

**RELIGIOUS ETHICS AND VARIATIONS IN ENTREPRENEURSHIP ACROSS
SOCIAL GROUPS**

A Thesis
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ABSTRACT

The phenomenon of entrepreneurship has become increasingly important to civic and private leaders all over the world. In response to calls by scholars to develop theory on entrepreneurship by conducting systematic analyses of how specific institutions shape the entrepreneurial process, the current study explores how Muslim and Mormon religious institutions shape entrepreneurship for their adherents. According to the Pew Research Center, 31% of the world population adhere to the tenets of some sect of Christianity, and another 23% adhere to some sect of Islam with Christianity projected to increase by 35%, and Islam by 75%, over the next 35 years. The institutions of these two religions are influencing the behaviors of over half of the world population, and that share is increasing, not decreasing, over time. An institutional approach to entrepreneurship would be incomplete without systematic analysis of how religious institutions support, influence, and cause variation in the entrepreneurial process. Through observation and in-depth interviews with Muslim and Mormon (a Christian sect) entrepreneurs, the study found that religious institutions from both faiths supported and caused variation in entrepreneurial opportunities, modes of entry, modes of governance and social organization, operational start-up, and resource mobilization. Implications of the findings are discussed.

BIOGRAPHICAL SKETCH

Ryan Coles is a MS/PhD at the Cornell School of Industrial and Labor Relations. Prior to the completion of this degree, Ryan earned an MS in Sociology and a BA in Middle Eastern Studies and Arabic from Brigham Young University. Before pursuing a career in academia, Ryan was a founding member of two companies: Motus and Zaytoon. The former was a consulting firm that operated primarily in the Middle East and Africa, and the latter was a non-profit company that facilitated internships to the Middle East for American college students.

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INTRODUCTION

“The process of receiving inspiration from a higher power has a very direct correlation with recognizing opportunity because without that higher power there is no one else that can even understand that [entrepreneur’s] idea, or change in the way they do things, or the market that they are trying to fill that no one has thought of before- isn’t that what an entrepreneur does? He does not follow the trail, he creates a new one- so the need for a higher power is automatic.” - Participant entrepreneur

How do a social group’s religious institutions support and cause variation in the behaviors that lead to the founding of new organization? The Institutional approach to entrepreneurship has gathered considerable empirical evidence showing how institutions affect the rates at which new businesses are founded, as well as the economic sectors in which foundings take place due to their shaping economic opportunities (Tucker, Singh, and Meinhard, 1990; Aldrich and Wiedenmayer, 1993; Thornton, 1999; Sine and David, 2010). The current study builds on this approach by shifting emphasis from rates of founding to modes, or behaviors, that lead to organizational emergence. Scholars have repeatedly pointed to the need to study how institutions support and cause variation in the behaviors that constitute the entrepreneurial process in order to better understand how they support the emergence of new organizations (Ruef, 2005; Gartner, 1988); a focus only on rates leaves that understanding in a black box making the theory less useful for policy makers, investors, and entrepreneurs.

Accordingly, the current study explores how religious institutions shape the entrepreneurial process for their adherents. As pointed out in the commentary of the interviewee at the start of this study, entrepreneurs are often involved in that which is new or different, and this means that there are few people to whom they can turn to for support. The conclusion of this entrepreneur, therefore, was that “the need for a higher power is automatic.” This suggests that religious institutions may have an important role to play in shaping the entrepreneurial process,

and in supporting entrepreneurs. Taking a Durkheimian perspective, religion is the fundamental social institution of humanity, and the social institution that gives birth to other social forms (Allan, 2005). Also, researchers have discovered that government regulatory institutions may not be as central to supporting entrepreneurship as previously thought (Morris, 2014). Thus, to better explain entrepreneurship, it would be theoretically useful to undertake a more systematic analysis of how other social institutions shape entrepreneurship, rather than simply the systematic analysis of government regulatory institutions, which have been the focus of most studies within the institutional approach. Furthermore, a more systematic analysis of how other non-government institutions shape entrepreneurship should necessarily begin with religious institutions.

To explore how religious institutions support the entrepreneurial process, I gathered qualitative data on Muslim and Mormon entrepreneurs. I gathered qualitative data on Muslim and Mormon entrepreneurs for several reasons. First, in contrast to previous European immigrant religions introduced to the American fabric, Islam has not followed a linear path towards respect and then upward mobility (Portes and Rumbaut, 2006). Instead, the increase in Muslims has been met with more hostility (Portes and Rumbaut, 2006), thus the ability of this marginalized group to access economic opportunity is interesting to investigate (Davis, 1971). Mormons provide an interesting comparison to Muslims because the population sizes of both faiths are similar in the US, and both faiths are viewed with near equal unfavorability by the greater US society. Furthermore, Mormonism was one of the first religions developed within the new American Republic, and it is certainly one of the more successful religions native to the United States. Together, the groups can offer a sense for how religious institutions shape entrepreneurship for

marginalized immigrant religious groups as well as for marginalized religious groups that are native.

Thus, more specifically, the research question guiding this exploratory study is: How do Mormon and Muslim religious practices shape the entrepreneurial process of their respective adherents? I will present data relevant to this question from an exploratory study conducted in Orange County, CA, among Muslim and Mormon entrepreneurs, two marginalized religious groups located in this area. The intention of the exploratory study is to provide testable propositions that can contribute to developing theory on entrepreneurship.

THEORY AND LITERATURE

Institutions and Entrepreneurship

In this study, I define an institution as a pattern of behavior that is characteristic of a social group, and that is based on commonly-shared beliefs/understandings that justify the pattern of behavior called institutional logics (Meyer and Rowan, 1977; Berman, 2011). An institution is often manifest in an observable behavioral artifact such as a formal law, policy or organizational rule (North, 1990). Other times, institutions are informal with less visible artifacts, such as social norms and cultural scripts (Scott, 2007). In such cases, the institution can be taken-for-granted or even preconscious behavior (Bruton et al., 2010; Scott, 2007).

The relationship between institutional environment and organizational outcomes has been widely studied (Hoskisson et al, 2000; Ingram and Silverman, 2002; Peng et al., 2009; Hiatt and Sine, 2013). In fact, institutional environments are found to be the source of a firm's supply house, outputs, and even its meaning (Silverman, 1971). Researchers have explored the effects of culture (Hiatt, Sine, and Tolbert, 2009), economic environment (Meyer, et al. 2009), state

policies (Dobbin and Dowd, 1997; Fligstein, 2001; Henisz and Delios, 2001; Garcia-Canal and Guillen, 2008; Vaaler, 2008), and certification systems (Sine, David, and Mitsuhashi, 2007) on various outcomes such as performance, foreign entry decisions, personnel strategies, and alliances. In addition to studying how institutions can support or inhibit established firm activity, institutional theorists have also explored how institutions can support or inhibit the occurrence of entrepreneurship.

Defining entrepreneurship has proved a contested undertaking. Generally, there are four competing definitions of the concept (Aldrich and Ruef, 2006). The first, rooted in Schumpeter (1934), emphasizes the creation of new markets and the founding of firms that introduce innovations in products, services, or technology. The second perspective argues that the founding of new ventures driven by the objective of achieving rapid growth and high capitalization ought to be the focus of entrepreneurial studies at the exclusion of so-called 'lifestyle' businesses, which are characterized as being content with low-growth and low-return outcomes (Carland et al. 1984). Scholars from the Kirznerian perspective argue that opportunity recognition is at the heart of scholarship on entrepreneurship (Kirzner, 1982; Shane and Venkataraman, 2000). Stevenson and Gumpert's (1985) work aligns with this perspective as they conceptualize entrepreneurship as the pursuit of opportunity without regard to resources currently controlled. Finally, organizational scholars tend to pursue a 'big tent' approach to entrepreneurship by defining the concept as all efforts to establish new, independent organizations (Gartner, 1988). While innovation, opportunity recognition, market creation, and high growth could all be part of the occurrence of entrepreneurship, the formation of a new organization is at the heart of the latter 'big tent' approach.

In this study, I follow the organizational approach and define entrepreneurship as the establishment of new organizations. I use this approach for several reasons. First, the Schumpeterian and high growth perspectives tend to suffer from selection bias as predicting which innovations will lead to market destruction/creation is usually difficult to predict a priori and high capitalization is not a guarantee of high growth (Aldrich and Ruef, 2006). Next, opportunity recognition scholars tend to assume that entrepreneurial success is best explained through the study of cognitive traits, but oft times, traits usually associated with an entrepreneurial disposition, such as financial risk tolerance, are more common in the general population than among nascent entrepreneurs (Xu and Ruef, 2004). Defining entrepreneurship as organizational emergence, on the other hand, seems to fit with common measures used in empirical research which often rely on rates of self-employment, or rates of formal business foundings as indicators of entrepreneurship (e.g., Acs, Audretsch and Strom, 2009; Low and MacMillan, 1988; Shook et al., 2003; Parker, 2009).

The institutional approach to organizational emergence is rooted in Stinchcombe's (1965) liability of newness wherein he discussed the importance of legitimacy for new organizations. Building on this premise, organizational theorists expanded the scholarly focus on an individual entrepreneur's traits to the social context in which entrepreneurship occurs, and they have highlighted the legitimacy challenges faced by entrepreneurs (Aldrich and Fiol, 1994). In a further shift from using psychology to explain individual entrepreneurs' traits to using social contexts to explain founding rates, other studies suggested a number of institutional factors that could influence rates of entrepreneurship (Aldrich and Wiedenmayer, 1993; Thornton, 1999). Tucker, Singh, and Meinhard (1990), for example, studied how both the Canadian government's

Opportunities for Youth period and its Provincial Restraint period affected the founding rates of voluntary social service organizations in the metropolitan Toronto area. They found that specialist organizations (operating in a single social service domain) were both more likely to be founded as a result of the positive institutional change (Opportunities for Youth) and more likely to be disbanded as a result of negative institutional change (Provincial Restraint) than generalist organizations (operating in multiple social service domains).

Following those initial studies, scholars continued to expound the institutional approach to entrepreneurship by further identifying institutional influences undergirding the occurrence of entrepreneurship, as well as by continuing to outline useful areas for further theoretical development (see Brandl and Bullinger, 2009; Tolbert, David, and Sine, 2011). Empirically, evidence has accumulated on how institutions shape a number of events related to entrepreneurship. Sine and David (2003), for example, demonstrated how institutional changes create entrepreneurial opportunity. In their study of the electric power industry, they found that environmental jolts, such as the oil crisis, spurred state and national legislation that recreated the electric power industry, and thereby creating the opportunity for “thousands of new firms” to enter the market (Sine and David, 2003 pg. 205). Marquis and Lounsbury (2007) studied how competing institutional influences can spur entrepreneurship. In their study of the banking industry, they found that changes in banking regulations that encouraged banks to expand beyond the states where they are headquartered spurred the founding of local banks aimed at preserving norms of community level banking. Lastly, several empirical studies have also been conducted showing how entrepreneurs interact with their institutional environments (Lawrence

and Phillips, 2004; Weber, Heinze, and DeSoucey, 2008; Tracey, Phillips, and Jarvis, 2011; David, Sine, and Haveman, 2013; Khaire, 2014).

However, most work has thus far focuses primarily on analysis of formal government institutions and their influence on rates of organizational foundings, but less work has been done analyzing how other social institutions influence entrepreneurship. One notable absence, for example, is more systematic analysis of how religious institutions can influence variation in entrepreneurship across social groups. According to a “Durkheimian” perspective, religion is viewed as the fundamental social institution of humanity, as well as the social institution that gives birth to other social forms (Allan, 2005). Sociologists have long postulated that religion plays an important role in (and, therefore, is an explanatory antecedent to) economic activity and entrepreneurship. Weber’s Protestant Ethic theorizes that Calvinist thought gave rise to Modern Capitalism. According to Weber, man by nature did not possess the mindset for becoming successful capitalists. Therefore, the formation of modern capitalism required the formation of a new mindset that Weber calls the Protestant Ethic (Weber, 1904). In other words, the Protestant cultural cognitive institutions provided the social scripts necessary for people to engage in the creation of high growth economic activity. In addition to explaining the rise of economic systems, religious belief has also been hypothesized in explanations of an individual’s tendency to engage or not engage in the practice of entrepreneurship (Dana, 2010). One explanation is that religious dogma imbues a desire for autonomy, and therefore motivates the individual to engage in entrepreneurship (Weber, 1904; Nwankwo et al., 2011; Choi, 2010; Dana, 2010).

Additionally, it is suggested that religious space plays an important role in facilitating the

formation of social capital, which is vital to the development of new ventures (Aldrich, 1999; Waldinger et al., 1990).

However, more work ought to be done to understand how religious institutions support the actual activities, behaviors, and events that culminate in the creation of a new organizations, not just motivations and sizes of social networks. Scholars have long insisted that research focus on the behaviors leading to the formation of a new organization (Gartner, 1988) because entrepreneurship is not necessarily a single event, but a process (Katz and Gartner, 1988; Hannan and Freeman, 1989 pg. 148-149). Thus, in order fully understand “the social conditions that make entrepreneurial activity more easily accessible as an employment option within a group and that support such activity [i.e., that give rise to entrepreneurship as an institutionalized career path]” (Tolbert, David, and Sine, 2011 pg. 1340), there needs to be more “systematic analysis of how various types of institutions affect different” behaviors and activities that culminate in the founding of a new organization (Estrin et al., 2012). However, despite calls for scholarly focus in that area, it is still an area that is understudied (Ruef, 2005; *Tolbert and Coles forthcoming*). The neglect may be due to some skepticism that patterns of entrepreneurial behavior exist with some calling it “chaotic and disorderly” (Aldrich, 1999 pg. 77). However, it has been noted that, save some exceptions (see Van de Ven et al., 1999), those process-based studies did not consider the structural and other environmental factors within which start-up activities are conducted (Lawrence, 1993), and that efforts at sampling entrepreneurs from the general national population in efforts to be representative at the same time increases the variance of individual characteristics that must be controlled for in explaining the process of creating a new organization (Ruef, 2005). From a sociological perspective, using samples from specific sub

populations could be instrumental in revealing consistent patterns of entrepreneurial behavior across social groups and the institutions that support them (Ruef, 2005; Tolbert and Coles forthcoming). Research on variations in founding rates across several ethnic groups in the US have concluded that the legitimacy of entrepreneurship as a viable career path varies across social groups inhabiting the same space and time (Sorenson and Audia, 2000; Romanelli and Khessina, 2005; Khessina and Carroll, 2008; Sine and Lee, 2009; Tolbert, David, and Sine, 2011). Cultural practices have been included in explanations for ethnic variation in the acceptance of entrepreneurship (Fawcett and Gardner, 1994). For example, cooperative and friendly cultures positively predict entrepreneurial rates, whereas cultures that value planning, predictability, and individual performance are not predictive of entrepreneurial rates (Stephan and Uhlaner, 2010).

In summary, this research responds to calls for research on the institutional forces that support the entrepreneurial process and that cause variations in that process across social groups. I chose to focus on religious institutions because of their affect in shaping and controlling human behavior. This shift from traits, to rates, to modes in research on entrepreneurship is similar to the evolution of research on practice diffusion as it evolved from studying the rates at which a practice diffuses among organizations to studying how the form of the practice changes as it diffuses (Fiss et al, 2012), and it can benefit theory on entrepreneurship in several ways. First, it provides a unifying framework for the varying definitions of entrepreneurship within the field. What have been treated as competing definitions can be viewed as simply tapping variations in the practice due to the social, economic or other conditions that give rise to those variations, and it can become the focus of research. Relatedly, this approach facilitates the organization of past

empirical work and, in guiding future work, allows theoretical insights to be more carefully explored. Finally, it makes our work more applicable for policy makers and entrepreneurs because our field will be able to systematically show the conditions that give rise to the behaviors that result in a specific variation of entrepreneurship with its specific outcomes. Thus, I add to this effort by conducting an analysis of how Mormon and Muslim religious institutions shape the entrepreneurial process for their adherents.

METHODS

Case Study Location

I conducted my exploratory research among Muslim and Mormon congregations in Orange County California. Again, I chose to undertake the study in Southern California given the similar sizes of the Muslim and Mormon populations in the state of California, particularly in southern California. The Islamic faith is the second largest religion in the world. Its presence in California dates back to the 1920s, most notably in Orange County and San Diego County where there were notable influxes in number of Muslims following the Gulf Wars (Barbara, 2013). California ranks second in the US for the number of Mosques, and southern California, specifically, ranks second nationally for the largest number of mosques in a metropolitan area (Ostling, 2013). Today there are over 700,000 Muslims in California (Barooah, 2012).

Mormon presence in California dates to the mid-1800s. After the conclusion of the Mexican-American war in 1847, the Mormon Battalion, a Mormon based military unit in the United States military, occupied the Los Angeles and San Diego areas, but some Battalion troops joined their families in the San Francisco and Sacramento areas. James Stephens Brown, member of the Mormon Battalion, was present at Sutter's Fort when gold was discovered in 1849.

Brigham Young, president of the LDS Church at the time, saw southern California as a “supply source” for the Utah Territory. As a result, a group of 500 Mormons were sent to settle present day San Bernardino County in 1851. Today, California is home to over 700,000 Mormons, which makes it the state with the second highest number of Mormons after Utah. Furthermore, California contains more LDS temples than any other US state except Utah.

Both religious groups have been historically marginalized in US society at different points in time. National polling in 2009 shows that 43% of Americans have a somewhat unfavorable to highly unfavorable view of Muslims, and national polling in 2007 shows that 46% Americans have a somewhat unfavorable to highly unfavorable view of Mormons (Gallup Inc., 2009; Newport, 2007). Reports show that, “Mormons still face a level of religious bigotry in the United States equal only to that faced by Muslims” (Goodstein, 2011). Unfavorable views of Muslims during the recent decade are fueled by the terrorist attacks on September 11, 2001. In fact, 53% of Muslims in America say that it is more difficult to practice their religion after 9/11 than before it (Gallup Inc., 2009). Unfavorable views towards Mormons have recently been fueled by the LDS church’s stance against gay marriage. Unfavorable attitudes toward Mormons spiked in the last decade in southern California. In 2008, supporters of the LGBT community marched on the LDS temple in Los Angeles in protest against the passing of Proposition 8, a proposition that limited marriage in California to hetero-sexual couples (Garrison and Lin, 2008). Again, given the comparably high levels of unfavorable attitudes towards Muslims and Mormons, and given the similar populations sizes in the region, southern California is a suitable place to explore how the religious institutions of these two groups shape entrepreneurship.

Data Collection

I collected data on how religious institutions supported and potentially caused variation in the entrepreneurial process across social groups. I drew on Ruef (2005) and Tolbert & Coles (forthcoming) to define the entrepreneurial process. Ruef's (2005) book chapter on the entrepreneurial process draws from Hannan and Freeman (1989) to identify some key activities that could be part of the entrepreneurial process leading to full organizational emergence: resource mobilization, social organization, and operational start-up. Tolbert and Coles (forthcoming) discussed in their book chapter on entrepreneurial behaviors two potential dimensions along with the practice of entrepreneurship can vary: modes of entry and modes of governance. There was some overlap in the two expositions, so I combined some of the actions, and following, I will explain each.

Modes of Entry. Modes of entry refer the various path by which an individual could begin to enter into entrepreneurship. Some variations along this dimensions include an emergent mode whereby individuals decide to create formal businesses centered on activities done informally on a part-time or casual basis (also somewhat related to what Raffie and Feng [2014] coined hybrid entrepreneurship), an apprenticeship mode whereby individuals enter into entrepreneurship after previously working either as an employee at a business in the same or closely related industry, and a neophyte mode where individuals entrepreneurs enter into entrepreneurship with little or no experience in the chosen industry (Tolbert and Coles, forthcoming).

Modes of Governance and Social Organization. Modes of governance refer to those varying forms of ownership in new businesses. Major modes of governance include the most commonly conceptualized solo entrepreneurs with complete ownership over the enterprise, family teams that share ownership across various family members, and non-family teams where

ownership is shared across individuals who may be work colleagues or friends (Tolbert and Coles, forthcoming). Modes of governance is related to Ruef's (2005) social organization activities that include the creation of authority systems, the development of motivational inducements or monitoring structures, the emergence of social roles, and the initial hiring of employees.

Operational Start-up. Behaviors related to operational start-up include announcing a service or product, developing an initial prototype, and initially delivering the product or service to customers (Ruef, 2005).

Resource Mobilization. Finally, activities related to resource mobilization include behaviors related to seeking and receiving external financial support such as networking and pitching (Ruef, 2005).

I add, in addition to the aforementioned components of the entrepreneurial process, *opportunity emergence, awareness, and exploitation*. Again, while organizational creation is at the heart of what entrepreneurship is, the emergence, awareness and decision to exploit an opportunity is key to initiating a process whereby a person enters entrepreneurship and begins to form a new organization. Thus, in order to understand more fully how religious institutions support and cause variation in entrepreneurship, I included these as part of my exploratory study. Specifically, I looked for ways that religious practices may have served as foundations for markets, and how religiously prescribed behaviors aided entrepreneurs in becoming aware of opportunities as well as in deciding to exploit them.

My qualitative methods included participant observation, in-depth interviews, and content analysis. I conducted two observations in the worship space of each of the religious

groups. Specifically, I observed the mosque on Brookhurst St. in Little Arabia, CA, as well as the LDS chapel on Loara St., which is just 2.5 miles from the Mosque. The proximity of the two observation sites is an attempt to control for the local context. Both religious centers are open to the public. The Mosque’s stated purpose is to “educate the Muslim and non-Muslim community around it,” and LDS Chapels state, “Visitors Welcome.” The religious space of each religion, therefore, is open to the public.

In-depth interviews were conducted with 5 entrepreneurs from each religion, and with at least one clergyman from each religion. Through the in-depth interviews with entrepreneurs, I inquired as to whether or not the entrepreneur draws on his religion’s normative and cultural-cognitive institutions for support in the entrepreneurial process, and how the institutions shaped their experience throughout the entrepreneurial process. In the interviews with clergymen, I explored more about the programs that take place within each religion’s sacred space, and I sought information that would help to understand the religious practices that make them possible. I used purposive, theoretical sampling to select subjects for in-depth interviews (Breckenridge and Jones, 2009). In other words, I recruited individuals that meet specific theoretically relevant criteria: Muslim or Mormon individuals who started a business, and currently work at the business that they started. Each in depth interview was twenty to sixty minutes long. The conversation was recorded, and transcribed by the author. The table below provides an overview of the participant entrepreneurs:

[INSERT TABLE 3 HERE]

There are several characteristics of note in the overview of participant entrepreneurs. First, the sample is overwhelmingly male. It could be that the institutions of each religion limit

female participation in entrepreneurial activity. However, a larger sample may reveal something different about the incidence of female entrepreneurs in each faith. Despite this possibility, the sample does suggest that the study is limited in understanding possible differences in how the religious institutions shape the male and female entrepreneurial experiences. However, in analyzing the results of the female entrepreneur in comparison to the males in the study, the religious institutions appeared to shape her entrepreneurial experience in much the same way, but whether or not the institutions discouraged female engagement in entrepreneurship could not be conclusively drawn from the qualitative data in this study.

Other differences include that Mormon entrepreneurs in the sample are decidedly older, noticeably less educated, and the Muslim entrepreneurs in the sample were more engaged in non-profit enterprises than in more traditional industries, like the Mormon entrepreneurs. In each of these cases a larger sample could reveal a different story about the average age, education level, and industry type of Mormon and Muslim entrepreneurs. For example, national surveys do show that Mormons are “significantly more likely than the population overall to have some college education” (Pew Forum, 2009). However, the lower levels of education of Mormons in this sample suggest that less-educated Mormons are more likely to engage in entrepreneurship. Furthermore, the theory of ethnic market niches may explain why Mormons were engaged in mainstream industries as opposed to non-profit niche markets. Given that Mormons are a native marginalized group with fewer salient differences with mainstream society (e.g., such markers as clothing, language, and even skin color), it is probable that the Mormon entrepreneurs can more easily move beyond their ethnic industry niches into more mainstream industries. Moreover, Muslims from immigrant families and communities were more engaged in non-profit ventures.

This may be because opportunity structures are fundamentally different for new immigrant groups (Portes and Rumbaut, 2006). Muslims and Mormons are at different stages of integration into the American social fabric. In general, Muslims come from new immigrant groups who typically have greater need for fundamental social services like education, immigration services, or counseling. Entrepreneurs seeking to respond to these needs are likely to create relevant non-profit ventures

The age differences in the sample could also be due to greater barriers that I faced in interacting with the Muslim community. I found that first generation immigrants (older) were shy and less inclined to talk. In comparison, second generation immigrants were more open to talk, probably because they felt more integrated into the wider social fabric. Overall, it should be noted that the study does not intend to provide conclusions based on a representative sample of each group. Rather it qualitatively explored the range of relevant entrepreneurial experiences among a group of entrepreneurs who are knowledgeable members of each faith. Additionally, a second purpose was to generate testable propositions regarding the relationship between institutions and entrepreneurship among those under conditions of marginalization.

Data Analysis

Initial analysis of the observation and interview data occurred during data collection (Creswell, 2007). For example, during an observation I jotted down impressions and personal insights that could serve as memos or codes later on during formal data analysis. During in-depth interviews I also jotted down impressions that could serve as memos or codes later on during formal data analysis. Data analysis occurred throughout, from preliminary analysis during data

collection to more formal analyses after preparing, and organizing the raw data from the case study site.

To begin the formal analysis, I conducted open coding of the data by hand. Hand coding the data served to familiarize myself with the data, which assisted in developing a coding scheme. I used several mental tools during the open coding phase in order to creatively label codes and categories. First, my research questions guided the development of codes during open coding (Corbin and Strauss, 2008). Second, I made comparisons within observation and interview data, as well as across the observation and interview data. Third, I looked for links or relationships between institutions and business incubator services, as well as interactions between religious institutions and the entrepreneurial process as identified by Muslim and Mormon entrepreneurs. Other tools included the recognition of biases, use of personal experiences, considering alternative meanings to words used, and noting language and emotion expressed during interviews (Corbin and Strauss, 2008).

Following my open coding of the data, I used Dedoose software to electronically code the data using the coding scheme that I devised through open coding. The primary purpose of the electronic coding process is to look more closely for patterns and themes regarding religious institutions and entrepreneurship. However, codes and categories continued to evolve during this phase of analysis. Therefore, I noted the frequency of each code and category and examined relationships between them (Creswell, 2007). Throughout the coding process I contextualized the data by using Scott's institutional framework (2007) and considered the participants' frame of reference. Contextualizing the data provides a lens through which to interpret patterns and themes, and through which I developed the research findings.

This methodological approach supported exploration of the role of religious institutions in making entrepreneurship more accessible to marginalized groups within a society. The findings should serve to expand scholastic understanding of the sociological underpinnings of entrepreneurship, inform religious leaders on the importance of their organizations in promoting the economic welfare of their congregants, and to advise individuals are undertake the entrepreneurial process.

RESULTS

My exploration yielded insights into how specific religious institutions supported and caused variations in several aspects of the entrepreneurial process which I will discuss below in the following order: Opportunity emergence, awareness, and exploitation; modes of entry; modes of governance and social organization; operational start-up; and resource mobilization.

Opportunity Emergence, Awareness, and Exploitation

Emergence

Both Islamic and Mormon practices supported entrepreneurship by creating niche markets which varied across each social group. It was observed, for example, that the Mormon practices of food storage and genealogy seemed to create niche opportunities for Mormons to start new enterprises. The practice of building three months to a year of food storage in one's own home has roots in early Mormonism, as demonstrated in Brigham Young's (2nd president of the Church) comment that "how much wisdom can you boast, and of what real utility are your talents, if you cannot procure for yourselves and save against a day of scarcity those substances designed to sustain your natural lives?" (Journal of Discourses, 8:68). The practice was further institutionalized among Mormons in 1937 when a member of the Church's highest governing

body decreed at a Church wide conference, “Let every head of household see to it that he has on hand enough food and clothing, and, where possible, fuel also, for at least a year ahead” (J. Reuben Clark Jr., 1937 pg. 26). Today, the LDS Church has several pamphlets, guidelines, and official explanations for members to use as they fulfill the aforementioned religious mandate¹. The practice has led to the emergence of several Utah based for-profit companies aimed at fulfilling this religiously motivated need among Mormons. Daily Bread and Ready Store are two examples of Utah based – and Mormon owned- firms that were mentioned while doing observations at Mormon congregations in Orange County. One family, during my observations, even recounted that every year they take a trip to Utah in order to specifically acquire products that help them maintain their home-based food storage.

Genealogy, like food storage, has its roots in early Mormon thought. The practice has its roots in letters written by Joseph Smith, the religion’s founder, where he expounded the necessity of members receiving religious ordinances on behalf of their deceased ancestors, and keeping official church records of that effort:

There [must] be a welding link of some kind of other between the fathers and the children, upon some subject or other--- and behold what is that subject? It is the baptism for the dead...Let us, therefore, as a church and a people, and as Latter-day Saints, offer unto the Lord an offering in righteousness; and let us present in his holy temple, when it is finished, a book containing the records of our dead, which shall be worthy of all acceptance. (Doctrine and Covenants 128:18 & 24).

Like the practice of food storage, today the LDS Church has several guidebooks and resources to support Mormon efforts at genealogy and family history². The practice has resulted in the LDS Church being at the center of a multi-billion dollar genealogy industry. The Church has entered

¹ See <https://www.lds.org/topics/food-storage?lang=eng> and <https://www.lds.org/topics/food-storage/drinking-water-guidelines?lang=eng>

² see <https://www.lds.org/topics/family-history?lang=eng>

into agreements with Ancestry and MyHeritage, the two largest for-profit genealogy companies, in which it provides the firms access to its massive cache of historical family records and family trees. The LDS Church has the largest genealogical record in the world with 32 times the amount of information contained in the Library of Congress, and it “adds a new Library of Congress’s worth of new data every year” (Kenneally, 2014). Ancestry, headquartered in Utah and founded by two Mormons, is the largest for-profit genealogy company in the world with 35% of the market share (Crow, 2015). The company, along with the Church’s own Familysearch website were the two most talked about sources by Mormons during my observations at their chapels where discussions of family history and vicarious ordinance work seemed frequent. One couple in the ward had even spent considerable sums of money to travel to locations in Europe to collect data on their ancestry, an action demonstrating the monetary resources that Mormons were willing to dedicate to faithfully practicing genealogy and family history. The Church’s consecration of genealogy, its incredible accumulation of records over the last century, and its strategic agreements with two companies representing close to 50% of the for-profit market for genealogy strongly suggest the emergence of an economic opportunity resulting from religious practice.

On the Islamic side, Ramadan seemed to be a catalyst for entrepreneurial activity in the restaurant industry. Ramadan, observed by Muslims worldwide and considered one of the five pillars of Islam, is a month of fasting intended to commemorate the first revelation of the Quran given to Muhammad. With regards to the potential economic opportunity that results from this practice, one Muslim entrepreneur who started a restaurant with his father recounted:

Yea Ramadan is absolutely nuts here. We are sold out every night. It’s by reservation only. We have tables from the end of the shopping center to the end there. We have a tent

outside and its and all you can eat buffet. And we feed 150-200 people every night within 1 hour....Absolutely [it is an opportunity]. People talk about it. They tell their other Muslim friends. (Makarios)

Despite temporarily expanding their restaurant out to fill the parking lot of the shopping center, Makrios commented that his restaurant still has a line out the door after sunset during Ramadan. The seasonal business was responsible for a large portion of the business' revenue and profitability. The experience of this Muslim entrepreneur seems to corroborate with other journalist accounts of the positive economic effects of Ramadan for restaurants, cafes, and other retailers (Halimatussadiyah, 2015; Melik, 2012; Kennedy, 2010).

The outcome of this niche opportunity was also more than economic. The restaurant was rated top 5 among all restaurants in the country, leading to a greater exposure of Arab Muslim cuisine and culture to other non-Muslims:

There is a lot of profit. It can be successful but getting it off the ground is not a simple thing. At the time we opened, nobody was doing authentic food. And we are in an area where there are a lot of Arabs and Muslims that live and work here. So maybe didn't face some of the challenges that other restaurants face. And our food is really good. Once you came once, that was it. You were hooked. And that transcends to other faiths and cultures and races. And it's fun. On a Saturday and a Sunday you will see white people, Asians, Black people. You see everything. And it's almost like we are bridging a gap because of our food. You'll see people come in and ask a ton of questions because they don't know because they see what the media says about Muslims and terrorists and they assume that's true until they come here and see that we are giving and welcoming. And it helps that I was born here so that can help bridge that gap. But when they come in here and feel comfortable, because a lot of people will say that's an area we don't want to go to because there's a lot of Muslims there. But then they come here and they realize this is nothing like that. It's here and authentic and welcoming and so Arab.

For Makarios, breaking bread over good food was something that could transcend boundaries created by ethnicity, religion, or nationality. For that reason, he saw his restaurant become a vehicle for exposing an increasing number of people to Arab Muslim culture thereby countering some erroneous stereotypes that might be portrayed by national media.

Sometimes unique economic opportunities emerged, not out of a single religious practice, but as a result of the practices as a whole. A female Muslim entrepreneur recounted her story about discovering the need for Islamic centered counseling:

It opened my eyes when I was in need myself of services that I could not find in my community. I went through a divorce and I did seek counselling. But I felt like they did not understand who I am. They did not understand my culture. They did not understand where I was coming from. And it was a challenge for me. I only attended two sessions and I felt they were not useful. So I decided to start something for the community for those who seek help or support. Or who are going through the same things that I went through and are struggling somewhere and they cannot find the answers. So I decided to start something to help them but I started really small. Just a folding table and \$2000 from another organization. (Hiba)

Islamic cultural-cognitive institutions made traditional markets for counseling inadequate, thereby creating a unique opportunity to create an enterprise that fulfilled the counseling needs of Muslims, and recognizing that opportunity, Hiba created a new organization for services that fit the cultural-cognitive framework built by the Islamic belief system.

Finally, modesty standards created opportunities for both Muslim and LDS women to create clothing services that provided clothing and gowns that met the modesty standards of their respective religions. During my observations in the Arab enclave I noticed several retail shops that specialized in selling Islamic clothing, and during my observations at an LDS ward in the county, it was mentioned in conversation that there was a women in another LDS congregation in the county that had built a reputation for collecting and selling Mormon appropriate dresses online.

The religiously inspired opportunities also seemed to be a vehicle for these ethnic entrepreneurs to “disturb the [the greater] economic status quo” by moving to more mainstream markets, an important attribute of the Schumpeterian view of entrepreneurship (Chell, Haworth, and Brearley, 1991). For example, one Mormon entrepreneur, Leroy, briefly discussed with me

during my observations that he started out filling a niche as a clean DJ for Mormon dances and parties. Now Leroy is the largest provider of music and party services to Orange County and LA County High Schools as well as a major competitor in wedding planning services. Additionally, Makarios, who started a restaurant in response to opportunities created by Ramadan and Friday Prayer has, as stated earlier, moved into marketing more broadly to non-Muslim customers, and now the restaurant has been featured as one of the best restaurants in the county.

In conclusion, qualitative results suggest that religious institutions support entrepreneurship by creating the actual opportunities that these ethnic entrepreneurs exploit, and the exploitation of those religiously created opportunities sometimes lead to disturbing the greater economic status quo. It is also important to note the variation in opportunities created across the two social groups due to their unique religious practices. Thus, I make the following formal propositions:

Proposition 1: Religious institutions are often the foundations of niche markets within religious social groups

Proposition 2: Religiously-based niche markets could become broadly appealing and disrupt the mainstream markets.

Awareness and Exploitation

Overall, Mormon practices seemed to support opportunity awareness in more ways than Muslim practices in this sample. The practice of lay ministry and the activities associated with the LDS Church's Young Men's program were two unique things that seemed to support opportunity awareness among Mormons. For example, one Mormon entrepreneur, talking about the Church's Young Men's program, a program for teenage boys ages 12-14, said the following about the association between Young Men's and opportunity awareness:

Actually it's a hobby. It's one of those situations where a hobby turned into an occupation. And that's why I always tell my kids that it's really important in your high school years and such to be involved in a lot of different things. And there might be certain things that you really enjoy and you can carry those on into a career... Oh definitely [referring to the Church as helping kids learn hobbies]. It opens their eyes to a number of them. In Young Men's we are always doing a number of activities from mortuaries to Brother X's gun shop, to mechanics, to college things. Brother Y would also take us up and show us the jail. We expose our boys to a lot of unique occupations and situations. I think that the Church is definitely an avenue for them to develop hobbies. Yes, we have taken multiple groups of Young Men there and actually gotten to see where they work on the cadavers and where they store the bodies. And that's always an interesting night. (Bill)

In Bill's experience, exposure to different hobbies leads to exposure to different opportunities, and one of those hobby-based opportunities can turn into a new venture. The exploration of different job and educational opportunities is a codified component of the Church's program for young men ages 12-18 where they are required to create projects where they plan on how to gain an education and explore future occupational options with their parents and Church leaders³.

Because Mormons practice lay ministry, youth leaders generally have employment across a wide array of industries giving youth exposure to a wide array of occupational areas. Together, the two practices support opportunity awareness, and an encouragement to exploit from a young age because the program makes opportunity exploration and plans to exploit them via education a divine mandate, and the lay ministry gives them religious leaders keen to serve as mentors with backgrounds across various occupation--- not just ministerial. The support, however, seemed more limited to young men in the church than young women. Young women's pamphlets do not have written encouragement to explore various occupations, and more often than not, their

³ See page 56 at https://www.lds.org/bc/content/shared/content/english/pdf/language-materials/06746_eng.pdf?lang=eng

female youth leaders tend not to have careers to which female youth can be exposed to in the degree that male Mormon youth are.

Proposition 3: Lay ministerial leaders can channel awareness of entrepreneurial opportunities to those they mentor.

Proposition 4: The practice of lay ministry will support entrepreneurship among Mormon men more than among Mormon women due to institutionalized emphasis among young men to search out occupational possibilities.

The practice of lay ministry was mentioned more specifically in other interviews with Mormon entrepreneurs. One entrepreneur mentioned his participation as a lay minister in church councils as one activity that opened his eyes to opportunities because it helped him become more aware of the struggles of others:

But working in church councils, I have seen people expose themselves to in ways that they would not expose themselves to anybody except in those private spiritual councils. I have come to understand the struggles that they have, struggles that we may not ever see otherwise. I learned that many people are walking on this earth with difficult challenges, and on a day-to-day basis I could run into them, have a meeting with them, and not even know that they are struggling. However, by taking the time to recognize that most people have fears and concerns, it allows me to treat people differently because I never know who is struggling. So when I talk to people, I am careful to be forgiving on the things I do not understand, or on the things that I may not agree with. I also look at their needs, and I figure out ways to get them to trust that I will do the best I can for them regardless of who they are, or what they are doing. That has been a big deal for me, especially in the last five years. My eyes have been greatly opened because of positions that I have held in the Church. (Connor)

Participating in counsels exposed Connor to people's deeper struggles that are often not expressed in any other settings. This experience seemed increase Connor's awareness of needs for services and products that may not be readily apparent to others because there are few settings in which individuals express their deep fears, needs, and shortcomings. Interview data indicate that exposure to individuals' deep needs in settings of religious counsel led several Mormon entrepreneurs to develop ventures outside of church that are aimed at addressing those

needs because often times Mormon entrepreneurs saw that more can be done outside of formal church ministry to help others overcome certain struggles:

However, because of my church experience, I became aware that people who make an enormous amount of money, whom I would hold on a pedestal because of their business success, had just as many problems as the commoners- which I was at the time. I became much more compassionate and empathetic to people who struggled. I recognized that people who make money, and have high religious positions, have children who struggled. I felt that I was on a mission actually, I felt that I was called to help struggling families to do this. That was a motivation to stay in the business and take a few risks actually after we sold X company. (Jack)

In this case, Jack, a serial Mormon entrepreneur, had formed several companies in the area of behavioral sciences and youth rehabilitation. His awareness of those needs was rooted in his practice of lay ministry. Through his experience he felt he had a spiritual mission to do more to fill those needs outside of formal lay church ministry. In this way, the practice supported opportunity awareness and decision to take the risks of ‘exploiting’ it. Furthermore, the practice seemed to assist Mormon entrepreneurs in developing behaviors where they constantly strove to be aware of other people’s needs, and to constantly look for ways to help them with their needs. Understanding people’s core needs and fears, being aware of people’s needs, and looking for ways to help them are actions that, for social as well as economic reasons, are central to entrepreneurs recognizing opportunity (Briggs, 2013; Wilson et al. 2011). Accordingly, I make the following proposal:

Proposition 5: the practice of lay ministry increases an adherent’s awareness of human need, and therefore entrepreneurial opportunities.

Several entrepreneurs of both religions cited prayer and scripture study as essential behaviors for recognizing, confirming, and deciding to exploit opportunities for

entrepreneurship. Excerpts from one Mormon entrepreneur and one Muslim entrepreneur demonstrate their use:

Definitely, the answer is yes. From the day I returned from my mission, I made it a matter of prayer to always determine what I was meant to do, what I should do with my life, how I could best serve people with the talents I have, and prepare to support a family. During that four-month period, I did not do much in the way of writing resumes and job searching, I did a lot of soul searching. I went to the Temple a lot, spent time in nature, reading scriptures, and thinking. I know it sounds corny, but I did soul searching about what I wanted to do, accomplish, and what I was on this earth for. (Brad)

When you are a believer, you always become a positive person. Because you jump into things hoping that God will help you. But if you are doing good work, God is always with you. God is always with you. Just jump, and He will help... And I asked a lot of people to help give me the push to start this organization and I was driving the car and I asked God and said, "Please be my partner with this." And that's the best partner, right? I am doing work for him. And since that day we have been really going up. (Hiba)

In both seeking and deciding to exploit opportunities, Muslim and Mormon entrepreneurs both search for what God wants them to do, and how they could fulfill what God wants them to do. Prayer and scripture study are practices undertaken by adherents of both faiths in order to discover what God wants them to do, and how they can fulfill God's requests. The process is one of opportunity recognition because, for adherents, seeking to know what God wants for them is seeking to become aware of what good they can do (ie become aware of opportunities for entrepreneurship) and know what opportunities they should take. For Brad, the Mormon entrepreneur quoted above, the practice led him to start a business in home products. The practice also played a role in helping Hiba, the female Muslim entrepreneur in this study, to start her non-profit business in counseling. Thus, prayer, scripture study, and meditation are central religious behaviors that adherents of both faiths practiced to become aware of and find the confirmation to engage in opportunities.

Proposition 6: Entrepreneurs from religious groups are more likely to engage in introspective behaviors to become aware of entrepreneurial opportunities.

Legitimacy also played a role in being able to exploit niche opportunities stemming from religious practices. Makarios, a Muslim entrepreneur, highlighted the role of legitimacy saying:

Part of it is we don't serve alcohol. Everything is halal. And we don't have entertainment so the people that are religious, know that this is the restaurant to come to, so that helps. you know the Christians and members of other faiths that come here and know that we don't serve alcohol, they ask if they can bring their own bottles with them. And we say no because we don't want word to get out that there might be alcohol here. It will kill our Ramadan business.

Benefiting from Ramadan not only required offering traditional cuisine, it also required an atmosphere that was in line with broader Islamic principles. The entrepreneur's effort to avoid even the appearance that his organization deviated from religious principles highlights the importance of religious legitimacy in the successful exploitation of niche opportunities.

Proposition 7: Religious legitimacy is a key to successful exploitation of niche religious opportunities.

To conclude, one Muslim entrepreneur highlighted rather poignantly how religious institutions as a whole support opportunity awareness and exploitation:

It isn't so much recognizing opportunities as it is eliminating paths. My faith may not always tell me what the best thing to do is, but it will surely tell me what not to do. And through that I can short list my opportunities or decisions down to a list of three or four and then it's just a matter of what my judgment is. Sometimes it works out, other times it doesn't. Sometimes you can end up doing a lot of good. And then other times you're in danger of screwing someone's life up. Things happen like that. But mostly it's eliminating a certain pathway or not (Layth)

Layth's comments echo the comments of former Apple CEO Steve Job who advised, "You have to pick carefully. I am actually as proud of the things we haven't done as the things I have done. Innovation is saying no to 1,000 things" (Griggs, 2012). Religious norms and religious practices shape the adherent's worldview, and serve to narrow the list of opportunities and decisions that

an entrepreneur has before him or her. The process seems to become one in which opportunities are categorized as sacred or profane, potentially facilitating the choice of which opportunity to exploit.

Proposition 8: Religious institutions support choice of opportunity for exploitation by narrowing the list.

Modes of Entry

Emergent

There were two cases (one Muslim and one Mormon) in our study where entries into entrepreneurship were emergent. The Muslim case was a father-son family team where the father had always cooked at home. The son recounts:

my dad has always been a cook at home. And he would come home from work and go into the kitchen and cook with my mom. And on the weekends he would cook. He just loved it... I was kind of against it [starting a business] and he was retired and we didn't want him to work hard. And the restaurant business is a tough business. So I came and looked at it and there were only a few tables in here and there were no tables outside and I knew it would keep him busy so we did it. We have been busy ever since and won many awards. It's pretty interesting. (Makarios)

In this case, religious practices did not necessarily support the development of the activity upon which the new organization would eventually be centered, but as discussed earlier, religious practices created the opportunity for the father to move into formally offering his dishes in the marketplace. Makarios' emergent entry into entrepreneurship was specifically via a hybrid route:

I worked as a marketing director in the dental industry during the day and when I finish work, I come here. We don't need the money, but we work hard. I am an executive by day and a waiter by night. You have to switch hats.

Leroy's experience highlights a Mormon case where a husband-wife family team made emergent entry into entrepreneurship. Leroy developed his skills as a DJ for LDS church dances for young single adults. From there, he began to informally receive pay from other Mormons to be a DJ at

birthday parties and weddings because they wanted a DJ who understood the types of songs that were within Mormon standards on music. Eventually, he and his wife started a formal company in which they catered events such as school dances, weddings, and birthdays. In contrast to the Muslim case, Mormon practices and norms supported the entrepreneurs in developing the central service of their formal business, but it was not the foundational source of opportunity that led to the formal founding of an enterprise.

Apprenticeship

There was more noticeable variance across the two groups along this mode of entry. The sample is admittedly small, but 67% of Mormon entrepreneurs interviewed (four out of six) entered via the apprenticeship mode of entry, while 40% of Muslim entrepreneurs interviewed (2 out of 5) entered via apprenticeship. Furthermore, in the Muslim case, apprenticeship occurred along kinship lines (ie the ‘teacher’ to the apprentice was a family member), whereas none of the Mormon cases of apprenticeship were along kinship lines. What’s more, only one Mormon entrepreneur was apprentice to a Mormon ‘teacher’; the other Mormon entrepreneurs who entered via apprenticeship had non-Mormon ‘teachers’. The variance across religious groups in this instance maybe more tied to native vs. immigrant rather than due to particular practices or beliefs of a particular religious group, as immigrants tend not be left out of the host countries labor market (Zhou, 2004).

Neophyte

There were two Muslim entrepreneurs, and one Mormon entrepreneur, who made neophyte entry into entrepreneurship. Prayer seemed to be a consistent practice supporting

decisions to enter into industries where the entrepreneur lacks experience, as shown in the two excerpts below (the first from Brad, and the second from Hiba):

I grew up in Utah, and everybody had a basement in which to store things, but in CA there is not a lot of room for storage. I thought the Monkey Bar system would be good for this area. So I did my due diligence, and I decided to go for it. That was back in July of 2011, and so I have been going for about 2.5 years now. That is how I got started, just wanting to be my own boss, and finding this product out of which I thought I could make a business... From the day I returned from my mission, I made it a matter of prayer to always determine what I was meant to do, what I should do with my life, how I could best serve people with the talents I have, and prepare to support a family. During that four-month period, I did not do much in the way of writing resumes and job searching, I did a lot of soul searching. I went to the Temple a lot, spent time in nature, reading scriptures, and thinking. I know it sounds corny, but I did soul searching about what I wanted to do, accomplish, and what I was on this earth for. When I found the Monkey Bars thing, it happened really quick, probably a week or two. I ran all of the numbers, I thought about it, prayed about, and it kind of felt good. (Brad)

When you are a believer, you always become a positive person. Because you jump into things hoping that God will help you. But if you are doing good work, God is always with you. God is always with you. Just jump, and He will help... And I asked a lot of people to help give me the push to start this organization and I was driving the car and I asked God and said, "Please be my partner with this." And that's the best partner, right? I am doing work for him. And since that day we have been really going up. (Hiba)

Across both religious groups, prayer is a practice through which adherents seek knowledge and confidence in uncertain situations with the belief that guidance will somehow be given. It comes as no surprise, therefore, that prayer was a practice that supported entrepreneurs who were considering the uncertain neophyte mode of entry. Muslim belief regarding predestination may contribute to greater willingness of Muslims to make a neophyte entry into entrepreneurship.

Another Muslim entrepreneurs explained:

A Muslim cannot be two things. He cannot be a liar or a coward. Or I should say they can't be a liar or stingy. Because in essence we believe that any money that is going to come into my pocket is preordained. There is nothing I can do about it. No matter how much I work, I'm only going to get what's mine. And the same way we believe you die when you die. People say if you smoke you might die sooner. But I believe I am going to die the same exact second anyway. It's the quality of my life that is going to deteriorate a

lot before I die. But whatever is preordained is ordained and whatever is predestined is predestined. So you can't worry about not spending because you're worried you're not going to have enough to feed your family. (Layth)

The aforementioned belief, that no matter how hard one works it will not change the amount of money that person makes over their lifetime, is often regarded as detrimental to the practice of entrepreneurship among a social group. Nonetheless, what I find among those Muslim entrepreneurs that I interviewed was that belief about predestination served as an enabler of entry into entrepreneurship rather than a detractor because whether or not your will be able to feed your family will happen or not regardless of whether you decide to practice entrepreneurship in an industry where you have never worked before. Hence Hiba's exclamation, "Just jump"!

Accordingly, I make the following propositions with regards to modes of entry:

Proposition 9: Religious groups are likely to see higher rates of neophyte modes of entry than non-religious social groups.

Proposition 10: Religious groups with belief in predestination are likely to have higher rates of neophyte modes of entry than religious groups without belief in predestination.

Proposition 11: Native religious groups will have access to a wider choice of apprenticeship pathways into entrepreneurship than immigrant religious groups.

Modes of Governance and Social Organization

Overall, Mormon practices seemed to more frequently support development of social organization. Again, here the practice of lay ministry was essential to providing templates that Mormon entrepreneurs could mimic in their new enterprises. For example, one Mormon entrepreneur commented:

Oh absolutely. In my mind, it's all about people. In your Church assignments you learn that you need to lift, inspire, and give people a sense of comfort about who they are- that they are not less than who you are or who their peers are. I apply that at work, and I find that people seem to be willing to jump on board and be "all in". I think that Church assignments have taught me about speaking, motivating, and teaching people. My

personal mission statement says that I fundamentally see myself as a teacher. I take that role at work. I was talking about this the other day with other entrepreneurs- my style of running a management meeting is different. In most management meetings, when you get the senior team together, people report on what their assignments were, and they plan things. However, I take 10-20 minutes to teach, and it is always the highlight of the meeting. It is not about me, it is just that they have never been taught themselves to go past administrative things, and to actually teach people principles of leadership, humility, work ethic, honesty, and integrity- and people respond to that. I would not have learned that, had I not had the training particularly as a bishop. As a young bishop, everyone in the room was older than I was, but I knew enough about my faith and the scriptures so that every time I met with people, I took adequate time to teach. I think that it supported me in recognizing how valuable that was, and I have applied it in every one of my work environments, and people have responded well to it... Because we are taught to view people as equals, we tend to be more authentic and genuine in your business relationships. I think that in the business world, people often try to formulate some sort of persona instead of just being real and allowing the natural goodness in you to come out. People have a tendency to trust me in my role as president of our company because I am not looking to spin it, I am not looking to portray myself as something that I am not, I am comfortable with acknowledging that I do not have all the answers even though I am the boss. That view has actually come from my faith and my missionary experience. (Jack)

In this excerpt, Jack encapsulates well what several entrepreneurs in the sample expressed. First, they tended to construct their own social roles in the new organization based on their ministerial roles in Church where emphasis was placed on ministering as opposed to administering. In this case, Jack pulls from his experience as a bishop where he spent a lot of time teaching and helping others apply religious principles. The entrepreneur adopted and adapted that role to fit within the social organization of his new company. Additionally, he adopted and adapted the way he would conduct ministerial meetings at church, and applied it to staff meetings within his business. Other Mormon entrepreneurs in the sample mentioned the mission and priesthood systems of hierarchy and duty as models that helped them organize structures and procedures in their own enterprises. One entrepreneur elaborated on this in detail:

But then within the mission, it has structure. You have districts, zones and the mission. And I had the chance to serve as a district leader, a zone leader and assistant to those leaders. And I always related my efforts as a missionary to working. Like working 18

hour days. If I work this hard in my business as I do as a missionary, I will have no problems. And I remember thinking that the whole time I was on my mission. I would think, 'if I work this hard at home after my mission, I will have no problems.' And I learned how to organize and motivate districts, same with the challenges in a zone. And then as an assistant, you have the chance to work with every missionary in the mission and you become the eyes and ears of the mission president. And you have input into the decisions that will be made that affect other elders missions and their lives. Things like who they are companions with and what districts they will serve in. So that was like a corporate world. I had the opportunity to mold shape a business within that religious environment. And it was priceless. I couldn't have gotten that training or experience anywhere else...I was ready to go. (Bill)

In this case, Bill, a Mormon entrepreneur without a college education, learned about systems of hierarchy, and how to organize them, while serving as an LDS missionary. For this entrepreneur, it was his only glimpse at how a larger organization, managing over 200 missionaries in a foreign country, operates efficiently. For this entrepreneur, "it was priceless". Accordingly, I make the following propositions:

Proposition 12: Entrepreneurs from religious groups will borrow from their religiously prescribed roles as they build their own social role within the new enterprise.

Proposition 13: Experience in lay ministry provides entrepreneurs with frameworks of organizational hierarchy and process that can be readily transferable to non-religious organizations founded by members of the religious group.

Both Muslim and Mormon entrepreneurs discussed God as having a role in their businesses. Aforementioned excerpts from Hiba's interview indicated that she made God a "partner" in her new enterprise, Connor said that "the need for a higher power is automatic" in a new enterprise, and Jack also explained that "the deepest concerns you can't share with the people that work for you, in my opinion. So you do that with your wife, whom, I am taught in my faith, is my very best counselor. You go to God". Thus, in building the social organization of a new enterprise, both Muslim and Mormons seem to carve out a role for God in influencing the continued decisions they make as leaders of established businesses. One variation on the

Mormon side, however, was also the creation of a role for spouses in the social organization of the enterprise. In Jack's case the role was informal, but nonetheless, his wife was the person with whom he shared his deepest concerns about the business. Connor also mentioned the informal role that his wife had in his financial management business. Even though his wife had no experience in the industry, she had major influence over the name, the logo, and had even fired his assistants in the past. In Leroy's case, his wife had a more formal role in the office management of his event planning company. This creation of roles, formal or informal, for spouses in a new enterprise seems to reflect Mormon theology's emphasis on marriage. In Mormon theology, the highest glories in heaven are reserved for those who are married (Doctrine and Covenants 131:1-4), and codified counsel is given to Mormons to make their marriages partnerships where they work together to manage finances etc.⁴ Entrepreneurs also seemed to frequently turn to their local congregations to hire initial employees. Brad and Leroy both mentioned that they hired initial employees from out of their local LDS congregations. In Leroy's case, he and his wife would frequently employ youth in the local congregation to help them cater events. All of this taken together, I propose the following:

Proposition 14: Religious groups practicing lay ministry provide greater support to entrepreneurs in helping them develop the social organization of their new ventures.

Proposition 15: Entrepreneurs from religious groups make space for God to have a role in the social organization of their enterprises.

Proposition 16: Mormon entrepreneurs are more likely to ensure influential roles for their spouses in the social organization of their enterprises than entrepreneurs in general and entrepreneurs from other religious groups.

⁴ See <https://www.lds.org/topics/marriage?lang=eng>

Modes of Governance

Among participants in this study, Brad, a Mormon entrepreneur, was the only solo entrepreneur which corroborates with previous research suggesting that solo governance of new organizations is a relatively rare occurrence [only about 5% of entrepreneurs in the US work alone] (Ruef, 2010). Most enterprises across both religious groups opted for Family governance of new organizations, which again corroborates with previous research suggesting that family teams are the most prevalent type of entrepreneurial group (Ruef, 2010). What may set this groups apart from other social groups is the ease with which other family members can be brought into help govern the enterprise. Family is central to both Mormon and Muslim faith. For Mormons, building a family is central to fulfilling eternal roles, and Muhammad decreed that for Muslims, marriage and family were half of the religion (al-Mu'jam Al-Awsat: 992). In Bill's case, for example, religious practice had a very direct impact on deciding to opt for family governance of his new enterprise:

And so as the business took off, so did my desires to get back in line with what my Heavenly Father would want me to be doing. And so really in kind of went hand in hand. I started feeling this need to find out and to catch up with religion. And meanwhile my business had just started. And that's when I realized I needed to serve a mission. And I had all these promptings and answers to prayers that enabled me to make that decision. And I left my business at that point and served a mission. At that point I was 24 years old. (Bill)

Shortly after initiating his new business, Bill felt a need to fulfill the Mormon standard of serving as a full-time missionary for two years. In order to continue the development of his new venture, he brought in his brother as an additional partner thereby developing a family mode of governance within his business; Bill's brother continues to be his partner in the same business over two decades later. Makarios's experience with his father in starting a restaurant highlight

the lengths to which a Muslim will go to support another family that wants to start a business. Despite not being too keen on the idea, Markarios helped his father, around retirement age, build a restaurant while still working as a marketing director at another company. Together, these experiences suggest that:

Proposition 17: Entrepreneurs from Religious groups will be able to more easily secure family help in the governance of a new enterprise.

Finally, I observed the occurrence of non-family groups among both Mormon and Muslim entrepreneurs, but the two non-family groups among the Muslim entrepreneurs were homogenous (ie all members were Muslim), and the two non-family groups that the Mormon entrepreneurs were apart of were made of people with diverse religious backgrounds. The difference in the make-up of non-family groups between the two groups may be due more to Mormons being a native US religious group (as opposed to an immigrant religious group) than due to specific Mormon practices. Research on ethnic entrepreneurs finds that “racial exclusion and discrimination erect structural barriers to prevent immigrants from competing with the native born on an equal basis in the mainstream economy” (Zhou, 2004). Thus, Mormons, being a native religious group, is likely to face fewer challenges in forming entrepreneurial groups with persons outside of their religious groups. Stated formally,

Proposition 18: Entrepreneurs from native religious groups are more likely to form non-family entrepreneurial groups with persons outside their religion.

Operational Start-up

Muslim institutions seemed to support operational start-up in more ways than Mormon institutions. As hinted in earlier comments highlighted in this section, the practice of prayer

contributed to developing the service or product among both Muslim and Mormon entrepreneurs.

Connor elaborated on the idea of creative collaboration with God through prayer when he stated,

Well let's talk about what an entrepreneur is. Does an entrepreneur have a study guide as to what they will do? Do they have a corporate structure? Or is an entrepreneur out there somewhere "mavericking" a concept, a business, or an idea? So who does he have to mentor him except for a higher power? So my answer is YES... because without that higher power there is no one else that can even understand that person's idea, or change in the way they do things, or the market that they are trying to fill that no one has thought of before- isn't that what an entrepreneur does? He does not follow the trail, he creates a new one- so the need for a higher power is automatic. (Connor)

Across both social groups prayer was constantly cited as a practice that supported them in developing the value proposition of their business because their belief was that a higher power would bequeath better understanding on how to move it forward. Additionally, for Mormons, full-time missionary service was consistently mentioned as source for developing sales prowess.

Brad elaborated on this in his interview:

I went to Finland on my mission, and we spent a lot of time knocking doors. When I started my business, I did not have a lot of capital, so I did not have money to spend on marketing. So I spent the first months just knocking doors. I did not think at the time that my mission prepared me to do this, but I am sure that all those doors knocked in Finland helped me in that regard. In general, it helped me to be organized, talk to people, and educate people about our product. I do not use the word sell, because I think we go into a home, educate people, and let them know their choices. I give them the best option, and let them decide what they can do with it. I think that the work ethic that I learned on my mission, and the ability to move forward despite rejection, helped a lot. (Brad)

Brad's experience is not unique among Mormons who served as full-time missionaries, and it did not seem that he was unique in transferring what he learned from preaching religion to selling economic product. Missions were consistently cited as a formative experience that helped Mormon entrepreneurs grasp skills related to introducing a value proposition, demonstrating its utility, and facilitating its use. The skills described by Brad can be particularly useful in cases where entrepreneurs need to achieve operational start-up with little capital. Written formally,

Proposition 19: The practice of lay ministerial proselyting will support operational start-up in emerging ventures with little initial capital.

Islam also provides concrete operational guidelines, though they could be more restrictive than supportive. Islam has specific prescriptions related to debt, profit, and exchange:

We try not to be greedy. We try to be as affordable as possible because at the end of the day... In terms of faith, my Lord has defined the percentage of profits I can earn. Most of those are 20%. For the average capitalist that's nothing but even for the average person it's very little but if you are doing 20% across the board and so is everyone else. We aren't all selling something but we are all buying something. I'm charging you 20% for this. Life is going to be more affordable. And that kind of controls inflation even. (Layth)

In a way yes and in a way, no. We weren't in debt at all when we started the restaurant. But some of the religious practices we do adhere to. Like we don't mess with the prices. That's something that my dad won't touch. Some customers might not even notice but my dad won't touch them. He sticks to being honest... But everybody knows that this is the place you come and they don't even ask how much things are. They just trust us. We are just known for that and that is probably something my dad just learned religiously. (Makarios)

On the one hand, prescriptions on debt, profit, and exchange could fast track the emergence of a new organization because decisions regarding pricing and capital structure are already set out for the entrepreneur. In this case, the "rationalized institutional structures in society makes formal organizations...both easier to create and more necessary. After all, the building blocks for organizations come to be littered around the societal landscape; it takes only a little entrepreneurial energy to assemble them into a structure" (Meyer and Rowan, 1977: 345). But the religious prescriptions may also restrict the possibility of high organizational growth given the limitations on financing and pricing. Thus:

Proposition 20: Muslim entrepreneurs are likely to achieve quicker operational start-up than their counterparts.

Proposition 21: Ventures founded by Muslims with a strong Islamic ethic are less likely to achieve high organizational growth.

Resource Mobilization

Mormon entrepreneurs seemed more likely to mention how their religious institutions supported in resource mobilization than their Muslim counterparts in the study. The institutions seemed to support in two ways. First, in developing skill in pitching an idea to investors in such a way that they will come to the negotiating table. Here again, Mormon entrepreneurs like Jack highlighted the value of the practice of lay ministry:

There is no question about it. What they don't teach you in business school, you can learn at the Church of Jesus Christ of Latter-day Saints. You can teach people about business cases, analysis of business processes, studies of successful businesses, but what they do not teach necessarily, is how to grasp a power greater than your own, that flows through you to lift, motivate, inspire, affirm, and comfort people. I think that a great leader develops those things over time, and people want to align with you. They do not know what it is actually. In X Company, where we sold to X Capital, they used to call me the High Priest- We had a Jewish Partner who was actually the CEO. When we would do a roadshow to sell to a variety of people, I was the one who gave the "color", other people would go through the financial aspect, but I would give the color, culture, and spirit of the company- that has a value in business. Aligning with a culture, or unspoken ethic or moral that people seem to gravitate to. You learn that in the Church. You learn how to get more from people. I learned as a Bishop that I was not the star of the show, I was the conductor and others have different critical roles. People like stepping up so you do not have to know everything, you just have to bring people to the table. That is sort of what the Church teaches you that you do not necessarily learn in Business School. (Jack)

In the Mormon case, their service as lay religious leaders seems to give Mormon entrepreneurs the experience of trying to convince people to invest (their time) in activities that are not their first or second or third priorities. Mormon entrepreneurs take that experience, and the framework they pieced together as lay religious leaders, and seem to find success with it in the economic sphere. Additionally, institutional association seems to have aided Mormon entrepreneurs in winning the trust of potential investors:

I have two things. First, we have equity partners that we have gone to, and my partner is not LDS but very flamboyant and personal, and when we hooked up with these partners, they wanted to know my background. They all know I am LDS because I make it clear to them, and it has proven to be positive in every case. They have actually pulled me aside, and said, “We are counting on you, we are doing this because of you. Because of your background and faith, we are trusting you.” It is good to know that, but it is a huge responsibility as well. When they look you in the eyes and say, “we are relying on you, we are investing millions in your company because of you” – that keeps you up at night. (Tom)

On the one hand, the idea seems paradoxical given that Mormonism is widely viewed as one of the more unfavorable religions in America. However, the picture that seemed to emerge in this area is that while Mormons are not viewed favorably due to beliefs about marriage, family, and priesthood, the religion seems to have garnered over time a reputation for strong integrity. That integrity, which is through by many to be a characteristic of the religious group seems to support Mormon entrepreneurs as they seek to mobilize resources for new ventures.

It is also notable that such was not the case among Muslim entrepreneurs interviewed in this study. Despite having the same strong norms of integrity, Muslim entrepreneurs do not seem to receive the same benefits of religious institutional association. Here again, the native vs. immigrant religious group may have been an integral factor for that variance.

Proposition 22: The practice of lay ministry supports the development of skills needed for resource mobilization

Proposition 23: Native religious groups are more likely to benefit from practicing religiously prescribed integrity than immigrant groups.

DISCUSSION

The study makes contributions to both the institutional approach to entrepreneurship as well as to theory on market disruption. First, the study addresses the need to further develop the institutional approach to entrepreneurship by shifting from rates to modes. In order to more fully

understand the relationship between entrepreneurship and the social environment, it is critical to dig deeper to see how institutions, not only lead the emergence of an organization, but how they support specific activities that lead to the emergence of those organizations. That finer detail is critical to developing the usefulness of the institutional approach to entrepreneurship. Next, the study provides more explanation as to why religion enables entrepreneurship. Previous explanations for the religion-entrepreneurship relationship are that religion enables entrepreneurship because religious dogma imbues a desire for autonomy (Weber, 1904; Nwankwo et al., 2011; Choi, 2010; Dana, 2010), and because religious space facilitates social capital (Aldrich, 1999; Waldinger et al., 1990). Building on that work, the current study suggests that religion enables entrepreneurship because religious institutions can support the entrepreneur at various points in the entrepreneurial process, and in various ways. One entrepreneur's comment illustrates the explanation:

Zero. I left school early to start a business. The biggest regret of my life... So you have to make up for it. You have to read more, etc. I learned that there is a price to pay, and you either pay it in school or you pay a much harder price out of school to make up for it. Now, people have no idea that I am not a physician or that I am not a PhD in my profession - no one has clue, but I had to work hard over a long period of time so that I could up my game in everything. From simple math so that I could read a financial statement and talk to investors about my books. You have to learn somewhere, and I took the stupid road actually. Without my mission I would have been working at some hourly wage job. The Church became the only resource that I could hold on to that I could utilize. Which I utilized well, too well actually. You end a mission, think you can do anything, and I applied that. Things have worked reasonably well. (Jack)

My findings show that religious institutions support entrepreneurs by providing templates for the social organization of the venture, as well as guidelines for service/product delivery, capital structure, and product/service pricing. Overall, Islamic institutions seemed more likely to support entrepreneurs with operational start-up activities while Mormon institutions seemed

more likely to support entrepreneurs with activities related to social organization and resource mobilization. Both groups appeared inclined to apprenticeship modes of entry and family modes of governance.

In another direction, the study contributes to theory on market disruption. The logic of disruptive innovation theory suggests that the ventures of marginal ethnic entrepreneurs could be more likely to be disruptive than non-marginal ethnic ventures. According to the theory, the disruptiveness of a venture is a variable concept with the following attributes (Govindarajan and Kopalle, 2006; Christensen, 2007):

1. Introduces a different set of features and performance attributes relative to the existing products
2. Often offered at a lower price
3. The combination is originally unattractive to mainstream customers
4. A niche customer segment sees value in the innovation's new attributes
5. Over time, developments raise the new value proposition's attributes to a level that is sufficient to satisfy mainstream customers, thus potentially attracting more of the mainstream market share, or even killing an old market completely.

Again, mainstream firms tend to initially ignore the marginalized market niches due to low profit margins in the remote market. However, once the new venture gains a strong hold in the niche customer segment, it is able to move into established markets, take away market share from mainstream firms, and it could eventually drive incumbent firms out of the market (Govindarajan and Kopalle, 2006; Christensen, 1997). Again, results from this study suggest that ethnic entrepreneurs are more likely to be disruptive. For example, one Mormon entrepreneur recounted how he started as a paid DJ for Mormon youth dances and birthday parties in Orange Country and developed sets of activities and dance games that added value to his work as a DJ for Mormons. Eventually, however, this Mormon entrepreneur moved to mainstream markets, and his firm is now the largest provider of party planning services in the county. One Muslim

entrepreneur who was interviewed for this study, started a restaurant due to demand created by the practice of Ramadan. The ethnic entrepreneur's restaurant is now rated as one of the best tasting restaurants in the county. In each case, the value propositions had feature that were different relative to existing value propositions (Arab food and dance games adhering to Mormon standards), the value propositions were originally unattractive to mainstream customers, and the ventures started in niche markets. However, over time they gained value among mainstream customers, which resulted in taking large market share from competitors (the Mormon DJ example) as well as creating a new market (creating a market for Arab food in Orange County). Given that the Schumpeterian view of entrepreneurship conceptualizes an entrepreneur as one who disrupts "the economic status quo," it seems that institutions from marginalized religions often shape entrepreneurship by creating the opportunities that could often lead to disrupting "the economic status quo" (Chell, Haworth, and Brearley, 1991). If the proposal holds to empirical testing, then the theoretical coupling [theory on ethnic market niches and disruption theory] could make disruption theory more predictive, which is a recent critique of the theory (Lepore, 2014).

Limitations and Future Studies

The current study has several limitations. First, the study has a small sample size, and is intended to explore the experiences and views within two religious groups who occupy a similar environment. These findings, therefore, are limited by this context and scope of the research. The next research step would involve developing a research design that could include larger samples from different religious groups and geographic areas and would allow for quantitative testing of some of the theoretical propositions offered. Systematic analyses of other religions

help to substantiate the proposed ways in which religious institutions shape entrepreneurship generally, as well as distinctly. Finally, the current study's sample included only one female. While her experience was not notably different from other entrepreneurs in the sample, it is still very likely that religious institutions shape the entrepreneurial experience differently for men and women given that religions often prescribe specific gender roles. For example, it could be that religious institutions regarding gender roles could shape industry choices of men and women entrepreneurs. Thus, future studies should include more woman entrepreneurs in order to explore whether religious institutions shape the entrepreneurial experience differently for men and women as well as what role gender may play in the understandings, approaches and strategies that entrepreneurs use.

The presence of only one female entrepreneur in the sample also suggests that certain religious institutions limit access for entrepreneurship among women. Thus, future studies should also include non-entrepreneurs in the sample in order to explore how religious institutions possibly limit access to entrepreneurship among certain groups within the faith. In future studies, the context of marginalization should not be forgotten. The context of marginalization can further highlight how religious institutions potentially limit entrepreneurship for women or groups. Finally, future studies are encouraged to quantitatively test the propositions for theoretical development put forth in this study.

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APPENDIX A: Observation and Interview Guides

Observation Guide

Observe and note religious practices, these include but are not limited to:

- rituals
- sermons
- commemoration or veneration of Deity
- festivals or activities within the sacred space
- prayer
- music
- service projects
- weddings
- funerals
- meditation
- commandments
- standards
- religiously based social interactions

Observe for the presence of Business Incubator Services:

- Help with business basics
- High Speed Internet Access
- Networking Activities
- Marketing Assistance
- Help with accounting/financial management
- Help with presentation skills
- Links to higher education resources
- Comprehensive business training programs
- Help with business etiquette

Finally, observe for connections between the observed practices and observed business incubator services.

Interview Guide- Entrepreneur

Pre-Interview Guide

1. Name
2. Gender

3. Religion
4. Race/Ethnicity
5. Level of Education
6. Business Industry
7. Business size (Number of Employees)
8. Married:
 - a. Number of Kids:

Interview Guide

1. Tell me about your faith
2. What are some of your faith's important Standards? For you, what are the purposes of those standards?
 - a. Rule of Conduct? For you what are the purposes of those rules of conduct?
 - b. Rituals? For you, what are the purposes of those rituals?
3. Are your religious practices important to you in your life? Why?
4. Why did you decide to start your own business?
 - a. Did your faith motivate you in this endeavor? How?
 - b. Tell me about the process
 - i. how did you get the idea?
 - ii. What were your challenges?
 - iii. Was the church a support throughout the process? How?
 - iv. Did your religious practices help you throughout the process? How?
5. I now want to mention a few common services provided by business incubators, and I would like you to tell if you have found them informally through your religion [church or mosque]:
 - a. Links to Strategic Partners
 - b. Access to investors
 - c. Mentors
 - d. Identifying management labor
 - e. Help with financial management
 - f. Access to loans
 - g. High speed internet access
 - h. Assistance with product commercialization
 - i. Help with regulatory compliance
 - j. Intellectual property management
6. Do your religious practices affect your entrepreneurial activity? How?

- a. Do you feel that your religious practices gave you an advantage as an entrepreneur? Which Specific Practices? How?

Interview Guide- Religious Clergy

Pre-Interview Guide

1. Name
2. Gender
3. Religion
4. Race/Ethnicity
5. Level of Education
6. Ecclesiastical Position

Interview Guide

1. Tell me about your faith
2. What are some of your faith’s practices?
3. Are your religious practices important to you in your life? Why?
4. Does your religious organization have programs to assist your members when they are in financial need?
 - a. If so can you explain them to me?
5. Are there religious practices within your religion that you think would be helpful to entrepreneurs?

APPENDIX B: Tables

Table 1: Participant Overview

Participant	Gender	Age	Religion	Education	Industry
ET1Mor	Male	40-60	Mormon	High School, some college	Behavioral Sciences
ET2Mor	Male	40-60	Mormon	Bachelors	Architecture
ET3Mor	Male	40-60	Mormon	High School	Construction
ET4Mor	Male	40-60	Mormon	High School	Financial Services

ET5Mor	Male	20-39	Mormon	Bachelors	Home Products
ET6Mus	Male	20-39	Muslim	Bachelors	Food Services
ET7Mus	Male	20-39	Muslim	Bachelors	Insurance and Immigration Services
ET8Mus	Male	20-39	Muslim	Bachelors	Non-profit, inter-faith work
ET9Mus	Female	40-60	Muslim	Bachelors	Non-profit, counseling and immigration services
ET10Mus	Male	20-39	Muslim	Bachelors	Non-profit, education