Religiosity and entrepreneurship: women entrepreneurs in Turkiye

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Abstract

Purpose – The purpose of this study is to showcase how entrepreneurial opportunities can be contextually formed differently for women entrepreneurs concerning their relationship with religion. This article reveals the multi-level and nuanced relationship between religiosity and entrepreneurship through a contextual lens by studying the interaction in a specific national country, Turkiye.

Design/methodology/approach – The study uses the life stories of 10 Turkish women entrepreneurs operating in Turkiye. Data were selected purposefully to conduct an in-depth analysis. Thematic content analysis with a discursive approach and deductive and inductive coding methods were performed.

Findings – The findings suggest that the relationship between religiosity and entrepreneurial opportunities is highly contextual and nuanced. Religiosity brings trust and provides access to religious networks which can lead to entrepreneurial opportunities, while leaving people outside of this network bereft of these benefits. The creation of a closed circle for its beneficiaries is a feature of a social network, yet the results show that contextual forces of politics and gender can lead women entrepreneurs outside of this religious network to limit their possibilities of accessing public funding and facilities based on their perceptions as well as negative experiences. It is also seen that religiosity at a certain level is necessary to operate in conservative settings and traditionally masculine business environments with patriarchal practices and norms, as well as due to the religious affinity of the ruling political party. However, because of perceptions and discursive meanings attached to religion and religiosity in the country, women entrepreneurs need to be cautious in expressing their religiosity and find a balance so that they are not seen as unprofessional, incompetent and unqualified as well as do not jeopardise their business due to a controversial religious affiliation.

Originality/value – This paper is of value as it studies religiosity from a contextual perspective enabling and constraining women entrepreneurs in their entrepreneurship in relation to gendered and political structures. In this way, it displays the multiple ways of limitation and support that religiosity can bring for them concerning entrepreneurial opportunities. Turkiye provides a rich context with its mixed religious and secular societal norms and values and neo-liberal institutions and policies to examine the so-far underexplored issue of religiosity in the field of entrepreneurship.

Keywords Entrepreneurial opportunities, Religiosity, Context, Women entrepreneurship

Paper type Research paper

1. Introduction

It has become evident that entrepreneurial opportunities are not staying out there the same for every entrepreneur (Welter *et al.*, 2017; Ozasir Kacar and Essers, 2019, 2023). They are contextually situated and become shaped by various social structures such as gender, ethnicity, race and class (Welter *et al.*, 2014). There is a growing interest in the field of entrepreneurship in studying entrepreneurial opportunity as a social outcome; however, religion, religious norms and practices, and religiosity have scarcely been studied as a social impact for entrepreneurial opportunity/activity, with few exceptions (Smith *et al.*, 2023b; Alemayehu *et al.*, 2023; Gümüsay, 2015; Audretsch and Bönte, 2007; Dana, 2010; Dodd and Gotsis, 2007; Kayed and Hassan, 2010). As Gumusay (2015, p. 199) rightfully noted: "religion

is impossible to overlook yet highly ignored". One of the reasons might be the significant decrease in active participation in religious activity especially in Western Europe and the overspread of secularism as a hypothesis of the release of any causal or operational link between religion and business as well as entrepreneurial activity. Yet, religious participation is on the rise in Asia, the Middle East and Africa (Henley, 2017). Studying the relationship between religion and entrepreneurship is worthy of its own right (Smith *et al.*, 2023a) in these highly expressed regions, but the increase in the plurality of religious expression due to migration flows across the world also necessitates an understanding of the relationship between these two concepts worldwide.

As we already know from the literature, analysing the relationship between religion and entrepreneurship is important for at least two reasons: first, religion influences the decision to work and also the motivation to become an entrepreneur, as different religions and different levels of religiosity specify different lifestyles and work principles (Amin and Alam, 2008; Parboteeah *et al.*, 2009), and second, entrepreneurship is a social and cultural process interwoven with contextually articulated discourses including religious ones (Dodd and Gotsis, 2007). Regardless of the existence of an individual religious affinity, entrepreneurs are influenced by social and cultural values that are widely shaped by religion (Davis, 2013).

Existing research on the relationship between religion and entrepreneurship mostly focuses on the effect of religious affiliation on entrepreneurial motivation and ethical business conduct (Uygur, 2009). Concerning entrepreneurial opportunities, less has been noted in the literature so far, except the possibility of building social networks and trust among co-religionists (Henley, 2017). However, in understanding how entrepreneurial opportunities might evolve differently for different religious engagements, it is important to study religion as a contextual social structure. Religion is mediated by political structures and gendered cultural ideologies (Dana, 2010) in a given context and it controls social and business relations between men and women and defines appropriate behaviours and appearances for both of them. As religious participation and expression become more diverse (Henley, 2017), contextual analysis reveals a more intricate and nuanced relationship between religion and entrepreneurship. Religion, as a contextual phenomenon, is highly intertwined with entrepreneurship practices and business relationships (Smith *et al.*, 2023a).

This study focuses on religiosity concerning Islam among Turkish women entrepreneurs operating in Turkiye and aims to uncover the influence of religiosity on their entrepreneurial experiences in relation to the contextual forces of politics and gender through various forms of support and limitation to entrepreneurial opportunities. The focus is on religiosity rather than Islam as a religion in general, because Islam is the dominant religion in the country and differences are observed through the changing levels of religiosity, from non-existence to medium and higher levels through the visibility of headscarf or religious affiliation to a religious community (such as Nakshibendi and Suleyman brotherhoods, or the Gulen movement), which can also be traced via clothing and certain special practices and rituals. Life stories of 10 Turkish women entrepreneurs with various religious engagements were purposefully selected and analysed in-depth through thematic content analysis with a discursive approach to explore the interrelationship between religiosity and entrepreneurial opportunities.

Accordingly, the contributions of this study are two-fold to the research area of religion and entrepreneurship about the discussions on entrepreneurial opportunities. First, the analysis reveals the multiple ways of limitation and support that religiosity can create for women entrepreneurs in Turkiye when contextually analysed with respect to politics and gender. Multiple dimensions of experiences concerning religious participation and expression (such as direct – indirect, material – non-material, and lived – perceived) show various forms of inequalities in entrepreneurial opportunities. In this way, this study provides a better picture of the intricacy of religion and entrepreneurship emphasising the

influence of highly relevant yet still unexplored concept of religion on entrepreneurship. Second, the contextual analysis of the relationship between religiosity and entrepreneurship also shows that the relationship is much more complex than it has been expressed in the literature so far. It reveals the complexity and plurality of individual experiences with Islam, which are continuously shaped and dynamically constituted through an engagement within the local context at the country, region and even city levels. By doing this, it emphasises the importance of a contextual lens and it carries the discussions beyond the topics of compatibility of Islamic norms with entrepreneurship, Islamic business ethics and religion as an entrepreneurial motivational driver, which dominate the scholarship on Islam and business so far.

The remainder of the article first presents a literature review on "entrepreneurship and religion" and "entrepreneurship, Islam, and gender". After detailing the methodology, it provides an introduction to the context of Turkiye along with the nexus of religion, gender, and politics followed by the findings. Then, it concludes with the discussions on contextual influences of religiosity on entrepreneurial opportunities and experiences of Turkish women and with the contributions to the research area of religion and entrepreneurship.

2. Literature review

2.1 Entrepreneurship and religion

Religion is defined as "systems of meaning embodied in a pattern of life, a community of faith, and a worldview of the sacred and what ultimately matters" (Smith *et al.*, 2021). Religions do not only provide sets of rituals and other-worldly concerns but also lead to sets of practices that are highly related to everyday social and economic life. There are economic and social implications of religion, and religious commitment influences work ethics, consumption choices (Dodd and Gotsis, 2007, p. 3) and entrepreneurial activities (Dubard Barbosa and Smith, 2023). Protestantism has been particularly linked with entrepreneurship; whereas other religions or sects have been questioned in delivering what is required by conventional entrepreneurship discourse (Weber and Kalberg, 2013). Puritan aspects of the Calvinist moral code are believed to guide profit and wealth accumulation (Zelekha *et al.*, 2014, p. 748). Accordingly, religion and religious values have become motivators of economic prosperity and wealth, arguably first in Western societies and then throughout the world (Deutschmann, 2001).

In the entrepreneurship literature, it is evident that the relationship between religion and entrepreneurship changes over time and in social settings (Dana, 2010). When religion is salient in entrepreneurs' lives and/or there exist strong sources of religious authority, entrepreneurs involve religion as a criterion in their decision-making even at the expense of their commercial gain, but when religion is not salient, or they do not recognise strong sources of religious authority, then they opt for commercial gain while sacrificing religious criteria in a dilemma during a decision-making process (Dodd and Gotsis, 2007; Jones *et al.*, 2023). Religion influences entrepreneurship as a way of social capital by providing a network (Alemayehu *et al.*, 2023) and of human capital by influencing individuals' psychological state (Dodd and Gotsis, 2007).

2.2 Islam, entrepreneurship and gender

Earlier research on Islam and entrepreneurship has mostly taken a business ethics perspective (Uygur, 2009). It has been pointed out that the relationship between the two is highly contextual due to various interpretations and adaptations of Islam based on national culture, socio-political environment, historical legacy and economic conditions (Karakas *et al.*, 2015). A recent body of research has presented Islam as compatible with entrepreneurship (Yoruk-Karakilic, 2021) and as an entrepreneurial religion that enables and encourages

entrepreneurial activity (Gumusay, 2015) as opposed to the historical claims of Western scholars perceiving Islam as not suitable for capitalism and private enterprise (Davis, 2013; Tlaiss and McAdam, 2021). According to Islamic teachings based on Sufism, Islam is not against worldly activities; indeed, it encourages business practices and entrepreneurial activities (Uygur, 2009).

Regarding women's entrepreneurship, women in the Islamic context are depicted as facing barriers in becoming entrepreneurs and performing their entrepreneurship (Roomi and Harrison, 2010) mostly because of traditional gender norms in patriarchal Islamic societies which are often mixed with Islamic teachings (Tlaiss and McAdam, 2021). Also, in the Western context, research on entrepreneurship and Islam has emphasised the challenges of combining practices of Islam and entrepreneurship for women's entrepreneurship. For instance, Muslim migrant women entrepreneurs in the Netherlands were engaged in boundary work to legitimise themselves as being women, entrepreneurs and Muslims at the same time (Essers and Benschop, 2009).

In the context of Turkiye, as a secular nation-state, the pious entrepreneurs are depicted as "modern Muslims" through the new understanding of Turkish/Anatolian Islam which sees Islam as the religion of trade and business harmonising prosperity with morality and operates within the secular business system (Karakas et al., 2015). Yet, the religious engagement of women entrepreneurs is hardly studied. Similarly, although the contextual aspect of Islam has been acknowledged in the literature through various interpretations and teachings changing over time and location (Karakas et al., 2015), the relationship between Islamic religiosity and entrepreneurship has not been studied contextually in understanding the inequality in entrepreneurial opportunities that women entrepreneurs face based on their religious participation and expression. The contextual lens will provide a better picture of the intricacy of religion and entrepreneurship, which will shed more light on the highly relevant yet still unexplored impact of religiosity on entrepreneurship.

3. Methods and analysis

This study has an interpretive research methodology because the scarcity of analysing religiosity with a contextual lens and the variety in entrepreneurial engagement with religion and entrepreneurship require a deeper understanding of the topic (Gephart, 2004). Qualitative inquiry necessitates depth rather than breadth; thus, information-rich cases were aimed at gaining in-depth knowledge on the highly complex interaction between religiosity, politics, gender and entrepreneurship (Patton, 2002). A personal network was used and an online search was performed to reach women entrepreneurs with specific religious affiliations, socio-economic status and industry experiences. Then data collection ended with 10 experienced women entrepreneurs (Table 1 for details) from various levels of religiosity (non-believer, believer, secular, pious with a headscarf and affiliated with a religious community) ensuring a certain level of variety and sufficient data for the study (Malterud et al., 2016).

The life stories of these 10 women entrepreneurs were collected to analyse their religiosity in relation to their entrepreneurship (McAdams, 2012). Life stories help to study various interactions and the ways in which women entrepreneurs perceive, interpret, and enact these interactions in their entrepreneurship (Ghorashi, 2008). Women entrepreneurs told their life stories from childhood to the current moment including their social and business relationships and interactions. The in-depth, face-to-face interviews took place mainly in the offices of women entrepreneurs, lasted 2–2.5 h each, and were conducted in Turkish to ease the process for the interviewer (who also has a Turkish background) and the entrepreneurs. They are digitally recorded and transcribed verbatim.

The context of the empirical analysis is Turkiye which provides a compelling case for this study for several reasons: (1) the long-lasting political contention and social polarisation

#	Nickname	Age and city	Years of operation	Field of operation	Religious orientation
1	Neva	34/Gaziantep	8	Boutique Patisserie	Religious
2	Demet	36/Gaziantep	6	Jewellery Store	Religious – headscarf
3	Saadet	58/Kayseri	21	Manufacturing	Religious – alleged affiliation to religious groups
4	Vildan	56/Kayseri	19	Restaurant Chain	Religious
5	Melda	41/Yalova	9	Technology	Secular
6	Emel	27/Kocaeli	3	Technology	Non-believer
7	Ruya	52/Istanbul	20	Manufacturing	Secular
8	Kadriye	72/Istanbul	32	Manufacturing	No mention
9	Sevgi	48/Istanbul	20	Manufacturing	Religious
10	Aliye	49/Istanbul	13	Technology	Secular

Source(s): Authors' own work

Table 1.
Demographics of the interviewees

between Islamists and secularists which rests on the conflict between an Islamic-Turkish identity and secular Western modernity (Gol, 2009), (2) the historical and cultural influence of Islamic values, norms and practices (Kabasakal *et al.*, 2011) together with neo-liberal economic policies and Western living and spending through Westernised education, institutions and financial systems (Mumyakmaz, 2014; Uygur, 2009), (3) the highly debated claim of religious transformation of Turkish society and politics in the last two decades (Yamak *et al.*, 2015) and (4) the recent religiously imbued political controversy between the existing political party in power and the Gulen movement (Fitzgerald, 2017).

Thematic content analysis (Riessman, 2003) with a discursive approach (Philips and Hardy, 2002) was used to analyse the data in two consecutive steps. First, deductive coding was used (Fereday and Muir-Cochrane, 2006) with predetermined codes (Table 2) around the topics of religion (religious practices, norms, stance, participation and expression), politics (political parties, influence, regulations and policies), societal and cultural norms and values on gender (gender roles, gendered limitations and support) and entrepreneurship (entrepreneurial practices, experiences and identities). All the

Deductive coding Predetermined codes	Sub-divisions
Religion	Religious expression
	Religious practices
	Religious norms
	Religious stance
Politics	Political parties
	Political influence
	Regulations
	Policies
Gender	Gender roles
	Gendered limitations
	Gendered support
Entrepreneurship	Entrepreneurial practices
	Entrepreneurial experiences
	Entrepreneurial identities

Source(s): Authors' own work

Table 2.
Deductive coding scheme

transcripts were read in detail and the parts where the interviewees talked about these existing codes separately and together were highlighted. This process helped to structure the vast amount of data, but also helped to study religiosity from a contextual lens with its interactions with politics and gender. Then, as a second step, inductive coding was applied (Fereday and Muir-Cochrane, 2006). The selected parts of the transcripts were inductively analysed to see how their religiosity influences their entrepreneurial experiences via creating opportunities or limiting their access to opportunities. Those were the parts where the interviewees linked religiosity with their entrepreneurship either via actual experiences or perceptions, which are presented in the findings in two levels. Their experiences were both material and non-material as well as direct and indirect and their perceptions were not necessarily based on lived experiences but also on social and political discourses about religiosity, religious people and religious networks, presenting multiple ways of inequalities in entrepreneurial opportunities. A discursive approach helped to analyse these aspects by paying attention to how things were expressed and why. Since the aim of the study is not to generalise their experiences of religiosity with respect to entrepreneurial opportunities but to explore, the analysis did not target common experiences, but experiences of exemplary cases.

The inductive analysis (Table 3 for details) revealed that religiosity (1) can act as an instrument for entrepreneurship leading to opportunities as well as limitations, (2) can become a necessity for the entrepreneurial activity due to contextual forces of gender and politics and (3) can bring a bad impression concerning entrepreneurship. These provided the main themes for this study as they were highly substantial across life stories, which are detailed in the results section. The following section introduces the context of Turkiye concerning religion, politics, and gender to provide a contextual background to the topic of analysis.

4. Research context: Turkiye at the nexus of religion, politics, and gender
As in several other countries, religion is highly politicised in Turkiye starting from its foundation. The modern Turkish Republic was founded in 1923 as a secular nation-state by the political elite under the governance of the founder, Mustafa Kemal Ataturk. With Westernisation and secularism motives, religion and religiosity have been strongly controlled by the state through the Ministry of Religious Affairs (Uygur, 2009). As an effort to discontinue the religious customs and governance, religious dervish lodges were banned in 1925, and titles such as sheikh, dervish, and disciple were removed. Later in 1934, traditional religious clothing was banned in public institutions. Western clothing was encouraged with a modern outlook thesis and the headscarf was untouched until the military coup in 1980.

The secular heritage of the founder has been mostly followed in the country. Yet starting from the 1990s, certain religious groups, such as the Gulen movement (recently denounced as a terrorist group by the Turkish government), and Nakshibendi and Suleymanci brotherhoods, were energised with an economic impetus and became the forefront of the neo-conservative movement mobilised with liberalism. These groups strongly supported new business ventures especially in some Anatolian cities (such as Kayseri and Gaziantep) where they had strong religious roots (Karakas et al., 2015). Through these ventures, many small family business owners formed the basis of the Islamic bourgeoisie (Mumyakmaz, 2014; Uygur, 2009).

The new capitalist class energised with Islamic values undermined the state elite and played a significant role in new political formations and the succession of the Justice and Development Party (JDP) in 2002. The pursuit of neo-liberal policies with Islamic morals has been contracted with the influence of neo-conservative politics. A discourse of victim-victor

Inductive coding 1st order	Extracts	2nd order	Aggregate themes
Building trust	Vildan, Neva	Trust (non-material, indirect)	*An instrument leading to opportunities as well as limitations*
Sharing a common ground	Neva		
Knowing each other	Vildan, Neva		
Network opportunities	Aliye, Ruya, Melda	Network (non-material, direct and indirect)	
More funding/lack of access to funding	Emel, Melda	Funding (material, direct)	
New projects	Aliye		
Access to government projects	Aliye, Emel		
Fear of losing/access to government facilities/buildings	Emel		
Appropriate behaviour in masculine work environment/industry	Saadet	Requirement (non-material, indirect)	*A necessity for the entrepreneurial activity*
Local context requirement – conservative cities	Demet, Vildan, Neva		
Political context requirement due to religious tendency in politics	Saadet, Neva		
Protection – expected behaviour	Demet	Freedom (non-material, indirect)	
Freedom in patriarchal environment – running the business, business trips alone etc.	Demet		
Lack of quality due to the image of favouritism	Neva, Vildan	Negative perceptions	*A way of a bad impression*
Bad reputation/lack of reputation due to religious friction	Vildan		
Detrimental/possible loss of clients due to possible connection to the religious group	Saadet		
Undeserved attention	Ruya	Discrimination (material and non-material, direct and indirect)	
Positive discrimination	Melda, Aliye		

Source(s): Authors' own work

dichotomisation depicting pious Muslims as "backward" up until the 1990s (Ozcan and Turunc, 2011) has resulted in a political payback that has given birth to a new group of Islamic elites with explicit Islamic dispositions such as Islamic schools and explicit support on the headscarf in public institutions and society. Later, the ban on headscarf was waived first at universities in 2007, then in public institutions in 2013.

Neo-liberal economic tenets harmonised with Islamic values (Karademir-Hazır, 2014) have also led to alternative modernities rather than a secular one which is mostly exemplified by the physical appearance, public visibility and economic participation of women (Keyman and Koyuncu, 2005). The followers of this movement positioned themselves "in-between" secular institutions (such as education, banks and private

companies) and Islamic norms and practices (Bilgin, 2004). With the liberal interpretations of Islam and adapting to the secular structure of Turkey's economy (Mumyakmaz, 2014; Uygur, 2009), the new form of modernity has led to new behavioural codes and consumption patterns (Gole, 2011, p. 174). Women are encouraged to employment and entrepreneurship, though mostly in traditionally female-oriented industries, due to patriarchal culture and embedded traditional gender roles keeping women responsible for childcare and household chores (Acar and Altunok, 2013; Toksoz, 2011). Similarly, the secular political tradition has also sustained its way through gender politics. Women are defined with a strong reference to their work and careers and they are obliged to abide by certain behavioural norms such as "being free", "not staying at home", "not giving up" and "being strong" (Dincer-Durmus, 2006). They are entitled to work as hard as men yet still held responsible for taking care of their kids and the household. Business relationships and attire of women are socially regulated by both religious and secular norms with modest and business-like behaviour patterns and clothing.

The politicisation of religion in the country has even been deepened with the recent coup attempt in 2016 performed by the Gulen movement. This movement was a transnational organisation, inspired by the religious teachings of Fethullah Gulen, and was active in education and interfaith dialogue along with investments in media and finance. The movement and its followers have recently been charged with and executed for terroristic actions by the Turkish government. Following this event, religious groups and affiliations turned out to be a highly sensitive topic, which led to social alienation and closed social positioning in Turkish society (Ozasir Kacar *et al.*, 2023).

5. Findings
The women entrepreneurs interviewed in Turkiye were in general highly cautious in constructing their life stories when the topic was related to their religiosity, because of the delicacy and sensitivity of the topic in the country. Especially, one of the interviewees, Kadriye, has not mentioned religion, religiosity or politics at all. Contextually, politics and religious discussions are highly common in both formal and informal conversations in Turkiye. Therefore, Kadriye's effort on not mentioning religion and politics was indeed a way of expressing this tension.

The findings are grouped into 3 main themes as "an instrument leading to opportunities as well as limitations", "a necessity for the entrepreneurial activity" and "a way of a bad impression". An instrument represents how religiosity provides opportunities to the women entrepreneurs who identify with and present religiosity including networking possibilities, funding opportunities, new projects/clients and building trust, while it limits certain possibilities for women entrepreneurs such as applying for government funding or benefits of technoparks. A necessity for the entrepreneurial activity refers to the need for a certain level of engagement with religion for operating in a conservative local context with an embedded patriarchal system, masculine work environment and religio-politics in the country. A way of a bad impression refers to the perceptions about the possibility of losing reputation, being seen as unprofessional or jeopardising the enterprise as a whole due to religiosity and certain religious networks.

5.1 An instrument leading to opportunities as well as limitations
Women entrepreneurs who identify themselves as religious such as Vildan and Neva express that religiosity helps to build trust especially when they operate in service industries and need to encounter clients/customers on a daily basis. For them, religiosity helps them create trustworthiness. For instance, Neva expresses:

> People need to know you to do business with you. This is how Turkish people work, especially in small cities like here [Gaziantep]. Trust is an important factor. When they know that you have certain values, they trust you. Religion is one way of expressing this. I mean for instance being a member of a religious group or having certain religious values. It is more of sharing a common ground, saying that "I know you".

Neva owns a boutique patisserie in Gaziantep, located in the South-Eastern part of the country. The city is comparatively conservative imposing a conservative business culture. In smaller cities and conservative environments, social relations receive higher importance in building trust. Neva thinks that people use religiosity and religious groups as a way to build trust. The same applies to Vildan who is operating in Kayseri, which is also a traditionally conservative city. These women entrepreneurs do not specifically refer to having benefitted from religiosity through a religious network directly but emphasise mostly how sharing religious values helps them build trust with their customers or clients.

On the other hand, interviewees who have more of a secular stance such as Ruya, Melda and Aliye who are operating in more cosmopolitan cities express that religiosity brings network and new business opportunities for people who identify and express themselves as pious Muslims, especially with membership to certain religious groups. For instance, Aliye thinks that material opportunities emerge due to religio-political networks and she finds them creating inequalities. She complains about the difficulty in getting into these networks, which limits the operations of her business. She expresses:

> It is true especially for Ankara [the capital city] that you need to be in that network to succeed in bigger projects, especially with municipalities. Once, we managed to get a project to provide a service to a public building, because one of my high school friends knew someone in a religious organization, which has a powerful position concerning some of the local authorities there. But I could not find that network all the time, so I had to close the branch in Ankara, because, you know, there are mostly public buildings in Ankara.

Aliye operates in the service industry mainly in Istanbul. But in her operations in Ankara, in which there are many public institutions, she finds it difficult to provide services, because she thinks that it requires a special network. For her, religious networks act as intermediaries to reach local authorities and convince them regarding the quality of the work to be performed. In other words, religio-political affiliation acted as a reference point in her line of business, which limited the extension of her company to public business contracts. Ruya and Melda also criticise the existence of such networks that create business opportunities only for people who identify and express themselves as religious. Unlike Aliye, they did not express any personal experience limiting their access to certain opportunities. Their criticism mostly depends on their perceptions and the general secular discourse about such religious networks. For instance, Melda expresses:

> I haven't applied for the technology investment funding provided by KOSGEB [a government organisation providing training and funding for start-ups and small businesses], because most probably I will not get it [due to religious inclination].

Thinking that there is a specific religio-political network necessary to obtain a certain financial support of a government unit, Melda has not even applied for the fund. This is an example of how her perception about a strong connection between religiosity and government funding can act as a limitation for her.

Additionally, as a non-believer, Emel expresses her concern regarding the possibility of losing the subsidies she is receiving from the technopark she is operating in. Technoparks are located in certain cities and work as incubation centres for entrepreneurs operating in technology-related industries. These parks are supported via tax exemption regulation and additional funding for technological investments. Emel mentions that she keeps her religious engagement under the radar:

> I cannot express myself openly at work. Here, I don't talk about religion or my choices about being an atheist, simply because I do not want this to harm my company. I may not be able to operate here. No one here knows about this; they don't need to. I want to keep this to myself.

Emel thinks that keeping her religious preferences private works better for her entrepreneurship. In that sense, she is behaving pragmatically for the benefit of her company. She does not express that religiosity is one of the criteria to obtain certain funding and facilities, but she perceives that being a non-believer could be a reason for losing the funding and facilities she has access so far. Her concern is strong enough to deter her from talking about religion in the workplace at all. She does not base her concern on an actual experience, but on a perception, yet this plays a convincing role in not risking the benefits she is enjoying now.

5.2 A necessity for the entrepreneurial activity

Entrepreneurs operating in a conservative local business context note that a certain level of religiosity is required to set appropriate behaviours for women, especially in traditionally masculine industries. Saadet expresses this:

> It is not related to being religious, but I do not want to disturb the other male party in business relations, therefore I pay attention to my clothing, but here it is mostly about conservatism, so while doing business in the manufacturing industry with a lot of men, you have to show how religious and nationalist you are.

As a woman entrepreneur working in a traditionally masculine manufacturing industry and in a conservative local environment, Saadet needs to show some religiosity through modest clothing. She has to comply with expected appropriate behaviours for women entrepreneurs as more of an influence of a conservative social culture onto the business culture rather than as an influence of religion *per se*. Interviewees operating in conservative cities such as Kayseri and Gaziantep have all noted this in their stories. This is related to gendered cultural norms in such conservative cities being highly mixed with religious norms.

Similarly, religiosity expressed through the headscarf is also considered necessary by Demet who struggled with patriarchal forces when she decided to run her business. She defines her headscarf as a protection:

> I chose to wear the headscarf. It was my preference. I can do whatever I want, the headscarf is not an obstacle for my business; even it is a protection. When a woman without a headscarf has been stigmatized or disgraced for instance when they are late from work or goes on business trips alone, I am respected. My husband did not want me to open up my shop at the beginning, but then he saw how people treated me. I can easily say that my headscarf provides me with more freedom.

Demet perceives the headscarf as a protection because it helps her to get away from the practices of a patriarchal environment. She cannot distance herself from her social environment, as restrictions on women such as going on trips alone or coming home late are there for her. However, according to Demet, people in her environment do not think about her behaving improperly to patriarchal norms as she has an explicit image of a religious woman with a headscarf and accompanying modest clothing. Demet's perceptions are mostly related to the conservatism in her local environment rather than religiosity. Yet, religiosity and conservatism are highly intermingled. As a result, religiosity in a conservative environment becomes a necessity for women if not a must.

Additionally, religiosity is considered a necessity also because contextually religion is highly politicised in the country and religiosity is seen as a political stance that women entrepreneurs refrain from any possible misunderstanding in this respect. Neva expresses:

Sometimes my husband stays in the cashier, and he talks against some practices of the political party in power [JDP]. Then I immediately warn him, there is no need to make people think that we are against religion or religious people.

Neva perceives that opposition to the ruling political party can be perceived as opposition to religion or religious people. She, in a way, infers that it is necessary to keep a certain level of affinity to religion which would be enough for them to be viewed at least not against religion and religious people considering the political atmosphere.

5.3 A way of a bad impression
It is known from the literature that historically the limited number of pious women entrepreneurs is considered unexpected and against the norms of secular business life and traditional masculine social culture. Therefore, for pious women entrepreneurs, capability becomes a question, as expressed by Demet that she needs to prove herself to earn credibility as a veiled woman entrepreneur. However, it is interesting to see women entrepreneurs also who identify themselves as religious – Vildan and Neva – link religiosity and using religious networks with a lack of quality, bad reputation, and unprofessionalism. Neva expresses:

People trust you when they see you sharing similar religious values. But we do not need that. We are more in favour of quality work. We think that our product speaks for itself.

Although Neva expresses that she does not prefer to be seen against religion and religious people due to the political context, she refrains from any implications of using religiosity as a strategy for the success of her enterprise. She stresses that she favours quality over religious connections in a way to eliminate any possible impression of favouritism. For her, religious connections will be shadowing her real success, which is the quality of her products and services.

Additionally, following the recent coup attempt of the followers of the Gulen movement, people became more sensitive and cautious with religious groupings. Vildan mentions that she is hesitant to attend events of any religious group because she does not feel safe about potential issues that might arise regarding that group. She expresses:

We are not after the network that a possible group might bring. We are living here [Kayseri] for many years. People know us here. We prefer to keep our distance from any of such religious groups, because after these events, we see that you never know what can happen, what kind of a group it can turn out to be. We do not want to risk our reputation.

Although historically, religious groups are quite common in her city, Vildan has become more cautious about such groups and pays special effort to not being linked with any of them after the political dispute with the Gulen movement. Considering her business, she prefers not to use the possibilities of such a network because she is well-known in her neighbourhood, and has built her own network in years. She believes that a possible connection to a religious group might bring a bad reputation and she refrains from it.

In Saadet's case, the situation is even more serious because of an ongoing trial based on her alleged connections with the Gulen movement. Although she finds it normal that religious networks bring opportunities to the people in that network as in any other type of network, she denies her connection by even identifying herself as a non-religious communist person.

People are opportunists. Now they see opportunities in religious connections and follow those. People in my business network were surprised when they heard me in connection with this religious group [Gulen movement], they might not even be surprised about me being a communist. If I had a connection then, I would not have a rental place here but have my factory. Because they support each other. But it is normal, you know the rotary clubs, they do the same. But I did not lose any of my clients, because they were mostly from Europe.

Saadet fears being seen in connection with the Gulen movement. Early on she was expressing the necessity of showing some religiosity due to gendered cultural norms in a traditional masculine business environment. After expressing the ongoing trial, she emphasised her being a communist in the sense of being less religious by using the interviewee as an insider to imply an unlikely connection with the Gulen movement. She knows that religiosity, in that case, would jeopardise her whole business, although in her case, she was in a way lucky as her clients were mainly from outside of the country.

Additionally, as a secular person, Ruya was highly opposed to the headscarf. She linked it with incompetence and considered veiled women as positively discriminated, which is a way of attributing their success to religious favouritism rather than individual diligence. Ruya has expressed this as:

> Headscarf puts women into difficult situations. It provides unnatural attention. This is not something they deserve. I believe that someone needs to be recognized for her ideas and thoughts, not by means of facilities or benefits of such things.

Ruya thinks that women entrepreneurs and professionals take attention because of their headscarves not because of their ideas or expertise as she perceives that the headscarf and veiled women are being positively discriminated against in business. Her presumption also involves that veiled entrepreneurs cannot be known and respected because of what they say and perform concerning their business, which can refer to incompetence. During the interview, Ruya did not express any negative experience due to her secular identification; however, she was highly critical and vocal about the headscarf and positive discrimination against veiled professionals. Similar claims of positive discrimination have also been expressed by Melda mostly against women with religious connections, though not with respect to the headscarf in particular.

6. Discussion

In this study, religiosity has been investigated from a contextual lens in relation to politics and gender on various entrepreneurial opportunities it might create for Turkish women entrepreneurs operating in Turkiye or hinder them. It has revealed that religiosity leads to different ways of inequalities for women entrepreneurs interviewed in this study. For instance, religiosity is seen to generate direct entrepreneurial opportunities such as new projects, facilities and customers as well as indirect opportunities such as building trust and creating a network. Some of these opportunities are material while some are non-material such as providing protection and presenting appropriate behaviour expected from a woman entrepreneur. While these examples display religiosity as a social capital enabling entrepreneurs through their religious engagements, a contextual lens on religiosity sheds light on the possibility that religiosity can also limit them and create inequality (Dana, 2021).

In the literature, religiosity has already been studied as a social capital creating network possibilities for the co-religionists (Dodd and Gotsis, 2007). However, the results show that in Turkiye due to the strong secular-religious divide extended into politics, religiosity has become an element of unequal treatment, while elsewhere it could have been valued as similar to an ethnic network or an occupational network. The inequality does not lie simply that religiosity creates limitations for women entrepreneurs with a secular or non-religious stance and benefits the religious ones. More unexpectedly, religious women affiliated with certain religious groups which might be in controversial political situation as well as veiled women who already struggle to gain legitimacy in business also suffer from their religious engagements. Plus, it is not always these religious networks keeping only secular-oriented women outside of the network, but even religiously identified women do not prefer to join such networks and refrain from being acquainted with them due to concerns of bad impression.

In line with the calls in the entrepreneurship literature (Welter *et al.*, 2014, 2017) and noted by Kloosterman and Rath (2001) with the importance of regional-level analysis at the city level or even neighbourhood level, the results of this study emphasise that regional contextual differences such as the conservative cities of Kayseri and Gaziantep require a much closer look into the relationship. It seems that women in traditionally more conservative environments benefit from religiosity more than women in big metropolitan areas such as Istanbul. Companies in such regions tend to have stronger business relations and they expect to know their clients and business partners personally. Therefore, they give importance to trustworthy relationships through inner networks (Karakas *et al.*, 2015). Religiosity and religious groups fulfil this need for them. Such conservative environments tend to be masculine-oriented and embedded with traditional gender roles and patriarchy, which impose restrictions on women's entrepreneurial opportunities and experiences. Although religion has an impact on the formation of a conservative local environment, conservatism does not necessarily mean religiosity (Tlaiss and McAdam, 2021). Indeed, as the results of this study revealed, in such contexts, religiosity can help women navigate these limitations and create more free space for their entrepreneurship. Similarly, individual customers pay attention to certain values (either religious or secular) and support businesses that share the same values with them. Thus, industries requiring more contact with customers might pay more attention to religiosity, though not specifically seeking its existence but also lack of it (Rietveld and Hoogendoorn, 2022).

The analysis explicitly stressed that the relationship between religiosity and entrepreneurship cannot solely be understood by studying the actual experiences of entrepreneurs. Perceptions of entrepreneurs such as the possibility of losing incentives at the technopark due to an atheistic alignment, attributions of positive discrimination towards veiled women, or the impression of unprofessionalism regarding religious networks present the discursive meanings and understandings about religiosity and its relationship with entrepreneurship. Although it is difficult to trace and change these discursive aspects, it is important to study them because they also shape entrepreneurial opportunities and experiences (Smith *et al.*, 2023a).

In summary, a contextual lens highlights various forms of entrepreneurial experiences (material and non-material, direct and indirect, lived and perceived) that could be realised through the relationship between religiosity and entrepreneurship in which religiosity can act as an instrument leading to opportunities as well as limitations, become a necessity for the entrepreneurial activity and lead to a bad impression. These themes show that religiosity can have a positive influence on women's entrepreneurship by creating entrepreneurial opportunities as well as a negative influence as it can lead to limitations and bad impression. Therefore, women entrepreneurs need to be cautious in expressing their religiosity and find a balance so that they are not seen as unprofessional, incompetent and unqualified as well as do not jeopardise their business due to a controversial religious affiliation, while they are enjoying the benefits of religious networks and possibilities gained through such networks.

7. Conclusions
The contributions of this study are two-fold to the research area of religion and entrepreneurship on the discussions on entrepreneurial opportunities. First, it presents the intricacy of religion, entrepreneurship, politics and gender by showing the multiple ways of limitation and support that various engagements with religion can bring for women entrepreneurs in a particular national country. By doing this, it presents how the relationship between religiosity and entrepreneurship helps to understand the ways inequalities in entrepreneurial opportunities can evolve.

Second, this study contributes to the discussions on the contextualisation of entrepreneurship by pointing out the importance of local-level cultural and business environments. The unique context of Turkiye brings the influence of culture and historical secular business systems together with political dynamics and gender structures revealing multiple contextual elements and providing a better understanding of the complexity of the relationship. The complexity and plurality of individual experiences of women entrepreneurs with religion, which are continuously shaped and dynamically constituted through an engagement within the local context, shows the importance of contextual analysis in studying inequality in entrepreneurial opportunities. By doing this, the study carries the discussions beyond the topics of compatibility of Islamic norms with entrepreneurship, Islamic business ethics and religion as an entrepreneurial motivational driver, which dominate the scholarship on religion and entrepreneurship as well as Islam and business so far.

Additionally, there are some practical implications of this study for the public authorities, individual entrepreneurs, and society. The local authorities can become aware of the inequality being created based on the individual relationship with religion and religious groups, especially concerning public projects. These public authorities can work more towards a business environment based on quality and work ethic by setting certain ethical standards, especially in the case of public projects, funding opportunities and investments (Tracey, 2012). Then entrepreneurs can be informed by these standards and work towards these standards to run their businesses professionally. Entrepreneurs can carry this perspective in their relationships with their business partners and customers. At the societal level, it needs to be recognised that religiosity is a necessity in certain business environments that are highly embedded with conservative cultural elements and patriarchy and women operating in such business environments engage with religiosity deliberately to gain more freedom for their entrepreneurial activities (Althalathini et al., 2022). For a country such as Turkiye with a mix of secular institutional and business traditions and a patriarchal culture historically driven by religious teachings, this level of necessity needs to be acknowledged to prevent societal clashes between people with varying degrees of religiosity.

7.1 Limitations and future research recommendations

This study is limited as it can only analyse religiosity in interaction with politics and gender. There might be some other social structures such as ethnicity and class that interact with religion and inform the entrepreneurship of Turkish women entrepreneurs. Also, this study focuses on Turkiye to understand the relationship between religiosity and entrepreneurial opportunities. The analysis could be extended to cover different national countries and even it can be carried out as a comparative analysis between countries. Similarly, the study can extend its scope to include religious affiliation to various other religions as well as nonreligious position. Studying religious institutions and their influence on entrepreneurship can also provide empirical evidence to the interdependent relationship of politics institutions, and entrepreneurship. As this study has pointed out, analysis at the national level is also limiting because contextual differences exist at regional levels and thus regional- and even neighbourhood-level analysis could reveal further insights.

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