

EXAMINING THE IMPACT OF INTERSECTIONALITY ON STUDENT LOAN ACCEPTANCE AMONG SOMALI MUSLIMS IN ENGLAND

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Abstract

This study explores the barriers to the use of interest-bearing student loans within the Somali Muslim community in England from the perspective of religion and the influence of Shari'ah scholars. The research adopts a community-based participatory approach and examines the religious, cultural and social values of Somali Muslim communities that affect their attitudes, perceptions, and actions towards higher education. The research proposes the UK Somali Muslims Acceptance of Interest-bearing Student Loan Model to identify the socioeconomic factors that influence the use of student loans. Based on the findings, the cultural, religious, and social values of marginalized communities create barriers to inclusion and access policies for higher education. The research highlights the influence of religious principles and Shari'ah scholars on the education of the Somali community. The results reveal that two theological approaches to the framing of student loans by Shari'ah scholars have a significant impact on perceptions and attitudes towards student loans. The study also shows the intersecting inequalities in economic opportunities based on religion, gender, socioeconomic status, and disabilities. The research findings have implications for policy-makers, higher education institutions, and Shari'ah scholars to co-find solutions for widening access to higher education among marginalized communities.

INTRODUCTION

The financial instrument of student loans is purposely designed by the Government to widen access to higher education (ONS, 2020). However, the impact of student loans on the financial inclusion, financial literacy and financial capacity of underrepresented communities was not truly understood by the government over the period 2010–2021 (Rowlingson & McKay, 2017). This is critical because if the policy on student loans is resulting in the financial exclusion of underrepresented communities, then these communities are essentially barred from higher education.

The policy papers either focus on the implications of student loan debt (Bachan, 2014; Esson & Ertl, 2016; Wakeling et al., 2017) or they attempt to compute the right proportion of student loan debt financially feasible for

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going to university (Loonin & Morgan, 2019). The current policy papers also discuss the political and economic feasibility of student loans on the grounds of providing higher education opportunities to low-income deprived communities across England (Czarnecki et al., 2020). The groups most often cited by the policy papers to benefit from student loans are those at the bottom of the income strata, which mostly consist of ethnic, religious and cultural minorities in England (Salmi & D'Addio, 2021).

The implementation process of evaluating the political, financial and economic feasibility of the student loan model in England was conducted using a classical top-down approach. According to this approach, the policy was constructed by high-level government officials without much consultation. Public higher education institutions were left to implement this policy, without any freedom to adjust the student loan framework to the needs of their local communities (Jungblut et al., 2020). The academic research extensively shows the continuous underrepresentation of students from low-income/wealth divisions, despite having a government facility to acquire student loans (Findlay & Hermannsson, 2019). Several studies show that the level of financial literacy and financial capability for making financial decisions among the students has a direct impact on their perception of the affordability of higher education, particularly within the lower socioeconomic group (Eichelberger et al., 2017; McDonough & Calderone, 2006; University Studies Council, 2015). The data also show that social class (McCoy & Smyth, 2011), economic profile (HEA, 2017), social identity (Kena et al., 2015) and culture (Eichelberger et al., 2017) influence the decision to use student loans to gain access to higher education participation. However, relatively few research studies have been conducted on the role played by social identity, culture and religion of the underrepresented students in their decision to seek student loans to pursue higher education.

Therefore, this study fills this gap in the literature by focusing on the role of religious principles and Muslim religious (Shari'ah) scholars, along with education, social identity, culture, socioeconomic status, demographics and the influence these factors have on Somalis regarding the need and motivation for using student loans while allowing their attitude towards these loans to be further explored. Examining the role of religious principles and the influence of Shari'ah scholars in this context is essential because student loans are interest-bearing financial instruments and Somalis consider a religious prohibition on interest-bearing financial instruments as a part of their religious identity (Change Institute, 2009; Christensen et al., 2004; Mews & Abraham, 2007). This religiosity-based group identity takes on economic, social, cultural and symbolic forms and consequently affects the developmental trajectory of Somali communities in England (Muhamad, 2008; Vertovec, 2004). Their disinclination towards interest-based student loans owing to religious values is largely acknowledged by the British Government (BIS, 2014) and within academic literature (Abdul-Muhmin, 2008; Aida & Imen, 2014; Vogel & Hayes, 2006). However, the extent of its influence in causing exclusion from higher education has not been systematically explored.

There are between 2.7 and 3.0 million Muslims in the UK, with approximately 230,000 Muslim students attending universities—around 8%–9% of the total student population (Guest et al., 2020). Nearly half of Muslims (48%) were aged under 25 (1.3 million), an increase of 505,000 since 2001 (Galadima, 2015). Historically, the social formation of Islamic society did not necessitate non-productive loans during the days of the Prophet; it had not been reflected upon to prohibit a charge on commercial and productive loans (El-Gamal, 2003). The majority of scholars believe that any increase in monetary value (whether small or large) stipulated in a loan contract, irrespective of whether it is a consumption loan or a productive loan, is *ribā* and so is prohibited by the Shari'ah (Siddiqi, 2004). Some scholars (Ibn Jibreen, 2006) have argued that a student may proceed to accept a student loan when no other alternative is available on the basis of 'need' or 'necessity'. However, there has been much controversy and confusion among the Islamic scholars and followers of Islam, based on the definition of 'need' or 'necessity' (Al-Qudah, 2009; Az-Zair Salahudin, 2010).

Overall, interest-based student loans have had a significant impact on thousands of Muslim students in the UK. Stevenson (2014) shows that the introduction of the interest-based student loan policy has stopped thousands of potential Muslim students from going to university. In a consultation run by BIS (2014), from a sample of 20,000, '94% of respondents stated that there would be a demand for an alternative finance product which was Sharia-compliant'. Morris (2016) also found that the UK has a significant demand for Islamic finance education funding. Through the *Higher Education and Research Act 2017*, the *Takaful programme for Islamically compatible financing of HE* should have commenced in the academic year 2016/17; however, it is currently delayed until 2025 (UK Parliament, 2022).

Overall, the government policy documents do not acknowledge that, within the current system, people belonging to the same community and living in the same location will not have the same level of access to educational opportunities because of intersecting inequalities based on their religion, gender, socioeconomic status and (dis)abilities (Deka, 2004; Hanson, 2006). Our research asks whether religious principles on financial transactions and the positions of Shari'ah scholars on student loans are creating barriers to the education of the Somali Muslim community. From the perspective of rational economic behaviour (Etzioni, 1987), one can describe the Somali Muslim community as using the rule of thumb in making decisions (Bertrand et al., 2005) on whether to engage with student loans, because this decision becomes a moral judgement based on religious values. Our research also examines the impact and influence of the two separate theological approaches to the positive framing of student loans by the Shari'ah scholars (groups A1 and group B—Table 1).

Currently, there are no studies that attempt to explore the influence of religion and the magnitude of preference for Islamic finance-styled instruments on the use of student loans for higher education. There is also a lack of narratives on the broader topics of equality, inclusivity and widening access to higher education in the context of this conflict between minority communities' religious values and the financial structure of student loans (Cabinet Office, 2007). There are currently no analytical enquiries on the influencing factors that may underpin the decision-making process of the Somali Muslim community on the use of student loans, such as the role of Shari'ah scholars, social norms (Bundy & Pfarrer, 2015; Calder, 2019; Carr, 2005; Davies & Lea, 1995; Vossensteyn & De, 2006), peer pressure (Lamborn et al., 1996; Mladenovic et al., 2017), student debt (Eaton et al., 2016), finan

TABLE 1 Taxonomic cataloguing of religious opinions (*fatawa*) on student loans

Position on interest	Position on student loan	Institutions/Shari'ah scholars
Group A1 prohibited	Interest-bearing products are permissible owing to the doctrine of necessity	1. The European Council for <i>Fatwa</i> and Research – Ireland and England 2. Assembly of Muslim Jurists of America – USA 3. Islamic <i>Fiqh</i> Academy – India 4. S. Ibn Jibreen – KSA 5. Dr Muzammil Siddiqi – USA
Group A2	Interest-bearing products are prohibited	<i>Prohibited:</i> Student loans do not meet the criteria of doctrine of necessity 1. Australian Institute of Islamic Jurisprudence (Darul Ifta Australia) – Australia 2. Permanent Committee for

Scholarly Research and *Ifta'*
of the
Council of Senior Scholars –
KSA

3. *Darul Ulum* Karachi
– Pakistan

4. S. Salih Asuheynee
– KSA

Group B Interest-bearing products *Permissible*: Student 1. Azhar Islamic Research are different
from classic loan does not include Institute – Egypt

usury and are permissible usurious transaction 2. S. Mohamed Sayed

Tantawi – Grand Mufti of Egypt

3. Professor Fazle

Rehman – University of Karachi, Pakistan

4. Mohamoud El-Gemal – Rice

University, USA

Source: Authors' own collection of *fatawa* from official institutions and personal websites of scholars (Lee & Mueller, 2014) and other cultural influencers (Bapuji & Chrispal, 2018). A difference of opinion also exists among Shari'ah scholars on the religious prohibition of student loans (El-Gamal, 2003). For instance, a good proportion of local and international religious scholars allow the use of interest-bearing student loans for higher education—which suggests that socially constructed rejection of student loans may not be solely based on a religious–ethical judgement. Some studies, such as Ismail (2009), Ismail et al. (2014) and the Secretary of State for Business, Innovation and Skills (2015), propose Islamic finance-styled student loans. However, the potential effectiveness of this proposal in addressing the issue remains unknown, owing to the lack of bottom-up discussions and consultations with the Somali community. Contemporary literature (academic and government reports) lacks co-constructed narratives on the perceptions held by Somali Muslim communities regarding the issues surrounding the use of student loans as an effective means of accessing higher education.

This study proposes exploring the influence of factors such as religious values, preference for Islamic financial instruments, verdicts of Shari'ah scholars (*fatawa*), socioeconomic profile, education and demographics on the use of student loans within the Somali Muslim community and their resulting behavioural outcomes, which may allow us to fully understand the barriers to higher education faced by the Somali community in England.

To assess the issues outlined above, this article is organised as follows: Section 2 briefly discusses the profile of Somalis living in England, and Section 3 then examines ethical values and religious verdicts (*fatawa*) on the use of student loans. Section 4 presents the details on data collection and the methodological approach, while Section 5 discusses the research findings by focussing on the impact of historical, religious and ethical values, along with *fatawa* on accepting or rejecting the student loans by Muslim Somalis from five major cities in England. Section 6 contextualises the use of student loans and situates the research findings within the broader literature, and proposes a theoretical underpinning to elucidate Muslim Somali behaviour, which extends beyond neoclassical rationality. The final section presents the concluding remarks.

THE SOMALI COMMUNITY IN ENGLAND

Somalis first arrived in England during the late nineteenth century and settled around the naval-port cities (Anyia, 2014). A second wave of Somali migrants arrived during the Second World War (Kahin, 1997) because of the high labour demand for the steel industry in Sheffield and South Yorkshire (Hammond, 2013a). The Somali civil

war in the 1980s further displaced Somalis, who eventually settled in the UK after fleeing refugee camps in Ethiopia, Djibouti, Kenya and Yemen (Hammond, 2013a, 2013b). The majority of the families that have arrived in the UK in the 2000s have transnational relatives still living as refugees, and Government efforts to rebuild the Somali community in the UK have further attracted Somalis displaced in other parts of Europe (Moret, 2016).

Somali communities settled in the UK have living memories of war and fleeing homelands owing to conflict, which was then followed by a cycle of dependencies, interdependencies and independencies owing to multiple displacements (Special Report, BBC, 2020) and then (re)settlement into the radically different and sometimes hostile socioeconomic culture of England (Kushner, 2006). These living memories of past experiences have dramatically shaped the current economic and cultural situation of Somali communities living in England.

Currently, Somalis living in England are categorised as one of an underrepresented and deprived community discussed within the widening accessibility and financial inclusivity literature (Stevenson & Baker, 2018). England currently hosts the largest Somali population outside of Somalia (Harris, 2004; Holman & Holman, 2003), with settlements predominantly in London, Birmingham, Manchester, Sheffield and Leicester (Hassan et al., 2013). Somalis living in England have consistently high rates of unemployment, low income and low educational attainment (Demie et al., 2007, 2019; Pollard et al., 2019; Rasmussen, 2011; Valentine et al., 2009). Somali communities in England face serious problems of constant 'exclusion' from higher education (Change Institute, 2009: 54; Pollard et al., 2019: 2). The full scale of the problem becomes apparent when we compare the literacy rates. The UK has a literacy rate of 99%, which means that one in every 100 people struggles to read and write; however, the literacy rate of Somalis living in the UK is approximately 41% (Bloch & Atfield, 2002; Pollard et al., 2019), which means that 60 in every 100 people struggle to read and write. The majority of the 40 in every 100 Somalis that do achieve secondary education do not continue to tertiary higher education, resulting in one of the lowest participating ethnic groups in higher education within the UK (Hammond, 2013a).

The literature lists the reasons for low participation in higher education as the increase in tuition fees, a lack of Scottish-style state support (Stevenson, 2014) and high living costs (Middlemiss, 2017), thus making it financially impossible for Somalis to fund their higher education (BIS, 2012). However, these factors may apply to all ethnic minorities, while they also essentialise the situation of Somalis living in England. In particular, Somalis living in England have the lowest employment rates and education levels of any migrant group in the UK (Open Society Initiative for Europe; At Home in Europe & Open Society Institute, 2015). Over 50% hold no qualifications and only 3% attain higher education qualifications (Kyambi, 2005).

HYPOTHESES DEVELOPMENT: STUDENT LOANS, SHARI'AH SCHOLARS AND POSITIVE FRAMING

About 89.3% of Somalis in England are Sunni Muslims (Change Institute, 2009) and they live in a close-knit community (Allport et al., 2019) which functions within dynamic social, linguistic and cultural structures that are grounded within the classical religious traditions of Islam. The charging of interest is a key financial component of modern-day student loans and it is prohibited on religious grounds within the Islamic tradition. This religious ban on usury (*ribā*) is a key pillar of the Islamic system of morality (Choudhury, 1997; Mews & Abraham, 2007). The religious understanding of moral judgements on usury (*ribā*) is embedded within the Islamic culture and is part of the generalised morality that is generated by the community (Ismail, 2010). Over centuries, this understanding has manifested itself within the social moral norms and has become a part of the social structure, culture, identity and notion of self-integrity. This understanding exists as social knowledge (Turiel, 1983) and is independent of Shari'ah scholars and Islamic religious institutions; therefore, we are referring to it as a cultural value.

Since 1970, Shari'ah scholars have attempted to positively frame the historic prohibition of interest. Some of them (group B in Table 1) frame the modern interest rate as permissible, because they argue that it is different in

principle from the historical practice of usury (*ribā*) that is prohibited within Islam (El-Gamal, 2003; Rahman, 2009). Others (group A1 in Table 1) frame student loans as permissible based on the theological principle of necessity (2010; Ismail, 2010; Al-Qudah, 2009; Ibn Jibreen, 2006, Islamic Fiqh Academy in India, 2010). The positive framing by group A1 (Table 1) is based on the overarching theological principle of the protecting human public interest, welfare, well-being and social wealth (Al-Qudah, 2009; Opwis, 2007; Safian, 2010; Vogel & Hayes, 1998). There are also groups of scholars (group A2 in Table 1) who align themselves with the historic stance and argue for a blanket religious prohibition on the use of interest within financial instruments (Al-Mahmudi, 2017; As-Suheynee, 2011; Usmani, 2002). Table 1 taxonomically groups these Shari'ah scholars on their stance on using student loans for higher education.

The moral internalisation of these religious verdict-based positions on the use of usury (*ribā*) is strengthened through the process of religious socialisation by the associated religious group led by each Shari'ah scholar within the transnational Somali communities (Robinson, 2010). While the literature and government reports on the use of student loans only consider the stance of group A2, this study integrates the positionings of groups A1 and B, along with A2, to explore their effects on the decision-making process of Muslim Somalis.

The religious rulings by these three groups of Shari'ah scholars are grounded within the four constructs of Islamic legal ethics, that is necessity of student loans (*dharura*), interest on student loans (*ribā*), objective of student loans (*maqāsid*) and the broader benefit of student loans to the community (*maslaha*). The Shari'ah scholars use these constructs to justify their ethical positioning on the religious acceptability or rejection of student loans. These four constructs are also grounded as moral foundations within religious values (Al-Qudah, 2009; El-Gamal, 2003; Ibn Jibreen, 2006; Ismail, 2009; Rahman, 2009, 2010).

It is relevant to mention here that the religious positioning and discrepancies with regard to student loans is informed by the Shari'ah scholars' positioning and repositioning based on different determinants of *fatawa* (Ullah et al., 2016). This is because there is no universal or generally accepted understanding of how to transform the descriptive Shari'ah rules into a system of checkable investment guidelines (Derigs & Marzban, 2008).

The conflict between the host society and the minority immigrant community's religious values (Mukhametzaripov & Kozlov, 2017) seems to be a critical emerging issue. However, the literature (Allen et al., 2014; Ball et al., 2002) on accessibility, inclusivity and widening access to higher education points to other barriers that may cause exclusion and inequality for the Somali Muslim communities' access to higher education, including: anxiety over long-term debt (Sawyer & Carroll, 2000), financial need for immediate income streams (Furlong & Biggart, 1999), influence of living in the least affluent neighbourhoods (Knowles, 1999) and lack of support from family and parents who mostly have not received higher education (Metcalf, 1997).

Therefore, the study hypotheses are:

Hypothesis 1 *The ethical premise on the morality of student loans is set within society by the religious values of Somali Muslim communities living in England.*

Hypothesis 2 *The participants' perception of the purpose of student loans is affected by their level of adherence to the religious values.*

Hypothesis 3 *The Shari'ah scholars and their verdicts influence Somali Muslim communities' perception of the benefit of using student loans to fund higher education for Somali youth.*

Hypothesis 4 *The participants perceive that the moral positions of the ethical values that prevail within the Somali Muslim communities living in England reflect the moral positions of the verdicts of Shari'ah scholars.*

Hypothesis 5 *The participants perceive the verdicts of Shari'ah scholars as reflective of the moral positions of the religious–ethical values that prevail within the Somali Muslim communities living in England.*

Hypothesis 6 *Shari'ah scholars and their verdicts influence the attitude of Somali Muslim communities towards the use of student loans.*

To operationalise the research, a number of latent variables are used from the existing literature related to the demand for Islamic financing in various cases. For example, Demircuc-Kunt et al. (2017) find little use of Shari'ah-compliant banking products, although there is evidence of a hypothetical preference for Shari'ah-compliant products among a plurality of respondents despite the higher costs. Similarly, the study of the demand for halal mortgages in the UK explores the role of religion to determine the consumer preferences for alternative mortgages (Tameme & Asutay, 2012) or loans (Borchgrevink & Erdal, 2022).

EMPIRICAL MODEL SELECTION AND ESTIMATION METHOD

Data

This exploratory study is a community-based participatory research enquiry that takes an interpretivist approach based upon a social constructivist paradigm. The purpose of this jointly constructed study is to explore the factors, in particular the role of Shari'ah scholars and community religious values, in Somali Muslims' (1) attitude towards student loans and (2) perception of the purpose of using/rejecting student loans and whether religious values are influenced by Shari'ah scholars.

The exploration undertaken in this study applies co-construction, a collaborative approach to data collection and knowledge generation. In this process of co-construction and participation, the researchers from Edinburgh Napier University, Al-Maktoum College of Higher Education and Abertay University took a 'step back cognitively' approach from all means of data collection, forms of interaction and power relationships (Bergold & Thomas, 2012). To address power relationships, all interactions and data collection were conducted through a Somali *imam* (who leads Muslim worshippers in prayer). He is a Somali community leader and minister of religion with no social affiliations to groups A1, A2 and B Shari'ah scholars and holds a neutral personal stance on the subject of religiosity and the usage of student loans. An informal discussion on the use of student loans for higher education was held with the Somali community leader and representatives from Somali communities in London, Birmingham, Manchester, Sheffield and Leicester. Interestingly, the four concepts of Islamic legal norms [necessity of student loans (*dharura*), interest on student loans (*ribā*), the objective of student loans (*maqāsid*) and the broader benefit of student loans (*maslaha*) to the community] emerged as key themes within the content of these discussions, along with the individual Shari'ah scholar's verdict as a socioethical force that influences the perceptions of Somali Muslims. Therefore, the impact of Shari'ah scholars' *fatawa*, along with these four constructs were used in questionnaire design to assess the bearing on Somalis' decision-making regarding student loans. In total, the questionnaire is based on six panels (constructs; latent variables)—panel A, attitude towards student loans; panel B, religious values; panel C, perception on the purpose of student loans; panel D, Shariah scholars; panel E, communal solutions based on communal ethos; and panel F, preference for Islamic finance-styled student loans—and 29 observed variables (indicators) spread across the six constructs. The questions use a Likert scale, which is anchored from 1 (strongly agree) to 5 (strongly disagree).

The neutrality and anonymity of participants of the survey was ensured by collecting all questionnaires through a physical drop-box placed at the community centres. The informal initial discussions with the community were facilitated but not mediated by the Somali *imam*. Prior to the discussion, the Somali *imam* received training on neutrality, data collection, data protection and data management. This study made use of questionnaires instead of interviews, because of a clear preference favoured by the Somalis consulted during the initial discussions with the *imam* during the participatory design process. The *imam* distributed 550 questionnaires out of which 190 were returned and used for analysis by the research team. The participants sampled for primary data are derived from diverse socioeconomic backgrounds. Data collection was conducted, through co-exploration with Somali communities, between May 2018 and July 2019 in the five English cities. The geographic areas sampled

were selected according to the demographic weight of Somali populations living in English cities. Table 2 provides a statistical distribution of Somalis in five English cities: London, Birmingham, Manchester, Sheffield and Leicester. The table shows that more than half of the Somali community live in London.

Table 3 presents the profile of the Somali respondents who participated in the study. It shows that more than half of the sample population (55.3%) are active university students, while 23.2% are not studying and 1.1% are not planning to attend higher education at all, while a further 16.8% are planning to study. This indicates that 24.3% of the sample may not be attending higher education, with a further 16.8% who are coming of age also not planning to attend higher education.

With respect to academic achievement, the table shows that the population represents an almost even distribution of participants within the different educational levels, with 13.7% (GCSE and A level) aspiring to enter higher education, 64.7% already in some form of university education and 21.6% involved in some other forms of education. Finally, regarding socioeconomic status and place of birth, there appears to be a broad range of participants within the cohort. Participants were asked to self-identify their socioeconomic status based on income, educational attainment, financial security, self-perception of social status and quality of life (Kincheloe & Steinberg, 2007). Over half (67.4%) of the participants self-identified as

TABLE 2 Distribution of Somali population in England

City	Number of Somali populations	Percentage of Muslim population city	Percentage of Somalis in population of area	Number of questionnaires distributed	Number of Number of returned questioners
London	131,000	12%	1.51%	200	76
Birmingham	63,000	10%	4.85%	100	52
Manchester	19,000	6%	0.68%	75	17
Leicester	11,000	9%	2.63%	100	26
Sheffield	9000	6%	1.24%	75	19

Source: extracted from UK Populations, <https://ukpopulations.com> and Furqan Mosque Leicester Database for the Somali community.

TABLE 3 Profiles of respondents

University status	Gender	Age range	Academic achievement	Socioeconomic status	Place of birth	
<i>N</i>		<i>N</i>	<i>N</i>	<i>N</i>	<i>N</i>	
Currently student	105 Female	91 Below 18	16 GCSE	6 Working/lower class	124 Born in the UK	34
Not student	44 Male	99 18–20	48 A level	20 Upper working/lower class	4 Born outside the UK and EU	13
Planning to study	32	21–24	65 College	16 Middle class	56 Born in the EU	131

Not planning to study	2	25–30	31 Bachelor	87	Upper middle class	5	Born in Somalia	12
None	7	31–40	26 Master	20	High class	1		
		Above 40	4 Other	41				

$N = 190$.

Source: Authors' questionnaire survey.

working class, which is the socioeconomic group where the cost of tuition fees and maintenance living cost act as an economic barrier to entry into higher education.

Study models and estimation methods

Our proposed model, the UK Somali Muslims Acceptance of Interest-bearing Student Loans, is presented by a path model (Figure 1a,b), which represents the relationship between the study constructs and their observable indicators (Bollen, 2002). The panel-A in the Figure 1 explains the impact of religious values on the rest of the variables, while panel-B illustrates the impact of Shari'ah scholars on the other variables.

The path model was estimated using partial least squares structural equation modelling (PLS-SEM) owing to the lack of theoretical developments within the field of our enquiry (Hair et al., 2012). Since the primary focus of the research is to explore the factors influencing the attitude and perception of Somali Muslim communities regarding the use of student loans in accessing higher education, the PLS-SEM was deemed to be the most preferable modelling choice (Hair et al., 2017; Rigdon, 2012). The PLS-SEM allows the questions (observed indicators) in the six panels to be anticipated as a latent construct (Hair et al., 2011; Hair Jr et al., 2014), distributed by first order in Appendix 1. The PLS-SEM provides complex cause– effect structural models (Richter et al., 2016; Rigdon, 2012, 2014) with many indicators suitable for analytical methods that are required to measure the impact of religious values (panel B) and Shari'ah scholars' verdicts and positions (panel D). The PLS-SEM also allows for soft modelling with the flexibility to accommodate distributional assumptions for studies with data that are not normally distributed owing to the sample size (Hair et al., 2017; Wold, 1980).

The path model comprises two models: the reflective measurement model (inner), which captures the relationship between the observed indicators and their corresponding latent variables (constructs); and the structure model (outer), which captures the relationship between the latent variables (constructs) and hence reflects the hypothesised relationships (Sarstedt et al., 2017).

The reflective measurement model is illustrated by the following equation (Sarstedt et al., 2017):

$$X = \beta * L \quad (1)$$

where X is an indicator (any of the 29 indicators in the study), L is the corresponding latent variable (any of the six latent variables) and β is the regression coefficient that represents the relationship between the observed indicator and the latent variable.

In order to evaluate the results of the PLS-SEM, first the reflective measurement model (measurement theory) is evaluated using: (1) indicator reliability (loadings 0.70 or above are considered reliable; Hulland, 1999); (2) internal consistency reliability of the constructs measured by (a) Joreskog's (1971) composite reliability (above 0.6 is considered reliable) and (b) Cronbach's alpha convergent validity measured by average variance extracted across all the constructs' indicators (0.5 or higher is acceptable); and (3) discriminant validity, measured by Henseler et al.'s (2016) heterotrait–monotrait ratio of correlations (Sarstedt et al., 2014; Sarstedt et al., 2017).

The structural model which entails computation of the path coefficients (between constructs) is based on several regression analyses.

$$Y_i = \lambda * Y_j$$

(2)

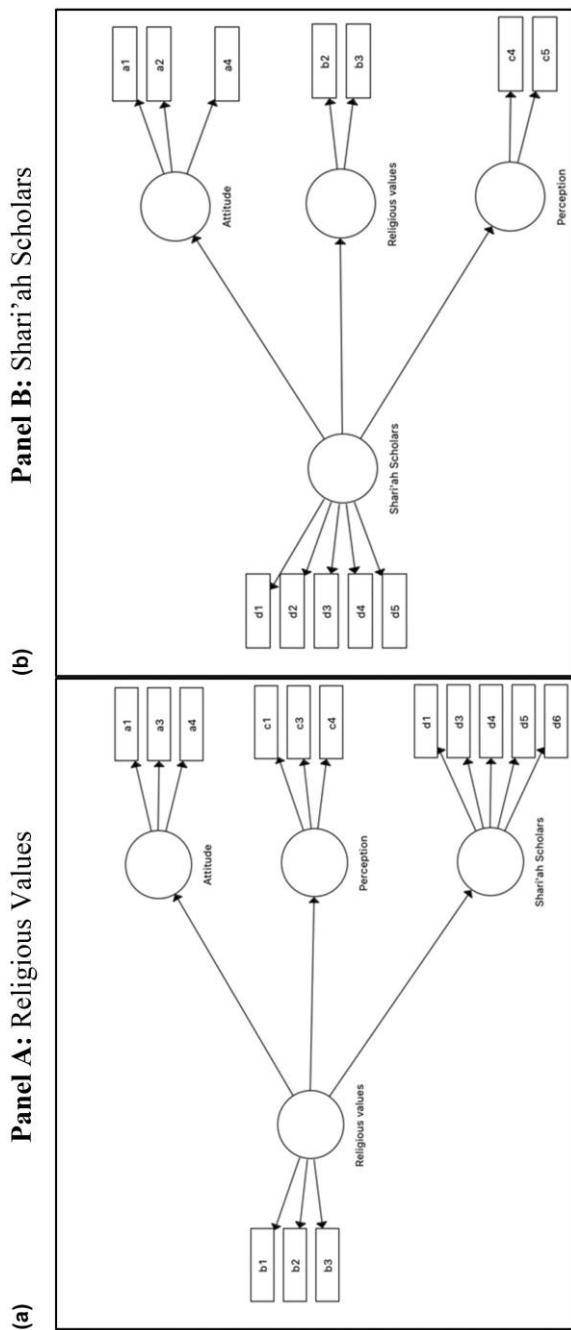


FIGURE 1 Path model of the UK Somali Muslims' acceptance of interest-bearing student loans. Partial least squares structural equation modelling which examines the relationships between latent variables.

where Y_i is the attitude towards student loans, perception of the purpose of student loans or preference for Islamic finance-style student loans, while Y_j is either religious values or Shari'ah scholars' *fatawa*.

If the quality of the reflective measurement model is supported, the structural model (structural theory), which includes hypothesis testing, is evaluated by: (1) testing collinearity among latent variables using VIF (above 5

indicates collinearity); (2) evaluating the coefficient of determination (R^2) which measures how much of the variance of the endogenous latent variable is explained, and anything the change in R^2 (f^2 effect size of path coefficient); (3) the predictive relevance Q^2 (higher than 0 is acceptable) and any changes in Q^2 (q^2 effect size of path coefficients) and; (4) the relevance and significance of path coefficients (hypotheses testing) including the total effects (Sarstedt et al., 2014, 2017).

RESULTS

Factors shaping the Somali' behaviours: Descriptive statistics

The fundamental argument of group A scholars is acceptability of student loans based on financial needs (panel A of Table 4). The survey confirms that 49% of Somalis are using or have used student loans for education, whereas 41% neither use nor plan to use student loans. Most Somalis (84%) also do not consider student loans to be a helpful financial tool for inclusion into higher education. Consequently, as many as 64% would not seek the support from the student loan companies to achieve their educational goals. The Somali community is recognised for its generosity in financial support from relatives and friends, and 47.4% of the sample expect such support from their relatives. Such social practices may reduce the financial need for student loans (Pollard et al., 2015). Some 50.6% of Somalis favour outright rejection of the use of student loan arrangements, while 9.5% of participants remain undecided.

Panel B captures the participants' understanding of Islamic religious norms, as they shape Somali behaviour in relation to the student loans. Some 93.4% of the participants showed a good understanding of the religious prohibition of usury (*ribā*); however, only 60% of the sample participants perceive modern day interest-bearing financial instruments as unethical on religious grounds. This finding is in agreement with Siddiqui (2005). The discrepancy between these two percentages shows the impact of the religious opinions of groups A1 and group B in opposition to the conservative stance of group A2 scholars. Even so, the data suggest that group A2 scholars have far more outreach and influence on the Somali community, as 55% of participants align with group A2, while only 9% oppose them. Interestingly, 35% are neutral and undecided—we will explore further the dynamics of this influence within the next section.

Only 35% of the survey population have confidence in the enacted approach of ecclesial representatives on student loans of groups A1 and B (panel D of Table 4), whereas 80.5% are unconvinced. Some 29.5% of the survey population accept interest-based loans and align with the concept of necessity of group A1, whereas 70% disagree or remain neutral. Equally, 75.8% are unable to justify the use of student loans based on a social benefit, which is an argument of group A1. As many as 50.5% of the survey population would consider avoiding a student-based loan to safeguard their religion, thus aligning with group A2, yet it is interesting to note that 41.6% remain uncertain.

Some 76.8% of participants disagree on the responsibility of the Somali community to provide financial support to Somali youth for access to higher education (panel E of Table 4). Equally 70.5% of the survey population do not feel it is the responsibility of the scholars to provide alternative solutions to the student loans for gaining access to higher education.

TABLE 4 Survey data

	Percentage who strongly disagree		Percentage who		strongly agree			
<i>N</i> = 190	1	2	3	4	5	Mean		

Panel A: Attitude towards Student loan

I have used/been using student loan arrangements	36 13	10 8 33	2.88
For my study official financial loans are very important	5 5	5 29 55	4.26
For studying, you will receive financial support from relatives and friends	17 18	12 23 29	3.28
Financial schemes from student loan companies are very important	9 9	17 27 38	3.76

Panel B: Religious values

You are familiar with <i>ribā</i> (usury) term	62 32	3 1 3	1.50
Interest-based loans are prohibited like usury	41 20	31 7 2	2.10
It is Islamically prohibited to take interest-based loan hence student loan	30 25	35 7 2	2.25
In student loan contract there is breach of Islamic principles	5 8	35 25 27	3.61
All conditions of student loan beyond interest are compliant with Islamic law	7 22	60 7 4	2.78

Panel C: Perception on Purpose of Student Loan

Taking the student loan is primarily for paying fees	26 42	22 5 5	2.20
Taking the student loan is primarily for life maintenance	9 29	19 25 18	3.14
Taking a loan was essential to complete my education	38 29	11 13 10	2.26
In case of not taking a student loan your education will not be fulfilled	22 29	23 18 8	2.62
Taking a student loan contributed to your financial inclusion	14 30	33 12 12	2.77

Panel D: Influence of Shari'ah scholars

I am confident in the permissibility of student loans based on available <i>fatawa</i>	20 15	47 14 4	2.68
I am not confident in the permissibility of student loans based on available <i>fatawa</i>	4 9	46 26 16	3.41
Permissibility of student loans is justifiable on the basis of <i>darura</i> (necessity)	13 17	41 24 6	2.92
Permissibility of student loans is justifiable on the basis of <i>maslaha</i> (social benefit)	12 20	44 20 4	2.83
Avoiding student loan schemes is pre-requisite for safeguarding the religion	1 7	42 31 21	3.63

The permissibility of student loan based on 1 10 61 18 11 3.27
darurarh
 (necessity) is rejected

Panel E: Communal solutions based on communal ethos

Providing the alternative to student loan is duty of Muslim community	Providing Somali student	Shari'ah-compliant student loan is essential for	
Shari'ah scholars are responsible to suggest such community-based solution for a student loan	2 7	18 37 41	4.11
	2 7	20 37 34	3.94
	2 2	11 32 53	4.11

(Continues)

TABLE 4 (Continued)

Percentage who strongly disagree	Percentage who		strongly agree			Mean			
	1	2	3	4	5				
N = 190									
<i>Zakah</i> funds should be used for student needs in England abroad	41	37	18	3	2	1.88	not		
<i>Panel F@ Preference for Islamic finance style student loans</i>									
There is no difference between Islamic or conventional student loan	1	5	14	27	54	4.27			
Having Shari'ah scholars approve a student loan gives you confidence	41	28	18	11	2	2.04			
Shari'ah-compliant student loan more expensive is preferable to conventional	40	31	20	6	3	2.01			
Based on my experience with student loan I will encourage others to use it	5	17	25	23	30	3.56			
It is Somalin community duty to establish charity for investing 52 in our youth	35		10	2	2	1.30			

Source: Authors' Questionnaire survey.

Some 85.3% of the survey population agree that an Islamic version of a student loan is not an essential element when questioned specifically about an alternative source such as *Zakah* (compulsory alms), while 40% agree that it would be beneficial and 33.7% do not agree that *Zakah* sources should be used for student loan purposes. Some 67.3% of survey participants would accept the ruling of Shari'ah scholars on the matter of loans and 70% of the survey population agree that even if a more expensive alternative to a conventional interest-based loan was available, they would not use it. As many as 54.8% of the participants would not advise others to use interest-based loans, creating a considerable peer effect in dealing with interest-based loans. The survey finally suggests that 85.3% of Somalis would prefer to have an alternative channel for financing higher education in the form of an Islamic charity dedicated to this purpose.

Age, gender and social conformity pressure: Inferential statistics

This section cross-references the control categories of university status, gender, age range, academic achievement, socioeconomic status, and place of birth with the construct indicators. The Kruskal Wallis and Mann–Whitney U tests were used to analyse the dataset for possible statistically significant differences among the groups (*See Table 5*).

Our data show that, like all societies, there exists a conflict in the permanence of differences within the generations of the Somali Muslim community. There is a difference in interpretation and perception on the necessity of student loans across generational lines; the age-effect shows a p -value of 0.048. The participants aged 31–40 (with a mean ranking of 75.25), accept the permissibility of student loans based on necessity, thus aligning with group A1 scholars. However, they also perceive (mean ranking 112.37) that modern-day interest is not prohibited—hence simultaneously aligning with group B scholars. The participants in the age groups 18–20 and 21–24 (mean rankings 107.82 and 105.61, respectively) strongly acknowledge the importance of student loans for paying fees as well as the maintenance living costs with a p -value of 0.006. Furthermore, the participants within the group aged 18–30 with high mean rankings (94.13, 111.44 and 92.17) express a lack of confidence

TABLE 5 Significance of control variables on the survey statements

	University status				Gender		Age range										
	Mean ranking				Mean ranking		Mean ranking										
	Current students	Non-students	Planning on studying	Not planning on studying	N	p value	Female	Male	p value	B 18	18-20	21-24	25-30	31-40	A 40	p value	
You are familiar with <i>riba</i> (usury) term	94.64	103.22	85.81	131	80.43	0.347	102.97	84.54	0.006	92.97	90.45	90.52	104.56	105.65	86.75	0.571	
	87.12	105.58	108.03	98.75	85	0.162	98.74	88.99	0.193	102.4	86.94	82.92	107.45	112.37	151	0.013	
Taking the student loan is primarily for paying fees	100.46	85.22	85.95	84.75	119.71	0.252	86.09	102.34	0.03	94.57	107.82	105.2	80.08	66.38	78.63	0.006	
Permissibility of student loans is justifiable on the basis of <i>darura</i> necessity	100.9	85.35	83.38	41	121.79	0.077	89.45	97.82	0.267	93.1	91.25	107.61	94.97	75.25	47.38	0.048	
The permissibility of student loan based on <i>darurarah</i> (necessity) is rejected	82.36	108.28	110.03	77.5	109	0.005	100.52	84.89	0.024	102.4	88.62	83.19	90.95	123.48	132.63	0.004	
Providing Shari'ah-compliant student loan is essential for Somali students	103.42	76.77	85.92	97.75	109.21	0.03	87.84	99.53	0.101	86.17	96.63	98.69	92.35	86.88	97.75	0.889	
Having Shari'ah scholars approved a student loan gives you confidence	105.02	75.94	82.22	97.5	107.5	0.017	89.32	97.96	0.252	94.7	94.13	111.44	92.17	63.73	40.5	0.001	
Shari'ah-compliant student loans that are more expensive is preferable to conventional	101.08	81.78	78.06	150	121.71	0.018	92.96	93.04	0.991	103.53	96.86	90.56	96.47	85.52	117	0.771	
Academic achievement	Socio-economic status										Place of birth						
	GCSE	A	College	BA	Master	Other	p value	WLC	UWL	MC	UMC	HC	p value	UK	EU	& EU	Somalia
Mean ranking Mean ranking																	

TABLE 5 (Continued)

	Academic achievement				Socio-economic status										Place of birth			
	Mean ranking				Mean ranking						Mean ranking				Mean ranking			
	GCSE	A	College	BA	Master	Other	p-value	WLC	UWL	MC	UMC	HC	p-value	UK	EU	Outside UK, Somalia & EU	p-value	
I am confident in permissibility of student loans based on available <i>fatawa</i>	73	86.68	120.53	95.29	99.5	87.03	0.237	89.14	48.5	106.91	120.2	108.5	0.055	94.85	78.73	98.98	0.271	
Permissibility of student loans is justifiable on the basis of <i>mas'aha</i> (social benefit)	72	88.23	97.41	91.99	105.93	99.54	0.69	94.55	49.5	101.61	36	162.5	0.015	91.58	93.5	94.39	0.982	
Providing Shari'ah-compliant student loan is essential for Somali students	68.83	103.18	96.75	100.4	105.03	75.18	0.058	97.27	117.88	87.17	97.7	57.5	0.534	87.65	87.27	97.61	0.539	
Having Shari'ah scholars approve a student loan gives you confidence	48.83	111.9	83.44	100.45	117.9	72.58	0.001	101.34	83.5	82.07	77.1	87.5	0.192	95.7	58.5	101.51	0.013	
Shari'ah-compliant student loans that are more expensive are preferable to conventional	98.17	88.98	81.5	101.7	89.28	86.89	0.545	97.75	115.63	84.74	101	37	0.342	108	71.81	96.45	0.044	

N = 190.

Note: The significance test is based on 95% or higher significance levels i.e. a p-value of 0.05. All insignificant questions were deleted.

in the Shari'ah approval of existing student loans (p -value 0.01), whereas the participants aged 31+ accept Islamic scholars' verdicts as a confidential tool for decision-making regarding student loans.

The strong acknowledgement of the importance of student loans suggests an aspiration and predilection to pursue higher education within the Somali Muslim community. However, the overall low presence of Somalis within higher education (Jones et al., 2010) and the existence of a conflict on the morality of using student loans across generational lines suggests the existence of a conformity effect (Bond & Smith, 1996), given that 'moral decision-making is strongly influenced by social context' (Kundu & Cummins, 2013: 276). The portrayal of religiosity through conformity and compliance with social norms is an essential cultural element of the close-knit Somali Muslim community, because the conformity provides inclusion in social capital networks of the community (Mulcahy et al., 2010). However, the overall role of religious morality, social inclusion and conformality on the behaviours and attitudes is a complex and contingent issue that cannot be reduced to straightforward quantification (Wakefield & Poland, 2005).

Gender, age and academic achievements, when cross-referenced with other questions, show statistically significant differences—thus 'The permissibility of student loans based on *dharur* (necessity)' is rejected. Females show a greater inclination towards rejecting student loans based on the notion of need with an overall p -value of 0.024 and a mean ranking 100.52. However, religious knowledge on interest prohibition (*ribā*) (p -value 0.006) in female participants is lower than that in male participants. Females are also more likely to accept student loans only for paying fees (with a mean ranking of 86.09), which is not the case with male participants (mean ranking 102.34). Gender differences in behaviour and educational preferences (among others) have been documented in the literature. Croson and Gneezy (2009) report that women are less risk tolerant, have more variability in social behaviour and show more opposition to competition than men. It has also been found that women generally speak slightly slower than men (Jacewicz et al., 2009) and demonstrate better reading competencies than men, which has resulted in men having a lower enrolment in tertiary education compared with women (Stoet & Geary, 2020). Interestingly, however, men have displayed stronger relationships between religious activities and well-being than women (Maselko & Kubzansky, 2006).

Generally, there is more social pressure to conform and comply for Somali women than for men (Shaffer, 2018). The difference in gender conformity may be related to the psychosocial and cultural context embedded in the transnational sociocultural, economic and religious norms (Scuzzarello & Carlson, 2019; Toder & Marcia, 1973; Weinschenk et al., 2018). A large body of empirical research, such as Berns et al. (2005), Deuker et al. (2013) and Mallinson and Hatemi (2018), underpinned by Asch (1951, 1955) and Sherif et al. (1961), shows that social conformity pressure has a significant impact on behaviours and attitudes and it diminishes the sensitivity to monetary benefits (Yu & Sun, 2013). The intensity of social conformity pressure on women may be creating a need for women to show higher religiosity by taking a conservative stance on student loans—the higher religiosity factor in women owing to social conformity pressures and the gender imbalances are consistent with other studies, such as Walter and Davie (1998), Chamberlain and Zika (1988), Diehl et al. (2009), Ghaffari and Çiftçi (2010) and Glick et al. (2016), among others.

The case for an underlying theme of social conformity pressure is further supported by the significance (p -value of 0.044) of preferences towards Islamic law-compliant student loans that are slightly more expensive compared with their conventional counterparts. Participants born in the UK show strong disinclination (mean ranking 108) towards paying more for an ethically tailored financial instrument, while participants born in Somalia show a strong preference (mean ranking 57.28) for such a setup. This aligns significantly (p -value of 0.013) with 'having Shari'ah scholars approve a student loan gives you confidence', where UK-born participants showed strong disagreement (mean ranking 95.7) in comparison with a general agreement among Somali-born participants (mean ranking of 67.06). This could be contextualised within intrinsic and extrinsic religiousness; our data align

with the work of Vitell et al. (2005) on the dynamics of religiosity and consumer behaviour. The difference in preferences between the UK-born Somali participants and others could be because the UK-born Somali may be viewing the ethicalness of 'consumer practices ... [based on] how one's religion is viewed by others' (Vitell et al., 2005: 179). This could be due to the pressure of social conformity to adhere to the socially established ethical judgements regarding the financial instruments in question. The adherence to social norms is essential for accessing the social capital and social support from the community (Beverland et al., 2010; Bizri, 2017).

Participants born in the UK may not require access to social capital that could leverage an influence on socially established norms, so therefore the characteristics that formulate their ethical-religious judgement are different. However, ethical-religious judgement on the consumption of student loans for the participants born in Somalia is grounded within the religious opinions of Shari'ah scholars (mean ranking of 67.06) and they are also willing to pay more for an ethically acceptable financial instrument (mean ranking 57.28). Moreover, the Somali-born participants (mean ranking 93.33) consider the financial arrangements of student loans (p -value 0.028) to be more important for inclusion into higher education than the UK-born participants (mean ranking 121.28).

The socioeconomic status is also significant (p -value of 0.029) with regard to interacting with student loans; unexpectedly the use of conventional financial support for higher education is important for those of high class (HC) (mean ranking 56), in contrast to those from the working lower class (WLC; mean ranking 102.83), who surprisingly find it of least importance. The WLC, who arguably have the most need for student loans in order to be able to access higher education, consider adherence to religious values far more important than access to higher education. Both the middle class (MC) and HC are open to religious acceptance of interest-based student loans, (mean ranking of 101.61 and 162.5, respectively) and least aligned with the historic stance on religious prohibition of all interest-bearing financial instruments (Souaiaia, 2014). In contrast the upper middle class (UMC; mean ranking 36) and upper working class (UWC; mean ranking 49.5) are open to accepting the verdict of modern Shari'ah scholars (group B) that theologically justifies the interest-bearing student loan on the grounds of social benefits (El Gemal, 2003). However, there is a clear class divide among the social classes (p -value 0.055), where the WLC (mean value of 89.4) and UWC (mean value of 48.5) show confidence in current religious verdicts on student loans, while the MC (mean value of 106.91), UMC (mean value of 120.2) and HC (mean value of 108.5) show strong disagreement. This could be due to higher conformity pressure on WLC and UWC, as compared with the upper classes. There is also a significant (p -value = 0.024) inversely proportional relationship between social classes and their perception on the purpose of student loans; for instance, the HC (mean ranking 40) only sees paying tuition fees as a purpose of student loans, while as we go down the social class scale the perception exponentially changes and at the WLC (mean ranking 103.85) there is a strong perception that tuition fees should cover expenses beyond tuition fees, such as maintenance and subsistence. This coincides with the comprehension of broader financial burdens on participants below the MC category.

The UWL (mean ranking 68.0) and HC (mean ranking 56.0) strongly agree on the importance of student loans to pursue higher education (p -value 0.029), in addition to strongly suggesting (mean ranking 75.5; mean ranking 50.5) the importance of financial schemas by financial institutions (p -value 0.016). However, the WLC (mean ranking 102.83) strongly deemphasises the importance of student loans to pursue higher education (p -value 0.029), in addition to strongly downplaying (mean ranking 103.0) the importance of financial schemas by financial institutions (p -value 0.016). Interestingly, the suggestion of religious alms (*Zakah*), along with the financial support from family and friends for higher education, was insignificant across the board. The significant deemphasis on the importance of student loans within the WLC aligns with the findings of other studies, including Connor et al. (2001), Archer et al. (2005), Maloutas (2007) and Sianou-Kyrgiou and Tsiplakides (2011) among others.

The research report of Connor et al. (2001) also discovered a high level of dissatisfaction within current student financial support instruments. The study by Furlong and Biggart (1999) shows that the WLC has relatively less financial literacy and is generally uninformed about the financial instruments used to provide student loans. The lack of importance shown for these financial instruments within our sample by WLC group could also be due to the lack of understanding of these instruments (Arthur, 2012).

The academic achievement also has an impact on the perception towards student loans, as the participants currently at GCSE level (mean ranking 68.83) show strong agreement on student loans that are religiously compliant (p -value 0.058). In contrast strong disagreement with the essentiality of religiously compliant student loans for access to higher education decreases in participants with higher degrees. This may be due to Somali students with more experience within education realising the complex barriers, beyond financial needs, to entry into higher education (Allen et al., 2014; Ball et al., 2002).

The current students (mean ranking 101.08) strongly disagree with paying extra for Shari'ah-compliant student loans (p -value 0.018), while the participants that are planning on studying (mean ranking 78.06) and non-student participants (mean ranking 81.78) show strong inclination towards paying more for a Shari'ah-compliant student loan. Participants who are non-students (mean ranking 81.78) and participants planning on studying (mean ranking 81.78) tend to agree on the necessity of Shari'ah-compliant student loans (p -value 0.03) and reliance on Shari'ah scholars' verdicts on the permissibility of student loans (p -value 0.017), while current student participants from our sample (mean ranking 103.42 and 105.02) tend to strongly disagree. The discrepancy in perception between students and non-students aligns with the differences in opinions based on the age group, further suggesting the complexity of the issue of student loans and inclusion into higher education.

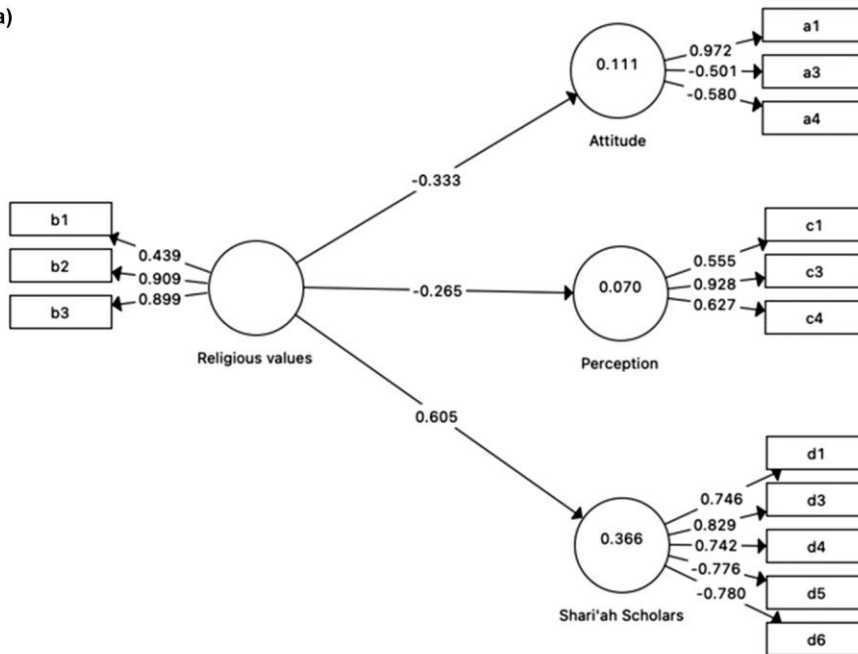
Results of estimating the UK Somali Muslims' acceptance of interest-bearing student loans—path models

This part of the empirical analysis presents the results of estimating the UK Somali Muslims' path models and the impact of religious values and influence of Shari'ah scholars, using the PLS–SEM method. The results are presented in Figure 2a, b and Tables 6 and 7, respectively. The first step is to assess the reflective measurement (outer) model reliability and validity (Hair Jr et al., 2014) by evaluating indicator reliability, internal consistent reliability, convergent validity measures and discriminant validity.

The observable variables (indicators) measuring a reflective construct must be unidimensional in order to be considered unique values (Gefen et al., 2000). As shown in Table 6, unidimensionality is confirmed by retaining variables whose loadings are above 0.4 (Hulland, 1999). Indicators with loadings between 0.4 and 0.7 are retained because they are statistically significant, even though their contribution to explaining the construct is relatively low. Furthermore, each of the construct's average variance extracted is above 0.5 (Table 7), which supports its convergent validity (Fornell & Larcker, 1981; Gefen et al., 2000; Hair Jr et al., 2014; Henseler, et al., 2016). All observable variables that did not meet the indicator loading thresholds were removed.

Internal consistency reliability is more appropriately measured by composite reliability rather than Cronbach's α , because the former does not rely on the assumption of equal load-

(a)



(b)

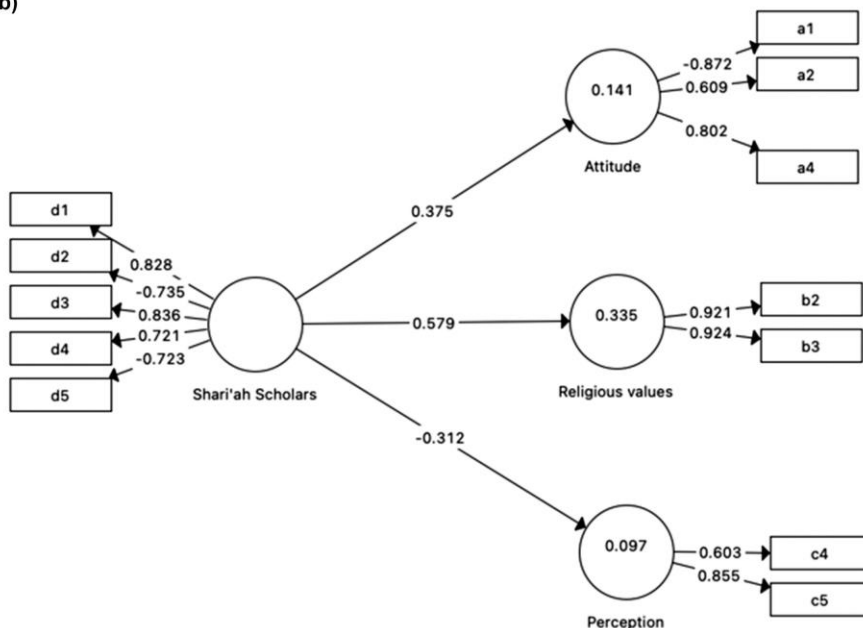


FIGURE 2 UK Somali Muslims' acceptance of interest-bearing student loans: (a) impact of religious values; and (b) UK Somali Muslims' acceptance of interest-bearing student loans—impact of Shari'ah scholars. Partial least squares structural equation modelling. SmartPLS automatically composed these charts. The outer weights/ loadings and structural path coefficients are shown with arrows and R^2 in round factors (detailed results are shown in Table 6).

TABLE 6 Measurements of model-convergent validity (after removing the insignificant panels and dimensions)

Religious values			Shari'ah scholars		
Loading	<i>t</i> -Statistics	<i>p</i> -Values	Loading	<i>t</i> -Statistics	<i>p</i> -Values

a1 ← Attitude	0.972	5.230	0.000	-0.872	1.509	0.132
a2 ← Attitude				0.609	1.713	0.087
a3 ← Attitude	-0.501	2.491	0.013			
a4 ← Attitude	-0.580	3.035	0.003	0.802	1.642	0.101
b1 ← Religious values	-0.439	4.696	0.000			
b2 ← Religious values	-0.909	52.470	0.000	0.921	76.579	0.000
b3 ← Religious values	-0.899	43.840	0.000	0.924	69.633	0.000
c1 ← Perception	-0.555	3.528	0.000	0.557	3.542	0.000
c3 ← Perception	-0.928	19.079	0.000			
c4 ← Perception	-0.627	3.753	0.000	0.603	3.020	0.003
c5 ← Perception				0.855	5.960	0.000
d1 ← Shari'ah scholars	0.746	2.795	0.005	0.828	26.626	0.000
d2 ← Shari'ah scholars				-0.735	11.009	0.000
d3 ← Shari'ah scholars	0.829	2.814	0.005	0.836	30.330	0.000
d4 ← Shari'ah scholars	0.742	2.846	0.005	0.721	12.569	0.000
d5 ← Shari'ah scholars	-0.776	2.634	0.009	-0.723	15.465	0.000
d6 ← Shari'ah scholars	-0.780	2.616	0.009			

TABLE 7 Construct's reliability and validity

rho_A	Average variance extracted
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<i>Panel A</i>	Religious values	
Attitude	1.640	0.511
Religious values	0.792	0.609
Perception	0.895	0.521
Shari'ah scholars	0.838	0.601
<i>Panel B</i>	Shari'ah Scholars	
Attitude	0.815	0.592
Religious values	0.826	0.851
Perception	0.203	0.547
Shari'ah scholars	0.833	0.593

ings for the indicators and does not underestimate internal consistency in a way the latter does (Hair Jr et al., 2014). However, the composite reliability tends to overestimate the actual reliability; therefore, Dijkstra and Henseler (2015) have proposed (ρ_A) to overcome the deficiency of composite reliability, with a threshold of 0.7 (Sarstedt et al., 2017), hence, values of ρ_A are calculated and reported in Table 7. In both models, religious values (panel B) and Shari'ah scholars (panel D), the majority of the constructs' ρ_A exceeded 0.7. Furthermore, the discriminant validity measured by the heterotrait–monotrait ratio of correlations proposed by Henseler et al. (2016) meets the threshold, which is less than 0.85 (Sarstedt et al., 2017), as presented in Table 8.

Having established the reliability of the reflective measurement (outer) models, now we move to evaluate the results of the structural (inner) models, i.e. hypothesis testing. Figure 1a depicts the UK Somali Muslims' acceptance of interest-bearing student loans with a focus on the impact of religious values, while Figure 1b depicts the same model but examines the impact of Shari'ah scholars' verdicts and positions. In addition, Table 9 presents the path coefficients and their *t*-statistics, which represent the relationships between the constructs of the study. As shown in Figure 1a and Table 9, the religious values of Somali Muslim communities have an impact on their attitudes towards interest-bearing loans. This negative relationship suggests that the religious–ethical values embedded within the Somali culture inform and dictate the participants' attitudes and view on the importance of student loans and decisions to use them. This supports H1 and is consistent with the findings of other studies, such as BIS (2014), Christensen et al. (2004) and the Secretary of State for Business, Innovation and Skills (2015). However, these studies do not separate the religious–ethical values embedded within the culture from the religious verdicts by Shari'ah scholars on the use of student loans.

Furthermore, from Table 6 it can also be seen that indicators b_2 and b_3 have strong relationships with their religious value construct. This demonstrates that participants' religious values are in agreement with the historical–conservative blanket prohibition on the use of any interest-bearing financial instrument, and rejection of the theological justification provided by group A1.

The result as shown in Figure 1a, demonstrates that perception of the purpose of student loans has a negative but weak relationship with religious values, supporting H2. This indicates that participants are aware of the purpose of student loans and their importance, and that religious values have a significant impact on this perception. The strong relationship of indicator c_3 ‘taking a loan was essential to complete my education’ with its construct and perception on the purpose of student loans, shows that the participants had a good understanding of the essentiality and need for student loans for higher education. This suggests

TABLE 8 Discriminant validity – heterotrait–monotrait ratio

	Religious values	Shari'ah scholars
Perception → attitude	0.987	1.416
Religious values → attitude	0.372	0.266
Religious values → perception	0.327	0.312
Shari'ah Scholars → attitude	0.520	0.427
Shari'ah Scholars → perception	0.489	0.777
Shari'ah Scholars → religious values	0.779	0.694

TABLE 9 The relationships between the constructs – hypothesis testing

Hypothesis	Path coefficients	t-Statistics	Hypothesized relationship	Conclusion
1. Religious values → Attitude	-0.333	3.778***	Negative	supported
2. Religious values → Perception	-0.265	4.900***	Negative	Supported
3. Shari'ah scholars → perception	-0.312	4.430***	Negative	Supported
4. Shari'ah scholars → Religious values	0.579	10.015***	Positive	Supported
5. Religious values → Shari'ah scholars	0.605	2.691***	Positive	Supported
6. Shari'ah scholars → attitude	0.375	1.476	Negative	Not supported

Note: $p < 0.10$; $* < 0.05$; $***p < 0.001$.

that the participants are aware of the impact of not using student loans on the entrance to higher education. However, in spite of this understanding, the participants are driven by the religious–ethical values, as these values are shaping their decision-making process.

Therefore, the low participation of Somalis in higher education (Jones et al., 2010) is not due to a lack of understanding on the use of financial instruments. This is contrary to the findings of Furlong and Biggart (1999), Archer (2003), Van Zanten (2017), Connor et al. (2001), Maloutas (2007), Sianou-Kyrgiou and Tsiplakides (2011), Archer et al. (2005) and others that low financial literacy, lack of understanding of student loans and general de-emphasis on higher education within the lower income group are contributing factors to the lower participation in higher education. Our data suggest that comprehension of the significance of using student loans for entering higher education is not the determining factor for Somali community engagement with student loans. This could be because the decision making on engagement with student loans seems to be built on moral judgement, which is an outcome of conscious deliberation based on religious norms. The religious–moral

principles constructed on the 'social consensus' seem to guide the decision-making behaviour of the Somali community (Kant, 1785, 1787; Klucharev et al., 2009; Kohlberg, 1969; Kundu & Cummins, 2013).

The Shari'ah scholars construct captures the framing effect (De Martino et al., 2006) as the Shari'ah scholars in group A1 and B are re-framing the historical prohibition on interest-bearing instruments (student loans), while group A2 aligns itself with religious values embedded within the Somali culture. The results (Table 9) show the positive effect of religious values on Shari'ah scholars supporting H5, and Table 6 shows that d_1 , d_3 , and d_4 all have nearly the same power, whereas d_5 and d_6 have a negative relationship with the construct. This suggests that the religious–moral context of interest-bearing student loans makes participants less susceptible to the effect of the positive framing of student loans by Shari'ah scholars. The strong influence of religious values held in high priority by the Somali Muslim community suggests that the participants align themselves with the verdicts of Shari'ah scholars that are coherent with their religious values. The ineffectiveness of the (re)framing of student loans is consistent with the social identity effect, as explored in the works of many including (but not limited to), Hogg (1996, 2016), Sierra and McQuitty (2007), Kramer and Brewer (1984) and Brewer and Kramer (1986).

Figure 1b and Table 9 show that the participants' perception of the benefits of using student loans is unfavourably impacted by Shari'ah scholars and their verdicts, supporting H3. Furthermore, the results also strongly support H4 and indicate that the participants who identify with religious values perceive that the social morality of the Somali Muslim community reflects the verdicts of religious scholars, which is consistent with the findings of El-Gamal (2003).

Finally, H6 is not supported, which suggests that despite the manner in which participants formulate their religious–ethical identity, their attitude towards student loans is not influenced by the verdicts of religious scholars. This shows that the moral norms of religious value embedded within the social structure, culture, identity and notion of self-integrity are constructing the moral judgement on the ethicality of student loans (Hogg, 1996; Turiel, 1983). These moral judgements are not strongly affected by the verdicts of religious scholars.

The enquiries into the process of decision making grounded in the neo-classical approach are underpinned within the framework of the rational, utility-oriented and profit-maximising homo-economicus, while the developments within behavioural geography attempt to humanise this homo-economicus (Hanson, 2006; Strauss, 2008). Our study sits within the discourse that attempts to humanise the narrative on decision making. Our data suggest that to explain the behaviour of participants one should go beyond the narrative of economic rationality. Our data show that the decision-making of the Somali Muslim community on the use of student loans for higher education is intersected with their identity and spatiality, and the social and cultural embeddedness of their religious values. This is consistent with the work of Barnes and Sheppard (1992), Ettlinger (2004), McDowell (2005), Miller (1992), Peet (2000), Smith et al. (2006), Strauss (2008) and Sunley (2000) among others.

From a social psychology perspective, the behaviour of the Somali Muslim community may be categorised as what Lewis (2017) describes as belief preservation bias. Our data shows that the Somali Muslim community has a reasonably good understanding regarding the importance of student loans for the potential role they have in enabling the attainment of higher educational objectives/aspirations. Our findings are consistent with the existing research on the relationship between beliefs and reasoning biases (Klaczynski, 2000; Klaczynski & Fauth, 1997; Klaczynski & Gordon, 1996; Klaczynski & Lavalley, 2005). This study suggests that in making their decisions on the use of student loans, the Somali Muslim community tend not to take into account either their perception of the significance of student loans in advancing their careers or the theologically positive framing by Shari'ah scholars, suggesting that any further positive framing by the Government, higher education institutions or Shari'ah scholars to attract the Somali Muslim community within the current student loan model may not work.

This is consistent with the experience of Islamic banks in the UK; these banks were established to provide financial inclusivity to Muslims living in the UK. Islamic banks provide financial instruments that are financially

engineered and theologically framed (Calder, 2019; Laldin & Furqani, 2015; Usmani, 2002), similar to the approach of group A1 and group B1 scholars (Table 1). Islamic banks also incorporate Shari'ah boards within their internal governance structures to support the positive framing of their financial instruments and to signal the religiosity of their operations. However, most Muslims living in the UK do not use these banks or instruments, as they discount the positively framed theological narrative about the permissibility of these instruments, similar to the participants in our study (Karbhari et al., 2004).

The financial engineering and the positive reframing based on theological reasoning have been critiqued by both academics and practitioners (Asutay, 2012; El-Gamal, 2009; Khaleel & Avdukić, 2020). Our data suggest that any financial instruments which re-configure interest-bearing student loans through theological framing and financial engineering as interest-free financial instruments (similar to contracts used in Islamic banks) may also not achieve the intended purpose.

Despite the ongoing discussions to improve access to higher education for BAME students, the policy implications within the British context have not been fully explored (Cleland et al., 2018; Searle et al., 2018). The decision-making of the Somali Muslim community, in the context of student loans, is a complex process that is influenced by variabilities of spatial, cultural, religious and economic conditions. Our data suggest that Somali Muslim communities living in England may not have as much free agency or access to benefit from higher education opportunities as some other ethnic communities residing in the same locations. Our research has also shown that the Somali Muslim community remains under the structural influence of social conformity pressures to adhere to religious values. These dynamics are contributing to the underlying factors responsible for the exclusion of Somalis from higher education, further causing the social inequality and marginality of the Somali Muslim community in England. The social conformity pressure plays a key role within the dynamics of this disenfranchising structure. Therefore, any reduction of the social conformity pressure, in this context, may improve the access of the Somali Muslim community to higher education.

Taking into account the issue of 'conformity is as old as humanity' (Sunstein, 2019: IX), there have been long-standing calls for exploring ways to reduce the social conformity pressures that allow the recalibration of social norms, from different academic disciplines (Binning et al., 2015; Prentice, 2008; Reid et al., 2015; Reid et al., 2019). Individuals give in to social conformity pressure to corroborate social affiliation and validate the accuracy of their decision-making (Chartrand & Lakin, 2013; Cialdini & Goldstein, 2004; Cialdini & Trost, 1998; Reid et al., 2019). In the context of the Somali Muslim community, they seek validation of their decision-making within the social norms governed by religious values. The authoritative cultural norms have a stronger influence on individuals' behaviour, decisions and actions (Binning et al., 2015; Petty & Cacioppo, 1986). Our data (Table 5) suggest that there is an implicit relationship between socioeconomic vulnerability, social class and adherence to social conformity pressure. Reflection on the results suggests that the economic behaviour of the Somali Muslim community, in the context of student loans, should not be rationalised only on the factor of religiosity of the community, since social pressures and social validity of the decision-making seem to play a greater role than mere religiosity in dictating behaviour.

The implications of this study for the larger (multi-ethnic) Muslim community are that future research enquiries and government policy documents that rationalise the economic behaviour of these communities should not focus solely on religiosity as the decisive factor. It is clear that micro-cultures of the community and its socially constructed ethical worldview(s) have implications for economic decision-making. There is also a degree of generalisability of this study to all the ethnic minority groups and communities living in the UK. The majority of ethnic minority groups in the UK practise a sub-culture that is different from the dominant culture. Therefore, government policies that focus on improving the participation of these ethnic minorities should first consider rationalising the perceptions of the community, along with contextualising their decision-making, within the sub-

culture of that community. Any solutions or policies made thereafter should also be constructed in conjunction with that ethnic minority community.

This study indicates that the Somali Muslim awareness and knowledge of Islamic principles play a crucial role in forming the perception of student loans offered by the student loan agencies. This study also confirms the findings of previous studies that religious norms are important factors for Somali Muslims to accept a Shari'ah-compliant student loan. However, as our satisfaction analysis indicates, this is not a sufficient condition for their decision-making regarding Shari'ah alternatives.

Hence, our analysis suggests that there is no simple solution (for example Islamic finance-styled student loans) that could address this issue. Islamic banks have attempted to co-create financial solutions with Shari'ah scholars, but our data suggest that positive reframing by Shari'ah scholars may not work. To create a solution, in the context of student loans, interaction with the Somali Muslim communities may provide a more fruitful endeavour. Key stakeholders should provide a participatory role (Cova & Dalli, 2009; Ind et al., 2012) to Somali Muslim communities for the co-construction of a customised solution (Franke & Piller, 2004; Syam & Pazgal, 2013). Such a solution should respond to their socioeconomic and religious needs to create a holistic approach for widening their access to higher education.

CONCLUSION

This study co-explores the view of Somali Muslims on their perception of need, motivation and attitude towards student loans, including their preference of Islamic financial instruments, and the impact of religious values and Shari'ah scholars on their decision-making process (see Tables 4 and 5). Using a combination of descriptive statistics, inferential statistics and PLS-SEM, community-based participatory research enquiries were performed on Somali Muslim community data from five English cities and subsequently analysed.

Our data sample shows that the offering of Islamic financial instruments for student loans will not resolve the exclusion of Muslim minorities from higher education. This is based on finding that the ethical positioning of Islamic financial principles does not align with the ethical preference of the new generation of Muslim Somalis. We also co-examined the relationship between the impact of ethical religious values from panel B (Table 4), with the influence of Shari'ah scholars in panel D (Table 4) and the perception of Somalis on the use of student loans for inclusion into higher education. The findings demonstrate that financial understanding of the need, purpose and use of student loans, along with the verdicts of Shari'ah scholars are not the determining factor. Instead, the social origin and the ethical religious values of the community (panel B) (Table 4) act as the determining factor for the refusal to use student loans, which creates the underlying issue that causes exclusion from higher education.

The results of this study offer several implications. The findings show the atheoretical nature of discourse present on the (dis)engagement of Somali Muslims with student loans for funding higher education. For Shari'ah scholars, this research shows that the religious verdicts somewhat influence the community developments, although there is less susceptibility to the effect of positive reframing and general rejection of Islamic finance-styled financial solutions. The results also highlight the need for policy-makers and higher education institutions to engage with the Somali Muslim community to co-find solutions for inclusion and widening access to higher education. This is essential, because our data reject the general understanding that Muslim minority communities showcase a demand for Shari'ah-compliant financial instruments and their absence causes the financial exclusion of these communities. Our results show that ethical religious values can act as cultural and social barriers to development, which results in people sharing the same location being unable to share the same level of opportunities because of their religious beliefs.

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CONFLICT OF INTEREST

The authors declare that they have no conflict of interest.

DATA AVAILABILITY STATEMENT

The data are available upon reasonable request.

ETHICS STATEMENT

All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki Declaration and its later amendments or comparable ethical standards. Informed consent was obtained from all individual participants involved in the study.

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