Values and Identities of Women Entrepreneurs: A Study of Muslim Women of Malay Ethnicity in Malaysia

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ABSTRACT

This thesis investigates how Islam, culture, and gender intersect in Malay women's construction of their entrepreneurial identities. Interest in this research study grew out of my own experiences of working as an entrepreneur in Malaysia in 1996. Entrepreneurship has long been internationally recognised as an engine for economic growth and development, and this is equally the case in Malaysia. Yet research and theorising of entrepreneurial experiences remain largely rooted in traditional functionalist perspectives which tend to be androcentric, white, and Western in bias. These perspectives and have also limited the range of ways in which women's experiences of entrepreneurship have been defined and understood.

This study built upon culture as a root metaphor perspective, an aspect of social constructionist theorising as a methodological framework to underpin the study. Based on the interview data, the construction of women entrepreneurs' identity is complex because of the interweaving of religion, culture, and gender which simultaneously enable and constrain at multiple social levels and categories. The women demonstrated various forms of entrepreneurial identity which are simultaneously Islamic, culture-driven – through their *Malayness* – and feminine while also embracing entrepreneurial values. Rather than supporting a view that women entrepreneurs should be moulded in particular ways to be efficient and successful, these Malay women participants exhibited inherently rooted entrepreneurial values. Moreover, gender plays an important role that reveals the notion of intersectionality between gender and multiple influences that shape how entrepreneurs think about their own identities in an entrepreneurial setting. This study also suggests that as well as being an economic phenomenon, entrepreneurship can also be read as a cultural one, hence culture as a root metaphor, in that entrepreneurship is culturally produced and reproduced in social practices. This study adds to understanding of the intersectionality of religion, ethnicity, and gender within the entrepreneurial context.

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GLOSSARY

PBUH	Peace be upon him
Baju kurung	A traditional Malay women's outfit
Hadith	The words of Prophet Muhammad
Qur'an	Muslims holy book
Riba	Interest
Rezeki	Livelihood
Budi	Code of conduct for appropriate behaviour
Bumiputera	Son of the soil (indigenous)
Orang asli	Indigenous or original people
Adat	Customs or tradition
Mini telekung	Head scarf
Dakwah	Calling and making an invitation to Islamic faith
Qadar	Destiny or fate
Zakat	Almsgiving
Maysir	Gambling
Gharar	Uncertainties
Halal	Lawful or permitted in Islam
Haram	Forbidden
Syariah	Islamic law
Surah	Chapter
Fardhu kifayah	Social obligation
Fardhu Ain	Personal obligation
Khalifah	Vicegerent
Yang diPertuan Agong	The Majesty / King
UMNO	United Malays National Organisation
MCA	Malaysian Chinese Association
MIC	Malaysian Indian Association
BCIC	Bumiputera Commercial and Industrial Community
PEMANDU	Performance Management and Delivery Unit
NEP	National Economic Policy

NEM	New Economic Model
Ketuanan Melayu	Malay supremacy
Suqiu	The Malaysian Chinese Organisation Election Appeal Committee
HINDRAF	Hindu Rights Action Force
Bersanding	Sitting in state
Kenduri	Feast
MARA	Council of Trust for the People
TEKUN	Entrepreneurship Group Economic Fund
SME	Small and Medium Enterprise
MECD	Malaysia Entrepreneurial Cooperative Development
AIM	Endeavour Trust of Malaysia
Peniagawati	The Association of *Bumiputera* Women Entrepreneurs and Professionals

CHAPTER 1

INTRODUCTION

Introduction

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.

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. However, entrepreneurs' lived experiences are subject to multiple influences, and their different societal contexts will differently shaping their entrepreneurial identities. How, then, might we robustly conceive of the experiences of women entrepreneurs, and those working and constructing their identities in non-Western contexts?

Entrepreneurship is a pervasive phenomenon driven by the capitalist system in developed economies, and is considered an important determinant for economic performance and growth (Baumol, 2002; Holcombe, 2007; McGrath, 1999;

Schumpeter, 1934; Thurik & Wennekers, 2004; Wennekers & Thurik, 1999). 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. Malaysia presents an interesting site for this research in several ways.

First, as a moderate Islamic nation, Malaysia has embarked on industrialisation and modernisation while nourishing Islamic values. The country also aspires to achieve the status of being a developed nation and to be competitive in the global marketplace. This aspiration is stipulated in the Malaysia's Vision 2020 (Islam, 2010). However, one might ponder how the blend of secular, or Western, values can fit with Malay-Muslims way of life.

Second, at first glance, Malaysia can be seen as a society divided by intense ethnic, religious, and cultural differences and by a rural-urban divide (Mohd Noor, 2009). The present multiethnic climate of Malaysia is marked by the prominence of the Chinese in business and trading, the Malays in the public sector and political sphere, and the Indians (especially lower income groups) as labourers in rubber plantations (Hamidon, 2009). The Chinese and the Malays can be critical of each other due to economic disparities on the one hand, and on the other, the belief that the political power of the Malays curtails the economic power of the Chinese (Jomo, 2004; Mohd Noor, 2009; Zawawi, 2004). Thus, it is important to understand the role that ethnicity, culture, and religion play in developing entrepreneurial identities of Malay women. Malaysia's multiculturalism easily enables a study of the multidimensionality of women's entrepreneurs' identity and how they manage these intersections (ethnicity, culture, religion).

Third, with regards to gender, Malaysia is distinctive in its approach to integrating women in the nation's economic development. In contrast to extreme patriarchal societies in other parts of the Muslim world (such as Afghanistan), women in Malaysia are encouraged to participate in the labour market and make the most of

opportunities available to them. There has indeed been an increase in women's entrepreneurial activities since the 1990s (Omar & Davidson, 2004) as well as in other sectors in the economy. The cultural shift towards modernisation has also witnessed an increasingly equal contribution by women to family incomes (Omar, 2003). Nevertheless, women often still face the double burden of having to negotiate stereotypical and traditional expectations that they perform family roles as carers and homemakers (Mohd Noor, 2006; Omar, 2003).

While entrepreneurship is commonly treated as a masculine domain (Ahl, 2004; Ogbor, 2000), and a largely Western one, founded in capitalism and its associated individualism, understanding the experiences of female entrepreneurs in a non-Western context and from a non-Western perspective has the potential to add new dimensions to the field of entrepreneurial studies. This research explores how female Malay entrepreneurs articulate their identities at the intersection of Islam, ethnic-culture, and gender. While existing literature on women's entrepreneurship has tended to focus on entrepreneurial issues in the West, very little research has been conducted in Eastern countries and particularly Islamic societies where religion plays a significant role in public life. This study's focus on the experiences of Malay women entrepreneurs is especially necessary given Fielden and Davidson's (2005) call for entrepreneurship scholars to pay attention to the importance of ethnicity and issues surrounding women in different cultures as they venture into business ownership.

Objectives of the thesis

The overarching research objective of this thesis *is to examine the intersection of religion, culture, and gender in the construction of Malay women entrepreneurs' identities in Malaysia*. The research study uses a social constructionist lens to increase our understanding of ways in which Malay-Muslim women entrepreneurs construct their 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. In order to investigate how Malay women entrepreneurs articulate the multiplicity of their identities requires a complex perspective to researching women entrepreneurs in that we need to

explore and understand multiple social dimensions of women's life. 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.

To achieve the above mentioned objectives, the research questions for this study are as follows:

RQ1. How do women construct entrepreneurship in the context of Islam?
RQ2. How do women construct entrepreneurship in the context of Malay culture and ethnicity?
RQ3. How are gender roles constructed in the context of entrepreneurship, Malay culture and religion?

Significance of the research

This research contributes to the existing literature on female entrepreneurship in several ways. *First*, this research adds new knowledge to the field of gender and 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. Another significant aspect of the study concerns the lack of scholarly writing by local researchers exploring the field of gender and entrepreneurship in a nonnormative field of research using an interpretivist paradigm. This study emphasises an interpretive approach in order to help deepen

our understanding of women entrepreneurs' contribution to economic and social life. It critically looks at religion, culture, power, and gender leads to broader, if not an alternative, conceptions of female entrepreneurship in that it shows how entrepreneurial practice shifts and diverges from ethnocentrically and gendered entreprenurship norms. It therefore brings a nuanced understanding of the complexity and the plurality of Malay women entrepreneurs' life and identity.

The *second* contribution of this research is that it includes religion as an important element in the construction of women's entrepreneurial identity. From a gender and communication perspective, little is known about how women entrepreneurs enact their lived experiences in ways that reflect their religious identities. Entrepreneurial activity is often associated with individualism and the pursuit of material wealth. There has been a comparative and significant neglect of how religious values and beliefs influence women's business operations. This study begins to help fill this research gap by looking at the embedded values that guide Islamic women in the conduct of their entrepreneurial business in a Malaysian context.

A *third* contribution made by this research is that it advances theory in relation to gender and entrepreneurship in a geographical region that is characterised as a collectivist, high power distance culture. Numerous studies on women's entrepreneurship have been conducted in European and American contexts (Carter, 2000; Inman, 2000; Moore & Buttner, 1997). These studies reflect individualistic Western values and celebrate an achievement-oriented approach as a requisite in the Western model of entrepreneurial values. Thus, their findings are not necessarily transferable to Malaysian society which is based on collectivist and high power distance values.

Finally, this thesis is important in its focus on the intersection of gender with the social categories of ethnicity, religion, and culture. Studies of such intersection are relatively new and there is a need for further research on how these categories shape the experiences and realities of women entrepreneurs. These factors directly influence women's lived experiences and thus must be studied in concert. Thus, it considers all social categories as inextricably intertwined. This research is,

therefore, unique as it addresses how women negotiate their gender, Muslim and Malay identities in their everyday entrepreneurial works.

Structure of the thesis

This thesis is organised into eight chapters. Chapter 2 provides a background to the research context. It details Malaysia's sociocultural, historical, economic, and political environment. In doing so, it outlines trends in entrepreneurship before and after Malaysia achieved its independence, as well as the development of entrepreneurship among women in Malaysia.

Chapter 3 examines the literature on entrepreneurship, culture, Islam, and gender. This chapter also outlines Smircich's arguments concerning the different ways in which culture has been researched as variable, and how it can alternatively be researched as root metaphor. This understanding of different approaches to researching culture is significant because it can assist in reframing how we research and theorize entrepreneurship. Moreover, the root metaphor perspective provides a different outlook in understanding women entrepreneurial identity. Consequently, the chapter sets out specific research questions for this study.

Chapter 4 describes the methodological framework for the study, including the philosophical assumptions underpinning the research. This chapter provides the justification for an interpretivist paradigm and qualitative research methods in gathering data for this study. It also outlines, in detail, the data collection and analysis methods.

Chapter 5 presents empirical results on the theme of Islam and entrepreneurship. It also highlights the way in which women entrepreneurs' articulate particular Islamic identities in their lived experiences. The themes range from *halal* and *haram* dialectic; religious values of modesty in dress and entrepreneurship; legitimising women's entrepreneurship through Islam; prayer; *Qur'anic* practices; moderation in life and entrepreneurship; Islamic business principles based on *Qur'anic* verses and the words of Prophet Muhammad (Peace be upon him); prohibition of *riba* (interest); and *rezeki* (livelihood). In speaking of these themes, participants showed how they negotiate between entrepreneurship and Islamic

values. They revealed how they positioned themselves when Islamic values intersect with their business activities.

Chapter 6 discusses the theme of culture and ethnicity within the research interviewees' entrepreneurial contexts. I describe various accounts of how participants are influenced by the societal context in order to have a better understanding of the complexity of Malay women entrepreneurs living in multicultural society. The key themes discussed are: Ethnic pride – *Malayness*, collectivistic culture, risk aversion, identification through antithesis, patronising Malays, and embedded enterprising values.

Chapter 7 extends the understanding of women entrepreneurs' experience and sensemaking by presenting the findings related to how gender identities are constructed in the context of entrepreneurship, Malay culture and religion. Major themes covered from the participants' narratives ranged from gender empowerment, dress as a signifier of women's identities, work-family balance, *budi* values, to perceived unfairness in business dealing and gender stereotyping in business. The chapter also explores the relevance of gender, networks, and business opportunities; and negotiating dilemma when Islamic values intersect with work expectations.

Chapter 8 draws together the conclusions from these findings. It argues that the study sheds light on ways in which religion, culture and gender intersect in the construction of Malay women's entrepreneurial identity. It also outlines both theoretical and practical implications from this study, its limitations, and points towards areas for further investigation in this field.

CHAPTER 2

BACKGROUND TO THE RESEARCH: THE MALAYSIAN CONTEXT

Introduction

This chapter provides an explanation of the background context in which my research is situated. It presents an overview of the sociohistorical, cultural, economic, political, and entrepreneurial landscape in Malaysia. Malaysia is a developing country which has embarked on a deliberate programme of industrialisation and modernisation, and, in this context, entrepreneurship is promoted by the government as a mechanism which supports economic development. According to the Global Entrepreneurship Monitor (GEM) in its 2009 report, Malaysia is categorised as an efficiency-driven economy, a term that places it between innovation-economies (wealthy countries) and factor-driven economies (poor countries) (GEM, 2009).

While research on women entrepreneurs is extensive in developed and largely secular countries, especially in the USA and other Western contexts, very little research has been conducted in Eastern countries and particularly Islamic societies where religion plays a significant role in public life. In addition, statistics on business ownership among Malay women are scarce, and little is known about how their gender, ethnicity and Muslim identity may influence their everyday business practices.

In this chapter, I first present a brief overview of the geographical and historical context of Malaysia. This summary includes a condensed explanation of the country's location, population, social environment, its people and history of colonial rule. I also outline the postcolonial political context before turning to postcolonial ethnic relations in Malaysia. I then provide a background to Malay culture focusing on its customary laws and traditions. This is followed by an explanation of the historical background and trends in entrepreneurship in Malaysia including consideration of the influence of the New Economic Policy

and government initiatives on entrepreneurial activity. The final section of the chapter discusses the growth in the number of women entrepreneurs in Malaysia, and the importance of researching this phenomenon.

Brief geographical and historical overview

Malaysia consists of Peninsular Malaysia (West Malaysia) and East Malaysia (Sabah and Sarawak). Within Peninsular Malaysia there are eleven states: Perlis, Kedah, Pulau Pinang, Perak, Selangor, Negeri Sembilan, Melaka, Johor, Pahang, Kelantan and Terengganu. Malaysia is a plural society which has three main ethnic communities – Malays, Chinese and Indians. The Malays are the predominant ethnic group and regard themselves as the *Bumiputera,* which literally translates as 'sons of the soil'. The population of East Malaysia is more diverse than the population of Peninsular Malaysia and consists of the Kadazan, Iban, Bajau, Melanau, and Penan, amongst others. These groups are also recognised as indigenous groups, together with the *orang asli* (original people) in Peninsular Malaysia. The population of Malaysia is estimated at 27.23 million, of which Malays and other indigenous groups make up to 60%, the Chinese, 22.8%, and the Indians, 16.8% (Hamidon, 2009).

Malays are Muslims, speak the Malay language, and are primarily governed by the traditional customs known as *adat* (Nagata, 1974). Abdullah (1997) notes that the Malay ancestors can be traced back over 3500 years and come from Indo-China or Yunnan. They are also regarded as early settlers preceding the influx of the Chinese and the Indians brought in by the British during the period of colonisation (Hamidon, 2009). The free labour migration policy of the British rule took place during the late nineteenth and early twentieth centuries, as a solution to providing cheap labour to work in the tin mines and rubber plantations (Case, 2000; Gomez, 1998; Hamidon, 2009; Leng & Hing, 2001; Nagata, 1974). Ethnic differences between the Malays, the Chinese, and the Indians run deep, and their separate identities are reflected in their languages, codes of dress, customs, and behavioural norms and patterns (Gomez, 1998; Sendut, 1991). Some of the tensions between the three ethnicities can be traced back to the country's colonisation and especially the policies and practices of the British Colonisers.

It was the Portuguese who first colonised Malaya in 1511, followed by the Dutch in 1641, and the British in 1786 (Andaya & Andaya, 1984). One of the major effects of the Portuguese and Dutch colonisation in Malaya (especially for the state of Malacca with its important trading port and which was the first state that Portugese too over) was the spread of Christianity (Ming Ng, 2012). Despite 130 years of Portuguese and 145 years of Dutch colonisation, their presence in Malaya had little impact in comparison with the British colonisation. For example, the British open-door immigration policy introduced in the 19th century saw an influx of Indian and Chinese migrants that dramatically changed the population structure in Peninsular Malaya (Abdullah, 1997). In less than 40 years the population grew by over 400 per cent. Between 1831 and 1931, it increased from 418, 500 to 1, 713,100 (Abdullah, 1997). This increase in the migrant population was regarded as posing a threat to the indigenous people in Peninsular Malaya (Shamsul, 2001).

The British colonial government introduced a divide and rule policy in 1786, a practice of segregating economic activity along racial lines (Ariff & Abu Bakar, 2002; Hamidon, 2009). This policy resulted in a society that was very much multilayered, segregated economically and racially, with the majority of Malays positioned on the bottom rung (Ahmed, Mahajar, & Alon, 2005; Hamidon, 2009; Omar, 2006; Shome, 2002). Many authors regard the influence of the British divide and rule policy as playing an important role in the construction of a multiethnic society in Malaysia (e.g., Ariff & Abu Bakar, 2002; Drabble, 2000; Hamidon, 2009; Omar, 2006; Shamsul, 1996).

According to Drabble (2000), the British colonial policy placed the Chinese community in town areas where there were more economic activities. The British allowed the Chinese to take up certain trades, such as shopkeeping and petty trading in the towns and they received a better education than the Malays and Indians. Further, Drabble describes how the Malays were encouraged to settle in the provinces and practise traditional agriculture and fisheries. The British aim was merely to provide basic education for Malay children, a policy which led to limited growth and business and economic opportunities for Malays (Shome, 2002; Omar, 2006). As Omar points out, during the British rule, 85 per cent of the English school enrolments came from the Chinese population because the Malays,

compared to the wealthy Chinese, could not afford the high costs of education. Another factor contributing to the low Malay enrolment is that English-language schools were run by the missionaries and the British administration. This religious dimension meant that Malays did not want to send their children to these schools fearing the influence Christianity might have on them (Syed Husin Ali, 2008). Therefore, during the colonisation period Malays found themselves in a position of relative disadvantage in terms of being prepared for involvement in modern economic activities. In contrast, English-language schools better prepared the proportionally greater Chinese student enrolment as they were taught technical and trade skills which offered better upward mobility (Sua & Raman, 2009). Only the Malay elite were accepted and allowed to work with the British administration (Drabble, 2000).

The divide and rule policy enabled the British to control the three major ethnic groups (Ahmed et al., 2005). The policy has also been regarded as having contributed to a lack of entrepreneurial activity among the Malays (Ahmed et al., 2005; Omar, 2006). Further, the policy resulted in an economy where large business corporations were owned by foreign companies and Chinese businessmen, while the Malays languished in unproductive economic sectors such as rice farming, livestock rearing and fishing (Crouch, 1985; Drabble, 2000; Hamidon, 2009). Malaysia gained independence from the British in 1957 which brought an end to the divide and rule policy. However, Western political and economic systems have continued to significantly influence and shaped Malaysia since colonisation.

The Islamic resurgence of the late 1970s, which can be attributed to the growing desire among of Muslims to protect their culture from the perceived threat of non-Islamic elements, has also been a powerful new force shaping the Malay culture (Muzaffar, 1987; Peletz, 1997; Shamsul; 1997). Nagata (1994) noted the demand by the Islamic opposition party in the 1970s for explicit government reform of society corresponding to Islamic values and teachings. The party called for the government to introduce, among other things, an Islamic bank, an Islamic insurance company, and an Islamic University. These all supported and contributed to Islamic revivalism in Malaysia. This revivalism was further

evidenced by, for example, the widespread use of the *mini telekung* (head scarf) among Muslim women due to the *dakwah* (to call) movement which encourages Muslims to become better Muslims (Peletz 1997). But Islam also plays a role in how Muslims' conduct their lives more widely – not just in terms of the clothes they wear and their worship practices. For this reason, in the following sections I briefly describe Islamic teachings and concepts, Islamic principles and gender with regard to veiling, and then proceed to explain how Islam restrains certain business practices and behaviours according to moral ethics of the religion.

Islamic pillars and concept

The basic beliefs for Muslim falls into six main pillars of faith, the first of which is called the article of faith, namely belief in Allah, His Angels, His Books, His Prophets, and the Day of Judgment or the Day of Resurrection (life after death), and the belief in Destiny or Fate (*Qadar*) (Kayed, 2007). In addition to the article of faith, Islam is based on five other pillars which help to strengthen Muslims' faith and obedience to Allah, and follow the practice of Muhammad (Uddin, 2003). The first pillar is the statement of belief in one God (*shahadah*) that there is no god but Allah and Muhammad is Allah's prophet or messenger. The second pillar is the daily prayers, and is followed by fasting during the month of Ramadan. The fourth pillar is almsgiving (*zakat*), and finally, pilgrimage to Mecca (Uddin, 2003). Islam is not presented merely as a religion, but as an encompassing way of life (Farooqi, 2006; Rice, 1999; Simbar, 2008). The followers of Islam are accountable to God and believe that their behaviour and deeds in this life will affect their treatment in the afterlife (Chapra, 2008).

Islamic principles and gender

Islam has laid down specific gender related principles according to *Syariah* (Islamic principles of living) law. Perhaps the most obvious and one of the most widely debated examples of this is in terms of dress codes for women including veiling and the wearing of the *hijab*. There have been various interpretations of appropriate and modest dress codes under Islam and these differ from country to country (Boulanouar, 2006). The wearing of the hijab, which requires everything but the hands and face of the woman to covered in the presence of non-related adult males, has often been viewed as a sign of Muslim women's oppression,

seclusion and silencing (Afshar, 1996; Keddie, 1991). How feminists have seen the veil, has, however, has shifted significantly over time and there are complex and different ways of interpreting veiling, as I will now briefly outline.

Arguments against veiling

Within Islam, the argument against veiling has been widely debated. Some Muslim feminists can be regarded as very liberal and influenced by the Western feminism movement. Fatima Mernissi (1991), Leila Ahmed (1992), and Nawal El Saadawi (1982) are amongst this group. They argue that veiling did not originate in Islam and claim that no single verse in the *Qur'an* ordains the wearing of the veil. Islam only demands modesty for both men and women. The *Qur'anic* sanction commonly cited with regard to veiling, Chapter 33: verse 59, according to these researchers, only specifically refers to the Prophet Muhammad's wives and daughters and not to Muslims generally. This verse states: "O Prophet! Tell your wives and your daughters and the women of the believers to draw their *hijab* all over their bodies. That will be better, that they should be known (as free respectable women) so as not to be annoyed...". In order to understand the whole messages in the *Qur'an*, Muslim scholars are required to refer to the other verses in the *Qur'an* so that misinterpretation can be avoided. As is evident, Muslim feminists who reject vieling interpret the *Qur'an* and in a very liberal way.

Nawal El Saadawi (1982) explains that veiling did not actually originate with the advent of Islam but was associated with pre-Islamic cultures which have since let go of this patriarchal requirement. Mernissi (1991) claims that the requiring all Muslim women to veil is a means of men exerting social control and dominance over women in order to restrict women to the private sphere. Liberal Muslim feminists who tend to see veiling as linked to women's subordination are very much influenced by the patriarchal and misogynistic system in their country which limits female mobility which they then critique in their feminist positions. Opponents against veiling also claim that veiling traditionally applied only to noble women to differentiate them from the common people (El-Guindi, 1999), that is, noble women wore the veil to signify higher status.

The earliest Muslim feminist call for women's emancipation and liberation that can be traced originated from such Middle Eastern countries as Egypt (Moussa, 2011). Moreover, according to Mernissi (1991), veiling can be regarded as a human artefact (a construct) rather than a divine law.

Arguments for veiling

Proponents of veiling argue that veiling is an Islamic injunction and that there is wisdom behind the command (Roald, 2001). Veiling is thus regarded as an act of modesty, worship and submission to Allah; in this way veiling stands as a public symbol of Muslim piety and expression of religious adherence (Brenner, 1996; Mahmood, 2001). Proponents of veiling widely use a series of passages in the *Qur'an* that seem to support the practice. Some of the chapters are Chapter 33, verse 59 and Chapter 24, verse 3. They also argue that sacred texts must be interpreted with caution and only by people qualified in Islamic scholarship. Islamic tradition does not allow for individual interpretation of the *Qur'an* (Boulanouar, 2006) and they object to the way Muslim feminists have re-interpreted it.

Another argument for veiling relates to the element of choice in interpreting Islamic dress. The argument is based on a woman's right to decide whether to veil or not to veil. This proposition is influenced by the universal principle of human rights (Anwar, 2001; Yamani, 1996). In addition, according to Bullock (2001), veiling is advocated as a kind of liberation from consumerist behaviours and materialistic cultures. Further, Hirschman (1998) argues that veiling is a complex practice within which women's agency functions in similarly complex ways and it should not be simply seen as a mark of oppression, but a practice that works alongside the broad Islamic ethical and moral guidelines.

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 Quran: "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" (Chapter 62, verse 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 makes capital gain without having actually doing any work, while the entrepreneur is burdened with financial liabilities from his hard graft (Chapra, 2006).

Another important Islamic concept is that of social obligation (*fardhu kifayah*). (Kayed, 2007). The opposite of social obligation is personal obligation (*fardhu ain*). In Islam, an individual who is involved in business activities is considered to be performing a religious duty – a good deed (*ibadah*) through the fulfilment of social obligation (*fardhu kifayah*) (Kayed, 2007; Uddin, 2003). By carrying out their social obligations, Muslim entrepreneurs are considered to be making a significant contribution to raising the country's economy and to be contributing to the greater wellbeing of the society by offering quality products and services (Kayed, 2007). However, one has to keep in mind that every action taken is first intended for the sake of pleasing the Almighty Allah, secondly, to satisfy the needs of the community, and finally to generate a reasonable income for the