

The Narratives of Islamic Entrepreneurship: Evidence from Muslim Women Entrepreneurs in Malaysia

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Abstract

Entrepreneurship is a pervasive phenomenon driven by the capitalist system, and its associated individualism. Little research has been conducted in Islamic societies where the values or guiding principles of an individuals' life are often mediated through their religious beliefs and practices. In addition little is known about how Muslim women enact their lived experiences in ways that reflect their religious identities. This article aims to explore how women entrepreneurs construct entrepreneurship in the context of Islam. This research applies a social constructionist lens to increase our understanding of ways in which Malay-Muslim women entrepreneurs construct their Islamic entrepreneurial identities in their

everyday lives. In addition this research draws extensively on the notion of culture as a root metaphor approach. The data collection was made through semi-structured interviews, and was analyzed using the thematic analysis. Women entrepreneurs' narratives of observing the *halal* (lawful) and *haram* (forbidden) matters, *nawaitu* (intention), moderation, prohibition of *riba* (interest), and *sillaturrahim* (bond or ties) point to the fact that they highly endorsed and indeed, embraced entrepreneurship as it is promoted in Islam. In foregrounding Islamic values and entrepreneurship, the women's narratives shed light on how Malay women simultaneously construct and navigate their Islamic identity in relation to entrepreneurship. Notwithstanding, this article portrays women as agents in their own lives. This research adds new knowledge to the field of gender and entrepreneurship, in a nonnormative field of research using an interpretivist paradigm. Also the culture as a root metaphor perspective provides an innovative and important means of examining Islamic entrepreneurship in Malaysia and highlights how this can assist in reframing how we research and theorize entrepreneurship.

Introduction

It is without questioning that entrepreneurship is a pervasive phenomenon driven by the capitalist system in developed economies. Empirical evidence also indicates that entrepreneurship is considered an important determinant for economic performance and growth (Baumol, 2002; Holcombe, 2007; Matejovsky 2014; Thurik & Wennekers, 2004). Scholarly literature on entrepreneurship has long been characterised by notions of what makes a successful entrepreneur. That is, researchers have attempted to uncover how to mould and shape an individual entrepreneur in particular ways, consistent with the objective of increasing profit and enhancing the entrepreneurs' success. Critical researchers (e.g., Ahl, 2004, 2006; Bird & Brush, 2002; Bruni, Gherardi, & Poggio, 2004; Essers & Benschop, 2007, 2009; Ogbor, 2000) have argued that research invariably conceptualizes entrepreneurs as androcentric, white, Western, and middle to upper class and male, and has often neglected to consider entrepreneurs who are female, coloured, and from minority groups.

Researchers from mainstream management literature certainly appear to subscribe to the belief that entrepreneurs' function in society is to contribute to positive development (See Perren & Jennings, 2005 for a general discussion). Yet such a perspective reveals little about the multiple influences that shape how entrepreneurs think about their own identities and how men and women may construct their entrepreneurial identities differently.

Despite empirical evidence pointing to the proliferation of women entrepreneurs across the globe, as well as some emerging studies on minorities, (e.g., Fielden & Davidson, 2005) literature on entrepreneurship continues to predominantly represent a notion of the entrepreneur as masculine in terms of being able to take risks, compete, self-determine, and innovate. This also presents entrepreneurship in individualistic and therefore, highly Western terms. Moreover, these entrepreneurial characteristics, or values, have been assumed to apply universally. Indeed, it can be said that the pervasive values of Western models of entrepreneurialism have normalised the perception that all entrepreneurs participate in the individualistic culture of a market-driven society.

Drawing on interviews with Malay-Muslim women entrepreneurs, we examine ways in which religion, culture, and gender interacted to shape these women's business activities in

different ways. Our analysis not only emphasises the importance of considering the complexity of intersectionality when examining women entrepreneurs lived experience, but provides an empirical example of the workings of intersectionality combined with social constructionism in understanding the social phenomenon of Islamic entrepreneurship. Previous studies show that the predominant work on women's entrepreneurship have focused on Western countries, and been grounded in a functionalist perspective. That is they search for causal relationships to make predictions of the phenomenon in order to generalise their findings to a wider population (Carter, 2000; Inman, 2000; Loscocco, Robinson, Hall, & Allen, 1991; Moore & Butner, 1997; Renzulli, Aldrich, & Moody, 2000). Thus, they fail to examine how entrepreneurship is very much a reflection of the societal context in which it is located.

However, entrepreneurs' lived experiences are subject to multiple influences, and their different societal contexts will differently shaping their entrepreneurial identities. Studies on identity highlight that individuals are socially constructed through social interactions where they obtain diverse and multiple social identities and related roles (Alvesson *et al.*, 2008). Also, research on women entrepreneurs emphasizes women's specific experiences in their dealings with different social identities (Chasserio *et al.*, 2014; Essers & Benschop, 2007; Essers *et al.*, 2010). Therefore, it could be a fruitful approach to consider multidimensionality of identity in the analysis of Muslim women entrepreneurs. Indeed, these Muslim women entrepreneurs seek to manage different social identities simultaneously, which may or may not result in tension. Women entrepreneurs while simultaneously becoming entrepreneurs, are also wives, mothers, and daughters – roles interweave with traditional gender social identities. How, then, might we robustly conceive of the experiences of women entrepreneurs, and those working and constructing their identities in non-Western contexts? In order to appreciate the complexity of entrepreneurship these women face, we need to understand the societal and cultural contexts (or social categories) influencing the Islamic entrepreneurial identity construction. In light of this, our study aims at exploring the multiple social dimension of Muslim Malay women entrepreneurs' identity. In particular this study focuses on the intersection among women's multiple social categories as a wife, a mother, and a daughter in relation to her Islamic identity. Our objective is to understand how the Islamic entrepreneurial identity process of women is constructed with other social identities.

The research study uses a social constructionist lens to increase our understanding of ways in which Malay-Muslim women entrepreneurs construct their Islamic entrepreneurial identities in their everyday lives. In many instances, the values or the guiding principles of an individual's life are often mediated through his or her religious beliefs and practices; hence they impinge on the environment in which the individual is embedded. Thus, an approach that looks at the interrelatedness and interconnectedness of all social categories such as religion, culture, and gender enables to capture the fluid, and multiple identities of participants. It is both theoretically and empirically relevant to examine these intersections. In this project, I develop and extend Smircich's (1983) concept of *culture as a variable* and a *root metaphor* to frame the analysis of how women make sense and construct themselves as entrepreneurs in multiple ways. By adopting a culture as a root metaphor perspective, the focus on understanding the subjective and interpretive experiences of women entrepreneurs can be enriched.

This paper is organized as follows: First, It introduces the context for women entrepreneurship in Malaysia. Next, in a brief overview of literature we detail some theoretical points in particular the intersectionality and culture as a root metaphor perspectives. In the method section we present the Muslim women entrepreneurs sample and we explain our data gathering technique. The findings of the study is then presented. In conclusion we explain how our results contribute to a deeper understanding of Islamic entrepreneurship narrated by these women entrepreneurs, and we describe how the approach through a study of intersections and culture as root metaphor could be useful to explore gender and entrepreneurship.

The context for women entrepreneurship in Malaysia

While the number of women entrepreneurs in Malaysia has proliferated, women's participation in business is confined to micro, female-related business. In general, women entrepreneurs in Malaysia still dominate service sector areas such as education, retail trade, childcare, beauty and healthcare (Idris, 2008; Teoh & Chong, 2007; Mohd Rhouse, 2013). According to the latest census, 127, 091 or 19.7 per cent of the total SMEs of 645, 136 businesses are owned by women (Hamzah, 2012). Considering the significant impact of enterprise ownership for economic development, the Malaysian Government is keen to continue promoting and encouraging entrepreneurship among the Malays.

As in many developing countries, state intervention plays an important role in fostering private sector entrepreneurship in Malaysia (Abdul Aziz, 2012). In this way, business growth and development is seen to contribute to socioeconomic transformation of the country (Abdul Aziz, 2012). The perceived importance of entrepreneurship to the growth of Malaysia's economy is evident in the range of supporting mechanisms and policies put in place for entrepreneurs, including funding, physical infrastructure and business advisory services (Hamidon, 2009; Omar, 2006). Next I briefly describe Islamic principles on entrepreneurship in order to fully understand entrepreneurship from an Islamic teachings.

Islamic principles on entrepreneurship

Islam provides moral and ethical guidelines in all aspects of life, including business operations (Uddin, 2003). *Syariah* (Islamic principles of living) law is particularly relevant here. Prohibition of interest (*riba*), gambling (*maysir*), avoidance of uncertainties (*gharar*), and prohibition of engaging in illegal (*haram*) activities such as production of prohibited products are clearly outlined in the *Syariah* principles (Chapra, 1992). This means that Muslim entrepreneurs should only involve themselves in morally accepted and socially desirable productive business activities. Business activities involving alcohol, drugs, *riba*, prostitution, gambling, are strictly prohibited (Ali Ghoul, 2010).

Entrepreneurship and business activity is very much encouraged by Islam. It is stated in the Qur'an: "And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed" (Surah Al Juma'ah, verse 62:10). However, the pursuit of wealth and sustenance accumulation must be in line with Islamic tenets such as honesty, reasonable profit, fair competition, high standard of service culture, and cooperation (Nik Yusof, 2002). In addition, Islamic business requires a proper balance between material and spiritual profit. (Nik Yusof, 2002). Islam considers profits from entrepreneurial activity to be legitimate as long as the business operations are moral and ethical and conform to the *Syariah* (Adas, 2006; Dana, 2010). The financial

resourcing of business must also be in accordance with Islamic financial system that is free from interest (*riba*) (Kayed, 2006). The rationale for the prohibition of *riba* is to eliminate all forms of exploitation between the financier and the entrepreneur (Chapra, 2006). It is considered unjust when the financier has made capital gain without having actually done any work, while the entrepreneur is burdened with financial liabilities from his hard graft (Chapra, 2006).

Conceptualising entrepreneurship from the *culture as a variable* and a *root metaphor* perspectives.

We explore how theoretical and empirical research on entrepreneurship can be understood through Smircich's (1983) conceptualisation of *culture as a variable* and *culture as a root metaphor* which has its origin in organisational culture analysis. Smircich (1983) argues that another way of looking at organisational culture is to see culture as a root metaphor. This perspective focuses on what the organisation *is*. In other words, there is *no ontological difference* between an organization and its culture – *they are one and the same thing*. Consequently, researchers working within this perspective are less likely to identify organisational culture as “weak” because they see any kind of culture as having similar constitutive capacities. There is an emphasis on how organisational members make sense of their everyday lives, in order to ascertain particular combinations of values, beliefs, and practices that give meaning to what they do. Research that treat culture as a root metaphor focus on understanding how individuals create culture and in turn how culture impacts individuals who participate in it. The process of sensemaking is enacted and sustained through communication and human interaction (Smircich, 1983).

In contrast to the dominant entrepreneurship literature which presents *culture as a variable*, and which promotes entrepreneurship as a desirable economic activity, we offer a different way of reviewing and looking at entrepreneurship drawing both from the *culture as a root metaphor* perspective combined with the *intersectionality* approach. Researchers who treat culture as a root metaphor and from the *intersectionality* approach draw upon a more subjectivist view of social reality, focus exclusively on symbolism and meanings, and explore ways in which individuals make sense of their everyday lives (Smircich, 1983). Recent studies also highlight the importance of considering how a range of discourses on gender, race, ethnicity and culture intersect to produce and inform cultural identities and practices (Nadesan, 2002; Nadesan & Trethewey, 2000). Primarily, the concept of intersectionality has been used to explain situations that entail simultaneous gender, ethnic/race, and class discrimination (McCall, 2005). However, we suggest that some proposals of the intersectional lens are particularly relevant in our analysis of women entrepreneurs. In doing so, an intersectional lens enables one to grasp how individuals both are disadvantaged and privileged simultaneously (Chasserio *et al.*, 2014). The concept of intersectionality is seldom applied in the entrepreneurship field (an exception is the research conducted by Essers *et al.*, 2010). The authors illuminate ways in which Muslim women in the Netherlands manage their identities in the intersection of religion/ethnicity, gender, and entrepreneurship.

Entrepreneurship from the *culture as root metaphor* perspective

Several studies (e.g., Bruni, Gherardi, & Poggio, 2004; Mills & Pawson, 2006; Ogbor, 2000) have sought to improve understanding of how entrepreneurs interact with others and how they experience becoming and being an entrepreneur rather than merely describing their

individual traits, management styles, and so on. These studies can be described as theorising 'culture as a root metaphor'. Another framework for understanding entrepreneurship from a culture as a root metaphor perspective comes from Karp (2006) who adopts different epistemologies and methodologies for exploring the inner conditions of US entrepreneurs to better understand entrepreneurial processes and behaviours. In his view, entrepreneurs act subjectively according to their own perceptions of reality, intuition, and cognition which provide the basis of many entrepreneurial acts. This view is very much in line with the culture as a root metaphor perspective which explores how entrepreneurs engage in the construction of the future they believe in, and how this informs their decision-making. Fletcher's (2006) work on constructionist thinking in new business ventures also is consistent with a culture as root metaphor perspective which linked the enactment of individual sense-making and entrepreneurial processes to better understand entrepreneurial activities. Simply put, people make sense of and relate to their cultural, societal, economic, and political environment to enact business opportunities. This culture as root metaphor perspective provides an innovative and important means of examining Islamic entrepreneurship in Malaysia and highlights how it is impossible to understand cultural issues in entrepreneurship in isolation, even though our attention may be on one or another issue, be it culture, gender or Islam. How Islam and entrepreneurship can be understood from the culture as a root metaphor perspective is useful to outline next.

Islam from the culture as a root metaphor perspective

Little research that can be positioned within the culture as a root metaphor perspective in terms of how Islam is discussed in relation to entrepreneurial values. An exception is Adas's (2006) work which offers an interesting description of the ways in which Islam is characterised as a religion that encourages entrepreneurship, as the Prophet Muhammad himself was a trader before he received the call to Prophethood. The construction of *entrepreneurial Islam*, as Adas puts it, indicates a synergy between Islamic values and capitalist practices. Islamic businessmen in Adas's (2006) example creatively reconstruct destiny by interpreting that Muslims need to embrace hard work because Allah will not change the individual's condition until he or she makes changes for her/his own betterment in life. The Islamic entrepreneurs in Adas's (2006) study are seen to enact and creatively construct, reconstruct, and negotiate their entrepreneurial identities within the boundary of Islamic principles. Such bounded negotiation symbolises *entrepreneurial Islam*. In the following section we outline the method used in this study.

The research approach

The paper adopts a qualitative approach as it enables researchers to generate thick description of the social actors in their natural setting (Denzin & Lincoln, 2003). This approach is chosen for a number of reasons; the aim of qualitative research is one of understanding, therefore the goal of the researcher is to expand and generalise theories. It is not to establish the frequency with which a phenomenon occurs (Braun and Clarke, 2009). Merriam (2002) asserts that qualitative research focuses on "how meaning is constructed, how people make sense of their lives and their worlds" (p.39).

This study of Islamic entrepreneurship among Muslim women entrepreneurs' is also informed by a constructivist epistemology that calls for an interpretive approach to inquiry. A constructivist epistemology is one which emphasises the significance of the interaction

between the researcher and the participants in the construction of meanings and interpretations (Denzin & Lincoln, 2000). The constructivist epistemology underpinning this study assumes that individuals construct meanings in their life-world through their social-cultural and value systems. It argues that knowledge is not value-free and that there are numerous and varying interpretations of reality (Denzin & Lincoln, 2000).

A semi-structured interview involving six women entrepreneurs were gathered in order to understand their articulated social enterprising values. The participants was identified through the purposeful sampling technique (Patton, 2002), that is, by their membership with Amanah Ikhtiar, Perlis branch, Malaysia. Pseudonym was used in order to provide confidentiality to the participants. Amanah Ikhtiar was selected because of its promotion of the interests of Malay women entrepreneurs in Malaysia by providing primary assistance, support services, training, and coordination activities. To supplement the data, a random sample of women business owners was selected in the cities of Kangar and Butterworth. The data was analysed using thematic analysis within the constructionist paradigm (Braun & Clarke, 2009) that seeks to uncover the underlying meanings, assumptions, and beliefs behind the social action and/or behaviours.

In the next section we discuss many ways in which women participants construct their Islamic entrepreneurship they strongly embrace in their business operations.

Findings and Discussion

The themes –

***Halal* (lawful) and *haram* (prohibited) dialectic**

An important theme that captures certain profound issues in relation to the question of the values that women entrepreneurs attempt to communicate in their business practices is the dialectic of *halal* and *haram*. It is important to understand that the concept of *halal* derives from the statements in the *Qur'an* and *Hadith* (collective sayings from Prophet Muhammad).

According to Islamic authority, *halal* food must not be made of, or contain, parts of animal origin which are unlawful to consume such as pig (Bonne & Verbeke, 2008). Food also must not come into contact with anything regarded as filth, such as carrion, alcohol, pork, blood, faeces, and urine. As stated in the *Qur'an*, Allah commands Muslims to earn by *halal* work, consume or use *halal* things. In addition, eating *halal* is obligatory and intended to advance well being (Bonne & Verbeke, 2008). In contrast, Allah forbids Muslims to consume *haram* foods, and engaging in *haram* acts is sinful.

Because Islam does not separate public and private life, the Islamic values based on the *Qur'an* and *Hadith* have an influence on Malay women entrepreneurs in their business activities. Indeed, a large number of women entrepreneurs involved in the food business mentioned the importance of *halal* matters in their daily business operations. Because of the Muslim concern for purified food consumption in accordance with religious texts, it is necessary for the women entrepreneurs engaging in food business activities to observe Muslim dietary requirements.

Haram and *halal* discourses appear to have significant influence on entrepreneurial Muslim identities and practices. For example, this influence is reflected in the business practice of

Nora, a noodle producer in Kuala Lumpur who has been involved in this industry for 11 years.

Nora comments:

When I wanted to venture in this business, I always came across newspaper articles on the yellow noodles issues – the pig oil, boric acid, and echolie. For the Malays [Muslim], they are concerned with *halal* and *haram* matters. In general, the second food alternative for us after rice is noodle ... So, something needed to be done here ... especially to cater for the Muslim consumers.

Nora – noodle producer

While non-Muslim consumers may not pay attention to the ingredients in the noodles, Muslims are observant because consuming *haram* food is sinful. In Nora's statement it is evident how religion influences and shapes and, indeed, from her point of view, provides opportunities for, entrepreneurial activity. As Nora justifies her decision to supply her noodles to a Muslim market, she also constructs an identity by considering herself to be fulfilling her responsibility as a Muslim to ensure *halal* food consumption. Nora also forcefully underpins her desire to provide *halal* food by stressing other religious concepts which she connects to the *halal* discourse. She explains:

We have to think about our *Nawaitu* [intention] to be in this industry. I want to contribute to this industry... to help Muslims eat *halal* food. We have to retain the trustworthiness concept in Islam ... It has to be purified which is free from *haram* ingredients and sources of the ingredients.

Nora – noodle producer

By invoking a good intention to serve the *halal* market segment, Nora presents herself as inspired by the Islamic beliefs that guide her action. In an era when scientists have been able to venture into biotechnology and genetic modification, Muslim consumers face the difficulty of not knowing whether the products they buy are *halal* or not. The religious obligation and concern over the status of *halal* products has triggered Muslim entrepreneurs in Malaysia to venture into *halal* gelatin industry (Ahmad Bustamam, 2010). Bakery products also need to place important concern on *halal* requirements. Potential *haram* ingredients may come from animal fats, oils, flavours, colours, preservatives, and alcohol-based ingredients (Chaudry et al., 2000). A Muslim can not turn a blind eye to what is *halal*, and what is *haram*. This is emphasised in the *Qur'an*:

And, for what your tongues describe, do not utter the lie, saying this is lawful and this is unlawful, in order to forge a lie against Allah; surely those who forge the lie against Allah shall not prosper.

Surah An-Nahl (Chapter 16), verse 116

Because Allah requires Muslims to eat *halal*, a food producer like Nora needs to ensure that only ingredients that conform to religious prescriptions are used in her noodle production. As stated in the *Qur'an*:

Eat of the good things wherewith We have provided you, and transgress not in respect thereof lest My wrath come upon you; and he on whom My wrath cometh, he is lost indeed.

Surah Taha (Chapter 20), verse 81

In addition to following religious prescriptions regarding food preparation, Nora, an astute businesswoman, is aware that she needs to meet her Muslim customers' expectations.

Other notions of *halalness* were also commented upon by other interviews. For example, Diba, a chocolate producer, stated, "I must make sure that I use *halal* ingredients when making chocolate." According to Diba, imported chocolates may have non*halal* ingredients, for example, alcohol, and gelatine. With this concern in mind, Diba asserted her Muslim identity in producing *halal* products to serve the majority of the *halal* markets in Malaysia.

Another participant stressed the importance of buying bread and cakes at the Malay (Muslim) bakery to avoid consuming *haram* products. Until the year 2000, it was quite rare to find a Malay bakery in Malaysia, as the Chinese have dominated the baking industry for years. As one woman interviewee said:

The Malays rarely open a bakery/cake shop. The Chinese monopolise this business ... If I open this business, at least people will buy at my bakery and we can avoid the Malays from buying at the Chinese bakery. We don't know for sure whether they use *halal* ingredients or not.

Huda – bakery owner

Huda articulates her desire to enter into entrepreneurship by opening a *halal* bakery. She wants to serve people who share the same values as she does. The intersections of Islam and ethnicity here present a site of both limitations and opportunities within entrepreneurial contexts (Essers & Benschop, 2009). By observing the *halal* requirement in the production process, Huda expects that consumers may become aware of the purity of her bread which is in accordance with Islamic law. Thus, Huda can anticipate a wider market share for her products from the Muslim consumers.

The strong emphasis on *halal* matters is also evident in the remarks from one woman entrepreneur who produces fruit pickles. As she said:

Previously people buy pickles that were produced by the non-Muslim. But, if possible, we should buy from the Muslim because it is clean and *halal* ... If we buy from the non-Muslim, we couldn't know that for sure. Although it is clean, we couldn't assume that it is purif[ied]. Purity is in Islam. One more thing when we are involved with preparing and making food to sell, we must not forget to *salawat* [to verbally express the praise to Prophet Muhammad]. I use the *halal* ingredients in Malaysia that is approved by JAKIM [Islamic body that gives *halal* certification]. There are a lot of ingredients that we can get from Thailand, but one never knows for sure that it is *halal*.

Kak Ramlah – mango pickles producer

It is not only cultural or religious motives that underlie the Islamic concept of *halal*, but also a concern for health. Regenstein et al., (2003) described the generally accepted principles concerning *halal* and *haram* practices and noted that the main reasons why certain things are prohibited is connected with the harm they allegedly cause to the human body. Indeed, Islam plays one of the most influential roles in shaping food production and consumption practices among Muslims consumers at large.

Concerns about consumption of *halal* products were also prevalent in nonfood-based areas such as the cosmetics industry. Farah, a beautician, stressed how she is obliged by the Islamic law to provide *halal* products to her customers. The emphasis is demonstrated clearly in this quote:

The product that I used to apply make-up to the bride is also in accordance with the Islamic concept [*halal*]. That's why I don't really sell many cosmetic products because I need to be sure and confident that the product can be used by the Muslims.

Farah – beautician/hairdressing salon

Farah's comments here show that her Muslim entrepreneurial identity is constructed by the notion of having to conform to the Islamic teachings, i.e., the concept of *halal*.

The values associated with the requirement to produce *halal* products can be seen as depicting the concern for purity, cleanliness, health, and trustworthiness that are central to Islamic teachings. This intersection between religious values and business strongly influences the women participants in their business operations: as the analysis shows, the *halal-haram* dialectic is not just a "factor" but in fact actually produces business practices as well as a distinctly Malay Islamic entrepreneurial identity. The analysis presented in the next section illustrates another Islamic value in entrepreneurial context.

Moderation and entrepreneurship

Islam encourages moderation in all aspects of life and denounces individuals who are attached to wealth beyond what is required for their subsistence (Esack, 2002; Rice, 1999). Islam places significant importance on humility in behaviour, and leading a moderate life is one way to achieve this goal. Therefore, excessive wealth that contributes to waste in consumption in one way or another is highly condemned. This belief in the notion of moderation is expressed by Yana who owns a cybercafé. She is a young entrepreneur in her early thirties who appears to be knowledgeable in Islamic teachings. She stresses:

I don't want to become rich. I just want to have a moderate life. There is no point in being rich if you don't have a peaceful mind.

Yana – cybercafé owner

As the quote demonstrates, for Yana wealth is not a desired goal. This contradicts the dominant values of material gain in the Western ideal of entrepreneurialism, and in the Western mind. Under a Capitalist market system, capital or wealth accumulation is associated with the growth of the business (Mulholland, 2003). Without wealth generation, businesses may become stagnant and unable to compete in the marketplace. However, Yana associated

the idea of becoming rich with *not* having a peaceful mind. In this sense, wealth is seen as having negative impacts on personal wellbeing.

To put this in the context of Islamic teaching, Muslims learn that Allah is the eternal owner of all wealth and human beings are only trustees or vice-regents on earth who are allowed to utilise and benefit from its provisions (Bashir, 2002; Esack, 2002; Lewis, 2001). Therefore, ownership of property is a trust to be enjoyed on a condition that the acquisition of wealth is properly earned (*halal rezeki*) for the benefit of mankind according to Islamic principles (Esack, 2002; Lewis, 2001). As trading and commerce provide one means to increase wealth, people are likely to be tempted to accumulate property which in turn will lead to greed. As mentioned in the *Qur'an*: "The desire for abundance and increase [in wealth, status, and other worldly possessions] distracts you until you visit your graves" (*Surah At-Takathur*, Chapter 102, verse 1-2). Rather than being tempted into wealth accumulation which may distract her from having a peaceful mind, Yana has chosen to live and identify as a moderate Muslim in this world.

Another example of not wanting to acquire material gain is demonstrated by Linda who is in her late thirties and owns a grocery and craft business. She says: "When we have a lot of money, we risk forgetting Allah." Nadia shares views similar to Linda's on wealth, and posed the question: "Why do we want to acquire wealth?" Like Yana, Linda does not want to pursue material gain. She believes wealth would lead to lack of spiritual devotion and she may also risk spending her wealth in ways that are not in accordance to Islam. Moreover, Linda worries whether she could not be able to have a strong *iman* (faith).

According to Ahmad (2006), there is no conflict in Islam between the worldly and the hereafter, or engaging in business to obtain wealth and perform *ibadat* (worship), as long as one can maintain a strong *iman*. In this argument, while human beings face the temptations to pursue materialism, they experience the presence of evil which influences them to become greedy, self-maximising, and to have other negative attitudes. For a devout Muslim who is as a vicegerent of God, the emphasis is on pleasing God (Esack, 2000), and therefore, neglecting spiritual devotion and not following the commandments of Allah reflects a weak *iman*. In addition, the excessive pursuit of wealth, which is not in accordance with Islamic principles, is regarded as a test of faith for human beings.

Earning a living was not God's only purpose for mankind when we were created. On the Day of Judgment every human being will be asked what he/she has done in life. We are all responsible for the way in which we live and this idea that can be linked to the values of moderation expressed by Asmah when she says:

I don't want to focus on business alone. I want to be able to do more *ibadat* [worship]. We must think of death. Life is short. I plan to perform the hajj [pilgrimage to Mecca].

Asmah – clothing and tailoring shop owner

Asmah's desire to perform *ibadat* (worship) showed that, for her, life is not all about money. By thinking about death, Asmah has a constant fear of Allah, and she needs to have the intention to fulfil the last obligation of the five pillars in Islam, that is to perform the *hajj* to Mecca. These comments can be linked to devotion to Allah. Because being rich may lead to

luxurious consumption, it would be in conflict with Islamic teachings, which emphasise moderation.

This far, the data has shown that participants' articulations of values are closely related to living a moderate life. The motivation to lead a moderate life may be explained by the spiritual risk involved in forgetting Allah. Worship, such as being able to perform the *hajj* pilgrimage, is desirable in its own right. Focusing on business is not the only thing which is important. Moreover, it is possible for women entrepreneurs to be both enterprising and moderate in their business ventures. This emic understanding of the key role that moderation plays in the participants lives is at odds with dominant academic constructions of entrepreneurship which cast it purely terms of individual needs for wealth accumulation, autonomy, competitiveness and growth (Ahl, 2004).

Prohibition of *riba* (interest)

Besides the need to consume *halal* products, another religious law that has significant influence in Muslims' socioeconomic life relates to the prohibition of *riba* (interest) (Bashir, 2002). Just as Islam regulates and influences all aspects of the Muslim's life, it also regulates business trade and commerce. As a general term, *riba* is any stipulated excess over the principal in a loan or debt. Scholarship on Islamic finance, business, and accounting cites several verses to justify the prohibition of *riba* in Islam. The most quoted is: *Surah Al-Baqarah*, (Chapter 2), verses 275-281: "But God hath permitted trade and forbidden usury". Farhana, who owns a tailoring shop, is observant of *riba* in Islam.

I need to be aware of usury/*riba* [interest] ... I don't want to borrow money from banks ... I also must not take excessive profit.

Farhana - dressmaker

While interest plays an important role in the secular economic system, Islam strictly prohibits interest because of the social destruction that can arise from not following a Quranic injunction (Metwally, 1997).

***Silaturrahim* (bonds or close ties)**

Another construction of Islamic entrepreneurship from women's participants concerns with bonds/close ties (*silaturrahim*). Fatimah who owns a beauty salon sees trust in terms of customer service and close ties with her customers, using the Islamic notion of *silaturrahim* to discuss cultural connection. She remarks:

The most important factor to me in this business is that I see every customer who comes here as a source of income ... I place *silaturrahim* (bonds or close ties) as the top priority. When we have close ties with the customers, it shows that they have trust in our capability. I opened this business from scratch ... Some of my customers have known me for the past 20 years. My customers have been using my services since they were young. Now they bring their children to have their haircuts here, and this continues ... In business, customers are very important ... Our public relations must be good.

Fatimah – beautician and salon proprietor

Here Fatimah positions herself as seeing *silaturrahim* (bonds or close ties) with her customers as leading to a trusting relationship in the long term. Fatimah has operated her salon for a long time which means that she has managed to preserve close ties with her customers. While retaining old customers, she has also managed to bring in generations of new customers, which shows that Fatimah recognises the importance of customer relationships and capitalises on her strength in building trust with her customers.

This study indicates that these Malay women have distinctive life experiences that influence their business activities. Their worldviews, and their ways of acting in and on the world, demonstrate some unique elements that result from the intersections of religion, ethnicity, gender, and business in their lives. These social identities mutually construct one another to form multiple, complex, and a shifting Malay women entrepreneurs' identity which is characterised by pride and empowerment. These women's accounts extend the theorisation of intersectionality, focusing on the structures of inequality and the experiences of marginalised groups (Essers & Benschop, 2009; Levine-Rasky, 2010; McCall, 2005; Purkayastha, 2010). In interrogating the intersection categories, we show how Malay identification intermeshes with ethnicised practices and experiences of inclusion and exclusion in entrepreneurial settings.

Conclusion

This paper has analysed how Malay women entrepreneurs make sense of their subjective experiences and how the multiple influences of religion, culture, and gender intersect in how they construct their Islamic identities. This research contributes to knowledge about the intertwining of Islam, culture, and gender in the construction of the entrepreneurial self. We utilise an intersectional framework to assist in understanding the multidimensional ways in which women experience life as an entrepreneur. This intersectional approach provides a useful lens to interrogate not only issues at the individual level of each woman entrepreneur, but also a means of questioning how sociocultural, historical, political, and economical structures construct and perpetuate entrepreneurial identity. In foregrounding the intersectional approach, this study makes a case for situating and developing women entrepreneurs' construction of their entrepreneurial identities through a cultural lens.

In this research, the concept of intersectionality helps to examine and uncover how identities are situationally and dynamically constructed in complex social relations (Dill, McLaughlin, & Nieves, 2007). To some extent, this study's findings are consistent with research conducted by Essers and Benschop (2007, 2009), Pio (2010), and Sloane (1999) which have all highlighted how influential Islam is within the lives of Muslim entrepreneurs. In this research Malay women entrepreneurs articulated their Islamic entrepreneurial identities largely within the context of Islam, while also emphasising other social identities such as those linked to their family roles as wives, mothers, and daughters. In these terms we are able to identify the multiple entrepreneurial selves of Malay Muslim women within an entrepreneurial context, and, in advancing the importance of intersectionality scholarship, and how an Islamic entrepreneurial identity interlocks with ethnic and gendered identities. Further, the study has demonstrated how women entrepreneurs' gendered, ethnic, religious, and entrepreneurial identities are dynamic and fluid co-constructions.

One of the most striking outcomes of this study is that these women entrepreneurs gain agency from their Islamic identification, which indicates how well religious and entrepreneurial identities can mesh, inform, and motivate each other. Malay women entrepreneurs' accounts of their religious practices – reciting the Quran, and performing prayers, as well as observing Islamic concepts of *halal* business activity - indicate the complexity of their entrepreneurial selves. This kind of identity work is interestingly complicated in terms of how women simultaneously engaged in religious and entrepreneurial identity practice and did not seek to keep their business and religious lives and identities separate. As the women's accounts of their devotion to Islam demonstrate, these religious practices and affiliations are extremely influential in how they approach and conduct their businesses. The accounts of religion articulated by the participants points to the need to continue to understand and appreciate the ways in which religious affiliation and practice influence and shape women in business. It is because of the intersectional approach used in this study that we are able to obtain this all-too-rare glimpse of how women bring together, merge, and make sense of their lives as Muslim, Malay entrepreneurs.

The culture as a root metaphor perspective has also proved invaluable to this research in providing different insights into how women make sense of the entrepreneurial realities that come from the intersection of Islam, culture, and gender. In this research I have used the culture-as-root-metaphor perspective, quite uniquely, to conduct research outside of a formal organisational context and to look at how culture constructs identity from multiple intersectional perspectives. This opens up of new ways of thinking about women in business especially in non-Western, Islamic contexts and in non-homogenous cultures.

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