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

A thesis

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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 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 <i>Bumiputera</i> 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 entrepreneurship 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, 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 veiling interpret the *Qur'an* 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 31. 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

entrepreneur (Pramanik, 2003). The Muslim entrepreneur like all other Muslims is the vicegerent (*khalifah*) in this world guided by Islamic ethics and codes of conduct (Pramanik, 2003). Because Islam is embedded in Malay culture, its concepts and principles do affect their daily lives and business practices. However, we also need to consider how Malaysia's contemporary political system and policies in relation to entrepreneurship are formulated by those working in the current government, as these also impact on business practice.

Postcolonial political context in Malaysia

Malaysia's political system is based on a parliamentary system of government headed by a constitutional monarch, His Majesty the *Yang di-Pertuan Agong* (King), reigning as the Supreme Head of the country, while the Prime Minister is the head of the Government (Crouch, 1996; Mauzy, 2006; Mutalib, 1993). Mauzy (2006) describes Malaysia as an illiberal democracy or partial democracy. Generally, political parties in the country are based on ethnicity rather than explicit political ideologies (Rowler & Bhopal, 2005). In his description of the Malaysian political scenario, Crouch (1996) notes that although Malaysia has a multiparty system, the ruling party is always the National Front coalition. The National Front consists of the dominant Malay-Muslim party – the United Malays National Organisation (UMNO), the Malaysian Chinese Association (MCA) which represents the Chinese, and the Malaysian Indian Congress (MIC), whose members are mostly Hindus (Rowler & Bhopal, 2005). These political parties are expected to represent their groups' ethnic and social welfare (Crouch, 1996).

Tun Dr Mahathir Mohamad, the fourth and longest serving Prime Minister who was in office from 1981- 2003 was very influential in transforming Malaysia from an agricultural economy into an industrialised nation (Gomez, 1997; Majid, 2010). He implemented an open economic policy which emphasised growth, industrialisation, and the creation of the *Bumiputera* Commercial and Industrial Community (BCIC) (Jomo, 2004). Sloane's (1999) study states that under Tun Dr Mahathir Mohamad, the Government of Malaysia had a vision of Malays emerging as "enterprising, business-minded, innovative, self-sufficient modern men and women – that is as entrepreneurs" (p.10).

However, several commentators argue that the policy trends under Tun Dr Mahathir Mohamad in the last two decades primarily benefited foreign investors, the private sector, and those politically connected with the Malay business (Gomez, 2004; Jomo, 2004; Syed Husin Ali, 2008). Gomez (2004) argues that the impressive growth and economic development during Tun Dr Mahathir's era actually contributed to an increase in social tensions between the Malays, Chinese, and Indians, as well as to rising factions in the dominant political party – the National Front.

The sixth and currently serving Prime Minister, Datuk Seri Najib Tun Abdul Razak was elected on 4 April, 2009 (Majid, 2010). It is useful to outline the thrust of his leadership in order to provide an understanding of the context in which women entrepreneurs currently operate. Datuk Seri Najib's leadership has focused particular attention on developing eight values within Malaysian society: a culture of excellence, perseverance, humility, acceptance, loyalty, meritocracy, education, and integrity (PEMANDU, 2010). Importantly, the present leadership slogan of "1 Malaysia, People First, Performance Now" is based on the concept of fairness to all. This rhetorical strategy attempts to alleviate racial tensions though critics argue that it is highly superficial (Abdullah, Moner, & Jamaludin, 2010; Chin, 2010). Furthermore, Datuk Seri Najib is introducing the New Economic Model (NEM) to replace the previous New Economic Policy (NEP) that had been implemented by Tun Dr Mahathir Mohammad. The significance of NEP as a mechanism to redress the imbalance of wealth between the three ethnicities will be discussed later in this chapter. Although Datuk Seri Najib's new leadership and his bold approach to transforming Malaysia into a high-income economy by 2020 have been much debated in the media (Hussein, 2011; Wan Husin, 2011), many Malaysians welcome the approach as a means to achieve a united Malaysian nation (Xavier & Ahmad, 2012).

While Malaysia is considered politically stable and calm, because of the absence of any prolonged political conflict, relations between the major ethnicities are not without their tensions (Saravanamuttu, 2010). It is to this issue that I now turn.

Postcolonial ethnic relations in Malaysia

In order to understand cultural and ethnic influences on women entrepreneurs in Malaysia, it is useful to consider the country's ethnic relations. In the Malaysian context ethnicity is expressed in terms of race (Crouch, 1996) though some Malaysian scholars use the term "ethnicity" and "race" interchangeably (e.g., Mandal, 2003). In a multiracial and multireligious context of a single state, contrasting cultures, values, norms, and ways of life make political and ethnic conflicts inevitable (Crouch, 1996).

Chinese and Indian migrations significantly shaped the complexity of ethnic relations in Malaysia. Prior to independence, the British always regarded the Malays as the rightful owners of the country, and those of other ethnicities as temporary guests (Crouch, 1996). In order to gain independence from the British administration, the Chinese and Indians were required to agree to a social contract where they would not question Malay supremacy (*ketuanan Melayu*) and in turn, the Malays would acknowledge the citizenship of Chinese and Indians residing in the country (Cheah, 2002). In Cheah's words, this social contract, "has remained the basis for the country's nation building efforts" (p. 39): it supports the maintenance of Malay rights while offering citizenship to a large number of non-Malays. Chee-Beng (2000) notes, during the years after 1957 when independence was achieved, "the Malays feared Chinese economic domination, while Chinese businessmen feared that Malay political domination would threaten their economic and cultural interest" (p. 448). For this reason, it was believed that growing tensions between these ethnicities could be resolved if the Malays were able to adopt the same economic enterprise culture that has allowed the Chinese to prosper (Hamidon, 2009; Omar, 2006).

Research on ethnic relations in Malaysia is often positioned in relation to the socioeconomic policies, and ethnic affiliations with political parties (Abdul Gapor, Abu Bakar, & Ahmad Farouk, 2009; Crouch, 1996; Ismail, Abdullah, & Ahmad, 2009). Malaysia has seen racial conflict, but such conflict has tended to be seen as manageable because it has seldom led to physical hostilities (Crouch, 2001). The most overtly critical incident since independence was the bloody riot of 13 May, 1969 which involved mainly Malays and Chinese people (Jomo,

2004). There are many reasons for the racial outbreak, but the root cause of the incident is generally attributed to economic inequality between the Malays and Chinese (Abdul Aziz, 2012). It is also documented that the ruling Alliance coalition which had won a reduced parliamentary majority had led what was the Chinese opposition party to an electoral victory (Jomo, 2004). Consequently, thousands of Chinese celebrated their victory and paraded throughout Kuala Lumpur and predominantly Malay areas such as Kampung Baru, sneering at and insulting the Malay community (Hwang, 2003). This behaviour provoked Malay communities in major cities such as Penang and Perak and led to racial violence (Hwang, 2003). The bloodshed involved major casualties: hundreds of people died (unofficial reports claimed between 800 and 1000), vehicles and houses were burnt, and many Chinese were left homeless (Hwang, 2003). These ethnic riots are often used by the government as a reminder to the people of Malaysia about the need to be careful not to stir up racial tensions and antagonise other racial groups.

While Malaysia has not seen hostile clashes between its constituent ethnicities since the deadly 1969 riot, the recent times have seen several outbreaks of ethnic tensions. One such occurrence was in 1999 when the *Suqiu* (The Malaysian Chinese Organisations' Election Appeal Committee) was established to appeal for the abolishment of all *Bumiputera* rights and the privileges that Malays in the country enjoy (Hing, 2004). In March 2001 clashes occurred between Malays and Indians in Kampung Medan, and the Hindu Rights Action Force (HINDRAF) demonstration occurred in November 2007 (Saravanamuttu, 2010). The HINDRAF movement was formed as a reaction to the perceived socioeconomic injustice and rights of the Indians to national equality in Malaysia (Bunnell, Nagarajan, & Willford, 2010). In many respects, interethnic relations and racial harmony has continued to preoccupy the present administration and has been seen as a real challenge in preserving the national unity of the country (Baharuddin, 2005; Singh, 2009).

Having addressed the tension between ethnicities in multicultural Malaysia, the following section concentrates on detailing the cultural background of the Malays,

who are the focus of this thesis, outlining the Malay *adat* (customary law and traditions) and cultural values.

Malaysian cultural values

Many researchers have based their analysis of Malaysian cultural values on Asma Abdullah's (1996) study, *Going Global* (e.g., Kennedy, 2002; Selvarajah & Meyer, 2008). While each ethnic group in Malaysia preserves its own identity, certain values are apparent in all Malaysian ethnic groups. Abdullah (1996) states that Malaysians have five values:

First, Malaysians are *collectivistic*; identity is determined by the collectivity or group to which one belongs, not by individual characteristics. Second, Malaysians are *hierarchical* in that power and wealth are distributed unequally; this inequality manifests itself in respect for the elders and "is considered normal as manifested in the way homage is paid to those who are senior in age and position" . . . Third, Malaysians are *relationship oriented*. Their lives are embedded in a complex web of ties to family, village, country, and social group, where mutual and reciprocal obligations are clearly understood and acted upon. Fourth, *face*, or "maintaining a person's dignity by not embarrassing or humiliating him in front of others," is key to preserving social harmony and personal relationships . . . Fifth, Malaysians are *religious*. Happiness comes "from suppressing self-interests for the good of others or discovering it from within oneself through prayers and meditations" (quoted in Merriam & Mohamad, 2000, p. 49).

In addition, Malays embrace values such as hospitality, gentility, speaking softly, adherence to religious requirements, and neighbourly sharing of foods (Dooley, 2003). There are also other studies that found that the Malays are distinctive in their religiosity when compared to other ethnicities, such as the Chinese in Malaysia (Abdullah & Lim, 2001; Fountain & Richardson, 2005). This is because the Malay value system is based predominantly on Islamic beliefs (Abdul Malik & Ismail, 1996).

The Malay *adat*

Adat, the Malay language, and Islam, are all very influential in Malay culture (Karim, 1992; Sloane, 1999). *Adat* is defined as "the total constellation of concepts, rules, and codes of behaviour which are conceived as legitimate or right, appropriate or necessary" (Karim, 1992, p.14). Omar (2003) describes *adat* as a custom and tradition which serves as the basis for appropriate human behaviour.

In general, *adat* controls values, norms and behaviours. *Adat* and Islam coexist as powerful influences in an individual's life (Dahlan, 1991; Goddard, 2001; Mohd Noor, 2006; Omar, 2003). *Adat* existed in Malay society long before Islam was introduced to the country in the 12th century (Mutalib, 2008). It was documented that the state religion was Hindu and some of the Malays were influenced by animism before the spread of Islam across the region. Eventually, the local people became to appreciate the egalitarianism of Islam - which they encountered in their interactions with traders from the Middle East - over that of the Hindu caste system (Ming Ng, 2012). However, many *adat* practices among Malays have continued to be seen as influenced by Hindu culture. An example of this is in the wedding ceremony when the bride and groom perform the *bersanding* (sitting in state). This ritual has been critiqued by the *Dakwah* (revivalist) group because it is seen as not properly observing Islamic teachings (Ahmad, 2009). Ritual feasts (*kenduri*) held for weddings are also regarded as wasteful by the *Dakwah* group. In this sense, some *adat* rituals clash with Islamic values in terms of appropriate public behaviour for men and women, and in terms of notions of moderation which are espoused by Islamic teachings.

Budi is the essence of social relationships among Malays and is deeply embedded in Malay culture. It guides an individual's behaviour in interactions with others, and Malays are expected to subscribe to this ideal behaviour. According to Dahlan (1991):

budi embodies all the virtues ranked in the systems of values of the Malay society . . . the structure of *budi* is composed of virtuous qualities, such as *murah hati* (generosity), *hormat* (respect), *ikhlas* (sincerity), *mulia* (righteousness), *timbang rasa* (discretion), *malu* (feelings of shame at the collective level), and *segar* (feeling of shame at the individual level). (pp. 46-47)

Hormat (respect) provides one example of the *budi* structure. In Malay culture it is more important to be respectful to the elders and those from a higher hierarchical position than to be independent, whereas in a Western culture independence is highly valued (Goddard, 2001). Not only do Malays have respect for the position each person holds in the hierarchy, honorifics titles are commonly used to indicate respect for status. Malays

are expected in the *adat* to be courteous (*berbudi*) and gracious. As explained by Triantafillou (2005), central to Malay customs are “politeness, refinedness, and consideration of others” (p. 217). These essences shape behaviour in both social and entrepreneurial activities. These values do appear to contradict the entrepreneurial values of Western individualism because the essentials of *budi*, do not encourage aggressive ego centred behaviour.

Given the importance of cultural values to Malays, how then, might culture that fosters traditional outlooks stimulate entrepreneurial activities? This raises important questions about the link between cultural values and entrepreneurship. This link has its roots in the history of entrepreneurial background in Malaysia, and the concept of Malay entrepreneurship. To further appreciate this connection between cultural values and entrepreneurship in Malaysia, one has to understand the role of the National Economic Policy or affirmative action policy to assist the Malays, and entrepreneurial development after independence.

Entrepreneurship in Malaysia and its historical entrepreneurial background

The concept of entrepreneurship in Malaysia mainly refers to the “gathering of productive resources in an effort to start a business venture on a small scale with the hope of providing a reasonable income to the entrepreneur or small business operators” (Ahmed et al., 2005, p. 170). In order to understand the significance of gender in the entrepreneurial landscape of contemporary Malaysia, it is important to provide a historical rendition of entrepreneurial activities before European colonisation.

Many scholars commenting on Malaysia’s economic history note that entrepreneurial activity has long been practised in Malaya and has been documented since the 14th century (e.g., Abdullah, 1997; Ahmed et al., 2005; Hamidon, 2009; Omar, 2006). Malay entrepreneurs have been very active in business since the time of the Malacca Sultanate circa 1400 and 1500 A. D. As noted by Ahmad et al. (2005), in the heyday of Malacca,

around 1500 A.D., a trade township existed and was promoted by the Malay traders. Malacca, one of the thirteen states of Malaysia, was an important port and commercial centre in South East Asia. Traders from numerous countries came to trade in Malacca, including merchants from India, and China. However, Malay entrepreneurialism deteriorated after Malacca was colonised by the Portuguese in 1511, again by the Dutch in 1648, and finally by the English in 1824 (Abdullah, 1997; Omar, 2006).

Trends in entrepreneurship among the Malays

Ahmed et al. (2005) report that, following independence, the Chinese held power in the economic and commercial sectors whereas the Malays who preferred to take salaried work in the public and civil service, did not capitalise on opportunities to become involved in business and increase their standard of living (Meerman, 2008). The authors further note that the 1931 census, identifies 475 Malay proprietors and managers of businesses in the then Federated Malay States of Perak, Pahang, Negeri Sembilan and Selangor, compared to 16,894 Chinese, 4,428 Indians, and 246 Europeans. The situation remained unchanged up to the eve of independence. For example, Goh (1962) reported that in 1954, three years before independence, there were 79,673 business units registered in the then Federation of Malaya. Of these, only 7,878 (or approximately 10%) were Malay-owned. The Chinese owned 58,005 (73%) and the Indians owned 12,696 (17%). Ungku (1962) explains that the 1960s did not see a radical departure from earlier patterns of business ownership. It was noted that by December 1961, there were 84,930 sole proprietorships in the Federation of Malaya. Of these 11,648 (12%) were owned and managed by the Malays. Out of 16,103 partnerships, only 4.5% were Malay. The ratio of Malay firms to non-Malay firms was 1:7. Eventually, Malays began to feel discontented and deprived of their perceived indigenous rights due to inequality in wealth and income distribution. This discontent took the shape of resentment and distrust toward the economically dominant Chinese (Abdullah, 1997; Gomez, 1999). In response to the growing discontent about the economic inequalities between the Malays and the other races (mainly Chinese) who were gaining economic control, the

Malay-led government took action and imposed the New Economic Policy (NEP) in 1970 (Hamidon, 2009).

National economic policy and its influence on Malay entrepreneurship

The primary objective of the NEP was to eradicate poverty, and to obliterate the strict lines identifying a particular ethnic group with a particular economic activity or occupation (Jomo, 2004; Omar, 2006). Emphasis was also put on increasing effective *Bumiputera* (indigenous people) ownership of and participation in the corporate sector, and improving *Bumiputera* participation in high-income occupations that will further lead to reduce economic disparities among racial groups. The NEP targeted at least 30 per cent effective *Bumiputera* equity ownership by 2000, but this goal was extended to the year 2010 as stipulated in the Third Outline Perspective Plan (Ariff & Abu Bakar, 2002; Omar, 2006).

The NEP was also designed to encourage Malays to venture into business. Many agencies were established to assist the creation of a new breed of Malay entrepreneurs, who, it was hoped, would grow their operations into large businesses in accordance with the social restructuring objectives of the policy (Abdullah, 1999). The NEP can be seen as a kind of positive affirmative action favouring the Malays so that they are able to compete with the more urban, commercial and professional non-Malays, especially the Chinese (Nagata, 1980; Omar, 2006; Searle, 1999). A number of researchers believe that the government has been able to produce an aspiring cohort of Malay entrepreneurs who had benefited from the NEP (Abdul Aziz, 2012; Gomez, 2004; Martin, 1999; Omar, 2006). While the NEP has brought about significant improvement in eradicating poverty, it has been less successful in achieving economic balance among the three ethnicities (Hamidon, 2009), and improved interethnic relations and national unity as well (Jomo, 2004).

Having explained the relevance of the NEP to entrepreneurial activities in Malaysia, I now turn to the evolving entrepreneurial development that has occurred since Malaysian independence.

Post independence entrepreneurship development in Malaysia

According to Ahmed et al. (2005), there has been a slight increase in entrepreneurial activities since Malaysian independence was granted in 1957. They report that in 1970, the number of Malay businesses increased to 21,763 (14.2% of the total) and further increased to 78,961 (24.9% of the total) in 1980. Malays' share equity in the corporate sector also increased from 2.4 per cent in 1970 to 9.4 per cent in 1975, and 12.4 per cent in 1980. Despite this development, however, the phenomenon of under-representation of Malays in the rapidly expanding modern commercial and industrial sector remained (Abdullah, 1999; Gomez, Leng, & Hing, 2001; Triantafillou, 2005; Shamsul, 1997). For instance, Gomez et al. (2001) report that in 1991 the Chinese controlled 50 per cent equity of the construction industry, 82 per cent majority of wholesale trade, 58 per cent of retail, 40 per cent of the manufacturing industry; in addition, 70 per cent of small scale enterprises were dominated by the Chinese businesspeople. However, despite lagging behind the other major ethnic groups in the country, changes have and still are taking place within the Malay group (Hamidon, 2009). The growth of Malay entrepreneurs in postcolonial Malaysia has been closely related to the rapid urbanisation of the community, increased educational opportunities and increased government support (Abdullah, 1997; Omar, 2006).

In another study, Omar and Davidson (2004) quote Maimunah (2001) in stating that entrepreneurship has become one of the fastest growing sectors of employment for Malaysians. The economic slowdown in the middle of 1980s, coupled with high levels of unemployment and better educational attainment, made self-employment (entrepreneurship) a major option for unemployed graduates. 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 (Abdullah, 1999; Hamidon, 2009; Omar, 2006).

In 1974, the *Ministry for the Co-ordination of Public Corporations* was established. In 1976, it was renamed the *Ministry of Prime Industries* (MPI). At that time, public enterprise agencies such as *Majlis Amanah Rakyat* (MARA), the *Urban Development Authority* (UDA), and *State Economic Development Authority* (SEDC) were administered by the MPI. In 1995, the MPI was restructured and reemerged as the *Ministry of Entrepreneurial Development* (MEP). In 2004, there was a further restructuring and the MEP finally emerged under the name of the *Ministry of Entrepreneur and Cooperative Development* (MECD). These developments signal the importance the government places on entrepreneurship and entrepreneur development and has been influential in facilitating Malay entrepreneurial development.

Overview of The Ministry of Entrepreneur and Cooperative Development (MECD)

The MECD has specific function of promoting entrepreneurship in the Malay community. The addition of the word “cooperative” to the Ministry's name in 2004 signalled that the agency would be responsible not only for the development of *Bumiputera* entrepreneurs, but also had oversight of the *Co-operative Development Department*, the *Co-operative College of Malaysia*, and *Bank Kerjasama Rakyat Berhad* (MECD, 2006). The main formal objective of the MECD was to inculcate a culture of entrepreneurship among *Bumiputeras* and attract them into business ventures through the establishment and promotion of entrepreneurial development policies and programmes which, because the process of

entrepreneurial development is often a long-term one, encompass secondary school and university students as well as the wider society.

Since the entrepreneurial levels of the Malays are lower than those of other ethnicities, it was presumed necessary to inculcate an entrepreneurial culture at a very young age for entrepreneurship to flourish (Mansor & Othman, 2011; Zainal Abidin & Bakar (2007). In support of the government's desire to establish a new breed of middle-class Malay entrepreneurs and establish an entrepreneurial culture among *Bumiputera*, the MECD has developed a three-pronged strategy (MECD, 2006):

- Implementation of programmes relating to entrepreneurial acculturation, entrepreneurial training, and skills and technology enhancement.
- Creation of business opportunities for *Bumiputera*.
- Provision of support and assistance for novice *Bumiputera* entrepreneurs in the form of business advisory and guidance services, assistance with promotion and marketing, financing, and the provision of business premises.

Those agencies that operate under the umbrella of MECD include: *Perbadanan Nasional Berhad* (PNB); *UDA Holdings Berhad* (UHB); *Co-operative Development Department of Malaysia* (CDDM); *Co-operative College of Malaysia* (CCM); *State Economic Development Corporation* (SEDC); *Bank Kerjasama Rakyat Malaysia Berhad*; *Bank Pembangunan Malaysia Berhad*; *SME Bank*; and *Majlis Amanah Rakyat* (MARA) and the Entrepreneurship Group Economic Fund (*TEKUN*). In collaboration with these agencies, MECD aims to improve *Bumiputera* asset ownership in line with the government's goal of 30% equity ownership by *Bumiputera* (MECD, 2006). I now turn to provide a detailed description of some of the agencies that support the government in encouraging enterprise ownership among the Malays, beginning with *Majlis Amanah Rakyat* (Council of Trust for the People).

Majlis Amanah Rakyat (MARA)

As detailed above, MARA is an agency under the umbrella of MECD. It was established on March 1, 1966 in an effort to help remedy the socioeconomic imbalance of *Bumiputera* Malays, in particular in the education, commercial and industrial sectors. MARA aims to motivate, guide, train, and assist *Bumiputeras* to participate actively and progressively in both commercial and industrial enterprises; it focuses on participation in small and medium-sized industries (Lim, Puthuchear, & Lee, 1979). In line with this aim, MARA offers comprehensive programmes that can be broadly categorised into three areas: financial services, training, and a wide range of business support services. In addition, MARA has been given a mandate by the MECD to establish the *Bumiputera Commercial and Industrial Community* (BCIC) in all 13 States of Malaysia. In order to do this, MARA has established an Entrepreneurial Development Division which has three sections: a Business Financing Section; an Infrastructure Development Section; and an Entrepreneurs' Counselling and Evaluation Section.

The Business Financing Section of MARA offers various financing schemes to *Bumiputera* entrepreneurs who wish to engage in small-scale industry or to upgrade their current business ventures. The Infrastructure Development Section provides entrepreneurs with shopping and office complexes, arcades, shop/houses, bazaars, and stalls at subsidised rentals. The Entrepreneurs' Counselling and Evaluation Section focuses on entrepreneurial training programmes. Its main objective is to inculcate positive business ethics through the provision of entrepreneurial training of various kinds, including apprenticeship training and a promotional marketing programme (<http://www.mara.gov.my>).

In order to be successful in promoting entrepreneurship to the Malay community, it is deemed necessary for MARA to emphasise values such as competitiveness, progressive, quality, integrity, resilient, and excellence as positive entrepreneurial values in their publication materials. As stated in the web page for MARA's Entrepreneurial Development Division "*the aim is to create new entrepreneurs so that they become entrepreneurs of high quality, capable of managing their business projects*" Another implicit indication of this focus on quality is also highlighted on the MARA Entrepreneur Development Division web page when it

states, for example, its aim “*To improve the attractiveness and competitiveness of Bumiputera products in terms of their packaging and labelling*”

(<http://www.mara.gov.my>) . The message from these public texts demonstrates how discourses about quality attempt to mould Malay entrepreneurs in a manner which is consistent with the dominant entrepreneurial values promoted by the government. It is clear that the promotional materials of key agencies attempt to inculcate entrepreneurial aspirations among Malays. In doing so, the governmental programmes are communicating that, by allocating various means of support and assistance, entrepreneurship is seen as having a function in contributing to economic wealth and acting as a catalyst for economic development. By fostering an entrepreneurial spirit consistent with the individualistic culture, it is hoped that Malays by and large are able to reduce their economic imbalances with other ethnicities.

The fact that Malaysia is a country in which the majority of the people are Muslim means that agencies promote indigenous entrepreneurial activities in a way that is consistent with Islamic religious values. For example, discursive values from organisational texts at MARA discussed above draw on references to Islam, emphasising the importance of *halal* practices in entrepreneurship. MARA also refers directly to *Syariah* compliance products: *Islamic concept of financing which is interest free; financing mode: Al-Murabahah, Al-Ijarah, and Bai Al-Inah*. Indeed, Mara clearly indicates that the business sector’s operations, including the agricultural sector, need not be in conflict with Islamic concepts.

Interestingly, the representation of religious values constructed in the promotional texts reveals the agencies’ aspirations to develop Malaysia as a global *halal* hub and to create an awareness of Malaysia as the centre for *halal* products and services. In doing so, the texts construct Islamic entrepreneurship as having a religious dimension alongside the pursuit of economic wealth. In addition, it should be noted that rather than looking at the internationally recognised standard for quality management in a product (e.g., the ISO label), agencies such as MECD, MARA, and TEKUN emphasise *halal* certification as a marker of “quality”. For Muslims, *halal* is a way of conveying information about the quality of a product to the consumer. This incorporation of Islamic values illustrates a

combination of traditional values along with a capitalist element that needs to be endorsed by Malay entrepreneurs.

Another organisation that has been established to facilitate entrepreneurial development for micro business owners especially for *Bumiputera* Malays is the Entrepreneurship Group Economic Fund (TEKUN).

Entrepreneurship Group Economic Fund (TEKUN)

The Entrepreneurship Group Economic Fund was established on November 9, 1998 under the Ministry of Entrepreneurial and Co-operative Development. Its objective is to provide individuals with fast, flexible, and convenient access to financing for business purposes through a government-sponsored microfinance programme (the TEKUN programme) specifically designed to benefit individuals in micro businesses of all types, including retail, tourism and agriculture. The TEKUN programme, which encourages a culture of saving, aims to develop competitive and successful TEKUN entrepreneurs by offering capital financing to small *Bumiputera* enterprises and by creating a network of *Bumiputera* entrepreneurs. TEKUN offers first loans of between RM1,000 (NZD383.36) and RM10,000 (NZD3833.55) and subsequent loans up to RM50,000 (NZD19,167.75) (<http://www.tekun.gov.my>) .

In addition, the Malaysian government has been actively promoting women's entrepreneurship through various organisations. While the MECD, MARA, and TEKUN do not specifically focus on women in promoting business activities, *Amanah Ikhtiar Malaysia*, and *Peniagawati* are specific agencies to support women's business ownership. For this reason, the majority of women participants in this study have been recruited from these two organisations. Detailed descriptions of these organisations are provided below.

***Amanah Ikhtiar Malaysia* (AIM)**

The *Amanah Ikhtiar Malaysia*, the Endeavour Trust of Malaysia or AIM, was established on September 17, 1987, with the aim of reducing poverty among very poor households in Malaysia (<http://www.aim.gov.my>). It operates as an NGO and its funds come directly from the State and Federal Government (Chan, 2005)

by way of *Yayasan Pembangunan Ekonomi Islam Malaysia* (Islamic Economic Development Foundation or YAPEIM), *Asian-Pacific Development Centre* (APDC), *Selangor State Government*, *Credit Guarantee Corporation*, and *Islamic Bank of Malaysia* (Ismail, 2001).

Amanah Ikhtiar offers benevolent loans to its members for the purpose of financing additional income-generating activities (Chan, 2005). As poverty is concentrated in the rural areas, and as Malays and other indigenous people are heavily concentrated in rural areas, the majority of those who borrow from AIM are indigenous people (Chan, 2005). The loans given to *Amanah Ikhtiar*'s clients are used to start businesses that can generate income. These businesses operate in the informal sector with their owners selling such things as traditional cookies and chips, doing sewing, or running a coffee shop, or dairy. In some cases, the spouse and his or her family will operate the business together (Chan, 2005).

Amanah Ikhtiar has adopted a religio-cultural dimension in order to be accepted by the Muslim Malays. One of the Islamic elements that has inspired Muslim Malays to accept *Amanah Ikhtiar* is the use of a verse in the Quran which reads: ... "God (Allah) will not change your fate until you work your way to change it yourself" (Chapter 13, verse 11). Also unique to *Amanah Ikhtiar* are the Muslim borrowers' pledge and the principles of the *Ikhtiar* Rural Credit Scheme (<http://www.aim.gov.my>). While *Amanah Ikhtiar* focuses on women in rural and low income households, *Peniagawati*'s representation of women entrepreneurs reflects, to a considerable extent, an urban, sophisticated, and active lifestyle.

***Peniagawati* (The Association of *Bumiputera* women entrepreneurs and professionals)**

Peniagawati is an NGO which was established on March 24, 1980 with the aim of encouraging and supporting *Bumiputera* women who own and operate businesses. It has around 800 members throughout Malaysia. The operation is organised in four zones: North (which consists of the state of Perlis, Kedah, and Pulau Pinang); East (which consists of Kelantan, Terengganu, and Pahang); Centre (which consists of Kuala Lumpur, Selangor, and Perak); and South (which consists of Negeri Sembilan, Melaka, and Johor). Each zone has its own leader, usually the

wife of the State Minister, who acts as a figurehead and, because of her status, is seen as able to leverage women's greater access to financial and other resources from the State Government. As a premier women's business association, *Peniagawati* provides a link between the Federal Government and State and local agencies. It conducts seminars and workshops, runs entrepreneurial training programmes, and engages in dialogue with government agencies in relation to the enhancement of women's capabilities and potential. It also provides networking opportunities for women business owners (Peniagawati, 2005). Moreover, Peniagawati actively participates in entrepreneurial exhibitions jointly organised with other associations for entrepreneurial women such as the National Association of Women Entrepreneurs of Malaysia (NAWEM), the Association of Bumiputera Women Entrepreneurs Network of Malaysia (WENA), and the Malaysian Women Entrepreneurs Association (USAHANITA). Women are increasingly represented as moving towards economic and social empowerment. The following section illustrates women's progress in economic development in Malaysia.

The progress of women in Malaysia

Since the 1990s Malaysian scholars have developed a substantial body of literature on women's contribution to national development in Malaysia (Ariffin, 1994; Idris, 1994; Lang & Sieh, 1994). Much of the focus on the earlier research has concentrated on young women in the manufacturing industry (Ong, 1987). Many Malaysian writers also observe women's greater involvement in microenterprises as a source of increasing family income, which in turn has contributed to their higher standard of living (Chan, 2005; Ismail, 2001; Masud et al., 2003).

In the light of the multiplicity of women's roles in family, society and the economy, the national policy for women formulated in 1989 aimed to encourage women to participate in the labour market more, a move which was also regarded as likely to contribute to the improvement of women's status (Ismail, 2001; Lang & Sieh, 1994; Omar, 2003; Sixth Malaysia Plan, 1990 – 1995). In general, the rapid growth towards modernisation and industrialisation in the country has encouraged women to participate in the labour force (Ismail, 2001; Muhamad,

2003; Ng, 1999; Omar, 2003). In recognition of the importance of increasing women's contribution to the overall national and economic development, the Ministry of Women and Family Development was established in January 2001 (Sixth Malaysia Plan, 1990 – 1995). Its objective is to ensure the effective implementation and coordination of programmes for women and families so that women's advancement in social, economic and political areas can be facilitated. The strategies deployed by the Ministry to realise its vision are two-pronged: firstly, it aims to assist women and families facing day-to-day problems, and secondly, it aims to ensure the implementation of longer-term developmental strategies. These include, among others, integrating gender and family perspectives in the process of policy formulation and providing opportunities for women to improve their socioeconomic well-being. The focus of the Ministry is policy review, capacity-building as well as motivational and entrepreneurship programmes (Sixth Malaysia Plan, 1990 – 1995; APEC, 2002).

It is worth noting here that the policy to develop the social and economic role of women featured explicitly and strongly in the Eighth Malaysia Plan (2001 – 2005), the Ninth Malaysia Plan (2006 – 2010), and the Industrial Master Plan (2006 – 2020). The Eighth Malaysia Plan also noted that greater educational opportunities play an important role in facilitating women's increased involvement of in the labour force (Eighth Malaysia Plan, 2001 – 2005; Mohd Noor, 2006). The proportion of female students at the primary, secondary, and university levels has also increased. Female students exceed male students in higher learning institutions (Mohd Noor, 2006). The Eighth Malaysia Plan reports that at the upper secondary level, female students accounted for 66 per cent in 2000, while at the university level, female students increased from 50 per cent in 1995 to 55 per cent in 2000. The growth of the information and communication technology sector in the country has also resulted in an increase of women in the IT professionals (Ng, 1999).

While they might be enjoying improved educational and employment opportunities, Malaysian women are still required to balance several roles such as that of a wife, mother, daughter, and employee (Mohd Noor, 2006; Omar 2003). Mohd Noor's (2006) study finds that Malay women are greatly affected by the

needs to fulfil and to maintain traditional family roles and responsibilities as homemakers. She explains that the patriarchal system runs deep in the Malay family structure and while they might be given equal status in the labour market, inequality still exists at home. This view suggests that while the husband might allow his wife to contribute to the family as another income earner, it is still very rare to find a husband who takes on home chores and reduces the burden these place on his wife (Mohd Noor, 2006).

Omar's (2003) study of professional Malay women demonstrates that women negotiate, accommodate, and rework their strategies for coping with forces of modernisation while holding strongly to their traditional role as mother and wife. Omar further illustrates that although Islam and *adat* continue to have a significant influence on modern Malay women, they negotiate their religious and cultural identities to maintain the image of both modern and religious Malay women. Traditional beliefs still position cooking, cleaning, and tending to family matters as the woman's responsibility. Although some women in Omar's study experienced tensions in their responsibilities towards their domestic jobs, they were likely to accept the gendered roles because of the belief that by subscribing to the Muslim ideal as a Muslim wife and mother, they will be rewarded in the hereafter. This suggests that as Malay women are becoming involved in the modernisation process to increase their family incomes, for many women, the traditional division of labour continues to persist.

The next section provides an overview of women entrepreneurs' involvement in the business area, and details various financial sources that have benefited women through the gender mainstreaming project.

Women entrepreneurs in the Malaysian context

Before Malaysia became independent from British colonisation (pre 1957) and during the early stages of economic development, Malay women were generally involved in agricultural activity in the rural states. As early as 1970, it was noted that women were involved in self-employment as small scale traders. Eighteen per cent of the female labour force was classified as "own account workers" or self-employed workers, 2.3 per cent as employers, and 13 per cent as working

proprietors of wholesale and retail trade (O'Brien, 1983, as cited in Ismail, 2001). Later, during urbanisation and industrialisation, many young rural Malay women were recruited to work in multinational companies (Ariffin, 1994). The New Economic Policy also played an important role in encouraging women's participation in the national development strategy, especially as a consequence of this aim being explicitly stated in the Sixth Malaysia Plan (1990 – 1995).

According to the Department of Statistics in 1996, Malaysian women entrepreneurs (including sole proprietors and business partners) accounted for almost 25 per cent of the total self-employed population in Malaysia (as cited in Omar & Davidson, 2004). In another study - with an admittedly small sample size in that it was conducted in the Klang Valley, the majority (66.7 per cent) of women entrepreneurs were found to be involved in retail services, 21.2 per cent in manufacturing, and a small number of 9 per cent in wholesale (Ismail, 1996). Little empirical research explicitly focuses on Malay women in entrepreneurial endeavours. Therefore, research conducted in the area of small and medium size business could serve as a valuable source of information as most enterprises owned by Malay women fall into this category. In 2003, women's participation in small and medium enterprises was 1,122,000 (as cited in Teoh & Chong, 2007). More recently, 16 per cent of small and medium enterprises were identified as belonging to women, and most of these were based in the service and manufacturing sectors (BERNAMA, 2009).

In Malaysia, primary constraints faced by women in business have been identified as ranging from the dual or competing responsibilities that come with managing a family and a career, gender stereotyping or social mores, and prejudice against women's participation in economic activities, as well as a lack of training and access to finance (Sixth Malaysia Plan, 1991 – 1995). There has been a growing trend for women in Malaysia to enter into business ownership over the past three decades (Maimunah, 2001; Teoh & Chong, 2007). However, Malaysia has seen greater involvement of Chinese women in business than Malay women (Lang & Sieh, 1994; Ong & Sieh, 2003). Studies conducted in the early 1990s by Lang and Sieh (1994) note that Chinese women entrepreneurs comprised about 70 per cent while Malay women constituted 20 per cent. Indians represent less than 10 per

cent. The comparative lack of Malay involvement in business can be attributed to the fact that Malays prefer to work in the public sector rather than enter into private commercial business activities (Meerman, 2008). The relatively high concentration of Malays in the public sector is explained by the perceived secured benefits such as pension and medical care that are highly valued by Malays in contrast to non-Malays (Meerman, 2008).

The Ministry of Women and Family Development (2003) reports that women's participation in business is relatively low compared to that of men. The Ministry states that in 2000, only 10.4 per cent of the 3.23 million working women were self-employed. The Ministry also has expressed concerns about the need to upgrade the level of entrepreneurship from micro enterprises into small and medium scale businesses, focussing on strategic sectors such as education, health care, financial services, and information and communication technology. Generally, women entrepreneurs in Malaysia still dominate service sector areas such as education, retail trade, childcare, beauty and healthcare. The report further states that, since independence, Malaysian women have progressed considerably given the greater access to education and positive government support in advancing women's economic development (The Ministry of Women and Family Development, 2003).

An interesting phenomenon is that women business owners dominate the market sector in the Malaysian province of Kelantan. In this area women have traditionally been the breadwinners of the family and engaged in a basic form of entrepreneurship by working as petty traders in the markets (Ariff & Abu Bakar, 2002; Idris & Sulaiman, 1991). Kelantanese women are seen as dominant in business activities because gendered work practices have men working in the plantation farms while the women trade produce from the farm. It is the norm in Kelantan that men are expected to perform strenuous labour work such as preparing for land development and harvesting the crop while women are expected to be engaged in trading activities (Webster, 1986; Mansor, 1994). Women's active participation can also be attributed to Cik Siti Wan Kembang, a legendary queen who ruled Kelantan in 14th century (Idris & Shahadan, 1991). During her leadership, Kelantan prospered in commerce and since then Cik Siti

Wan Kembang has been heralded as a source of inspiration for Kelantanese women seeking to prosper in business and increase their household incomes (Idris & Shahadan, 1991). The income from The *Syariah* (Islamic law) requirement has been seen as one way of earning a decent living by engaging in business activities (Idris & Shahadan, 1991).

With regard to finance and capital assistance to women entrepreneurs in Malaysia, the more recent introduction of various financial aid schemes by different government agencies, and financial institutions could have improved financing issues which in turn can assist in expanding women's businesses into larger-scale operations. The ninth Malaysia Plan period (2006 – 2010) offered various financial schemes designed to support women entrepreneurs. For example, under the TEKUN Foundation, RM200 (NZD76.7) million was disbursed to 46,000 women to assist their entrepreneurial activities (Ninth Malaysia Plan, 2008). It was also reported that through the microcredit schemes under the Agriculture Bank, RM55.9 (NZD21.43) million was disbursed to 5,600 women. Women also benefited from the special assistance scheme for women entrepreneurs where RM18.5 (NZD7.09) million was provided to 185 women. This lending initiative is to encourage women's involvement in information technology related services, packaging, designing, research and development, and marketing.

Concluding Remarks

This chapter has presented the background to this research project in terms of Malaysia's location and abbreviated history, its cultural origins and political history and current leadership. As a developing country, Malaysia's recent economic policies have been designed to narrow income inequality among the three major ethnic groups, and the State plays a major role in promoting Malay interests in attempts to reduce Malay perceptions of their economic disadvantage. As this chapter has outlined, entrepreneurship is promoted by the Government as a prominent way of advancing Malay interests, and women are encouraged to participate in the Malay entrepreneurial movement. This means that the women entrepreneurs and the role they play in the economy and in supporting Malay interests in the public sphere is beginning to gain greater recognition by the State,

while political and cultural aspects will continue to have significant impact on the progress of women entrepreneurs in the country. The next chapter moves to discuss a wide range of literature on entrepreneurship, Islam, culture, and gender.

CHAPTER 3

LITERATURE REVIEW

Introduction

In this chapter I review literature on entrepreneurship, Islam, culture, and gender. Additionally the chapter explores 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. Framing the literature on entrepreneurship, Islam, culture, and gender first from the perspective of *culture as a variable* and then from the *culture as a root metaphor* perspectives, enables a comprehensive and a clear picture to emerge of the predominantly functionalist nature of scholarly literature in entrepreneurship studies.

This chapter first makes a case for understanding entrepreneurial values through a cultural lens. Next, it details the conceptual definitions of culture as a variable, and culture as a root metaphor. It then identifies categories, common themes, and patterns which run through the research on entrepreneurship, Islam, culture, and gender, while highlighting how this research can be framed from the culture as a variable perspective. Following this I outline the limitations of theorising culture as a variable, an approach that is largely rooted in the positivist tradition. As this study draws extensively on the notion of culture as a root metaphor, what I then outline and research on entrepreneurship, Islam, culture, and gender from this approach. Specifically, the discussion highlights how the notion of culture as a root metaphor is informed by a social constructionist perspective and how this can assist in reframing how we research and theorize entrepreneurship.

Epistemological values in entrepreneurship research and Smircich's approach to understanding culture.

Values are important influences on entrepreneurial activity, just as they are on all social behaviours. In industrialised nations, such as the United States, for example, it has even been claimed that the national culture, with its strong adherence to entrepreneurship, promotes a robust economy (Thomas & Mueller,

2000). To arrive at an understanding of how Malay women construct and identify with certain entrepreneurial values, it is important to understand the multiple influences that religion, ethnic culture, and gender have in the lives of these women. Studies of organisational culture proliferated in the late 1970s and early 1980s, and marked a sea change in organisational studies generally and organisational communication studies in particular (Putnam, 1983). Researchers became much more interested in studying subjective life in organisations, changing their focus from studies of structure, resources and other “objective” phenomena that were deemed to be central in determining organisational productivity (Deal & Kennedy, 1983), to the values and communicative practices that individuals and groups constructed in everyday organisational life (Cheney, Christensen, Zorn & Ganesh, 2010). Studies of organisational culture proliferated in the 1980s and 1990s, and the concept was studied from many different perspectives, notably, from organisational psychology (e.g., Hofstede, 1991) anthropology (Geertz, 1973), management studies (Alvesson, 1995; Deal & Kennedy, 1982; Martin, 2002) and organisational communication studies (Putnam & Pacanowski, 1983). Organisational culture has become an increasingly important part of entrepreneurship studies since the turn of the millenium (Dana, 2007; Davidsson, 1995; Freytag & Thurik, 2010; McGrath & MacMillan, 1992; Mueller & Thomas, 2000; Smith & Neegaard, 2008; Spilling, 1991).

Several diverse theoretical perspectives are now at work in studies of organisational culture, including Malinowski’s functionalism, and Radcliffe-Brown’s structural-functionalism (as cited in Smircich, 1983). While the movement to study organisational cultures was greatly influenced by the “interpretive turn” in organisational studies (Putnam, 1983), variable-analytic and postpositivist approaches also proliferated in the 1980s, to the point where Smircich & Calas (1987) were prompted to declare that studies of organisational culture were “dominant but dead” in as much as the concept had been assimilated into mainstream organisational studies without any major paradigmatic shift.

However, despite such dismal pronouncements, studies of organisational culture continue to proliferate and demonstrate great diversity of theoretical perspective. For example, contemporary studies of organisational culture are now significantly

informed by discourse-centred perspectives (e.g., Kirby, Medved, Jorgenson & Buzzanell, 1983), but variable-analytic approaches to understanding the “role” of culture continue to proliferate, especially in studies of entrepreneurship. Smircich’s (1983) perspective therefore continues to be useful in illuminating the diverse cultural phenomena that construct entrepreneurialism.

Her theoretical work provides a productive way of sorting through the epistemological assumptions that inform the research on entrepreneurship. Drawing on concepts of culture from anthropology and concepts of organisation from organisation theory, Smircich finds five different themes in research on organisational culture. They are: Cross-cultural (or comparative) management, research centring on corporate culture, organisational cognition, organisational symbolism, and structural and psychodynamic perspectives. In the first two themes, cross-cultural (or comparative) management, research centring on corporate culture, culture is viewed as a critical variable (consisting of a number of attributes such as values, beliefs, norms, rites, ritual, or behaviours). In other words, culture can be seen as one variable among others, such as structure, material resources or technology, that can affect an organisation’s productivity. For instance, the perspective assumes that by setting the right culture in place, an organisation is able to enhance loyalty and productivity in employees (Alvesson, 2002). Researchers who come from a functionalist perspective are concerned with how cultural change can increase organisational effectiveness and financial performance.

In stark contrast, for writers who explore the remaining three themes, organisational cognition, organisational symbolism, and structural and psychodynamic perspective, culture is treated as a root metaphor for organisations. Coming from hermeneutical and phenomenological paradigms, these researchers stress the social construction of organisations and their symbols, assumptions, and meanings (Smircich, 1983). Next I briefly describe culture as a variable concept before explaining the culture as a root metaphor.

Culture as a variable

Smircich's (1983) view of research that adopts a 'culture as a variable' approach is that it treats culture as something that can be objectively measured and treats values as residing within organizational structure. Thus, the culture as variable approach focuses what the organisation *has*. That is, there is an ontological separation between organization and culture: they are seen as distinct phenomenon, and an organization can be seen to "have" a culture in much the same way that it has a hierarchy, human resources or a physical location. For instance, classic work on corporate culture has focused on "strong" versus "weak" cultures in organizations (Deal & Kennedy, 1982).

Smircich (1983) asserts that when culture is treated as a critical variable, the culture itself is thought to be able to predict certain intended outcomes. For example, by examining how variable "X" (values, norms, behaviours, etc) impacts or influences variable "Y" (productivity, performance, etc), specific measures can be adopted in order to achieve the desirable result (Y). Therefore, in terms of the connections between these attributes, research has focused primarily on how culture change can increase organisational productivity and effectiveness. Researchers who build on Hofstede's (1984) study of culture commonly situate themselves within this perspective (See, for example, McGrath et al., 1992; Mueller & Thomas, 2000; Swierczek & Quang, 2004).

Culture as a root metaphor

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. From this point of view, the fact that an organisation does not promote a strong corporate culture that emphasizes values such as innovation or excellence, does not make it have a weak culture. Rather, organisational sites are examined to assess what cultural values and forces serve to shape and create particular communication practices. 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.

Smircich (1983) identified cognitive, symbolic, structural, and psychodynamic perspectives as offering ways to understand the organisation as a social phenomenon. Research from these perspectives, all of which treat culture as a root metaphor, focus on understanding how individuals create culture and in turn how culture impacts individuals who participate in it. Regarding culture as a root metaphor therefore helps to explore the subjective experience of members in the organisation, a process of sensemaking enacted and sustained through communication and human interaction (Smircich, 1983). Although the original five-fold categorization of research on culture was designed to capture the range of ways in which scholars understood the relationship between organizing, culture and management in the context of large and formal organizations, it remains of considerable value in understanding ways in which culture and work processes and identities interact in multiple contexts. Specifically, distinctions between culture as variable and culture as root metaphor perspectives enable meaningful distinctions about the role that culture plays in shaping entrepreneurial identity and experience. The framework is therefore central to the approach taken to investigating the experiences of Malay women entrepreneurs in this thesis. Consequently, I have organised the entrepreneurship literature reviewed in this chapter around Smircich's categorisations of research which falls under the culture as variable, and that which falls under the culture as root metaphor perspectives. The next section reviews literature which is situated in the culture as variable perspective, and identifies the common themes and patterns in the research on entrepreneurship, Islam, culture, and gender and entrepreneurship which have been produced from this perspective.

Conceptualising entrepreneurship: The culture as a variable perspective

Much work on entrepreneurship has its origins in various theoretical disciplines such as economics (Knight, 1921; Schumpeter, 1934), psychology (McClelland, 1961) and sociology (Weber, 1904). These disciplines have also been influential in informing modern theorising on the topic. In economics, Schumpeter (1934, 1939) examined entrepreneurship in terms of its contribution to innovation and

economic development. Cantillon (1755) and Knight (1921), on the other hand, developed theories on risk and uncertainties which are often associated with entrepreneurship. This is because the decision to start a business is a decision that involves risk and risk taking attitudes. Kirzner (1973) added ideas on competition, with the focus on exploration and exploitation of opportunities which are the essence of entrepreneurship. In addition, enterprises create value and competitive advantage by identifying opportunities in the environment. These studies and the conclusions they drew about entrepreneurial activities were undoubtedly influenced by the capitalist contexts in which they were conducted, contexts which place considerable value on materiality, achievement, and success.

In general, the work of early economic and management thinkers falls within the culture as a variable approach (Kirzner, 1973; Knight, 1921; McClelland, 1961; Schumpeter, 1934). Treating culture as a critical variable, such research considers ways to manage the culture that consists of several attributes (values, norms, and behaviours) for business and economic development. As Smircich (1983) points out, the search for a predictable means for increasing performance in an organisation underlies this perspective. Indeed, within the economics perspective there is a tendency to focus on how entrepreneurial values can be harnessed to maximise productivity and contribute to social economic growth. In this way, entrepreneurial values, that is the culture itself (or what might be viewed as cultural variable X) will influence variable Y (such as productivity). Here, the concern is to establish a relationship with cultural variables so as to promote efficiency in business (Alvesson, 2002).

After the foundations for the study of entrepreneurship were laid by economic theorists, researchers from other disciplines such as psychology also began to conduct research in entrepreneurship. McClelland (1961), for example, proposed that entrepreneurs were driven by a high psychological need for achievement – a perspective which again treats culture (in this case the psychological need) as a variable. Many scholars have drawn on McClelland's "need theory", using it to investigate the connection between entrepreneurship and achievement need. For example, Wu, Matthews, and Dagher's (2007) study in the USA found a positive relationship between high needs for achievement and persistence in

entrepreneurial pursuit. Entrepreneurial values, such as the need for achievement, underpin theories about a causal relationship between individual achievement and business success (Carraher, Buchanan, & Puia, 2010). Unstated and studied in such research, of course, is how American cultures of individualism and competitiveness – might themselves mould those entrepreneurial attributes which create and sustain entrepreneurial perseverance which is the object of study.

Sociological perspectives have also been influential in the entrepreneurship literature. Throughout his book *The Spirit of the Protestant Ethic* (1904), Max Weber argued that there is a strong relationship between the spirit of capitalism and the Protestant work ethic which is regarded as vital to economic growth in industrialised nations. Weber's (1930) classic study, *The Protestant Ethic*, was an attempt to explore the connection between entrepreneurial behaviour of people from different world religions such as Christianity, Islamism, and Buddhism. Weber observed that Christian Protestants, especially Calvinists, had contributed significantly to economic development, especially in the US. This led him to propose that the Calvinist work ethic - which emphasises hard work, honesty, and thrift - had contributed to the new spirit of capitalism and its success. Despite its sociological complexity, in this theorising, the focus on Calvinist work values as a causative factor in the promotion and enhancement of entrepreneurial culture, and by implication, the casting of other cultures as “non-entrepreneurial” is consistent with the culture as a variable approach. The Calvinistic work ethic is represented as an important variable and, indeed, vital to economic growth, and this stance dismisses the idea that entrepreneurship might be constructed differently in other cultures. Thus, studies that treat culture as a variable have developed a static conception of entrepreneurship. Such studies also treat Islam, Malay culture, and gender in variable-analytic terms. In the next section I outline how Islamic religion has been treated as a variable in entrepreneurship research.

Islam from a culture as a variable perspective

In order to understand how the culture as a variable perspective has been applied to Islam, I focus on how scholars have explored the connection between Islam and entrepreneurial success. Several studies from various social science disciplines have examined the relationship between Islam and organisational life, associating

Islam with several key variables including, among others, business ethics (Rice, 1999), socially responsible business practices (Graafland, Mazereeuw, & Yahia, 2006), work values (Parboteeah, Paik, & Cullen, 2009), and product consumption (Shafie & Mohamad, 2002). Such research studies suggest that Islam plays an important role in all spheres of society. According to Zapalska, Brozik, and Shuklian (2005), the economic system in Islam is distinct from the capitalist and the socialist systems in that the entrepreneur's business activity is guided by Islamic tenets. For example, in contrast to the capitalist system, Islam does not encourage the pursuit of materialism. Consequently, excessive individual profit motive is not the driving force in Islamic business. Instead, under the Islamic system, the principle of morality encourages a balance between spiritual and material life (Zapalska et al., 2005).

For researchers working in the culture as variable perspective Islam itself is treated as a variable. For example, Parboteeah et al. (2009) examine the relationship between major religions and extrinsic and intrinsic work values. According to them, intrinsic work values consist of items that foster personal growth and a sense of self-fulfilment, whereas extrinsic values are related to survival needs of the job or material aspects. Their study identified a positive relationship between Islam and both these work values. Likewise, Parboteeah et al.'s (2009) research supports the notion of culture as a variable. Its concern is to explain the relationship between the Islamic beliefs of the worker respondent, and the work values in the organisation. Their work shares a culture as variable conception of the organisation-culture relationship in that it seeks to cluster scores on questionnaires through factor analysis into variables, and searches for work value similarities in order to draw conclusions about effective management, especially in multinational organisations.

Another example of research from the culture as a variable perspective can be found in Graafland et al.'s (2006) study in the Netherlands. Graafland et al.'s (2006) survey of 50 Muslim entrepreneurs found that, despite the positive view of conducting business in an ethical and responsible manner, these entrepreneurs demonstrated a lack of ethics in their real life business practices. Graafland et al.'s study examines the relationship between Islamic belief and intensity of religious

practices such as praying, attending the mosque, and religious study, in order to identify the relationship between Islam and socially responsible business conduct. When examined in relation to Smircich's (1983) concept of culture as a variable, Graafland et al.'s study presents a deterministic view of social behaviour that seeks to predict a relationship between Islam and ethical business behaviour. Their study claimed that religiousness does not lead to ethical behaviour.

Also adopting a position which examines Islam from a culture as a variable perspective is Yaghi's recent (2009) study of Islamic values. Yaghi discussed the influence of Islamic values on managerial leadership in nonprofit organisations in the US. His study revealed that nine Islamic values are used by the respondents to guide their decision-making: solidness, empowerment, *syura* (consensus), compassion and mercy, responsibility and accountability, justice and mercy, practicality, inclusiveness, and civility. Yaghi's study exemplifies how contemporary studies of organisational culture continue to be concerned with identifying cultural variables in order to understand human behaviours in organisations. Consistent with the culture as a variable approach, Naghi's study attempted to explain the relationships among religious values and behaviours as variables, and organisational decision-making processes. Expressed differently, the approach is underpinned by deterministic and causal view of what influences decision making – that is it is caused by an external “something” whether it be religion, culture, gender, or social environment. Yaghi's research thus holds an objectivist view of reality – that is, one reality (the cultural variable) is seen as existing independent of the research process (Denzin & Lincoln, 2000; Hesse-Biber & Leavy, 2011; Schwandt, 2000). Thus the study continues to hold onto the much-criticized idea (Smircich & Callas, 1987) that social/cultural reality (in this case the Islamic values mentioned above) can be identified, tested, explained, and can potentially be controlled to achieve organisational ends.

In another relatively recent study of Muslim entrepreneurs, this time in the UK, Altinay (2008) found that Muslim entrepreneurs of Turkish origin faced greater challenges in adapting their entrepreneurial behaviour to a secular country. Altinay suggests that Turkish entrepreneurs need to be flexible in their choice of business activities in order to compete with other (non Muslim) entrepreneurs,

ignoring how this proposition may not be effective for those Muslims who strongly abide by their religious prescriptions. Altinay's findings also treat Islam as a factor external to entrepreneurship, that can impact specific behaviours, such as advice-seeking. Therefore, the study also helps perpetuate the treatment of culture as a variable in that entrepreneurial behaviours - such as borrowing from banks, recruiting employees, market segmenting, and advice-seeking - are seen as variables in explaining the relationship between religious belief and action.

Next, I briefly demonstrate how the culture as variable perspective also continues to persist in organisational studies of Malay culture.

Malay culture from a culture as a variable perspective

The few studies that explore Malaysian culture and organisational life are based in Hofstede's work and are couched in functionalist terms in that they focus on deterministic relationships and position culture as an internal variable that can be managed in support for organisational goals (Smircich, 1983). The aim of understanding culture from this perspective is to produce useful knowledge that can be generalised across a wider sample and which is valuable to an organisation in that managers can adopt appropriate cultural strategies for improved organisational effectiveness (Smircich & Calas, 1987).

Growing out of crosscultural or comparative management research, Hofstede's (1980, 1991, 2001) cultural dimensions has been extremely influential in claiming the link between work-related values and national culture. Drawing from this, Malaysian social science scholars have positioned their studies in terms of ethnic value differences amongst the Malays, Chinese, and Indians (Abdullah, 1996, 2001; Idris, 2011; Mhd. Juri, 2009; Syed Azizi, Saufi & Chong, 2003). Thus, under Hofstede's dimensions of culture, Malays are generalised as adhering to the *budi* cultural system and this is used as an independent or explanatory variable which influences Malay behaviour. In addition, Abdullah (1996, 2001) is commonly cited as having researched workplace values amongst Malays, Chinese, and Indians in Malaysia. Her study which is based on Hofstede's framework describes the collectivistic, relationship-oriented, and hierarchical culture that lies "in" Malay society and clearly demonstrates the culture as a

variable approach, which identifies the common set of shared values in a particular society. This manifestation of cultural values is used to explain work-related values and thus exemplifies the notion of what the society *has*. Social sciences scholars have concluded that in order for foreign and multinational organisations to communicate and function effectively in Malaysia, local cultural values such as respect for seniors/elderly people, and cooperation need to be adopted by and adapted into an organisation (Abdullah, 2001).

One might have imagined that the proliferation of perspectives on organisational studies and gender (Ashcraft & Mumby, 2004) would have contributed to considerable complexities in how gender is researched and theorised in studies of entrepreneurship. However, like Islam and Malay culture, gender is often also treated as a variable in such research.

Gender from the culture as a variable perspective

Scholarly literature on women's entrepreneurship is based in a number of disciplines, and grounded in a range of theoretical frameworks (e.g., Ahl, 2004; Buttner & Moore, 1997; Carter, 2000; Essers & Benschop, 2007; Inman, 2000; Loscocco et al., 1991; Manolova et al., 2008; Mirchandani, 1999). Research on women's entrepreneurship became popular in the early 1980s (Hisrich & Brush, 1984; Moore & Buttner, 1997; Ogbor, 2000). However, most of this research focuses on women in Western countries and most studies are grounded in Western theories and concepts such as personal achievement and wealth generation which are treated as values endemic to all entrepreneurs. Again, the static positioning of these values as supposedly common to all entrepreneurs and essential for entrepreneurial practice, is consistent with a culture as a variable perspective.

The argument that specific business qualities are desirable and important in contributing to entrepreneurial success is illustrated in several studies underpinned by the functionalist perspective, and which often frame women as deficit, needing to achieve standards that have been set and constructed by men. Studies from the US have claimed that women entrepreneurs are weak in finance, marketing, information technology, organising and planning capabilities (Hisrich & Brush, 1983; Nearchou-Ellinas & Kountouris, 2004). These claims are reinforced by

Dhaliwal and Khangis's (2006) study of Asian women entrepreneurs in the UK. They also argued that women entrepreneurs' weakest skills are in the finance and marketing areas. In a separate study, Morris, Miyasaki, Watters, and Coombes (2006) discovered that women are deficient in selling abilities. All of these researchers support the notion that in order to achieve success, women entrepreneurs must develop adequate business and management skills that they do not already have. Therefore, business attributes are seen as tools for increasing business performance and the normative standard for business success is grounded in business and management concepts. When perceived this way, business skills are presented as another variable that can be managed and changed, in this case by women entrepreneurs, to achieve particular ends.

Much has also been written about gender differences between male and female entrepreneurs. For example, comparative gender researchers (e.g., Kalleberg & Leicht, 1991; Watson, 2003) examine the similarities and differences in men and women's business performance. By asking how women entrepreneurs are different from men entrepreneurs, this approach seeks to predict determinants of business success, such as growth in earnings, in order to provide an explanation for business performance and link such success to gender characteristics. More importantly, such studies continue to perpetuate the idea that entrepreneurial standards are set by men.

Many studies of women entrepreneurs thus present gender as a variable which explains how and why women function as businesswomen. Women's attributes, motivations, and perceptions for example are examined from what is presented as a scientific framework. For instance, Buttner and Moore's (1997) research in the US examined women's motivation for entering into entrepreneurship. Scores on their questionnaire were clustered through factor analysis to provide an explanation of why women entrepreneurs leave salaried employment. While this research aims to present useful knowledge about social phenomena or behaviour in society, it also attempts to generalise the results to a particular group.

Another line of research into gender and entrepreneurship involves examining social networking and its positive impact on business growth (Aldrich, 1989; Lee

& Tsang, 2001; McGregor & Tweed, 2002; Renzulli et al., 2000). These researchers aim to provide advice for women entrepreneurs on desirable behaviours, such as developing effective networks in order to achieve business goals. A recent example from the female entrepreneurship literature helps illustrate this point. Godwin, Stevens, and Brenner's (2006) US study argued that women who form a mixed-sex team to establish ventures in male-dominated industries such as construction, transportation, finance, agriculture, and information technology, tend to overcome barriers in accessing resources. Therefore, it is argued that developing and managing mixed-sex entrepreneurial networks is important. Here, appropriate networking activities are seen as a tool (and the variable) for evaluating women entrepreneurs' success in their businesses.

Further, studies grounded in the functionalist paradigm (Kalleberg & Leicht, 1991; Loscocco, et al., 1991; Inman 2000) suggest that women entrepreneurs are constrained by their human, financial, and social capital, a situation which impacts on their business success. Here, resources (as causal variables) are necessary in order for women entrepreneurs to develop their businesses and to engage in competitive entrepreneurial activities. In this sense, gender is seen as a dependent variable where human, financial, and social capital are considered as explanatory variables influencing the development of a culture of enterprise.

In general, the research that treats gender in variable-analytic terms, is concerned with how to mould and shape women entrepreneurs in particular ways and how to change women's ways of doing business, so that they might become more effective in their business enterprises. In addition, the concern is to identify the attributes of women entrepreneurs so that women can be effectively developed, transformed, and utilised to enhance productivity.

Just like any other theoretical concept, the culture as a variable perspective is not without its weaknesses. In the next section I outline its limitations. It is important to address these in order to fully appreciate the value of an alternative perspective, that of culture as a root metaphor.

Limitations of the culture as a variable perspective

In discussing the limitations of theorising culture as a variable, I consider how research grounded in the positivist epistemologies has informed the notion of culture as a variable. I have shown above that researchers who treat culture as a variable tend to draw upon an objectivist and functionalist approaches to researching social phenomenon (Alvesson, 2002). The basic tenet of functionalist perspectives is rooted in the positivist tradition (Ardalan 2010; Burrell & Morgan, 1979; Livesey, 2006; Putnam; 1983). Positivism is underpinned by the belief that social science inquiry needs to produce scientific and absolute laws to describe social behaviour which generates generalised laws useful for predictions. Earlier proponents of positivist social science attempted to apply scientific methods to understand social behaviours (e.g., Comte, 1848/1907; Durkheim, 1895/1938).

Positivist research has a tendency to ignore how context influences the social phenomenon under investigation (Guba & Lincoln, 1989; 2000). However, the study of entrepreneurial phenomenon is context-dependent, and very much influenced by the cultural context of the people who experience it in their daily business interactions. As Guba and Lincoln (1989) argue, even though positivist research is valued for its theoretical rigour, the fact is that it “detract[s] from its relevance, that is, its applicability or generalisability, because their outcomes can be properly applied only in other similarly truncated or contextually stripped situation” (p. 106). The isolation of variables in positivist research which attempts to conduct ‘controlled’ studies’ poses significant problems, as it fails to provide and account for contextual information in the study (Guba & Lincoln, 1989).

However, as I will show, entrepreneurial activities are actually constructed by the cultural values, norms, and beliefs of a particular society and therefore not value free. Neither is entrepreneurship research value-free. It is important to note that the majority of research about entrepreneurship is based on Western concepts which endorse achievement-oriented and materialistic cultural values. However, using Western concepts and instruments, and adapting these instruments to the study of other contexts and individual behaviours makes no sense because each context or country is informed by specific structural forces that shape individual behaviour. Further, cultural values themselves cannot be quantified because doing

so involves subjective interpretations of the social actors. As will become evident, the functionalist perspective that informs a great deal of entrepreneurship research overlooks societal context and treats certain, often masculine, entrepreneurial values as universally desirable.

Another problem with positivist epistemologies, perpetuated by the deductive research practices evident in many variable-analytic approaches to organisational culture, is that they fail to account for the meanings and purposes attached by social actors to their activities (Guba & Lincoln, 1989). They therefore fail to capture the rich phenomenon of individual reality and the complexity of entrepreneurship. Human behaviours, unlike physical objects, cannot be understood without referring to the meanings and purposes attached to those activities by human actors. In other words, positivist 'scientific' approaches ignore the pivotal role of local texts and contexts and are unable to get close to the subjects' perspective because of the use of impersonal methods largely used (Denzin & Lincoln, 2000).

While functionalist proponents aim to produce generalisable findings through representative sampling, it can be argued that many researchers working in this tradition are actually unable to provide law-like statements, in order to shape any universal statements about entrepreneurship from their social inquiries. For example, there have been inconsistent results in analysis of the association between gender and access to financial resources, whether discrimination against women exists in Western countries (Alsos, Isaksen, & Ljunggren, 2006; Buttner & Rosen, 1992; Carter & Rosa, 1998; Fay & Williams, 1993; Marlow & Patton, 2005) and factors influencing the growth of women's businesses (Mitra, 2002). In addition, some research that examines the link between national rates of innovation and Hofstede's cultural dimensions (Shane, 1993) suffer from insufficient sampling size. As argued by Hayton, George and Zahra (2002), unrepresentative sampling as a result of modest or small sample size raises methodological issues because of superficial rather than in-depth statistical techniques which are limited to a simple rank order, correlation, and regression analysis.

By comparison, research based in the culture as a root metaphor perspective, encourages participants to express their opinions and experiences freely and supports a more holistic knowledge of the entrepreneurial phenomenon. Patton (1990) advocates such a holistic perspective in arguing that in this kind of research:

The whole phenomenon under study is understood as a complex system that is more than the sum of its parts; focus on complex interdependencies not meaningfully reduced to a few discrete variables and linear, cause-effect relationships (p. 41).

When considered in this light we can see how research grounded in positivist research is limited to causal analyses within a predetermined framework of relevant variables, prediction, and generalisability (Smircich, 1983). In addition, positivist research tends to ignore the effect of other variables not included in the model and inserts potentially inaccurate variables into the study which may lead to faulty analytical results. For example, Mueller and Thomas's (2000) study examined the causal relationship of personal traits - such as locus of control and innovativeness - that were believed to influence the entrepreneurial potential across nine countries. Their study was limited to individualistic and collectivistic cultural dimensions in explaining the prevalence of internal locus of control and innovativeness orientation among respondents. As a result, the influence of other aspects of the social environment such as politics, technology, and education was ignored, and a comprehensive explanation in the researchers' social inquiry inadvertently presented.

Many cross-cultural researchers who draw on Hofstede's dimensions illustrate the trend in finding causality between the variables that search for predictable variables and improving the means to achieve entrepreneurial success. To name a few: Shane (1992) studied the nexus between individualistic and power distance cultural dimensions, and innovation rate at a national level; Mueller & Thomas (2000) investigated the links between values and beliefs in entrepreneurial activity as did McGrath et al. (1992b); and cultural differences between entrepreneurs and

non-entrepreneurs were examined by McGrath and McMillan (1992) and by McGrath et al. (1992b).

Another limitation of positivistic empirical studies that adopt the culture as a variable perspective is that they often lead to conflicting results on personality traits of entrepreneurs when studies are replicated in another setting (See Rauch & Frese, 2007). Rauch and Frese (2007) also find that insufficient statistical analysis and description tend to reduce the quality of research into the causal relationship between personality traits and entrepreneurial success or performance. Moreover, Jeen and Ismail (2005), in their review of literature about personality traits, comment that the inconsistency of findings on the role of personality traits in entrepreneurship studies may be due to the selection of inappropriate dependent variables in research. It is important to note that entrepreneurship is a complex phenomenon and predicting successful entrepreneurs from a single variable of personality traits can lead to faulty analysis. In addition, those who are researching entrepreneurship from a traits perspective tend to produce research which is generally descriptive and which does not advance theoretical frameworks for the study of entrepreneurship (Low & MacMillan, 1988).

Finally, when treating culture as a variable, the variable is simplified to the point where it is equal to any other variable in the organisation, for example, strategy, production, finance, and marketing aspects which management is encouraged to control in order to achieve efficiency in the organisation. In these terms, functionalist research emphasises control and dominance, and ignores the meaning that entrepreneurs bring to their work, and how they negotiate, draw on, value, resist, etc., the cultural contexts in which they operate. In sum, given the limitations of the culture as a variable perspective, we need to observe entrepreneurship, Islam, culture, and gender through a different lens. The culture as a root metaphor perspective provides, in my view, a more valuable approach to this research investigation. This is the subject of the next section.

Culture as a root metaphor

In contrast to the dominant entrepreneurship literature which presents culture as a variable, and which promotes entrepreneurship as a desirable economic activity, I

offer a different way of reviewing and looking at entrepreneurship drawing from the culture as a root metaphor perspective. Researchers who treat culture as a root metaphor 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). This theoretical move resulted in a rich and complex body of work on organizing, culture and communication (Mills, 1988; Pacanowski & O'Donnell Trujillo, 1982; Schein, 2004; Van Maanen, 1992) that has recently been made more complex by work on gender, work-family relationships (Kirby et al., 2003), and professional identities (Ashcraft, 2007). These more recent studies 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).

Entrepreneurship from the culture as root metaphor perspective

A nontraditional view in understanding entrepreneurship, which contrasts with the economic emphasis, has begun to receive greater attention in the entrepreneurship literature in the last decade. 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'. A good example of a study which sits within that perspective is Sloane (1997) which presents a rigorous exploration of Malay entrepreneurship and how Islam and Malay culture constitutes the entrepreneurial lives of her informants. Sloane's research is not classified in terms of culture as a variable in that the focus is on *understanding* the participants' subjective interpretations of how religion informs the process of entrepreneurial activities and identities.

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 constructivist approach posits that human reality is constantly being constructed, described, and developed by individuals (Karp, 2006). 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.

A further example of researching entrepreneurship from the culture as a root metaphor perspective is Fletcher's (2006) work on constructionist thinking in new business ventures. This study also attempts to distinguish between social constructivist, social constructionist, and relational constructionist approaches. Fletcher presents a biographical account of a new business venture and applies constructionist frameworks to study entrepreneurial activities, such as the process of opportunity recognition and formation. In Fletcher's view, opportunities are understood by entrepreneurs as social and relational outcomes, rather than being seen as some kind of objective reality state. She further argues that opportunities are formed as a consequence of the social and cultural embeddedness of the entrepreneur. Here, the focus is on understanding how and why certain business ideas are utilised effectively by individuals. As Fletcher argues, "social constructionist ideas provide a theory of knowledge about the becomingness of social reality" (p. 436). Consistent with a culture as root metaphor perspective, constructionist thinking has 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. Entrepreneurial activities, such as searching for business opportunities, are produced through the process of articulating and understanding ways in which individuals' subjectively construct their entrepreneurial reality as an unfolding process that is deeply cultural. This culture as root metaphor perspective provides an innovative and important means of examining 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. Accordingly, I discuss how studies have understood Islam, Malay culture, and gender as constitutive forces, drawing both from broader cultural studies as well

as studies pertaining to workplace cultures. How Islam and entrepreneurship can be understood from the culture as a root metaphor perspective is, therefore, important to outline.

Islam from the culture as a root metaphor perspective

Counter to Weber's assumption that non-western cultures were inherently non-capitalist and non-entrepreneurial, it has been documented that commerce is encouraged in Islam, and that entrepreneurship is one of the fields respected by the Islamic religious belief system (Adas, 2006; Mazrui, 1967; Pistrui & Sreih, 2010; Uddin, 2003). However, there is 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. Adas's study discusses the construction of *homo Islamicus* who is seen as ascribing both to the Islamic personality and to entrepreneurial endeavour. His study demonstrates the emergence of Islamic businessmen (sic), who draw on Islamic values and traditions, but for whom entrepreneurial values similar to those in capitalist economies are also encouraged in their Islamic environment. The construction of *entrepreneurial Islam*, as Adas puts it, indicates a synergy between Islamic values and capitalist practices. Notably, the Islamic businessmen's sense-making of destiny reflects a position of seeing Islam from a culture as a root metaphor perspective. For example, the Islamic interpretation of destiny is that wealth and poverty are Allah's will. This concept can be somewhat misleading to Muslims where the tendency to accept destiny is greater. 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.

Further, according to Adas's participants' articulation of good and ethical Muslim practice, wealth can be seen as moral only if the wealth is derived by abiding by Islamic principles and is used to the betterment of the Islamic community at large. In this way, the wealthy are able to earn Allah's merit. Therefore, they

simultaneously seek material gain for personal reasons, and also aim to serve the greater good of the Islamic community in order to receive blessings from Allah. In this way businessmen rework and redefine Islam and embrace the free market economy in relation to economic and business imperatives. Adas acknowledges that his study does not involve discussing what makes successful entrepreneurs, yet this is also a strength of the research in that it focuses on emic descriptions of Islam from a metaphoric cultural perspective. 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*. Next I discuss how Malay culture can be understood from the culture as a root metaphor perspective.

Malay culture from the culture as a root metaphor perspective

While there is no work that treats Malay culture itself as a root metaphor for entrepreneurship, several studies grounded in anthropology have explored Malay culture from a root metaphor perspective. For example, a study by the anthropologist Dahlan (1991) suggests that the Malays are guided by the notion of *budi* (a code of conduct for appropriate behaviour) which forms the Malay values system, which in turn guides how Malays incorporate Islam into their everyday lives and also understand appropriate gender roles. *Budi* is therefore the essence of a social relationship among the Malays and it is deeply in the Malay culture. This key value guides the individual's behaviour during interaction with others and Malays are expected to subscribe to this ideal behaviour. According to Dahlan (1991):

budi embodies all the virtues ranked in the systems of values of the Malay society... the structure of *budi* is composed of virtuous qualities, such as *murah hati* (generosity), *hormat* (respect), *ikhlas* (sincerity), *mulia* (righteousness), *timbang rasa* (discretion), *malu* (feelings of shame at the collective level), and *segar* (feeling of shame at the individual level). (pp. 46-47).

From a root metaphor perspective, *budi* values shape how people live their experience in the world. The essence of this value is concerned with the symbolic aspects of human life, aspects which are fundamental to how people make sense

of their everyday interactions (Trujillo, 1992). Merriam (2000), who examines Malay, Chinese, and Indian adults' learning experiences, found that Malays are guided by Islamic teachings which coexist with the Malay culture. Hence, "social and cultural factors shape the way people make a living, the social units in which they live and work, and the meanings they assign to their lives" (Fry, 1990, as cited in Merriam, 2000, p. 45-46).

In her study of Malay entrepreneurs, Sloane (1997) observed how her participants demonstrate traditional obligations to spouses, parents, siblings, and the Malay community. As Sloane's work illustrates, the way Malays live in the world is shaped by the cultural factors that symbolise their everyday practices. In a further example, a recent ethnographic study, also by Sloane (2008), middle-class Malay entrepreneurs interpret their business experiences in terms of both entrepreneurial success and failure. Their understandings of business failures are reconstructed as having their own virtues whereby the entrepreneurs learned to develop courage in entrepreneurial endeavour. This reconstruction seems to be connected to ways in which the entrepreneurs see failure as destiny which also overlaps with the idea of Malay culture coexisting with Islamic religion.

The other key cultural issue in this research that requires explication in terms of culture as a root metaphor is gender. Notably, Islamic religious values specifically influence over the nature of gender roles and relations in Malay culture.

Gender from the culture as a root metaphor perspective

Here I draw several examples from women's entrepreneurship literature in various social sciences disciplines to better illuminate the concept of culture as root metaphor as a nonnormative metaphorical approach to culture in gender and entrepreneurship studies. In order to illustrate more fully the notion of culture as a root metaphor when studying women entrepreneurs, I cite studies guided by the interpretive paradigm. In addition, some studies that draw from and build on the concept of intersectionality and feminist theorizing and which can also be classified under the perspective of culture as a root metaphor are discussed. This intersectional perspective has been articulated in legal feminist and cultural studies, often led by third-world feminists (Crenshaw, 1989) and was adopted by

communication studies scholars in the 1990s (Houston, 1992). It has achieved significant attention in critical communication studies in recent years (Carillo-Rowe, 2009).

The works of Esser and Benschop (2007, 2009) on immigrant Muslim women's business experience offer a useful example in understanding culture as a root metaphor in business ownership. Their qualitative study attempts to examine ways in which Muslim women of Turkish and Moroccan descent in the Netherlands construct their ethnic, gender, and business identity in relation to their Muslim identity in a non-Muslim country. Their study points out that these Muslim business women negotiate their business identity through creative boundary work in order to maximise their business opportunities. Of interest to the authors, for instance, is how meanings emerged and were created through those women entrepreneurs' interaction with their clients in everyday business activities. The Muslim women informants adopt a range of creative strategies in order to accommodate their entrepreneurial practices which define the limit of their social interactions prescribed by the Islamic teachings. In addition, Esser and Benschop's research attempts to explore more deeply the problem of negotiating identities within the dominant white male culture of entrepreneurship. Likewise, Harvey (2005) similarly researched the intersection of race, class, and gender and how these social categories shape the entrepreneurial activity of Black women entrepreneurs in the US. Notably, the interplay of race, class, and gender categories informed Black women about becoming an entrepreneur. Such research offers greater insights into how cultural milieu shape and constitute entrepreneurship itself.

Several entrepreneurship studies that draw on feminist theories make an important contribution to conceiving women's business culture as a root metaphor. Informed by a critical feminist framework, Ahl (2004) adopts a poststructuralist perspective and argues that literature on women-business owners' slow growth, gender bias when seeking financial help, and childcare problems has discursively positioned women as secondary and weaker to male entrepreneurs. Indeed, the effect of discursive practices of mainstream research on women entrepreneurs has been to reproduce women's subordination to men and to reinforce the notion of

entrepreneurship as a masculine pursuit (Ahl, 2004; Bruni et al., 2004; Ogbor, 2000). Similarly, Ogbor (2000) claims “the concept of entrepreneurship is discriminatory, gender-biased, ethnocentrically determined and ideologically controlled” (p. 605). His study showed the discourse associated with the term *entrepreneur* maintains the conception of male dominance, white, and Western, in contrast to female, coloured, and minority. When culture is treated as a root metaphor in the analysis of women entrepreneurship, the underlying concern is to understand how the entrepreneurship discourse has positioned women. Generally, it has been concluded that women entrepreneurship studies tend to implicitly reproduce the male experience of entrepreneurship as the preferred norm.

Mirchandani’s (1999) work also illustrates the connection between feminist analysis and the culture as a root metaphor approach. She argues that research on women entrepreneurs has taken an essentialist view that tends to focus on certain predetermined variables rather than on how influential determinants such as class, sexuality, race, or age intersect and overlap. Indeed, Mirchandani suggests that researchers who study woman entrepreneurs need to deviate from the assumption of male norms that shape entrepreneurial activity, and focus more on the “embeddedness of race, class and gender inequalities in social structures” (p. 229). Her argument that researchers should engage a holistic approach in analysing gender and business activities is a call to embed research on women entrepreneurship within the culture as root metaphor perspective. Mirchandani (1999) argues that the role of gender in influencing business activity is often ignored and this leads to a lack of appreciation of feminine qualities within entrepreneurship.

In another example, Nadin (2007) researched the notion of identity work in the care sector. The women entrepreneurs in her study owned a nursing home for older people and a children’s nursery. These types of business are usually associated with women’s businesses activities. From the women’s narratives, the author points out that it is clear that the women entrepreneurs attempt to distance themselves from the commonly held negative stereotypes of business operators making a profit out of caring for needy people. Nadin’s study tells a different story: her women entrepreneurs in a female-dominated sector embrace their

female identity in order to gain legitimacy and acceptance, especially from their employees. In the women's accounts, Nadin concludes that "the masculinity/rational/hero/risk-taking/profit seeking entrepreneur is kept largely invisible" (p. 465).

From the culture as a root metaphor perspective, the emphasis in Nadin's (2007) research is on how the reality of women entrepreneurs in the care sector is actively constructed by their appealing to commonsense values of the way things are in the social world (Smircich, 1983). Thus, what is stressed is the process of becoming something different that diverges from the normative understandings of doing business. As Nadin has demonstrated, the culture as a root metaphor approach is useful in exploring the phenomenon of women entrepreneurs' subjective experiences and goes beyond the normative business and economic imperatives. Indeed, research by Fenwick (2002) suggests that women entrepreneurs demonstrate new forms of enterprising identities that resist the dominant notion of business growth and development. Drawing from psychoanalytic theories, she explores ways in which the *transgressive* desire; the quest for going beyond boundary or limits such as financial motives for new entrepreneurialism is enacted in women entrepreneurs in Canada. Here, women develop transgressive desires which are not primarily driven by profit motives and growth aspirations.

A recent example from Calas, Smircich, and Bourne's (2009) research again exemplifies the study of women entrepreneurs from the culture as a root metaphor perspective. Their work offers a critical insight into, and an important contribution in reframing entrepreneurship as a social change activity against the normative orientation of entrepreneurship as a positive economic activity. Informed by feminist theorizing, they critically review literature stemming from positivism, feminist empiricism, and feminist standpoint/feminist poststructuralism epistemologies. Their work draws attention to social change possibilities, and calls for the emergence of further political and transformative approaches to research. Their focus is on understanding entrepreneurship as a process for social change. In addition, the research questions the dominant ideologies and grand

narratives of entrepreneurship that see entrepreneurial activities as a good thing in a society.

From a communication perspective, various works (e.g., Edley, 2004; Gill & Ganesh, 2007; Kirby et al., 2003) which explore ways in which entrepreneurialism is enacted can be connected to culture as a root metaphor analysis. A communication-based perspective explores the social construction of women entrepreneurs and takes into account the wider social and cultural factors adding to the entrepreneurial identity. Gill and Ganesh's (2007) study of white women entrepreneurs in the US examines ways in which women's sense of empowerment is enacted through entrepreneurial experiences. The main focus of the work was to better understand women's subjective experiences with regard to empowerment. By viewing culture as a root metaphor when linked with gender and entrepreneurial activity, the meaning-making of those women revealed that the true sense of empowerment was found through their negotiation of the constraints in their everyday business lives. Women entrepreneurs' simultaneous experience of empowerment and constraint has led to the concept of "bounded empowerment" as a salient tension in the study of gender and entrepreneurship (Gill & Ganesh, 2007). As such, the sense of empowerment articulated by the women participants cannot be seen as total empowerment. This is a valuable insight brought about by examining women's ways of organising from within the notion of culture as a root metaphor; the emphasis is on pluralism rather than in unity, and, therefore, we can come to appreciate that there are multiple interpretations of the entrepreneurial self.

Edley's (2004) research on women entrepreneurs' home-based internet businesses which focuses on a meaning-centered approach from the communication discipline, also extends this understanding of the multiple and intersectional positions of the entrepreneurial self. In Edley's study, entrepreneurial mothers from diverse races subscribe to a family-work balance website where they communicate online for advice and support in order to balance their work-life commitments. Entrepreneurial mothers who are connected online are seen as both constrained and empowered simultaneously within their family and work realms. Edley's study indicates the uniqueness of work-family balance in the cyberworld

and the root metaphor analysis captures the symbolic and dynamic character of women entrepreneurs engaging in home-based business.

In terms of family life issues affecting women at work, other scholars have been investigating identity construction of diverse women; women from various ethnicities and women returning to paid work following maternity leave (Buzzanell, Waymer, Tagle, & Liu, 2007; Buzzanell, Meisenbach, Remke, Bowers, & Liu, 2005; Buzzanell & Liu, 2005; Joregenson, 2000). For example, Buzzanell et al. (2005) look at ways in which working mothers produced gendered identity tensions upon return to paid work from their maternity leaves. In their study, working mothers face pressures to conform to traditional norms of mothering and to enact the ideal working mother in negotiating their work-family balance. In order to achieve a positive sense of self, the women re-framed the good-mother image into a good-working mother role in several ways. For example, they presented themselves as working mothers providing quality child-care arrangement, achieving satisfaction from their household arrangements, and deriving pleasure in their role as working mothers. This is a good example of how women's sense-making about their gendered identities and their negotiation of tensions and challenges in order to accomplish their personal worth, extends the notion of culture as a root metaphor embedded in women's lives.

In sum, recent work on gender, culture and entrepreneurship, both in organisational communication studies and organisational studies more broadly, underlines the importance of treating entrepreneurship as an emergent phenomenon that is produced by the intersections of multiple discourses of religion, cultural identity, and gender. This perspective undergirds both the methods adopted in this thesis as well as the analysis that follows, which takes up issues of religion, culture, and gender in turn.

Conclusion

This chapter has identified and discussed common themes and patterns of research on entrepreneurship, Islam, culture, and gender. As has been outlined, the normative worldview of research into gender, culture and entrepreneurship sits within the culture as a variable perspective and fails to capture the richness of

social reality and the complexity of entrepreneurship where structural forces serve to shape and create particular entrepreneurial experiences. In short, there is a gap in scholarly research on women's entrepreneurship from an interpretive framework that explores culture from a metaphorical perspective, and an especially significant gap in terms of research which examines the lived experiences of Malay Muslim women entrepreneurs and how they make sense of their lives. It is this gap which the research conducted for this thesis contributes to filling in its investigation of how religion, culture, and gender influence the construction of Malay women's entrepreneurial identities.

Until we understand the ways in which religious, as well as other, identities become woven into the accounts through which Malay women make sense of their entrepreneurial lives, government policies aimed at supporting women entrepreneurs cannot adequately address the particular needs and interests of Malay women. In researching these issues, I adopt a communication-oriented perspective which critically questions the variation in identity construction and how culture both empowers and constrains individual action, and how family and work intersect as well (Kirby et al., 2003) and utilize Smircich's conceptualisation of culture as a root metaphor as an aspect of social constructionist theorising. The next chapter describes the methodology, and the data collection and analysis methods used in the study.

CHAPTER 4

METHODOLOGY AND METHOD

Introduction

This chapter outlines the methodology and method used to conduct this research investigation into the intersection of religion, culture, and gender in the construction of Malay women entrepreneurs' identity. The chapter begins by detailing the research questions at the centre of the investigation. I then present the methodological rationale that underpins the research design of this study, and provide a brief overview of the research methodology, the theoretical foundation of qualitative methodology, and the value of its use in this research. This includes an explanation of the social constructionist epistemology that underpins the study and the interpretive paradigm that has shaped my social inquiry. This section is followed by my personal reflection on the ways in which my own values, interests, and experiences have shaped the research process. The next part of the chapter discusses the research method. Here I outline the research design, the research sample, the semistructured interview and its advantages, and issues of translation. The final section presents an outline of the data analysis and an illustration of the coding steps used in the thematic data analysis.

The research questions

The main focus of this research is to examine how Malay women entrepreneurs construct and negotiate their business identities at the intersection of religion, culture, and gender. It is evident from the review of previous research (see Chapter 3) on entrepreneurship, and from the field of organisational communication, that there is a significant research gap in terms of understanding the intersectionality of Islam, culture, and gender in relation to entrepreneurship in Malaysia. Therefore, to address the primary goal of this thesis, to investigate the intersections of Islam, Malay culture and gender in women's constructions of entrepreneurship, I ask three specific questions:

- 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?

In the next section I outline the methodology that underpins the research into these questions.

Methodology

In the broadest sense, methodology refers to “a way of thinking about and studying social phenomena” (Corbin & Strauss, 2008, p. 1). It concerns how research is conducted and the strategies or action plans used in that research (Taylor & Bogdan 1998; Creswell, 2003). It focuses on the best way of acquiring knowledge about the world we live in (Denzin & Lincoln, 2003). As outlined earlier, research in entrepreneurship studies has been traditionally dominated by a functionalist paradigm that embraces quantitative methodologies (Bygrave, 2007; Wigren, 2007). The decision regarding which methodology to use in any research investigation is influenced by the researcher’s assumptions, interests, and aims in seeking answers to the research question(s) (Boeije, 2010; Taylor & Bogdan, 1998). Because this study aims to investigate how Malay women construct entrepreneurship in the context of Islam, Malay culture, and gender, a qualitative methodology is considered appropriate. As suggested by Sarantakos (1998), qualitative research is appropriate where exploration and investigation are necessary.

The qualitative foundations of the methodology

Denzin and Lincoln (2003) explain that “Qualitative research is a situated activity that locates the observer in the world ... [and] involves an interpretive, naturalistic approach to the world.” They further state that “qualitative researchers study things in their natural settings, attempting to make sense of, or to interpret, phenomena in terms of the meanings people bring to them.” (pp. 4 - 5). The term *qualitative* as stressed by Denzin and Lincoln (2000) refers to “the qualities of entities and on processes and meanings that are not experimentally examined or

measured ...” (p. 8). In other words, qualitative research focuses upon the non-quantification of data collection and analysis (Prasad & Prasad, 2002). Consistent with this definition, this research investigates women entrepreneurs’ lived experience by interpreting and attempting to make sense of their business experiences and social realities. This study explores the complex, holistic picture of the research participants’ world, and to report detailed views of their everyday lives (Wigren, 2007). A qualitative approach is most appropriate in this study because it allows for exploration of women entrepreneurs’ lived experience and also provides opportunity for a nuanced understanding of the social phenomenon in their daily and business lives. As Hofer and Bygrave (1992) argue, “there are many insights on entrepreneurial processes that only qualitative analysis can generate” (p. 98). Nadin (2007), in her study of entrepreneurial identity in the care sector, states that it is difficult to capture and explain alternative forms of entrepreneurship, which again lends support to qualitative approaches and these enable researchers to generate thick descriptions of the social actors in the context being studied (Denzin & Lincoln, 2003).

This study of women entrepreneurs’ values and identity construction 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; Lincoln & Guba, 1994, 2003). It is also an approach that recognises that the lived-world experience of research participants, in this case women entrepreneurs, and the interpretation of their experiences are socially, historically, culturally, and politically constructed. 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). As Charmaz (2000) illustrates, “social reality does not exist independent of human action” (p. 521) and interpretations of that social reality have meanings only in particular social and cultural contexts. In addition, a constructivist stance on knowledge recognises the value of social and cultural contexts. Boeije (2010) explains that the ontological stance of constructivism asserts that “human beings

attach meanings to their social reality and that as a result human action should be considered meaningful” (p. 6). In this research investigation I study how women entrepreneurs construct their lives realities and how they interpret and make sense of their actions and the world around them. The next section outlines how social constructionism informs the research investigation.

Philosophical assumptions – A social constructionist approach

The assumptions that guide my thinking as a researcher are informed by a social constructionist viewpoint, where meaning and experience are produced and reproduced through social interaction rather than constructed within individuals (Berger & Luckmann, 1971; Burr, 1995; Gubrium & Holstein, 1997; Schwandt, 2000). From this perspective, our understanding of the world is based on the premise that there is no such thing as an “objective” fact (Burr, 1995). Rather social phenomena and facts themselves are products of continuous sense making and interpretation that individuals use to interpret their social environment (Chell, 2000). Also, from a social constructionist perspective, knowledge is co-created and constructed between the researcher and the participants during the interaction process (Lindgren & Packendorff, 2009). In addition, social constructionism regards knowledge as socially and culturally mediated through language (Schwandt, 2000).

In this research study I investigate how Malay women entrepreneurs create meaning through their interactions (specifically through language) with each other and in interaction with the societal context in which they live in and, in these terms, how they *construct* the entrepreneurial process. As Fletcher (2006) points out, a primary assumption with social constructionist ideas is that “social reality is always an expression of relationship . . . people too are relational beings, constantly becoming and emerging in relation to their families, societies, and cultures” (p. 167). In this view, attention is given to the social context where the embedded values of entrepreneurial practices are constructed. While focusing on the individual as a relational being, this study also gives attention to the “multi-voicedness of entrepreneurial practices” (Fletcher, 2006, p. 167).

Burr (1995) asserts that social constructionists challenge “the view that conventional knowledge is based upon objective, unbiased observations of the world” (p. 4). This is particularly significant for my study because it enables me to challenge dominant interpretations and constructions of an entrepreneur as “the archetype of the white, male, heroic entrepreneur” (Essers & Benschop, 2007, p. 420). My research on the intersection of religion, culture, entrepreneurship, and gender in Malay women entrepreneurs’ identity emphasises a different way of understanding the entrepreneurial phenomenon. It is one which explores how the women participants are situated in a particular social, cultural, political, historical, and economic context, and how this influences the way they approach and make sense of their business activities and construct their entrepreneurial identities.

The interpretive approach

Based in a social constructivist theoretical perspective, this research adopts an interpretive approach to the study of Malay women entrepreneurs. The influence of German idealism and the ideas of Immanuel Kant have shaped the interpretive approach as a field of knowledge for social researchers (Cheney, 2000). Among the consensus shared within the interpretive paradigm is the concern to understand individuals’ subjective experiences (Bryman, 2007; Burrell & Morgan, 1979; Rubin & Rubin 1995; Schwandt, 2000, 2003), and how participants make meaning out of a situation or phenomenon (Merriam, 2002). To find meaning in a particular social action requires an understanding (*verstehen*) of the action which, in turn, needs an interpretation of that action (Schwandt, 2003).

It should be acknowledged that the interpretations that emerge from interpretive research “are constructed . . . the interpretive practice of making sense of one’s findings is both artistic and political . . . there is no single interpretive truth” (Denzin & Lincoln, 2003, p. 37). Therefore, the analysis in this study reflects my attempt to make sense of the participants’ interview data. I seek to uncover and interpret how religion, culture, and gender, within the context of entrepreneurship, intersect in the construction of the multiple identities of Malay women entrepreneurs. The value of this approach is that it allows the researcher to tap into a participant’s subjective experience and perspective rather than frame the participant’s perspective within the conceptual lenses of dominant literatures. In

this way, unexpected insights may be discovered that will shed new light on the way in which women entrepreneurs communicate their identities. The next section describes the interview process in social constructionist research which, in this study, is designed to enhance our understanding of the complex process of being a woman entrepreneur in Malaysia.

Interviews in social constructionist research

The now very commonly and widely used research method of conducting interviews to gather information has led some researchers to conclude that we live in an “interview” society’ (Fontana & Frey, 2002; Holstein & Gubrium, 2004; Silverman, 1993). In an interview society, not only the mass media, but also social scientists from a range of disciplines acquire information by interviewing (Holstein & Gubrium, 2004), a method which emphasises the social importance and value placed on individual experience and meaning. Holstein and Gubrium (2004) describe the interview as contextually based, resulting from the information gathered in the interaction between researcher and participant. They further add that the interview, from a social constructionist perspective, can be regarded as a tool for constructing individualised experience and phenomena. Interview participants are also actively involved in the construction of their own subjective experiences (Fontana & Prokos, 2007; Holstein & Gubrium, 2004). In this way, interviews yield rich insights into people’s life experiences including their values, beliefs and aspirations (Denzin & Lincoln, 2000; May, 2001; Rubin & Rubin, 1995).

Miller and Glassner (2004) argue that the “strength of qualitative interviewing is the opportunity it provides to collect and rigorously examine narrative accounts of social worlds” (p. 137). Understanding of *hows* and *whats* of the meaning-making process further demonstrate the value of the interview process (Fontana & Frey, 2000; Holstein & Gubrium, 2004), an approach which is widely acknowledged as a flexible method of data collection which allows the interviewer to follow up on and seek clarification of interviewee comments and make amendments to the interview questions depending on the situation (Cohen et al., 2000; Kvale, 1996; Sarantakos, 2005).

Despite the strengths of the interview method, Fontana and Frey (2003) detail three common problems which need to be taken into consideration during interviews. Firstly, in order to please the interviewer, the interviewee may feel obliged to give socially desirable responses to questions and/or omit to reveal what could be insightful and valuable information. Secondly, the interviewee may have a faulty memory in relation to the question which may influence the quality of the data. Thirdly, problems may result from the interviewer's approach, for example a lack of sensitivity. Questioning techniques may also impede proper communication of the interview questions. Having outlined the methodologies and research design for this study, the next section of this chapter explains my own relationship to the research topic and its investigation.

On reflexivity in qualitative research (reflections on the research process)

There is a widespread understanding that the researcher's values, beliefs, and assumptions can influence data collection and analysis and that this should be reflected on (Alvesson & Skoldberg, 2000; Corbin & Strauss, 2008, Finlay, 2002; Guba & Lincoln, 1981, 2005). Guba and Lincoln (1981) define reflexivity as "the process of reflecting critically on the self as researcher, the human as instrument" (as cited in Lincoln & Guba, 2003, p. 283). Mruck and Breuer (2003) argue that researcher reflexivity is necessary because without it the final outcomes of the research process are in danger of being regarded as having the "characteristics of objects" and as "existing realities" (p. 3) despite their being a product of the constructed interaction between the researcher and the researched.

Further, it is important to critically examine who we are and who we become in relation to the stages of the research process, in order to provide accurate analyses and/or representations of our research. The French ethnopschoanalyst Georges Devereux provides a particularly insightful comment on this when he states:

The behavioural scientist should not ignore the interaction between the object and the observer, hoping, that in time this interaction would fade away, if [s]he for a sufficiently long time continued to act as if such an interaction did not take place. Refusing to look for ways to creatively interpret this, we will end with collections of more and more meaningless, increasingly segmented, peripheral and

even trivial data . . . Researchers should stop exclusively underlining treatment and manipulation of the object. Instead, they should simultaneously and sometimes exclusively reflect and understand their role as observers. (1967, p. 19f, as cited in Mruck & Breuer, 2003)

As Devereux suggests, examining the researcher's influence on the research process may bring valuable insight to the research outcomes.

At this point it is of importance to explain that my interest in researching women's entrepreneurship stems partly from my own involvement in business ownership in Malaysia. It was this background which motivated me to want to know more about others women's experiences in business and I was curious to observe more closely the commonalities and differences that we had as Malay business women.

Prior to taking up a lectureship in Malaysia at Sultan Idris Education University, I had worked for two years in business, with experience ranging from computer sales and service, to a food stall operation. While operating these businesses, I was frustrated by the business dominance of the Chinese population in Malaysia. It is not surprising to find Chinese businessmen and women in both large and small towns in Malaysia; they have a strong presence throughout the country in small and medium industries, working as shopkeepers, retailers, and in other kinds of trading. This observation led me to question why there were not many Malay people in business, and why they seemed unable to develop their businesses into large corporations. This also later triggered my interest in researching Malay women entrepreneurs and how they construct their entrepreneurial values and make sense of their lived-world.

I had always dreamed of being an entrepreneur. I remember when I was 10 years old, my school teacher asked us to write about our ambitions. I wrote that I wanted to become a businesswoman. When I was a teenager I used to read English novels/storybooks about successful businesswomen who had hard and difficult lives which nevertheless ended happily. These books really inspired me and I sometimes imagined having a wealthy lifestyle funded through my business activities. However, although I wanted to become an entrepreneur, I also wanted

to fulfil my parents' wishes to secure stable, paid employment in either the public or private sector.

My business journey actually began when I resigned from a position of paid employment at Sony Mechatronics Perai, Penang, where I worked as a Production Supervisor. Due to my dissatisfaction with the workplace environment I was determined to leave Sony. I then became interested in participating in government programmes focussing on developing *Bumiputera* entrepreneurship. I attended many entrepreneurial courses organised by MARA (*Majlis Amanah Rakyat* - Indigenous People's Trust Council) to better equip myself as an entrepreneur. The entrepreneurs I met at the programmes really inspired me. Most of the women entrepreneurs I networked with were in service businesses such as retail, textiles, computer sales and services, early childhood, and food. The male entrepreneurs I met also owned retail businesses. A few were in construction and furniture businesses. The women already had technical skills like tailoring and baking and their goals in attending MARA programmes were to search for opportunities in terms of financial sourcing to expand their businesses. The programme was very comprehensive in that it taught us how to prepare financial statements for loan purposes, and how to deal with issues related to human resources, marketing, sales, accounting, and other aspects of business.

Prior to my involvement with MARA courses, I tried to apply for financial assistance from a commercial bank to operate an agribusiness (a fishery project). However, the bank officer was not enthusiastic about my choice of business, suggesting instead that I open a laundry which he considered more appropriate for a woman. I felt discouraged by the bank officer's unwillingness to take me seriously and I was upset about being judged by my appearance and gender. This occurred more than two decades ago now, and, in my opinion, a woman would be unlikely to experience such outright prejudice in Malaysia today - attitudes toward women in business have improved. There are now programmes and financial support available to women entrepreneurs such as SME (Small and Medium Enterprise) Corp. Malaysia, and SME Bank. The attitude of banks towards women borrowers is also now more positive and partly as a result of women's good loan repayment records (Roslan & Abdul Karim, 2009).

I had my first exposure to starting a business with colleagues whom I met during a MARA entrepreneurial course. I partnered with three other male friends and opened a computer sales and service business. My friends had been in trading for quite some time but did not have university degrees. Looking back, my degree in Business Administration might have looked impressive on a paper, but it did not prepare me to be an entrepreneur. I admired my business partners who possessed business-related skills such as marketing and accounting. While I learnt and acquired business experience from them, my stay with the company did not last very long because I felt the business was not profitable. I was devastated when my savings had nearly run out and I could not earn a stable income. I was single at the time and needed to be able to support myself. I also missed the monthly pay cheque which came with being an employee and longed to spend money on new clothes and shoes. Returning to paid employment was not a preferred option, partly because at that time my entrepreneurial drive was still high. But I did not have the courage to start any business on my own.

My involvement with the computer sales and service business lasted about one year. When I got married, I became more interested in engaging in other businesses activities with my husband. I also left the computer business because I did not think it proper for a married Muslim woman to be involved in a business partnership with men. Before I was married I was free to engage in business with anyone. However, in Islam, men are the guardians and caretakers of their wives and households. Therefore, a woman is required to be devoutly obedient to her husband, as long as the commands do not conflict with or contradict Islamic law. While Islam does not discourage all interaction between men and women, it does discourage free mixing between the sexes. I felt that I must protect my husband's honour and dignity as much as possible by reducing my contact with other men, especially in a business context. The same was true with my husband, of course. It should be noted that my preference with regard to business partnering may have been different from that of other married Muslim women in this country. It was my own choice not to associate with male business partners, other than my husband, because I wanted to be a righteous wife in the eyes of Allah.

Later, my husband and I took the opportunity to open a food stall business (small canteen operator) at Sony where I had previously worked as a Production Supervisor. I relished the freedom of running this business and cherished the hard work. Although my husband and I were joint owners and operators, I felt a total sense of satisfaction as if the business were my own. My husband played an important role in teaching and supporting my aspirations to become a businesswoman. Although he was not an important businessman with a large business, I gained a lot of support and advice from him.

The stall served a normal fast-food menu featuring fried chicken, French fries, burgers, in addition to frozen treats and *satay* (traditional Malay barbeque). My greatest concern was the quality and cleanliness of the food. I had an embarrassing experience when a few customers told me that the fried chicken was not properly cooked. They returned the chicken to me, and I gave them a fresh serving. It was a blow to me and I realised that the uncooked chicken was a result of the high pressure of the stove. Although engaging in business activities was hard work, I really enjoyed the benefits of owning my own business, and the autonomy it brought. It was a rewarding experience. During my life as an entrepreneur, I also felt a sense of ethnic pride in being a young Malay business woman. However, I also wished I could venture into other types of business. Malays are commonly found operating food businesses and it is not always easy to explore other opportunities besides those that you are already familiar with. My experience in the computer business had opened my eyes to the stiff competition in the industry. Most IT-related businesses were dominated by the Chinese. In the middle of 1990s, I noticed that the Malays were more likely to be running computer classes where as the computer supply businesses were dominated by the Chinese.

Living in a multiracial country where there remain considerable racial tensions, one is aware that almost every single subject has a racial dimension. As an entrepreneur I dealt with Chinese businesses almost everyday. My chicken supplier was a wealthy Chinese businessman whose chicken factory operated according to “*halal*” requirements as he also employed Muslim Malays to handle particular operations. Almost all of my suppliers were Chinese, except for those I

bought *satay*, meat and chicken burgers from. The feeling of not wanting to deal with Chinese businessmen or women was not particularly apparent then, probably because there were no Malay suppliers who could provide a certain quantity of chicken on a daily basis to their customers and at a good price. Because we had just started the food business, we needed to consider all our operating costs and expenses, to ensure a profit. My husband and I were careful to maintain good relationships with the Chinese business people. In fact, we admired their courage and skills in business and trading. Nevertheless, we always endeavoured to get some of our supplies from Malay businesses. We felt it was our obligation to help the Malays and the least we could do was to buy business supplies from them. When I looked at the sheer numbers of Chinese businesses, I felt relatively disempowered because not many Malays possessed the requisite high level, entrepreneurial skills, knowledge, resources, and qualities necessary to compete with the Chinese.

The Chinese are characterised by Malays as having a grip on the economy because of their aggressive business strategies and diligent workers (Mohamad, 1970). Those Chinese who emigrated from situations of turbulence and disaster are regarded as having developed survival skills and personal strength of determination. Malays, on the other hand, are perceived among Malays themselves as lacking in the endurance and perseverance required to compete in the business world. Like many Malays, I used to think that a Chinese could live a wealthy and prosperous life in a Malay *kampong* (village), but that the same was not true for a Malay in a Chinese-dominant area because of their different cultural backgrounds, religious beliefs and diet, for example. I do not resent Chinese wealth and do not aspire to it given that excessive material gain is discouraged in Islam. But I did want to excel in business like the Chinese, and I felt proud as a Malay when I read about successful Malay entrepreneurs.

While working as an entrepreneur, there were times when my Muslim identity did influence my business thinking and work practices. As a Muslim businesswoman, my wearing of a headscarf (*tudung*) was not an issue for me as I did not regard the headscarf as the form of religious or cultural oppression that some Western feminists have argued it is (Cloud, 2004; Ruby, 2006). Even in the 1990s there

were many female businesswomen in headscarves engaging in business activities. In terms of Islamic belief, what worried me most was that I always found it hard to accept my *rezeki* (livelihood) for the day. When we were left with a lot of unsold food, I tried to figure out what was wrong. Wasted food and a decline in sales really upset me. But I was blessed with a husband who knew how to comfort me and explain what had happened from an Islamic perspective. He used to tell me that everything that happened was a test from Allah, and that Allah wanted us to be patient and increase our faith when we were in difficulty. As a Muslim, I had to perform daily prayers and recite the Quran as my obligation to follow Islamic teachings. I was glad that the Sony factory provided a prayer room for Muslim employees, which meant that the canteen and food stall operators could also use the facility.

As a female businesswoman, I had to balance the demands of work and family life, juggling various roles as a wife, daughter-in-law (as I was living with my mother-in-law), and as an entrepreneur. Although my household chores were not as onerous as they were for women who had children, I had to observe my responsibility as a wife to cook and clean at home. While there might have been married couples who helped each other with the household chores, this was very rare.

After about two years in business, I embarked on study for a Master of Business Administration at the local university. One of the reasons I left business was because my husband felt that it would be a waste for me not to use my degree to seek better opportunities. Also the contract for the food stall business at Sony was ended by the management. The Masters study enabled me to better understand my own entrepreneurial identity. This study then fuelled my interest in discovering what others had to say about their business experience. I wanted to uncover the complexity embedded in the stories of Muslim Malay women entrepreneurs. I wanted to discover the meanings people ascribed to their construction of entrepreneurial identities and the ways their identities had evolved over time. At the same time, as an educator, I was also interested in women's business experience as a way of refining insight and continuously applying, current and novel ideas to new situations.

As an academic investigator with experience as a Malay woman entrepreneur, when conducting the fieldwork research for this thesis, I was simultaneously both an insider and outsider (Al-Makhamreh & Lewando-Hundt, 2008; Patton 2002). As an insider, I identified both with the religion and culture of my women participants. As an outsider, I was a researcher, a stranger to my participants, intruding into their private lives in order to write a PhD thesis based on their experiences. Nonetheless, I believe that the many commonalities that I shared with my interviewees, such as gender, religion, ethnicity, attire, and my ability to engage in regular conversation in the local dialect, enabled me to bridge some of the gaps between us. Fortunately, the participants were not only cooperative, but as enthusiastic as I was about the study. Indeed, the women interviewees were, by and large, willing to talk freely, and were very welcoming in their homes and offices. The warmth and hospitality shown, with food, tea, and even offerings of the packaged food products that they made for sale, all exemplified the sincere generosity that Malay people show toward a guest.

I should state that my research inquiries were, at times, intrusive. This was mostly when I disturbed the women interviewees's private domain in relation to God. It is not considered appropriate in Islam to ask strangers questions about things such as prayer and supplication because these questions are very personal. Asking such questions could lead to embarrassment and a fear that I might be judging people's devotions. Participants who are deeply religious may not be affected by these types of question, but those who are less religious might feel embarrassed describing their relation to God, especially to strangers. This situation presented somewhat of a dilemma for me because the questions I was asking for this research required me to probe religious values.

Essers (2009), too, reflected on researcher dilemmas that emerged at various research stages while collecting life stories of Muslim businesswomen in the Netherlands. In her study, Essers questioned the locus of power and control in the interview. As she noted, power is always invested in both the interviewer and the interviewee. On the one hand, as it is the researcher who sets up the interview and

its agenda; on the other hand, the interviewees may find the interview session an opportunity to be heard and to give voice to their feelings of marginalisation.

Being a female researcher from the same culture as my participants did, however believe, impact positively on the research process in that it facilitated rich data collection. I contend that while conducting qualitative research in the Muslim world, there is a need to focus on sociocultural aspects such as gender (Al-Makhamreh & Lewando-Hundt, 2008). Although Malaysia is a relatively liberal country compared with many Muslim countries in the Middle East, traditional cultural and religious views about gender are very prevalent and these determine and shape relationships between men and women. For example, it may not be proper for female interviewees to invite a male researcher to their homes. This was not, however, an issue with which I had to contend.

My aims for this research were to understand the experiences of women entrepreneurs, and explore the interactions and relationships between different organisational entities and the cultural context in relation to their business activities. In taking responsibility for instigating the research, I sought to be an ethical researcher. I tried to create a sense of openness with the women participants and their stories, to maintain awareness of enacting my own philosophical stance, and to aim to give them a voice in the research process. It is important to also add that while my own identity as a Muslim woman leads me to adopt particular subject positions, such as, for example, wanting to be seen as a 'righteous wife' in the eyes of Allah', I appreciate this can be interpreted from varying points of view. When adopting social constructivist and interpretivist approaches, we do not judge anyone point of view as better than another (Denzin & Lincoln, 2003) and I have been careful to observe this in my data collection and analysis. In the following section, I lay out in detail the specific steps taken in the data collection and analysis.

Methods of data collection and the participant sample

This section discusses the primary method of data collection in this study. The three groups of participants identified were women entrepreneurs, government officials, and the assistant branch manager of *Amanah Ikhtiar* (see Table 1). The

women entrepreneur participants were identified through a purposeful sampling technique (Miles & Huberman, 1994; Patton, 2002), that is, by their membership of the *Peniagawati*, and *Amanah Ikhtiar*. These organisations were selected because of their promotion of the interests of Malay women entrepreneurs in Malaysia by providing primary assistance, support services, training, and coordination activities. As Malay women business owners associated with *Peniagawati* and *Amanah Ikhtiar* these participants shared similar characteristics. Patton (2002) makes an argument for purposeful sampling to ensure information rich cases where one can learn a great deal about issues critical to the research objectives.

The participants selected were to be either solo entrepreneurs, or engaged in partnership. To supplement the data, a random sample of women business owners was selected in the cities of Kangar and Butterworth. Women entrepreneurs' data was also gathered from members of *Peniagawati* in Kuala Lumpur, Malaysia. I chose Kangar because it was my birthplace and I spent most of my early years of schooling in this town. It was practical to select a location where I was familiar enough with the people and the surroundings. Kangar is the state capital of Perlis, the smallest state, located in the north of Malaysia. Although Perlis is a small state, it has experienced steady growth and has the advantage of enabling Malay women to participate in business activities. Perlis has fewer Chinese businesses in comparison with as the other research locations of Butterworth and Kuala Lumpur and provided the opportunity to explore how women talked about their entrepreneurial selves in this Malay dominated context.

My second research site was Butterworth, Pulau Pinang. I was familiar with Butterworth because my first working experience was at Sony Mechatronic, Pulau Pinang, and I spent a couple of years of married life in this city. It was good to see how Malay women construct their entrepreneurial identities in one of the most 'buzzing' cities in Malaysia. Butterworth, located south of Perlis serves as a prominent industrial area and Chinese businesses greatly outnumber Malay businesses. It also has a huge Chinese population and it was a matter of interest to explore how Muslim women were operating in this competitive multiracial environment. The final city I selected was Kuala Lumpur, capital of Malaysia. In

addition to being the political capital of the country, Kuala Lumpur is also the centre of the commercial and business activity (Abdul Rashid, Jusoh, & Ahmad, 2010). Exploring women entrepreneurs' experience in these three diverse settings ensured that I interviewed women from a range of social and business contexts. In total, 31 women entrepreneurs were interviewed using a semistructured interview technique. Interviews lasted approximately 50 to 90 minutes, and were fully transcribed.

The other groups of participants were government officials who were also key informants in this study. Following Lindlof's suggested selection approach (1995), key informants were selected based on their knowledge, expertise, and position of authority. In this study I interviewed a government official from the Ministry of Entrepreneur and Cooperative Development (MECD), and one assistant branch manager of *Amanah Ikhtiar*. The interviewees were chosen purposefully because of their knowledge of entrepreneurship – the focus of this study.

Table 1

Breakdown of sample/participants

Types of participant	Association	Number of participants
Women entrepreneurs	<i>Peniagawati</i>	9
Women entrepreneurs	<i>Amanah Ikhtiar Malaysia</i>	10
Women entrepreneurs	Random sample in Kangar and Butterworth	12
Government officer (key informant)	Ministry of Entrepreneur and Cooperative Development (MECD)	1
Assistant branch manager	<i>Amanah Ikhtiar Malaysia</i>	1

Interviews and data collection

Interviewing participants was the primary method of data collection in this study. Prior to my interview with the women entrepreneurs, I contacted the Public Relations officer of *Peniagawati* in Perlis to obtain a list of their members. I provided the officer with an information sheet which explained the purpose of my study. Next, I made cold calls and invited the members of *Peniagawati* to participate in this research. Their willingness to participate was due to the fact that they would be representing *Peniagawati* and contributing knowledge at an international level. In total, I managed to interview six women from *Peniagawati* in Perlis, and three in Kuala Lumpur. I faced difficulties in recruiting members of *Peniagawati* in Kuala Lumpur. I believe this was due to the sociocultural differences and standard of living in different regions in Malaysia. My participants in Perlis lived in a small town and their business life was probably not as hectic as that of women entrepreneurs in big cities; therefore, it was easier to obtain their consent to participate in my research.

In order to obtain the list of *Amanah Ikhtiar* members, I wrote a letter to the head office in Kuala Lumpur and asked for their consent to interview members. After gaining the manager's consent, I attended two of *Amanah Ikhtiar's* weekly meetings in Perlis which helped to build rapport with the women entrepreneurs. The establishment of rapport is important to encourage a free flow of information (Spradley, 1979, as cited in May, 2001). Moreover, the level of participation is boosted when people are aware of the significance of their contribution to the research (May, 2001). All interviews were conducted at locations that were convenient to participants, for example, at their work locations, or their homes. All the interviews were conducted in the Malay language, which is the official language in Malaysia.

I carried out the interviews from November 2006 to January 2007. Initially, pilot interviews with three women entrepreneurs were carried out in order to refine the interview questions. Kvale (1996) points out that qualitative research interviews seek to describe the meanings of central themes of the subjects' worldview. Within the context of my study, the qualitative interviewing with women entrepreneurs focused on five different areas: participants' background,

motivation to venture into business, value systems and identities, interaction with stakeholders, support for, and barriers to, becoming an entrepreneur, and future goals.

In order to gather as broad a range of opinions and insights as possible, I interviewed one government officer and one nongovernment officer to supplement the data. The interview questions from these agencies addressed roles, support and assistance, policies to support women entrepreneurs, communicative strategies and entrepreneurial culture. Participant selection was based on roles, positions, and knowledge in the dissemination and inculcation of an enterprise culture among the Malays.

In this study, a semi-structured interview was chosen in preference to an unstructured interview because of the need to focus on specific topics and issues. As Rubin and Rubin (1995) note, the interviewer starts the conversation by introducing the topic and asking particular questions as guidance for a further discussion. The researcher is then free to follow new leads as they occur (Fontana & Frey, 2003). May (2001) describes the strength of semi-structured interviews where the interviewer can seek clarification and elaboration of the interviewees' responses and thus encourage further discussion on a particular topic. In my study, I used probes such as "Can you explain a bit more what you mean by . . . ?" and "Why do you think that is the case?" I tried to adapt to the situation. For example, in the case of women entrepreneurs from *Amanah Ikhtiar*, as well as other entrepreneurs in my sample, I needed to explain my social inquiry in layman's terms. My participants sometimes had difficulty articulating their gendered, religious and cultural values as they were not used to reflecting on these matters. Therefore, I carefully explained what we might understand such values to refer to and involve, and invited them to respond and elaborate their own thinking. As a result, my participants were able to engage actively in making meaning (Gulbriun & Holstein, 2004) in the interview process.

Once the interviews were fully transcribed, I translated the transcripts from Malay into English for data analysis purposes. Marshall and Rossman (2006) highlight important issues concerning the translation from one language to another. They

note issues of connotation and meaning that make the translation more difficult. Rossman and Rallis (2003) discuss several issues such as identifying whether the researcher can use translated words as a direct quote, and ascertaining that a translation is accurate (as cited in Marshall & Rossman, 2006). Following Rossman, I include phrases and key words in Malay and the Arabic language in italics from time to time in the narratives of my participants. I put the translation into parentheses with a caveat in such cases where there is no English word for the original idea.

Data analysis method – thematic analysis

As suggested by Braun and Clarke (2006), thematic analysis is a flexible method of analysis which can yield a rich and detailed account of data. They add that, because of its flexibility, this approach is not limited according to particular epistemological approaches and is compatible with both a realist and a constructivist paradigm. The interview data in this study were analysed using a thematic analysis framework. There is a significant amount of literature on women entrepreneurs that has employed thematic analysis (see, for example, Dhaliwal & Kangis, 2006; Moulton & Anderson; Pio, 2006; Terjesen, 2005). As Braun and Clarke explain, “[T]hematic analysis conducted within a constructionist framework seeks to theorize the socio-cultural contexts, and structural conditions, that enable the individual accounts that are provided” (2006, p. 85). Therefore thematic analysis does not merely describe the data but seeks to uncover the underlying meanings, assumptions, and beliefs behind the social action and/or behaviours. Braun and Clarke (2006) identify six phases of analysis: “1) familiarizing yourself with your data; 2) generating initial codes; 3) searching for themes; 4) reviewing themes; 5) defining and naming themes; 6) producing the report” (p. 87). According to the authors, some of these phases are similar to the phases of other thematic analysis in qualitative research. I describe these phases in detail:

1) Familiarizing yourself with your data

In the first phase of the analysis, I read the transcript of each interview several times. I copied the data set into a MS-Word document and put it into a table of four columns labeled number, name, data extract, and code.

This provided a way of organising a large amount of data. In this phase I immersed myself in the data through repeated reading so that it was easier to search for patterns. I wrote my thoughts in the right column of the document for further revision of the ideas.

2) *Generating initial codes*

Phase 2 began when I felt familiar with the data to the extent that I was able to generate interesting ideas. I coded the individual data manually into meaningful classifications or groups. I looked for repetitive words, phrases or ideas and list them. Then, I tried to find connections or relationships between and among those codes and categorise them. I used a highlighter and coloured pens to identify significant patterns. This process is illustrated in the table below.

Table 2

Example of coding

Data extract	Coded for
I want to contribute to this industry... to help Muslims eat <u>halal</u> food	<i>Halal</i> (lawful)
When we have <u>a lot of money</u> , we risk forgetting Allah	Moderation
If I want to hire female workers, it is compulsory for them <u>to cover their heads</u> ... because I'm thinking in terms of morality... I don't want them to influence other people.	<i>Aurat</i> (parts of human body to be covered)

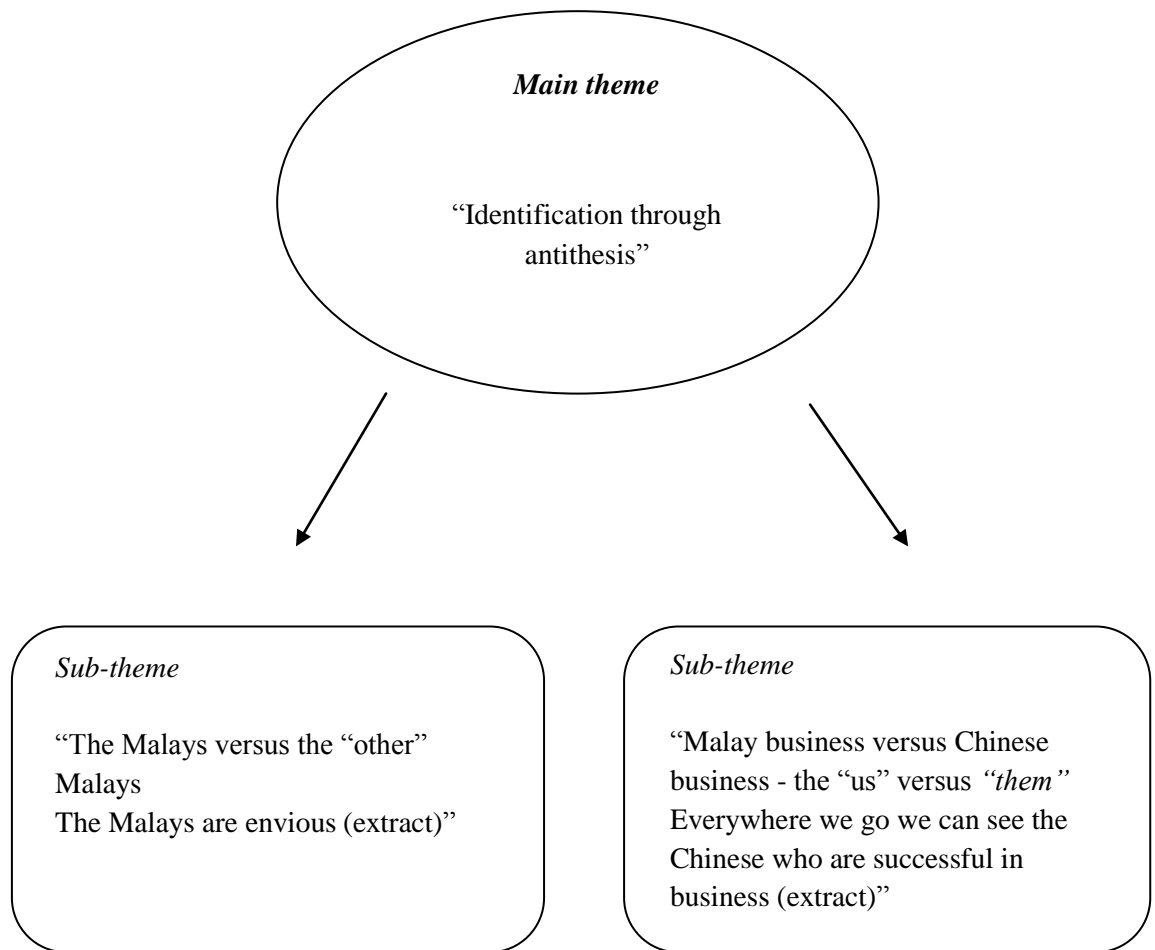
In some instances, I coded data extracts several times, and also decoded them until I was able to indicate the patterns and the relevance of those codes to my research questions.

3) *Searching for themes, reviewing themes, and naming themes*

I incorporated the three stages into one for easier understanding. This phase involved gathering and sorting the different codes into potential themes. At this point, I started to analyse codes and consider how different codes could form overarching themes. I used mind-maps and played around with the organisation of the themes. The frequency of occurrence of each theme within the data set established the strength of each theme. For example, the extract that indicates religious practice, using *halal* ingredients in the food production, was organised around the key themes of negotiating religious values – the *halal* and *haram* dialectics. I identified the strongest themes based on their recurrence across participants (Van Manen, 1990). Next, I used a thematic map to consider the relationship between codes, themes, and different levels of themes (Braun & Clarke, 2006). For example, when categorising into theme and subtheme, some codes fitted into main themes and some formed subthemes. After reviewing the themes I named them. This process is illustrated in the form of thematic map in Figure 1, below.

Figure 1

Example of how a main theme was mapped with sub-themes



4) *Defining and naming themes, producing the report*

At the final stage I had a complete set of themes which related back to the research questions, thus permitting the production of a scholarly report.

The report produced a story narrated by the participants within and across themes which can account for the validity of this analysis. I concur with Braun and Clarke's (2006) suggestion that the narratives used to demonstrate the story go beyond description and provide argument in relation to the research questions.

Because of the rich and thick description of qualitative data, they are also "an attractive nuisance" (Miles, 1983, p. 117). As a result of engaging in qualitative analysis, the researcher is faced with an abundance of coded data. In order to deal

with significantly large amounts of data, Lindlof (1995) suggests the reduction of data at the physical and conceptual level. He describes physical reduction of data as “being able to sort, categorize, prioritize, and interrelate data according to emerging schemes of interpretation” (p. 216). The concept of data reduction also refers to coding which Rubin and Rubin (1995) describe as putting together similar ideas, concepts, and themes from the data text. I incorporated some of the coding analysis of Strauss’s grounded theory (1967) and Braun and Clarke’s (2006) thematic analysis in this study. Strauss defines coding as “includ[ing] raising questions and giving provisional answers (hypotheses) about categories and about relations. A code is the term for any product of this analysis (whether category or a relation among two or more categories)” (pp. 20-21). In level one analysis, I used Strauss and Corbin’s (1990) method of open coding which involves breaking the data down into small, and meaningful items. The data was coded according to participants’ response. Each participant was given a pseudonym to ensure confidentiality and to protect their anonymity.

Conclusion

In this chapter I have outlined the methodology that guided my study, and presented a theoretical perspective on the data collection and analysis. The qualitative approach allowed me to obtain a rich description of the subjective experiences of women entrepreneurs and the complexities of the intersection of religion, culture, and gender. I have also detailed how my own experience as a woman entrepreneur informs this research. In doing so, I hope to provide readers with valuable insights of the complexities of the societal context influencing my lived experiences as an entrepreneur. Additionally, this chapter has outlined the research process, including the sample selection criteria, methods of data collection and analysis.

Although qualitative research in Malaysia is starting to emerge, little has been directed toward addressing the women entrepreneurs’ phenomenon from a social constructionist perspective. Thus, consistent with the epistemology of qualitative research, my task here is to illuminate how societal factors shape women’s entrepreneurs everyday lives. Indeed throughout the rise of women’s entrepreneurship in Malaysia, as well as its research, there has been no

investigation of how the intersection of Islam, culture, and gender influence women in business.

Chapters 5, 6, and 7, which follow, present the findings from the thematic analysis of the interview data. While the data is presented in discreet categories, such as Islam, culture, and gender, my aim has been to provide more holistic insights into Malay women's lived practices and the way they construct their identities. I observed the multiple interactions between women entrepreneurs' identities and their related roles as a mother, a wife, a daughter, and a Muslim Malay woman, for example. I also tried to understand how women manage these interactions and intersections which sometimes can be positive and negative as well. The analysis process explicitly incorporated an intersectionality framework by identifying themes and the relationships between these themes. Moreover, the analysis inherently considers intersecting categories such as religion, culture, class, gender, and family in shaping women entrepreneurs' experiences. It considers all social categories as inextricably interconnected.

CHAPTER 5

MALAY WOMEN ENTREPRENEURS NEGOTIATING ISLAM

Introduction

This chapter focuses on the influence of Islam in the daily business activities of Malay women entrepreneurs working in Malaysia. As the title suggests, the goal of this chapter is to answer the first research question: *How do women construct entrepreneurship in the context of Islam?* I explore how participants draw upon their understandings of Islam, and how this impacts on and influences their entrepreneurial practices. Women entrepreneurs demonstrated various forms of Muslim identity which ranged from business practices that involve knowledge of Islamic concepts to be adopted in their businesses, to religious commitments such as worship and *Qur'anic* practices, to the presentation of feminine identity consistent with Islamic principles. In addition, how women entrepreneurs articulate Islamic values in entrepreneurship demonstrates an awareness and acknowledgment that business is highly encouraged in Islam.

In many Muslim societies, religion is a significant influence that shapes social and economic activity in daily life (Sloane, 1995). According to Adas (2006), Islam prescribes specific guidelines governing business transactions of certain types and in certain areas. In thinking about Islam and women, a common notion is of Muslim women being subjected to religious prescription and cultural norms (Bullock, 2002). Practices that are commonly held to identify Muslim women are veiling, sexual segregation, and confinement of women to the domestic sphere (e.g., Roomi & Parrot, 2008). In exploring the various ways that Muslim-Malay women negotiate and construct their Muslim entrepreneurial identities in relation to their business operations, the chapter begins with a discussion of the themes of *halal* (lawful) and *haram* (prohibited).

***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). Islam has laid down important guidelines in the consumption of *halal* food, that relate to whether food products are obtained through *halal* or *haram* means. Since Islam is rooted in a belief in the unseen (i.e. belief in Allah and His manifold attributes), a person is held accountable for all his/her deeds, whether they are conducted openly or in secret, individually or collectively (Muhammad Ali, 2011). Muslims believe that their actions will be questioned on the Day of Judgement in the hereafter and that good deeds will be rewarded and the evil will be punished (Esack, 2006; Nasr, 2002). Islamic authority in Malaysia provides *halal* certification that meets the standard of Muslim dietary law which is based on the *Qur'an*, *Hadith* (collective sayings from Prophet Muhammad), and in the *fiqh* or understanding of Islamic jurists - Imam Maliki, Imam Hanbali, Imam Syafie, and Imam Hanafi (Shafie & Mohamad, 2002). As stated in a *Hadith* (collective sayings from Prophet Muhammad):

Halal [lawful] is clear and *haram* [prohibited] is clear; in between these two are certain things which are suspect or *shubha*. Many people may not know whether those items are *halal* or *haram*, [but] whosoever leaves them is innocent towards his religion and his conscience ... Anyone who gets involved in any of these suspected items, may fall into the unlawful and prohibited (as cited in Shafie & Mohamad, p. 116).

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. Linking to the aspect of unhealthy and harmful life, Regenstein, Chaudry, and Regenstein (2003) provide detailed reasons for the justification of the Islamic dietary law. For example, they highlighted that blood-based products such as blood sausage and blood albumin are some of the products available that Muslim scholars have decided in

consensus are *haram*. Blood is known to contain harmful bacteria, products of metabolism, and toxins (Regenstein et al., 2003). 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.

While Western cultures tend to regard religion as a private matter (Rice, 1999), Islamic discourse plays a significant role in deciding what is lawful (*halal*) and what is forbidden (*haram*). 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. For her, *halal* ingredients are necessary in food production and in order to know what is *halal*, she must also know what is *haram*.

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 most obvious *haram* products are pork, pork by-products, and alcohol. Milk and dairy products such as yogurt and cheese must not contain gelatin unless it is determined to be from *halal* slaughtered animals. 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, Jackson, Hussaini, & Riaz, 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 gelatin. With this concern in mind, Diba asserted her Muslim identity in producing *halal* products to serve the majority of the *halal* markets in Malaysia.

Like Diba, another woman entrepreneur demonstrates her concern for *halal* ingredients in the manufacture of her chilli sauce. It is very important for food producers to make sure that their product has as long a shelf life as possible. An ability to utilise modern technology and methods of preserving food can lead to cost reduction in the production process. However, as a Muslim, one has to observe the requirement for *halal* ingredients. Salmah, who is a member of *Amanah Ikhtiar*, is apprehensive over this matter, stating:

I could not add the preservative, but the Chinese have got
those ingredients. It's just that the Malays could not
consume these ingredients.

Salmah – chilli sauce producer

In Salmah's example, she implicitly refers to the ingredients that the Chinese are using as *haram*, and yet she feels bound to conform to the religious prescriptions of *halal*. As noted by Regenstein et al. (2003), Muslim behaviours are governed

by the Divine Law; an individual who observes the law is rewarded or given merit on the Day of Judgment and anyone who violates the law is committing a sin and will be punished in the hereafter. Thus, chilli sauces and other processed foods must be produced in a *halal* manner by using *halal* ingredients even if it means their shelf life is reduced.

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. Because of the Islamic resurgence in Malaysia over the past three decades, (Kahn, 2006; Shamsul, 1996) the concern for *halal* matters is becoming more pronounced (Shafie & Mohamad, 2002). 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

Thus, like Salmah, 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. Her rather generalising comment on the Chinese monopoly of this business indicates that the Chinese bakery is already established and the Chinese may not be concerned about whether the ingredients in their bread come from *halal* sources. When asked further whether it is difficult to buy *halal* ingredients for her bread, Huda responded:

It is difficult but we have to ask whether the ingredients are imported or produced locally. The local product is

halal ... All shortenings [stabilisers] use palm oil which is *halal*.

This remark shows that searching for *halal* ingredients may be limiting Huda in the choice of ingredients to use in her bakery production. However, she has the option to use local products where the *halalness* can be more trustworthy, for example, her usage of palm oil which is abundant in Malaysia as the shortening ingredient to be used in her bakery. 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 purified. 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, Chaudry, and Regenstein (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. This is related to the capability of Muslims to obey the command of Allah. Consumption of *halal* also is linked to implementing the directives of Allah. Consumption of anything *haram* may cause Muslim to be incapable of submission to Allah because the human body that consumes *haram* may breed *haram* thought and action, while *halal* consumption may breed *halal* thought and action. In addition, Muslims are not expected to question why something is unclean or harmful, as Allah knows best the obvious and the obscure reasons for what He has ordained (Chaudry, Jackson, Hussaini, & Riaz, 2000). Therefore, religion 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 Islamic resurgence in many Muslim societies, as argued by Turner (2008), has seen the tendency for more products and services to come under the *halal* and *haram* divides in the marketplace. This explains Farah's consciousness about selling *halal* products. Indeed one Malaysian company, Zaitun Industries, has been using a catchy promotional campaign, "use without fear," in its toiletries to cater to the Muslim market segment (Shafie & Mohamad, 2002). Moves such as this one demonstrate how the corporate sector has become more responsive to the requirements of Muslims in terms of their consumption of goods.

This section has demonstrated the prominent role of Islamic concepts of that which is *halal* (lawful) and things that are *haram* (forbidden) in the construction of women entrepreneurs' identity. Shafie and Mohamad (2002) argue Muslim consumers in Malaysia have been increasingly aware of the need to acquire information regarding products' ingredients in order to ensure that the products they consume conform to their religious beliefs. Moreover, Rezai, Mohamed, and Shamsudin (2012) found in their research on *halal* labelled food in Malaysia that consumers are concerned about the status of *halal* (or *halalness*) of imported food

products from non-Muslim countries such as China and Western countries. Consequently, producers have become more aware of the need to comply with and adhere to these religious prescriptions, an awareness which is strongly found among women participants in this study. 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. Women entrepreneurs' adherence to the law in several aspects of their business activities is grounded in the 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 and gender norm expressed by women entrepreneurs, that of observing *aurat* (covering parts of the human body). This practice is an area of growing concern within entrepreneurial contexts, as the following theme illustrates.

Religious value of *aurat* and entrepreneurship – modesty

For Muslim women, *aurat* is a very important concept which needs to be observed. Because Muslim behaviour flows from the concept of modesty, Muslim women entrepreneurs are obliged to subscribe to Islamic religious teachings. In Islam, dress/clothing should cover a person's *aurat* and this applies to both men and women. A man's *aurat* extends from the navel to the knees. A woman's *aurat* covers the whole body with the exception of the face, and the palms of the hands (Boulanour, 2006).

Dress is the most visible means for human beings to communicate their identities (Dwyer, 2000; Humphreys, 2002) and for Muslim women, modest clothes that are not transparent and do not accentuate their bodies is one important means of expressing their Islamic identity. It is common to identify women as Muslim from their *hijab* (head covering). The *hijab* aids in defining Muslim identity for women (Droogsma, 2007) and most Muslim women believe that Allah has decreed that all women should cover their heads in *hijab*. Muslim women's dress varies from

country to country and is also influenced by the culture and tradition in each particular country. Malay women's traditional dress is the *baju kurung* (a long dress to the knee, worn together with a *sarong* – a long skirt to the ankle). The *hijab* is usually known as *tudung*; it is made of a thin cloth in a variety of colours. All the women I interviewed were dressed in *hijab*.

Some women in certain Muslim countries do not practice head covering. For example, Turkish women who wear the *hijab*, faced difficulties in securing employment (Franks, 2000). Through the influence of Kemalist secularism in 1920s (See e.g., Humphrey & Brown, 2002) veiling was banned in public spheres in Turkey; however, the practice of veiling among Turkish women has become more prevalent in recent years (Kilicbay & Binark, 2002). However, the increasing prevalence of veiling practices is not necessarily a sign of religious conservatism. Kilicbay and Binark (2002) argue that there are multiple meanings associated with veiling, namely, as a symbol of piety and traditional practices, as a political symbol, prestige, identity difference, and as a new form of consumption culture. Some Muslim feminist scholars are sympathetic to women covering and see this practice as customary and applying to the Prophet Muhammad's wives rather than being obligatory in Islam (Ahmed, 1992; El Saadawi, 1982; Mernissi, 1991).

How Malay Muslim women entrepreneurs observe the *aurat* is reflected in the business practice of Farah, a beautician and hairdresser who has been involved in this industry for 20 years. Her services range from haircuts, to traditional wedding dress hire, to bridal make-up. Her comments show some of the ways in which the identities of women entrepreneurs are defined by the Islamic concept of *aurat*. During the interview, Farah was dressed in her *baju kurung* and she had donned her *tudung*. Farah strongly emphasised her decision to separate male and female customers. This decision is informed by religious values as shown in her statement: "I opened this hairdressing salon for women only. I was thinking of the *aurat* ... the wedding dresses that I sell cover women's *aurat*." Farah also applies the Islamic dress code to her workers when she says: "For me, whoever wants to work in this salon must cover her hair." Nora (the noodle producer who featured

earlier) shares the same view as Farah in requiring her workers to wear their *tudung*. Nora says:

If I want to hire female workers, it is compulsory for them to cover their heads ... because I'm thinking in terms of morality ... I don't want them to influence other people. Like here at this office, the top management donned *tudung*, so, indirectly the lower management also follows.

Nora - noodle producer

Nora emphasises the requirement for her workers to observe Islamic teachings. By setting a clear example on the part of top management where *tudung* is observed, she encourages other workers to also adhere to *tudung*.

Although wearing *tudung* is one of the criteria that is emphasised when employing workers, Diba, the chocolate producer, offers an interesting opinion with regard to this matter:

Nowadays, women wear *tudung* as just a mere fashion, and not to actually cover the *aurat*. We can not have negative impressions of women who don't wear *tudung*. Not all who wear *tudung* are good Muslims. As an analogy, we can not judge the book by its cover. I don't judge a person on whether or not she wears *tudung*. But, some people do have unfavourable opinions towards women who do not wear *tudung*.

Diba's comment is somewhat different from Nora's in that she agrees that wearing *tudung* has changed its original meaning, which is that it is an obligation for Muslim women and not a fashion statement. The fact is that *tudung* practices are not uniform in Malaysia. There are various fashions and styles and the wearer can match and coordinate the *tudung* with their pants, or long skirts. Some commentators, like Diba, argue that the prevalence of *tudung* in Malaysia means that it can be seen as a fashion accessory (Fuller, 1999; Stivens, 2006). In addition, Diba appears to be sympathetic to women who do not wear *tudung* because of social prejudice. Nevertheless, she posits the view that, for women in business, covering the *aurat* is highly recommended. She states:

It is good for women to cover their *aurat* since the nature of our business requires interacting with customers and the public at large. People tend to pass judgment on our appearance ... Women who cover their *aurat* appear to be polite and are likely to bring positive impact to their stakeholders.

Another woman, Marlia, who runs a cybercafé, emphasised the importance of *aurat*. She states:

In my opinion, covering our *aurat* is an obligation in Islam ... There is a reason why Allah commands human beings to cover the *aurat*. Something that is preserved and well taken care of is of more value than something that is exposed. For women in business, *aurat* must be guarded because we are interacting with *nonmahram* customers. Our dress and behaviour reflects our true self. Politeness and wearing neat and stylish clothes that cover the *aurat*, show our image and appearance which indirectly enhances customers' trust and confidence.

For Marlia, to cover the *aurat* is a religious obligation and is likened to cherishing something that is protected. Covering the *aurat* in this sense can be seen to conform with Islamic morality and to represent modesty for Muslim women. Businesswomen like Marlia pay attention of covering their *aurat* because their daily business operations involve *non-mahram* (a person with whom marriage is lawful) interaction which makes it important to consciously guard the *aurat* from the male gaze. As reported by Parker (2008) in her study of Muslim schoolgirls in Indonesia, the outward expression of covering the *aurat* seems to reflect individual faith and devotion to Islam: for Muslims who guard their modesty, there are huge rewards bestowed from Allah (e.g., Read & Bartkowski, 2000). Marlia sees covering the *aurat* as an ideal and appropriate presentation of Muslim women entrepreneurs' identity in that it conveys good behaviour which plays a central role in increasing business performance.

Moreover, as illustrated by Nora, the noodle producer, wearing a *tudung* is associated with morality, a positive Islamic value. Donning *tudung* may be a woman's choice, but it is a predetermined choice as Muslim women believe that

head covering is mandated by Islam. Allah *Subhanahu Wa Ta'ala* (may He be glorified and exalted) said in the *Qur'an*, *surah Al-Ahzab* (Chapter 33): verse 59:

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. And Allah is even forgiving, most merciful.

It is also stated in the *Qur'an*, “And tell the believing women to draw their *hijab* all over bosoms ...” (*Surah An-Nur* (Chapter 24), verse 31). Committed Muslim women know that they wear their *tudung* not because somebody has asked them to do so, but because they are submitting to the will of Allah. The *tudung* helps to safeguard the modesty and decency of a person. It also has a moral function and must be accompanied by good behaviour.

Nora strongly emphasised the need for her workers to wear *tudung*, as women without *tudung* are presumed to have a bad influence on other women, echoing the fact that Muslim [Malay] women without the *tudung* now represent a minority in public (Mouser, 2007). This growth in *tudung*-wearing may have reinforced the perception that there is a need to adopt the *tudung* to give the sense that women are identifying more with religious teachings. Farah, Diba, Nora, and Marlia strongly constructed their entrepreneurial identities around the need to safeguard women's *aurat* as decreed by Allah. These women see the adoption of *tudung* as a powerful symbol of a collective identification with Islam. Responses from these women challenge the stereotypical Western views of Muslim women who see women's covering or veiling as women's subordination to their cultural contexts (Cloud, 2004). Instead, this study, along with Tong & Turner's (2008), demonstrates that covering one's *aurat* is an expression and assertion of Muslim identity in the context of contemporary Malaysian multiculturalism. It also concurs with Atasoy's (2006) study on Muslim veiling in Canada where participants in her study hold the dominant Islamic position that frames the veil as an identity symbol of cultural differences.

Legitimising women's entrepreneurship through Islam

The analysis of the halal-haram dialectic as well as the analysis of aurat, and, in particular, veiling practices, shows how Islam plays a central role in constructing women's entrepreneurial identity. The participants in the study also asserted that entrepreneurship in Islam is highly encouraged and it is seen as a respectable career for Muslims (See Uddin, 2003). A commonly cited *Hadith* has been adopted by three women entrepreneurs in this study to justify their desire for business ownership. The sense of venturing into entrepreneurship which can be seen as being guided by the Prophet's saying is expressed by these women entrepreneurs who comment:

It says in Islam that nine tenths of livelihood comes from trading. There are specific verses in the *Qur'an*, for example, verses of precaution from threat that business people usually practice.

Junita – clothing and tailoring shop

Here, Junita highlights the virtues of commerce when she states that the idea that nine tenths of one's livelihood comes from trading can be traced back to the *Hadith* saying of Prophet Muhammad. Historically, Prophet Muhammad was a merchant before he received the call to prophethood (See Uddin, 2003). His wife, Siti Khadijah was also a successful business woman, and the Prophet worked for Siti Khadijah before they were married (Uddin, 2003). Therefore, Junita holds a favourable attitude towards commerce, and she invoked the *Hadith* statement in order to legitimise her entrepreneurial endeavour. Junita can be associated with the need to identify herself with an ideal woman entrepreneur that combines her Muslim identity with gender, and entrepreneurial identities.

Junita's statement was not unusual; other women entrepreneurs offered similar views on the virtues of engaging in business activities. Nadia who owns both clothing and a construction companies stated that "Nine tenths of livelihood comes from trading, right?" Huda, a bakery owner, mentioned that "In Islam, business contributes highly to the economic growth." For Siti Mariam, the knowledge that the Prophet Muhammad was once a businessman contributed to her decision to enter into entrepreneurship. As she explains:

My daughter said that Prophet Muhammad (Peace be upon him) also was in business. The best occupation is doing business.

Siti Mariam - Chili sauce producer

Salina, a pharmacy proprietor, shares a similar opinion with other women. She mentions: "I am looking from the point of view that business is a source of income. Business is encouraged in Islam."

Statements by Junita, Nadia, Huda, Siti Mariam, and Salina demonstrated that Islam has been used to justify the virtues of engaging in business activities. This is similar to Essers and Benschop's (2009) study on the intersections between Islam, gender, and entrepreneurship in the Netherlands, in that the female entrepreneurs referred to the business anecdote of Prophet Muhammad and his wife to provide a reason for engaging in entrepreneurship, and also with Ismail's (2001) research on Malay women's aspirations to be business owners. When compared to Western literature on entrepreneurship, and women's entrepreneurship, in particular, Malay female entrepreneurship that invoked the *Hadith* statement in support of their aspiration to enter into entrepreneurship is distinctive.

As is clear, Prophet Muhammad's *Hadith* on business has played an important role in legitimising Muslim women's entrepreneurship, especially in the Malaysian context. In addition, the research participants overtly express identification with the view that Islam encourages commerce and that this is a respected way of earning a living. Women's articulation of Islamic values were also evident in their discussions about the obligation to pray, one of the five pillars of Islam, which I discuss in the next section.

Observance of the prayer times

Muslims are obligated to fulfil their duties to pray (*solat*) five times daily. Prayer is performed at dawn (*Subuh*), noon (*Zuhur*), in the afternoon (*Asar*), at sunset (*Maghrib*), and night (*Isya*). This is the fixed ritual of Islamic prayer through which the worshipper performs his/her total submission to Allah and also

demonstrates constant remembrance of Allah (Abuznaid, 2006; Esack, 2002; Uddin, 2003). Additional prayer to supplement the obligatory prayer is also encouraged in Islam. For the research participants, the need to observe the prayer times was of extreme importance. For example, Salina, who operates a pharmacy, explained this by stating:

Observing the religious requirement is the priority ... At the time for *Maghrib* prayer [prayer after the sun goes down], we close the store. We perform the prayer first. So it's up to the customers whether they want to complain, or feel angry, or prefer to wait. We have explained this earlier to customers. During *Maghrib* prayer time we close the store for a while. Eventually, customers begin to understand. So, that's one of the ways to affirm our values, and educate the customers to observe prayer times ... So, we need to pay attention to important times such as the prayer times.

Salina, pharmacy proprietor

Salina asserts the need to respect prayer time such as the *Maghrib* prayer. She closed her pharmacy for a while in order to follow the commandment of Allah. It is noteworthy that she is also imposing the observance of prayer time on her customers. By closing her pharmacy during *Maghrib* prayer time, she is also making her customers aware of that particular time and showing respect for the religious duty. Her remarks that customers eventually begin to understand shows that she is able to identify with her values as a Muslim entrepreneur. This example demonstrates how there is no separation between religion and public life in Islam (Ahmad, 2006; Nasr, 2002; Tong & Turner, 2008; Uddin, 2003). The neglect of prayer reflects disobedience to Allah's laws. Salina's obedience shows that her observance of prayer takes precedence over business activity.

Like Salina, Jamilah, the stationery owner, explained that she closed her shop for between one to two hours for Friday prayers. She finds no difficulties in observing the daily prayer as she can pray at her shop where she has set aside space for a prayer room. This makes it convenient for her workers to pray at the shop too. Yusof's (2012) research in Kedah, Malaysia presented a similar evidence of participants performing the prayer at specific times of the day at their workplace. The timings of the prayer are spaced fairly evenly throughout the day. Each prayer

usually takes between five to ten minutes. In most workplace, employers expect Muslims employees to pray during their rest and meal break time. In the case of Marini, she started work at her workshop after *Zuhur* (noon) prayer when she had completed doing the housework chores.

The observance of prayer was also commented upon in other interviews. For example:

We pray as usual even we are doing business. When it is time to pray, we do the prayer ... We pray *zuhur* and *asar* here. We pray *Maghrib* and *Isya* at home.

Bayu, clothing and tailoring proprietor

Another interviewee states:

We must never miss the prayer. Each time we pray, we ask for more livelihood from Allah ... we pray for Allah to give success in our business

Sofiah, traditional snack and cookie producer

Bayu and Sofiah emphasised their Islamic faith by asserting the need to pray was obligatory. For Muslims, prayer is one way to communicate with Allah. This is demonstrated in Sofiah's remarks in asking for Allah's mercy to give success in her business. The prayer rituals or religious habits can be seen as disciplining oneself to religious commitment (Bourdieu, 1990). As noted by Reece (1996), "the structure within Islam places an enormous emphasis on the outward expression of an inward faith" (p. 41). The pharmacist, Salina's account demonstrates a strengthening of the commitment to religious duty while engaging in a business operation. While Bayu's statements reflects an adherence to perform prayer at her premises, Sofiah sees prayer as one way of communicating with the supreme power, and the self-discipline to perform the worship can be understood as proclaiming one's devoutness to God.

As this section has stressed, an important way of expressing religious values for the Malay women entrepreneurs is through observing prayer. Many of the participants can be seen as regarding prayer as obligatory, and needing to be performed during business hours. Importantly, it is not just the business operators who need to be concerned about prayer; their customers also need to be aware of

prayer time. In addition, prayer, for those women entrepreneurs, is regarded as a means of communicating with Allah. Therefore, emphasis on worship such as prayer greatly influences women in their business operations. In the following section, I discuss how women entrepreneurs are inspired and motivated by the practice of reading and reciting specific verses in the Holy *Qur'an*.

Negotiating difficulties in life through *Qur'anic* practices / readings

Muslim women entrepreneurs' identities were also shaped by the practice of reciting certain *Qur'anic* verses in seeking guidance from Allah. Apart from veiling and religious prayer, which can be understood as expressions of piety for Muslims, there is a link between *Qur'anic* practices in the individual in one aspect that reflects one's piety. This is evident in the business practice of Yana who owns a cybercafé. She is in her late 20s, and is a simply dressed woman. By this I mean she was dressed in traditional *baju kurung*, and did not wear make-up. She talked a lot about the virtues of *Qur'anic* practice, and how she applies certain *Qur'anic* verses to seek guidance from Allah. She described how she became acquainted with the practice of reciting the *Qur'an*:

I feel peaceful when I pray. I was stressed a while ago and almost gave up this computer business. When I feel stressed, I recite *surah* (chapter) *Annur*. The *surah* is quite lengthy, but when I recite it, I feel as if I don't want to stop and I keep on reading it. Also, in the *Qur'an*, there is *surah Al-Waqiah*. I recite this verse after *Subuh* [the prayer before sunrise]. I believe the *surah* is meant for good livelihood ... *surah Ar-Rahman* is for us to be thankful to Allah. If we are thankful, Allah will increase His blessing. Who else should we ask for guidance and help if not to Allah?

Yana, cybercafé owner

This statement shows how Yana recovered from hardship in her business life through prayer and reciting the *Qur'an*. For Yana, prayer can establish connection to the higher power when she feels distressed. Hence, she felt calm after praying – an effect of praying which has been identified elsewhere (Kao & Sinha, 1997, as cited in Carter & Rashidi, 2003). The practice of reciting certain *surah* from the *Qur'an* enabled Yana to feel tranquil and inspired by the beauty of the verses that

she chose to read. By reciting *surah Al-Waqiah* (Chapter 56 of the *Qur'an*), she is encouraged to feel that Allah will provide for her livelihood. The Prophet Muhammad said, “Whoever recites *Al-Waqiah* at night will not encounter poverty”. Another *Hadith* said that “*Surah Al-Waqiah* is the verse of wealth, so recite it and teach it to your children” (narrated by Ibnu Asakir). This *surah* makes it clear that if individuals are scared of hunger and poverty, they should have faith in the virtues of this *surah* and recite it every day. The other recited *surah* mentioned by Yana is the *Ar-Rahman* (Chapter 55). The Prophet Muhammad said “Everything has an adornment, and the adornment of the *Qur'an* is *surah Ar-Rahman*.”

Yana believes that by reading these *surah*, she can find relief and psychological strength. Yana believes in the supreme guiding force and inner peace that characterised elements of spirituality (Kumpikaite, 2009). Reciting *surah* holds the promise of rewards for her and enhances the betterment of her daily business life. This argument concurs with the claim of Carter and Rashidi (2003) who suggest that prayer, like practices such as meditation and yoga, is an effective therapy that contributes to the recovery from individual illness. The close relationship between business and piety also demonstrates multiple meaning in the interviewees’ account. Fazilah, who is successful in her laundry and construction business, states:

When I operate this business, I am much closer to Allah. While I was in salaried job, I don’t have to put much thought into earning because I’ll know that I’ll get my monthly salary.

Fazilah’s comments show greater dependence to the Almighty when one faces uncertainties. The feeling of being much closer to Allah can be demonstrated in practicing religious acts such as prayer and reciting the *Qur'an*.

Seven of the women entrepreneur interviewees expressed similar views on reciting the *surah* from the *Qur'an* in order to gain encouragement, inspiration, and to recover from the pitfalls in their daily business life. The often cited *surah* in the *Qur'an* that women entrepreneurs use to recite are *Yassin* (Chapter 36), and one verse from *surah Al-Talaq* (Chapter 65), that is famously called the verse of a

thousand *dinar*. Rashidah revealed that she recites *Surah Yassin* every Friday, and her children do also. She feels calm when reciting this *Surah*. Like Rashidah, Farah who owns a beauty salon, recites *Yassin* after each of the five daily prayer times.

Some Muslims make themselves acquainted with certain verses in the *Qur'an* in order to achieve certain objectives. This can be in terms of acquiring a healthy life, brilliance in education, protection from evil, protection when travelling, and so on. Three women entrepreneurs revealed that they are used to reciting the verse of a thousand *dinar*. The verse is commonly understood to serve as guidance for Muslims to boost their sales in business. Interestingly, participants in Yusof's (2012) study of rural businesswomen in Kedah, Malaysia, also cited the same *Qur'anic* verse which they hoped could be used to improve their businesses. However, it should be noted that even if it was true that the verse of a thousand *dinar* may helped Muslims in coping with financial difficulties, there would be no benefit in continuously reciting the verse if the businesswomen do not act in accordance to the teachings of the *Qur'an*, for example, in providing good customer service. The verse reads:

And whosoever fears Allah and keeps his duty to him, He will make a way for him to get out (from every difficulty). And He will provide him with (sources) he never could imagine. And whosoever puts his trust in Allah, then He will suffice him. Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things.

Surah Al-Thalaq (Chapter 65), verse 2-3

The verse "*He will make a way for him to get out (from every difficulty). And He will provide him with (sources) he never could imagine*" would probably be interpreted as performing miracles that only Allah can give to the believers. Children traditionally learn to recite the *Qur'an*, whether in religious school, at the mosque, or in their parents' home. However, the practice of reciting the *Qur'an* every day depends on the individual. Several accounts of the need to frequently recite the *Qur'an* were expressed by the participants. For example, Fatimah, a tailoring shop owner, stated, "Every day we must read the *Qur'an*. If not a lot, we must read even a little of the *Qur'an*." Another interviewee, Ramlah,

who produces mango pickles, responded by stating, “I read every night ... even though a little, we must not forget to read the *Qur'an*. *Insyallah*, Allah will guide us.”

These religious practices show that the *Qur'an* is a primary source that provides spiritual guidelines as well as a source of motivation in daily life (Esack, 2002). The *Qur'an* outlines righteous conduct for human beings. As demonstrated in the interviewees' quotes, *Qur'anic* practices strengthening and motivating them and this can be linked to the fact that the verses in the *Qur'an* provide guidelines and detailed teachings for proper human conduct. The *Qur'an* itself contains supplication (an aspect of prayer) that Muslims follow to guide them in daily life. The practice among women entrepreneurs of reciting the Holy *Qur'an* revealed in this study concurs with Hassan's (2007) study which examines the pattern of religious commitment in various Muslim countries. His study found that recitation of the Holy *Qur'an* is commonly practised among Muslims where, for the most part, the *Qur'an* is read daily or several times a week. This adherence to the Quranic reading is demonstrated by half of the Indonesians, Malaysians, Pakistanis, and Egyptians (Hassan, 2007).

As Karakas (2009) suggests, spirituality enhances the individual's wellbeing and quality of life which in turn can support and lead to an increase in work performance. This illustrates that there is a link between women entrepreneurs' construction of their spiritualities and motivation in business which is seen as leading to desirable business performance. The analysis offered here is in consonance with spirituality scholars who trace the continued relevance of religion in the workplace (Lund Dean, Fornaciari, & McGee, 2003; Parboteeah, Hoegl, & Cullen, 2009) and it plays an important role in having a sense of rightness in decision making in the workplace (Fernando & Jackson, 2006).

In the next section, I discuss Islamic values of moderation within entrepreneurial contexts. I illustrate how women entrepreneurs view material gain or wealth in the pursuit of business growth.

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 (Akbar, 1993; Esack, 2002; Rice, 1999). An obsessive preoccupation with wealth may distract individuals from following a spiritual life that leads to God (Esack, 2002). A key element of Western capitalism which is apparent in its individualistic culture is that it promotes competition and the maximisation of profit and wealth (Akbar, 1993). This is not in line with an Islamic business framework because 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. The question may arise as to how entrepreneurs will become competitive if not through the acquisition of wealth. One may argue that entrepreneurs need wealth or capital to invest in other ventures. 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 (Akbar, 1993; 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, 200), 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. Bashir (2002) argues that an individual who is entrusted with wealth can achieve the highest degree of virtue by spending it according to Islamic law. I would assume that leading a wealthy or extreme lifestyle was not desirable for Nadia, given that Islam encourages its followers to live in a moderate way, but not in the sense that that leads to poverty.

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. Muslims, provided that they have the means to cover the cost of the pilgrimage, are required to perform the *hajj* at least once in their lifetime.

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. However, several accounts where moderation and ambition co-existed in the everyday lives of women entrepreneurs were found in the interviews. Some entrepreneurs tend to focus on the desire to improve product quality, customer service, prices, product uniqueness, store location, for examples. Several women expressed the desire to grow their business. Diba, the chocolate producer, expressed her desires: "If possible, I would like to see my product reach the same level of recognition with international brands." Another woman, Marini, states, "I want to expand my business overseas." Salina, the pharmacist, mentioned her aims, "I want to be able to have my own pharmacy store. Currently, I am renting the premises." Diba, Marini, Salina, and Sofiah's statements are examples of the many views expressed when asked about their vision for their business. They exemplified entrepreneurial values that are associated with ambition, and growth, but not ones which emphasised wealth accumulation.

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 in terms of individual needs for wealth accumulation, autonomy, competitiveness and growth (Ahl, 2004; Gill & Ganesh, 2007). Next, other commonly lived values deeply informed by Islam that were identified as themes in the data are presented. As will be evident, all of them change our understanding of commonly held views about entrepreneurial values.

Islamic business principles based on Quranic verses and the Sayings of Prophet Muhammad

Abuznaid (2006) points out that honesty is an immensely important Islamic principle in business activity. Entrepreneurs should, therefore, possess and demonstrate high moral values when trading with their customers. Thirteen women expressed their concern for honesty when dealing with their clients. The statements relating to honesty are revealed in the following quotes: "We must be honest, we must be sincere, we must not break our promises, and we must not cheat." Jamilah, the stationery and printing store operator, articulates the essence of honesty in her business dealings. She comments:

We must keep our promises. If we can't supply the product, we must tell our customers. Keeping promises is important. If we supply low quality products, the company will have a bad reputation.

Jamilah's example reflects a concern for conducting business in an ethical behaviour. She believes that a failure to be honest with customers will jeopardise the business. Another interviewee, Marini, can be seen to focus on honesty when she comments:

We must be honest when weighing goods. I told my workers to weigh extra quantity for the customers. We must ensure that we don't weigh less quantity.

Marini – traditional food processing business proprietor

Participants who were involved in food-based industries expressed concern about weighing and measuring because Islam places importance on the accurate measurement of products sold to customers. The research participants made it clear that over weighing rather than underweighing was, therefore, common practice. Sofiah, a traditional cookies producer explains this practice. She says:

When people buy from me, I always give extra quantity to them, never less. You will not lose if you give more to customers. You'll get back the blessing in return of your good deed.

Sofiah – traditional cookies producer

Rashidah, a traditional snack producer, holds a similar view, stating: "When I measure the quantity, I give extra."

All those accounts about weight reflect the underlying principle of honesty which is paramount in Islam. Among some of the sayings of the Prophet with regard to honesty are the following:

An honest and trustworthy merchant will be with the martyrs on the Day of Resurrection. (reported by Ibn Majah and al-Hakim)

An honest and trustworthy merchant will be with the prophets, the truthful, and the martyrs. (reported by al-Hakim and al-Tirmidhi)

The Holy *Qur'an* emphasises a balanced transaction which is called *adl* (equilibrium). Two of the verses thus state: "And give full measure when you measure, and weigh with a just balance. That is good and better in the end" (*Surah Al Israa* (Chapter 17), verse 35), "And observe the weight with equity and do not make the balance deficient" (*Surah Ar-Rahman* (Chapter 55), verse 9).

When it came to weighing out products, Sofiah, Rashidah, and Marini demonstrated honesty in their business practice. Giving the customer extra can, therefore, be seen as the normal way to avoid falling into dishonesty. As these examples show, honesty is important to these women entrepreneurs. Consistent with Benzing, Chu, and Kara (2009) in their study of entrepreneurs in Turkey, honesty was rated a key factor contributing to business success. Zapalska, Brozik, and Shuklian (2005) discussed that as Muslims, among other things, entrepreneurs should observe honesty, and avoid fraud, and deception. Adas (2006) reported similar findings in his study on Muslim Turkish entrepreneurs. This demonstrates the importance of certain Islamic values that, for Muslims, need to be incorporated into business practices.

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; Metwally, 1997). 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. The rise of Islamic banking offered by commercial banks in Malaysia reflects the growing importance to Muslims of adherence to religious law (Abdul Malik & Ismail, 1996; Sloane, 1999). 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" (See Bashir, 2002). 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 *Qur'anic* injunction (Metwally, 1997). Islamic teachings teach constant fear of God which refers to *taqwa* (Mowlana, 2007). Because Muslims are taught that they will be punished in the hereafter if they do not follow the Islamic teachings, 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

There has been a wealth of literature from several disciplines, in particular, economics and business, discussing whether *riba* might be a hindrance to capitalist development in Muslim countries. Wilson (2006), following Rodinson (1977), suggests that there is no conflict between Islam and capitalism, and during the Ottoman Empire, *riba* was circumvented (as cited in Wilson, 2006).

The belief that *rezeki* (livelihood) comes from Allah

While religious duties like ritual prayer and the Islamic economic system play an important role in defining a Muslim entrepreneur, another concept, *rezeki*, is one of the prominent themes that emerged from the interviews. *Rezeki* (originally in Arabic – *rizq*) can be understood as Godly sustenance, divine bestowal, Godly provisions, and heavenly gifts (see Ahmad, 2006). In this research the interviewees construct a particular Islamic belief in earning a living where *rezeki* is bestowed by Allah. Asmah, the tailoring proprietor, states: “Allah gives *rezeki*, so it’s very true that Allah provides the *rezeki*. But we need to make efforts to get the *rezeki*.” Another interviewee, Junita, remarked on the concept of *rezeki* when she has lost a sale by saying to herself: “... never mind, it is not my *rezeki*, I will get more later on.”

These comments show how *rezeki* shapes and defines Muslim female entrepreneurial identities in that the sole provider of one’s earnings is believed to be Allah. Underlying this value is the belief in the unseen. Norliza, who operates a dairy and craft business, explains her destiny:

... there has been a time when I set my sales target, say RM50 (NZD19.26) per day ... but I was not able to meet my target [today]. So, I believe that Allah has fixed my *rezeki* that I will not get RM50 today.

Although Norliza was unable to achieve her sales target that day, she strongly believes that her *rezeki* is pre-ordained by Allah and surrenders to the will of Allah. It is important to note that the reliance upon Allah as the provider of sustenance does not mean that Muslims do not need to work. With regards to the concept of work in Islam, one of the most quoted *hadith* is “Never be lazy and helpless” (in Esack, 2006). A Muslim scholar, Imam Al-Ghazali mentioned in his

book “Never should any one of you think that *du ‘aa’* (supplication) for sustenance without work will avail him, for heaven never rains gold nor silver” (as quoted in Badr, 2005). Thus, the teachings of Islam require an individual to work and earn a living.

A phrase that can be linked to *rezeki* is “one’s own destiny”. It is also connected to locus of control where the belief is that events that have happened are the results of an individual’s own action (Kobia & Sikalieh, 2010). In the case of Norliza, she has demonstrated a low locus of control. While she has tried to make an effort to accomplish her sales target, the result is subject to her destiny, which is related to what Allah has determined for her life. In regard to Asmah, she stresses that one needs to strive to accomplish one’s goals. Both hard work and the belief in God’s will are equally important, but fatalism – that which is in God’s power – still plays an important role in a Muslim’s life (Gray, Foster, & Howard, 2006).

However, it can be argued that the concept of *rezeki* may serve as a stumbling block for Muslim entrepreneurs to compete intensely with their business rivals. In this sense, women entrepreneurs may not capitalise on their full potential and face hardships in order to meet their business needs. Because of this concept of *rezeki*, they may not be observant and may overlook other opportunities to recognise and overcome their business weaknesses, and merely accept what is preordained by Allah. This concept also can be linked to *takdir* (fate) (See Adas, 2006). As a woman entrepreneur submits to the will of Allah, she is most likely to be patient and believe that whatever happens to her is predetermined by Allah. While competitiveness is one of the essential values in modern capitalism, these examples of Islamic values do not exemplify such Western entrepreneurial ideals. However, the concept of *rezeki* has its own merit in that whenever an individual encounters hardship in life, he or she may not be discouraged in a search for other opportunities because *rezeki* is everywhere on the earth, and all wealth with all the living things is owned by God (Ahmad, 2006; Akbar, 1993; Esack, 2006). To my mind, as an insider in this culture, the belief is that Allah can give His sustenance, and Allah can also take it all back.

In summary, the particular concept of *rezeki* that was constructed by the interviewees was one where Muslims must have a firm belief in God's provision. The fact that *rezeki* may be limiting in certain circumstances needs to be understood from the point of view that the *rezeki* is predetermined by God. In sum, the notions of honesty, *riba* and *rezeki* all further demonstrate the extent to which dominant and normalised entrepreneurial values are challenged and repositioned in the lives of entrepreneurial women in the context of Islam.

Conclusion

Women entrepreneurs' accounts of observing the *halal* and *haram* matters, *aurat*, religious practices of reciting the *Qur'an*, prayers, *zikir*, *selawat*, and observing prayer times support Abdullah's (2001) study that Malay Muslims are religious. Religious commitment such as prayer and the embracing of covering the *aurat* demonstrated by the women entrepreneurs reflects an outward expression of Muslim identity. Importantly, these women's narratives do not fit in with stereotypes of Muslim women living in conservative Muslim countries, which often promote the importance of a woman's role in the private sphere and rather than a role in the public sphere. The narratives of some women point to the fact that they highly endorsed and, indeed, embraced entrepreneurship as it is promoted in Islam, recognising that it is a respected way of earning a living. This indicates that the experiences of Muslim women do not necessarily symbolise types of culturally subordinated behaviour which are often equated with dominant Islamic cultures and norms in Western representations of the religion. For these women, acts of piety such as prayers and reading the *Qur'an* go hand in hand with entrepreneurship. Aspects of the Islamic economic system, such as prohibition of *riba* (interest), and the desire to live a balanced life, while historically seen as antithetical to entrepreneurial practice, are actually guiding principles that women are aware of in their business operations. One exception to the mainstream entrepreneurship literature is that there is no separation between the sacred and the secular for women entrepreneurs in this study. It is important to note that this study does not attempt to examine the level of religiosity among women entrepreneurs, but to illustrate various forms of Islamic values articulated by these women entrepreneurs.

The narratives of Malay women also show that the practice of Islamic values can be seen as a way of life and a part of life rather than as activities that are seen as detached from other spheres of life. Women's religious acts play an important role as they navigate their identities in various spheres of life. 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. What is more, the assertion of women's selfhood in everyday reality is expressed through adherence to the Islamic way of life. Thus, it can be said that Islamic values are culture laden, embedded in both the everyday and working lives of Malay women. The enactment of certain Islamic prescriptions such as the practice of wearing *tudung* is not seen as in contradiction with women's choices, but as one way of expressing obedience to God and acquiring spiritual rewards. In the next chapter, I explore how ethnic complexities in Malaysia inform women's entrepreneurial identities.

CHAPTER 6

MALAY WOMEN ENTREPRENEURS NEGOTIATING ETHNICITY

Introduction

Diverse accounts of Malay business culture were described by women entrepreneurs in this study. In this chapter I explore how the notion of *Malayness* or ethnic pride, the tension between competing business cultures especially with the Chinese-dominated businesses as well as within the Malay business community, all culturally influence Malay women entrepreneurs. The findings presented in this chapter also emphasise how entrepreneurial values are themselves largely culturally and locally rooted, embedded in politics, culture, tradition and religion. Cheney's (1983) work on identification is particularly valuable in helping us in understanding entrepreneurial values interwoven in the societal context that serves to establish or transform women's identity. Using Cheney's concept of identification strategy, in particular identification through *antithesis* that involves "the act of uniting against a common enemy" (p. 148), the chapter advances an understanding of how culture informs the participants' construction and positioning of themselves as women business entrepreneurs. Particularly evident is how the interviewees used an "us versus them" identification strategy (See also Ashcraft & Pacanowsky, 1996) which portrays the "other" Chinese as a threat to the Malays. In this sense, identification leads to racial division and creates a boundary between the Malays and the Chinese whereby certain groups or ethnicities believe that they are threatened by a significant other. While the participants' narratives indicate a certain pride in being Malay, in their approach to business life, the women also speak of a darker side whereby "a Malay's worst enemy is another Malay" in that Malays can be highly critical of each other but also construct Chinese people as better at supporting their own ethnic interest to the point of being able to control the economic sector. This analysis illustrates the significance of identification through *antithesis* by ethnic Malay women entrepreneurs in their business lives as they manage their individual and collective identities.

The chapter is organised as follows. First, I draw on Cheney's ideas about identification through antithesis to discuss how Malay ethnic pride was constructed by participants. I then talk about two specific ways in which this was amplified: first through comparisons with Chinese, and second, through comparisons with other Malays. I move on to how participants constructed the importance of patronising Malay establishments. Following this, I take up the question of how values one might ordinarily understand as purely "entrepreneurial" are embedded in Malay collectivist culture. I provide an overview of how Malay collectivist culture was evident in the discourse of the participants, focusing on how they constructed employee relationships. I then take up several embedded entrepreneurial values, such as customer satisfaction, quality, trust, and risk-taking, which are all significantly informed and shaped by Malay culture.

Ethnic pride – *Malayness/Bumiputeraism*

Being Malay and *Bumiputera* (Malays and other indigenous groups) is a powerful influence that impacts on women's entrepreneurial identity. Because of the lack of business activity among Malays, individuals who venture into business are seen as successful role models for other Malays. As noted by Sloane (1999), an entrepreneur in the Malaysian context is a "public symbol of a modern, moral, Islamic economic and social actor" (p. 76). The pride in being a Malay entrepreneur seems to be much greater if the successful entrepreneur is a woman. A series of government policies through The New Economic Policy (NEP) can be said to have encouraged Malays to enter the business sector (Sloane, 1999). Since the NEP, as noted by Shamsul (2001), the term *Bumiputera* has become a significant ethnic category or label.

It has already been acknowledged that Chinese dominance in business activity has often led to tense relations between the Chinese and the *Bumiputera* in Malaysia (Chee-Beng, 2000; Jesudason, 1997; Shamsul, 1999). As discussed in Chapter 2, despite the prevalence of Chinese business ownership in Malaysia, there has been an increase in business involvement among the Malays (Hamidon, 2009). However, as these findings illustrate, the Malays face intense competition from Chinese businesses. Jamilah, a graduate in Business Administration from a local

university, is concerned about her business because she wants people to perceive her stores as equivalent to Chinese shops in terms of standards of presentation. She comments:

Sometimes people ask “Is it a *Malay* shop?” This is because we have renovated this shop to the Chinese standard. Other *Malay* shops do not renovate to this extent. They do it simply.

Jamilah – stationery and printing store owner

Jamilah’s case shows that, in order to thrive in business, she felt the need to differentiate her shop from other, more ordinary, Malay stores, and to emulate Chinese standards. Yet this can confuse customers as they tend not to expect such levels of sophisticated decor in Malay premises. Jamilah considers it important to use this as a point of competitive advantage, a means of raising the image and standards of Malay businesses, and a means of appealing to both Malay and Chinese customers. Here Jamilah constructs a sense of ethnic pride through her ability to come in line with Chinese business practices. Malay entrepreneurs tend to see the Chinese as having business acumen (Hamidon, 2009). In this connection, Jamilah speaks of the Chinese as “other” (Said, 1978), where the “other” is constructed as *more* entrepreneurial than the Malays in the sense that Chinese business strategies are worth following in order to achieve success. While the identification through antithesis strategy constructs the idea that the “us” is superior to “them” (Cheney, 1983), Jamilah’s account indicates a position where the “other” is in some ways viewed as superior, certainly in terms of the strategies they use to make their stores more visually attractive. Therefore she adopts these “practices of the other” in order to compete with them.

Unlike Jamilah who emulates the Chinese ways of doing business, another woman entrepreneur in the IT business is informed by her spirit of ethnic/Malay nationalism (Shamsul, 1999). Here the desire to nurture IT education for the Malays supersedes profit. The expression of ethnic nationalism or *Malayness* is noteworthy in Mashita’s comment:

This cybercafé is not meant for people to play computer games. I have only computer classes and internet surfing. I feel worried for my own race, the Malays who play

computer games. Surely it's profitable, but it has fewer good values. When the kids start to play computer games, they tend to be negligent of their duty as students.

Mashita – cybercafé owner

Here, Mashita's concerns for the Malay children's education are grounded in an ethnic nationalism and a strong attachment to her own racial identity. That is, she wants to discourage certain activities – playing computer games – as she regards this behaviour as being likely to have detrimental effects on Malay culture in the long term.

It should be noted here that, in terms of the Malay context, cybercafes have become a topic of public and political concern, and one which has attracted the attention of the police. Press reporting (The Star, 2008; 2011) has noted how many cybercafés are unlicensed, and also allow the use of pirated gaming software, and interaction with online gambling (gambling is *haram* in Muslim culture). In arguing for the need to raise the quality of the interaction with information technology among Malay students, Mashita explicitly positions herself as having a moral imperative that extends beyond one of self interest in profit generation and one which upholds Muslim values. This demonstrates how Malay women entrepreneurs can – albeit implicitly in this case – construct their business practices in opposition to, and as morally superior to, those of the Chinese.

Marlia, who also runs a cybercafé, shares a very similar view. In her case, however, she very explicitly refers to Chinese run cyber businesses as driven solely by self-interested profit. She states:

The reason I opened this business is I wanted to educate students about IT. I wanted to educate the Malays. That was my intention. That is why I opened here [Kangar town] so that it is convenient for the students to come here to do their assignments. We offer them advice and consultation, for example, to create a website ... we don't offer computer games here ... the students can't do their assignments if the cybercafé provides computer games. It is noisy... The majority of the Chinese cybercafés offer computer games. They open until midnight ... the police often come and do spot checks if there are school children

around. It is more profitable to offer computer games ...
But at my cybercafé, people always come too [even
though we have no games and close early]. So each
cybercafé has its own strength.

Here Marlia, like Mashita, communicated her sense of ethnic pride through reference to teaching Malay students to be IT literate. She portrays herself as passionate about instilling educational values so that students can benefit from her cybercafé by completing their assignments. The lure of profit is not what drives how Marlia operates her business, and, consequently, she does not allow internet gaming in her cybercafé despite the fact that cybercafés which offer computer games yield greater returns. Her reluctance to allow Malay youngsters to participate in activities to which she attaches less worthy values also pertains to the operating hours of the cybercafé that can be prolonged until midnight. Here she positioned herself as clearly not wanting any involvement with the police, knowing that the authorities will enforce the rules around the use of pirated games and online gambling. In so doing, she frames cybercafes operated by the Chinese “other” as operating at the margins of what is legal and moral.

Another aspect of *Malayness* is evident in Diba who owns a chocolate factory. She is in her early 20s, single, and has a diploma in Food Technology from a local institution. The business was started by her father in 1999, and she appeared very grateful to him for encouraging her to be involved in business from a young age. Diba demonstrates a sense of ethnic pride as she is the only Malay producer in Perlis who has attempted to venture in to the chocolate business. In my experience, it is rare to find Malays, male or female, attempting to develop businesses in this type of industry. Diba expresses her understanding of this in the following terms:

Generally, people think that the Malays can not produce chocolate. And it's because the product is chocolate. An international product like Cadbury's is well-known and is a strong brand. But, Malay chocolate ... people frown and ask “Is it true?” “Do they have factory?” “Can they really make it?”

Diba – chocolate producer

Diba's example highlights the fact that Malays can attempt to counter the stereotype of their being nonentrepreneurial. As Diba compared her product with an established brand, it is perhaps more astonishing to others that she would attempt to compete in this industry. It is also clear that Diba implicitly presented her identity position with some ethnic pride – *Malayness* – and positioned herself alongside an international brand.

For Salmah, who runs a small chilli sauce factory, the need to prove that Malays can be as capable as other races in business was part of her motivation to start a business. She explains:

I'd been thinking how other races can do business. I decided that I wanted to give it a try... In business there's loss and gain. But we need to try, never give up. We must not be afraid to do business ... I want to change the mindset of the Malays. They used to buy Chinese products. Now I want them to taste Malay products. I give samples of my chilli sauces to shopkeepers and ask them what they think of the chilli sauces. I promote my products. Nowadays many Chinese shopkeepers buy chilli sauces from me. In fact, I now have three Chinese shopkeepers who trade with me. They have said that customers want to buy Malay products.

Salmah constructs her *Malayness* in terms of being able to be *as* entrepreneurial as other ethnicities – such as the Chinese. Here the sense of ethnic pride is positioned with the “Malay can-do attitude” in business. The consumer preference for Malay products, which she claims is even found among Chinese shopkeepers, suggests that a change in buying behaviour toward supporting Malay products is developing. Salmah exhibited particular pride in achieving this entrepreneurial success which involved competing with dominant Chinese entrepreneurs, and stimulating positive consumer attitudes towards Malay products. Ntseane's (2004) study on women entrepreneurs in Botswana illuminated a different position where competition was regarded as a negative aspect. The homogeneity of the population of Botswana may explain why competition is rejected within that society in which communal survival is seen as more important than individual goals.

The range of views from the women's accounts demonstrates multiple constructions of ethnic pride in relation to their businesses. While Jamilah, the printing and stationery owner, frames her sense of ethnic pride in terms of adopting Chinese business strategy in order to build customer confidence in her business, Mashita and Marlia construct their sense of ethnic pride – *Malayness* – in their motives to educate their young Malay customers through their IT businesses. Diba and Salmah, positioned their sense of ethnic pride by asserting it in relation to the “Malay can-do attitude” which highlights Malays’ competitiveness, capability and accomplishment in business areas.

In the next theme, I discuss how women entrepreneurs further shaped their Malay identity through the antithesis strategy, in terms of shaping specific relationships with Chinese businesses, and also their relationships with some Malays who they constructed as problematic “others.”

Identification through antithesis

As discussed above, according to Cheney (1983), identification through antithesis is defined as “the act of uniting against a common enemy” (p. 148). This involves depicting the out-group, which in this context is the non-Malays, as threats or problems. This “us versus them” strategy portrayed the idea that the “non-other” Chinese are a threat to the in-group, i.e., the Malays. In this sense, identification leads to racial division and creates a boundary between the in-group and the out-group whereby a certain group or ethnicity believes that it is superior to or better than others. This section illustrates the significance of identification through antithesis among ethnic Malay women entrepreneurs in their communication with Chinese businesses in particular, as well as with their own Malay community.

Malay business versus Chinese business – the “us” versus “them”

The lack of a vibrant entrepreneurial culture among the Malays can be traced back to British colonial rule. As argued by Hirschman (1986), trading and commerce did not appeal to the Malays due to their inability to compete with the dominant Chinese business network. Chinese still control almost every aspect of business such as supplies and credit resources, which has, to a greater or lesser extent, impeded Malays from entering into entrepreneurship activities (Hamidon, 2009).

Certainly statements from the women interviewees support this view of the Chinese dominating in Malaysia's business arenas. Fatimah, the clothing and tailoring proprietor, expresses her view: "All the suppliers in this business are Chinese ... They can get cheap supplies from the suppliers That's why they can sell at a cheap price." Here Fatimah uses identification by antithesis (uniting against a common enemy) to frame the Chinese as a threat to the success of Malay businesses. Atiqah and Asmah spoke about the dominance of Chinese businesses from suppliers to retailers. Atiqah, who runs a supermarket, expresses her feeling that "... 95% of the wholesalers are Chinese." In a similar vein, Asmah, the clothing and tailoring proprietor comments: "Everywhere we go we can see the Chinese who are successful in business." Both of these statements implicitly depicted the use of identification by *antithesis* in that where Chinese economically control the sector, it would be hard for the Malays to compete with their businesses. Thus, the Chinese are *constructed* and *positioned* as a threat to the Malays in that they control the business activities and networks.

Another woman participant framed this identification through antithesis in terms of competition: Salina, the pharmacist, added:

In this town [Kangar], the Chinese are the majority who open pharmacies ... The Malays do not want to cooperate and buy products in bulk like the Chinese did ... This is why the Chinese store can sell cheaper products. Thus, it is very difficult for us to compete with them.

For Salina, the Chinese strategy of buying in greater volume has brought them success. Here the antithesis is that Salina positions herself as incapable of competing with the Chinese because they have managed to dominate the pharmacy market and because Malays, without the same wholesale buying power, are unable to purchase products in such quantities. Thus, the Chinese are positioned as a threat to Malays who enter business, when in fact, it is more accurate to say that the Chinese have merely been able to capitalise on their financial business successes. Nevertheless, this strategy contributed to Chinese stereotyping by the Malays who regard the Chinese as somehow having an unfair advantage in business.

While some women frame their identification by antithesis strategy through a positioning of the in-group as powerless/incapable, others frame the Chinese as an enemy or a threat. Norliza who owns a dairy spoke about consumers' preference to shop for groceries at the Chinese grocery in her locality. Her frustration is revealed in this quote:

Sometimes I feel like I want to close my shop. The villagers don't come and buy at my shop. They like to go shopping at the Chinese shop. They trust the Chinese. Sometimes I feel annoyed.

Given the prevalence of Chinese businesses in Malaysia, it is not surprising that they can be economically powerful and highly competitive and attract consumers, including Malays, in search of the lowest priced products. Chinese groceries are particularly noted for their cheapness. As I observed, Norliza's small grocery shop is disadvantaged in terms of competitive pricing compared to other groceries in the locality, a matter which frustrates her. Norliza might, however, expect Malay consumers to give her their patronage, but this is not usually the case. According to Norliza, when Malay shoppers frequent her store they only buy in small quantities. When they get their monthly wages, their preference is to shop at the Chinese supermarkets and groceries where prices are cheaper and a larger quantity of produce is purchased. Norliza comments, "The villagers [the Malays] won't buy groceries here if they have more money ... on their pay day they go to the Chinese shop". Here Norliza blames her lack of customers on Chinese businesses which offer cheaper prices. In a competitive business activity, it is easy to identify a common enemy. In Norliza's case, the enemy or threat is the Chinese businessperson against whom Norliza is competing for higher sales. Malay women entrepreneurs can be seen to face continuing challenges in running businesses which compete with the Chinese "other", and consequently, the "other" is seen as a threat. This can lead to accusations of bad Chinese businesses practices, as is illustrated in the following quote:

I can say that the Chinese are manipulative. Take for example – Softlan (fabric softener). At first the Softlan that was supplied by the Chinese suppliers has a nice fragrance. But, after some time, not any more. If things like this happen, I give them first warning. That's why I

need to look for a few suppliers. So, when they know that I buy from other suppliers, they will beg me to buy from them. This is based on my experience.

Noreen – laundry proprietor and contractor

Identification through antithesis is played out here when Noreen tends to accuse the Chinese of unethical behaviour by cheating with their products. Noreen explicitly argues for what she sees as a threat to her business by identifying unethical aspects of her Chinese suppliers. She constructs and positions herself as the victim of unethical Chinese business practice, but to some extent she has managed to deal with this issue. Some commentators, for example Shamsul (1996), posit the view that ethnic competition for goods or wealth in the economy may produce tensions but conclude that in Malaysia the ethnic relations phenomenon can be seen as “a state of stable tension” (p. 115). This might be due to values such as maintaining harmonious relationships, a value commonly reported by all Malaysian cultures (Dooley, 2003).

It is also worth noting here that the construction of identification through *antithesis* is also in the interview with Rahim, the official from *Amanah Ikhtiar*. Rahim identifies with the *antithesis* strategy by uniting against the common enemy, the Chinese businesspeople, when he urges Malays to buy only at Malay shops. Rahim expresses his concern in the following terms:

... the Malays should buy from the Malay shops because they know that the Malays pay *zakat* (religious tax) in contrast to the Chinese people who do not have this religious obligation.

Rahim – *Amanah Ikhtiar*

Here Rahim grounds the idea of seeing Malays unite in the notion of subscribing to religious duty by paying *zakat*, in opposition to what the Chinese do. It can be said that Rahim’s strong ethnocentrism is positioned in the *antithesis* strategy that sees the in-group is more obligation-driven because of their religious beliefs. In addition, Islam can be seen to rationalise the customers’ responsibility to buy groceries at Malay shops.

With regard to business activities, the notion of *Malayness* is inherent within the women entrepreneurs. As outlined in Chapter 2 the long history of the Malays

perceiving themselves to be being economically deprived by the Chinese (Guan, 2000; Haque, 2003) is still apparent. Considering the pluralistic nature of Malaysia, the discourse of *Malayness* or *Bumiputeraism* can be seen as problematic and contestable within the competing groups. However, as I explore in the next section, there is also evidence that Malay women entrepreneurs are not only critical of Chinese business operators, but also of other Malays.

Malays versus “other” Malays

While the “us versus them” *antithesis* has commonly been associated with the Chinese “other”, women also construct an antithesis that sees “other” Malays as problematic. Interestingly, various accounts from my interviewees positioned Malays as cynical towards each other while simultaneously constructing the Chinese as highly cooperative amongst themselves. This was used as a means of explaining Chinese business dynamics and success in Malaysia. Statements by women participants below support this view of identification through *antithesis* strategies that construct the “other” Malays as a problem. Nasreen illustrated her comments, stating:

The Malays have the ill-feeling attitude. The Chinese don't have this attitude when they do business or open shops side by side with them ... I regret that the Malays are like that. The problem with them is that they don't have confidence in their business because someone has interfered with their markets. At the beginning of my business period, I felt uneasy because I was sharing other people's market. But eventually it makes no difference to my sales volume ... Everybody has the right to earn a living. After some time I was alright and didn't bother about what people said.

Nasreen - traditional cookies producer

Nasreen's statement highlights the unfavourable attitude of some Malays when they are involved in business. It is noteworthy that Malay women entrepreneurs admire the cooperative attitude among Chinese businesses owners that enables them to operate businesses alongside each other. This reflects a competitive behaviour among the Chinese which is not very prevalent among the Malays. Here, ironically, the Chinese “other” is not positioned as a threat but is very much admired. Nasreen frames what she sees as the problem with Malays in terms of

unsupportive behaviour in business. Thus, Nasreen identifies the “other” Malay as a threat or a problem which she thinks can lead to unhealthy competition in business.

Reference to this form of *antithesis* is also highlighted by Marini, another member of *Amanah Ikhtiar*, who produces traditional cookies. She explains:

The Chinese have many contacts. If they don't have the material supplies like sugar and flour, they can get them from their friends. The Chinese are very helpful among their friends [business network]. The Malays have the envy attitude.

Marini - traditional cookies producer

Similar to Nasreen, Marini regrets that Malays carry this feeling of envy in business, in contrast to the Chinese who are constructed as cooperative in their business culture. In this connection, the “other” Malay was constructed as a problem that can potentially threaten a dynamic entrepreneurial culture. Clearly Marini dissociates herself from the other Malays whom she believes are unsupportive when the need for business assistance arises.

Another woman participant in a clothing business positioned the Chinese as successful in business. She believed their success resulted from their diligence. By contrast, she thought the dominant Malay attitude towards other Malay business people was one of envy. Such envy she believed was also inappropriate for a Muslim. Asmah expressed her view in the following terms:

...The Chinese, they are hard working. The Malays don't really work very hard. The Chinese support each other when they find their friends have dropped in business. They help to pay their friends' debt. They have associations. The Malays have the envy attitude. By rights in Islam we are not supposed to have this attitude. But our people have this attitude. We can tell that.

Asmah - clothing and tailoring shop proprietor

Central to the Chinese business concept, as expressed by Asmah above, is the teamwork that works very effectively in the Chinese business culture. Her comment reveals the idea that the mutual support which the Chinese give to each

other helps to explain why the Chinese are economically strong in Malaysia. In contrast, envy can be said to be a hindrance for Malays in achieving a successful entrepreneurial community. Here Asmah reflects the *antithesis* strategy that positioned the “other” Malays as a threat to a dynamic entrepreneurial culture. The problem of ill-feeling behaviour is in conflict with Islamic teachings and this view is also strengthened in Asmah’s remark when she says that Muslims are not supposed to have this attitude.

Like Asmah, Aminah, the cybercafé operator, was concerned about how Malays failed to support each other, in contrast to how Chinese conducted business:

I used to go to business seminars with my friend. At the seminar, the Malays tend to pull each other down ... If we look at the Chinese, they are not like that. They help each other. Why can’t we be like them?

Aminah – cybercafé operator

Clearly Aminah is concerned by Malays’ criticism of each other. Thus, she identifies with the antithesis strategy that positions the other Malays as a problem that will lead to an unhealthy business culture. Carter and Wilton (2006) found a similar cultural attitude which impedes enterprise development in Zimbabwe. They identified several causes that lead to business failures such as, high levels of debt, “let’s-pull-him-down syndrome”, dependency mentality, and poor quality products and services.

While some women drew on the notion of in-group identification through antithesis strategy by referring to envy statements, others drew from cultural stereotypes of Malay and Chinese businesses that see the latter as superior to the former. As Jamilah comments:

The Malay community is the one that likes to compare how the Chinese and the Malays operate their businesses. The community makes us feel tension. Their perception is that the Malays are weak in business. The Malays are not able to do such and such a business. The Chinese are good in business ... The community’s perception of the Malays in business is one of the stumbling blocks for us to move further. Why can’t people give us a chance to prove that we can also succeed?

Jamilah – stationery and printing store proprietor

Jamilah's account highlights ethnic stereotyping between the Malays and Chinese in relation to business practices. This consequently leads to lack of pride among Malays who are sceptical that Malay businesspeople can succeed in business. Because of the pressure to prove to herself that she has the same business acumen as the Chinese business people, her entrepreneurial identity would appear to be affected by the perceived ethnic stereotype. To counter the stereotype that is prevalent among the Malays is an ongoing process for Jamilah.

Thus far, the analysis has shown how the antithesis strategy informs how Malay women entrepreneurs construct ethnic pride, their relationships with Chinese businesses, as well as their relationships with several other Malays in their everyday lives. However, they also expressed support for other Malay businesses, most explicitly in the need to patronise them. Below, I turn to how this was evident in their discourse.

Patronising Malays

To a greater or lesser extent, Malay consumers may or may not be driven to buy goods at stores operated by those of their own ethnicity. One notable exception emerges when it comes to buying food at food stalls or restaurants, where the common understanding is that Malay Muslims will choose *halal* food stalls operated by the Malays or Indian Muslims. From the Malay sellers' point of view, they may expect that the Malay consumers would be willing to buy at stores operated by people of the same ethnicity. As Burhanudeen (2003) noted, the preferred choice of Malay consumers is to buy from sellers from their same ethnicity in order to help the Malays boost their sales and gain the same level of economic status as the Chinese. Jamilah's illustration is indicative of the desire to see the Malay consumers patronise their own people.

We are the pioneers in opening a stationery and printing shop in this area [Kangar city] ... It is our hope that we can survive in this business ... Soon, people will think that the Malays can be successful too. Then, maybe the consumers will think over that there's nothing wrong to pay a little bit higher price for the sake of helping the Malays to prosper in their business ... Some customers

used to say “Oh good! We’ve got a Malay shop. We can help the Malay shop ... this can raise the Malay image ... For how long will the Malay community want to support the Chinese stores?”

Jamilah – stationery and printing store proprietor

Being the first Malay to enter into this type of business, Jamilah hopes that she can sustain her venture and she identifies with the key players who are Chinese business people. Jamilah frames her sense of Malay patronage by citing customers’ statements that appear to show support for Malay entrepreneurs in order to create a viable entrepreneurial community. By referring to some of her customers’ pride in the existence of such a Malay shop – which also helps to boost the Malay entrepreneurs’ image – she can be seen to display a sense of the need to be patronised by the same ethnicity. These notions of patronage and ethnic sentiment may stem from the Malays’ unequal economic status in comparison with other ethnicities, Chinese in particular. Jamilah’s example provides evidence that Malay business culture is marked by strong national patronage behaviour. As argued by Liu, Lawrence, Ward and Abraham (2002), ethnic Malays have a greater sense of their ethnic identity as compared with the Chinese and the Indians in Malaysia, and this suggests that ethnic relations are a sensitive issue in Malaysia. Despite efforts to integrate the three ethnicities to achieve national unity, Malaysian society is still polarised by the notion of Malay-*Bumiputera* and non-*Bumiputera* divides (Chatterjee & Nankervis, 2007).

Reciprocal relationships between business and politics

High power distance is deeply rooted in Malay society (Abdullah, 2005). Power distance is characterised by an individual’s position in a society in terms of wealth, education, and occupation, among others. As Sloane (1999) has noted, the marked transformation of Malays into entrepreneurs is linked to the New Economic Policy (NEP) of affirmative action that favours Malays. This policy has transformed its beneficiaries – the postcolonial Malay-educated NEP generation – into a new Malay middle class (Ackerman, 1991). The point is that, as Atiqah demonstrates, the political elite represent a powerful group that entrepreneurs can utilise. By identifying with those groups of politicians and the wife of the State Minister, who can be presumed to be born to the *Datin* honorific title, Atiqah,

who is a member of *Peniagawati*, would be able to secure government contracts to her advantage. Atiqah states:

We must have connection with politicians I've got quite a number of projects ... I supply merchandise for certain occasions. I join associations and socialise with the State Minister's wife. Those things are important too in order to secure government contracts.

Atiqah – supermarket retailer

This example demonstrates how business is linked to the political domain, and how networking and connections between business and politics in Malaysia operate as a reciprocal relationship where both parties gain mutual benefit. Here Atiqah frames herself as benefitting from a reciprocal relationship between business and politicians in that her circle of networks enables her to compete for business tenders. It can be assumed that politicians also benefit from such relationships as they are a way of gaining support for their electoral campaigns from members of the business fraternity. This example suggests that personal networking with powerful people can accelerate and influence business activities.

Because *Peniagawati* members are exposed to the network of political and business groups, it is much easier for them to utilise this opportunity as compared to the members of *Amanah Ikhtiar* who lack this opportunity. Shephard (2001) suggests some guidelines to consider within the context of managerial decision making, which I believe are appropriate in the business context as well. He suggests that individuals should develop connections with high status allies who play important roles in decision making in Malaysia. Those influential figures are the ones who are in high positions or have titles such as *Tan Sri*, and *Datuk*. Hamidon (2009) in her study on Malay entrepreneurship found that politicians who are strongly connected to the United Malays National Organisation (UMNO) – the dominant Malay political party – play an important role in Malaysian businesses. Likewise Sloane (1999) argued that Malay entrepreneurs tend to perceive that networking with high profile political figures helps entrepreneurs to secure government contracts. It is important to note here that only one of my interviewees can be seen as depicting the idea of building support via a high status

network. This is understandable due to her membership of *Peniagawati*, and she appears to be successful in her own business.

Collectivistic culture

As discussed in Chapter 3, the notion that the culture of a country shapes entrepreneurial behaviour has received considerable attention (Hofstede & Bond, 1988; Saffu, 2003; Thomas & Mueller, 2000). The dominant theme is that individualistic culture supports entrepreneurial growth (Morris & Schindehutte, 2005; Mueller & Thomas, 2000). In this section, I review how collectivist culture was evident in the discourse of the participants, in order to illustrate how specific “enterprising” values were also embedded against the backdrop of Malay culture.

As argued by Hofstede (1999), people in a collectivistic culture affiliate more with group membership and group achievement than with individual interest. The case of *Amanah Ikhtiar*, where the members are associated with belonging to low-income earner groups, demonstrated the significance of collectivistic culture which has shaped one aspect of their entrepreneurial identity. Marini, who has benefited from a *Amanah Ikhtiar* microcredit loan and runs her own food processing cottage industry, depicted the value of a collectivistic culture within the group circle. She remarks:

The *Amanah Ikhtiar* gives support ... I help out my friends. I offer jobs to those members who need them. I also put my products [*kueh*] in the members' shops. *Amanah Ikhtiar* is concerned with helping each other ... If I want to have dinner with my family, I will go to the *Amanah Ikhtiar's* food stall. We help each other...I want other members to be successful in their businesses too ... as a leader in this group I've got to help other members to pay back their loan although it is hard for me ... we are like a family in *Amanah Ikhtiar*. The members care for each other.

Marini, traditional food processing business proprietor

Marini's words show that she is affiliated with the other group members (*sahabat*) by offering some assistance to them. As a leader in her community, Marini feels responsible for ensuring that other members gain benefits through their attachment to the group. While she can be seen to offer support by dining out at

other members' food stalls, she also enjoys the opportunity to be able to sell her products within her group network. Thus, business practices among *Amanah Ikhtiar*'s clients can be seen to be underpinned by group affiliation and the centrality of group interest that is characteristic of a collectivistic culture. The embeddedness of business activity in social relationships, however, is experienced by *Amanah Ikhtiar*'s members. Marini exemplifies how her business practice is shaped by the helping attitude to support others within the circle of *Amanah Ikhtiar*'s network. Similarly, Harvey's (2005) research on Black women salon owners demonstrates the supportive relationship between them and their hair stylists. This has inspired the hair stylists to venture into this industry. The desire to help or patronise the group that exists among the *Amanah Ikhtiar* network can be seen to arise from a sense of gender, race, and class solidarity. It is also important to acknowledge that despite the individualistic culture of New Zealand, women participants in Jones, Pringle, & Shepherd's (2000) study emphasized an environment for nurturing relationships rather than specifically task oriented. This notion clearly shows that regardless of country, women's societal norms and values seems to be manifested in women's organisation as well.

Rashidah's and Ramlah's accounts also depicted the close relationships that exist within the *Amanah Ikhtiar* collectivistic social network:

I've been able to make friends with many people. If there are other members selling their products, they will take my snacks to sell at their stalls.

Rashidah - traditional snack producer

When we meet during the weekly meeting at the centre, I can introduce my mango pickles to the *sahabat* (members), and eventually they are interested in buying my products.

Ramlah - mango pickles producer

Like Marini, Rashidah and Ramlah feel the same attachment to the group in the sense that they are able to utilise *Amanah Ikhtiar*'s social network. There are also various ways of demonstrating cultural traits within the community in which people live. This is shown by Nasreen, who makes dresses and produces traditional snacks:

I want to give opportunity to the villagers to make use of their crops, for example, the bananas. Often, the bananas will become rotten if they don't utilise them. So, I buy the bananas from the poor. We help them in return. I also employ single mothers. At least we can help them.

Nasreen's desire to be able to help the poor can also be seen as one way for the villagers in the Malay community to generate money within their own ethnic community. To a larger extent, this section of findings reflects similar views to those of Botswanan women entrepreneurs in social network activities (Ntseane, 2004). In her study, Ntseane found that the concept of a "women's business network" differs from the capitalist business network concept as the term did not mean focusing on competing on prices, or improving the quality of their products. In fact, the women are geared towards creating support by providing employment to their families. It is this idea that women entrepreneurs within the circles of the *Amanah Ikhtiar* network are found to identify with.

Employee relationships

Within Malay collectivistic culture, the Malay employer-employee relationship is worth examining in order to understand its influence on the construction of women entrepreneurs' identity in this study. For women entrepreneurs, the relationships that exist between them and their employees are important to ensure the smoothness of their business operations. One important aspect that is prominent in employee relationships in the Malay business environment is the desirability of helping close relatives, which is evidenced in the example of Nasreen who earns a living by selling traditional cookies. Nasreen explained about her workers:

Those who work with me are family members ... like aunties, cousins ... We enjoy doing the work ... make jokes so that we don't feel bored, and we can finish the work quickly.

Nasreen's example illustrates the traditional concept of Malay kinship which is still prominent in Malay culture. To a greater or lesser extent, Malays are expected to help their close relatives by giving them the opportunity to earn extra income.

Dooley (2003) found a similar value that emphasises the maintenance of harmonious family and community relationships was reported by the Malays, Chinese, and Indians in Malaysia. Such values were not prevalent among a US sample in Dooley's study. Nasreen's case demonstrates the significance of strengthening family ties and solidarity among the kin-linked Malays as these influence the women participants' self-identity. Likewise in other cultures, for example in Mexico, family members are expected to extend aid to family members in terms of financial and nonfinancial assistance (Najera, 2008).

In another example, there is a preference for building an employee relationship based on a friendly orientation. This type of relationship is explained by Asmah, the clothing and tailoring store proprietor. She remarks:

If possible, I don't want my workers to think of me as their employer. I would like them to treat me as a friend.
... the workers are like a family.

Here Asmah constructs her relationship with her employees as characterised by a focus on relationships, which tends to be a feature of more collectivistic cultures (Abdullah, 2001).

Another noteworthy factor that emerges within the context of employer-employee relationships is a respect for elders, a characteristic of a collectivistic society (Abdullah, 2001). Norliza, a member of *Peniagawati* who owns a grocery store and a pottery, describes her situation with an employee who is older than she is.

To a certain point, I am unable to ask him what to do. When dealing with older workers, I have to agree with how they do their work. I know that he doesn't want to follow my instruction. If I want to ask him to do something, I need to ask for my father's help ... If the workers are young people, I can give my orders much more easily.

Norliza, who inherited the pottery business from her father, faces difficulties concerning employee relationships, in particular, with older workers. Age difference is one of the important concerns that women entrepreneurs need to pay attention to because the Malay society is generally hierarchical and, therefore, the

young people are expected to respect their elders (Abdullah, 2001). Here Norliza positions herself as respecting the older worker by not confronting him in order to maintain harmony, a feature which characterises a collectivistic culture. Shabbir and Gregorio (1996) found the same issues in traditionally male-dominated Pakistani society. Their study showed that women entrepreneurs in a nontraditional sector faced barriers in exerting their authority over their employees.

Although some participants construct the employer-employee relationships within the context of an ideal collectivistic culture, others face tensions in this relationship. Nora, the noodle producer in Kuala Lumpur, comments:

In the food industry, it's difficult to hire workers, especially the Malays. That's why I hire Indonesian and Bangladeshi workers now ... The Malays want higher wages ... The thing is when they [the Malays] work with non-Malay employers, they can follow orders. On the contrary, they can not comply with Malay employers ... So, in my case, there are lots of difficulties ... they don't follow orders obediently ... Probably, they treat me as soft and lenient, I don't know ... Sometimes, they feel like they are the boss. When I asked them to go to work, they said "you go first"... emmm ... That's why many employers hire foreigners.

Nora – noodle producer

Nora's situation when dealing with workers showed the Malay workers nonacceptance of her position as the business owner. She negotiates this issue by hiring foreign workers who can be seen as more compliant (and cheaper) than the local Malay workers. Paradoxically, Malay workers appeared to Nora to comply with non-Malay employers. Her situation with Malay workers showed that she is experiencing double barriers: being a female and a Malay employer. In connection to this, although people in a collectivistic culture are shown to demonstrate respect for individuals of higher status, Nora explicitly shows her regret when managing her employees. She would have expected her employees to have shown an obedient attitude and conform to her needs as a manager with higher authority, but it did not happen as she had wished.

As is evident, some women in this study frame the notion of collectivistic culture as arising from employer-employee relationships. Nasreen and Asmah construct their business identities by establishing close ties in their work relationship with workers, a value which can be seen to contribute to a sense of belonging in the workplace. Norliza forces herself to adhere to the Malay traditional value of giving respect to elders in her work relationship with older workers. The concept of an ideal collectivistic society may not be true for Nora, who feels irritated that disobedient workers have forced her to find other alternatives in managing her employees.

Embedded enterprising values

Entrepreneurial behaviour is commonly used to denote attributes such as innovativeness, risk taking, growth, and competitiveness. Whilst women entrepreneurs in this study demonstrated several characteristics related to their religious and cultural values in their business practices, strong themes also emerge that focus on customer satisfaction, quality, and trust, but that continue to be embedded in a collectivist cultural context. I classify these three businesses attributes as overarching entrepreneurial values expressed by my participants. They are: customer satisfaction, articulated by 20 out of 31 entrepreneurs; quality, noted by 19 entrepreneurs; and trust, commented on by 8 entrepreneurs. Thirteen women entrepreneurs also mentioned honesty as a further important business attribute, which was discussed in Chapter 5 as an aspect of Islam. I close the section by discussing the issue of risk and risk aversion, which participants framed in uniquely Malay terms.

Customer satisfaction

The theme of desiring to provide customer satisfaction was articulated by a majority of women entrepreneurs, that is by 20 participants. In today's competitive market, customer satisfaction has been reported as an important factor in building a successful business (e.g., Wiele, Boselie, & Hesselink, 2002). In order to attain sustainable competitive advantage, businesses should be able to meet customers' needs and wants; achieving this will, in turn, result in repeated purchasing behaviour (Rahman, 2004; Wong & Sohal, 2003). There is also evidence of a close link between customer satisfaction and the quality of the

services provided by the service provider where an increase in the latter will lead to an increase in the former (Sureshchandar, Rajendran, & Anantharaman, 2002). Evidence from other studies also suggests that quality of the service has led to positive effect on customer satisfaction, sales growth, and ultimately impact firm's performance (Babakus, Bienstock & Van Scotter (2004). In addition, researchers stress the link between customer satisfaction to customer loyalty, which drive repurchases and consequently improve profitability of the business (Hill, Roche, & Allen, 2007).

It is therefore not surprising that customer satisfaction was an important issue for the participants. However, they discussed its importance and framed it with regard to the larger collectivist Malay culture. The following example illustrates the overwhelming importance the women entrepreneurs placed on the need to provide customer satisfaction in their business operations. I contend that women in this study observe the business principle that emphasises the idea that "The customer is king". Junita, the clothing store proprietor in Kuala Lumpur, mentions:

I don't raise my voice when I speak to my customers. When they complain about my products, I acknowledge them ... One day the customers will repeat their visit to my store. We treat them nicely ... I ask my workers to treat the customers in a nice way. If my workers don't smile at the customers when they are selling, I'll say to them "Please smile; when you smile, you'll get blessings from Allah".

Junita – clothing and tailoring store proprietor

Junita's account of her daily interaction with the customers illustrates a polite form of behaviour which is characteristic of collectivist Malay culture. Her reluctance to confront the customers who are not satisfied with her products depicted the need to focus on customer retention. Thus, in order to retain her customers, Junita would appear to treat customers in a friendly manner. She also attempted to impress this aspect of customer service upon her workers too by making sure that they greet customers in a pleasant manner that will, in turn, result in blessing from Allah. It is stated in one *Hadith* that even a smile is a *sadaqah* (charity). Thus, it can be said that Junita's construction of entrepreneurial

values which focus on customer satisfaction stems from both a customer-centred philosophy and her personal religious beliefs.

Similarly, Shikin, the bakery proprietor, explained her view in relation to customer satisfaction:

We must focus on customer relationships. The business can be successful because of the customers, and we can also lose business because of customers.

Shikin – bakery proprietor

Shikin's illustration is indicative of maintaining a bonding and communal relationship with customers. Customer loyalty has a close link to customer satisfaction in that loyal customers will ensure the survival of a business. In the case of Shikin, who has to compete with the established Chinese-owned bakeries, focusing on customers is deemed crucial in her business operations.

Jamilah and Hanim made similar comments:

I must provide excellent services according to my customers' needs within the specified time.

Jamilah – stationery and printing store proprietor

We need to be able to satisfy customers' needs. We must pay more attention to their needs than we do to ourselves ... We ask what are the aspects that they are not satisfied with.

Hanim – clothing and traditional snack producer

As can be seen from both of the interviewees' accounts above, an ability to demonstrate excellent service quality to their customers is regarded as the essence of business success. Jamilah and Hanim thus construct a particular entrepreneurial value – customer satisfaction – as their primary concern in business. In this connection, these women identified with the need to focus on customer satisfaction as their strategy for success in business enterprises. The concern to provide excellent customer service also appears in the words of another interviewee who operates a childcare business. Zaleha made clear her principles about customer satisfaction when she mentioned the safety issues in her kindergarten operations:

The child and teacher ratio for one kindergarten is supposed to be 1:10. Mine is 4:26. I don't bother about profit as much. We can strive to earn a living. But, if anything happens to the children, we have to bear the responsibility. It's worth employing extra staff rather than letting bad things happen to the children ... if that happened, we would not be able to have a peaceful mind.

Zaleha – kindergarten operator

According to Zaleha, the Nurseries Act has mandated that every kindergarten must have a ratio of 10 children to every 1 teacher. The fact that Zaleha's kindergarten provides more teachers for the children indicates her desire to emphasise safety issues, which reflects her goal to deliver high quality service. This will, in turn, result in satisfied customers – the parents as well as the children. Zaleha regards the child-teacher ratio as crucial for children's safety and this has prompted her to employ extra staff. In so doing, Zaleha displays an underlying notion that profitability can be a secondary motive in delivering quality services to her customers. Keiningham, Aksoy, Andreassen, and Estrin's (2006) study in the US found that parental satisfaction has a positive impact on childcare services' retention, especially for parents who have very young children. In a comparative study between the Chinese-owned and the Malay-owned childcare premises, Tee (2005) found the Malay-owned childcare premises to be low in quality on several dimensions, including learning activities, staff roles and responsibilities, equipment, and principals'/owners' presence and commitment to the enterprises. However, this section of the finding appears to be at variance with Tee's study in that Zaleha appears to be committed to her responsibility as the principal and has specifically defined the appropriate child-teacher ratio.

While Zaleha's notion of customer satisfaction is grounded in her aspiration to provide adequate teachers for her kindergarten business, Atiqah, a supermarket owner drew her sense of customer satisfaction in terms of tolerating customers' complaints. Atiqah remarks:

We mustn't blame our customers; neither do we fight our stand in front of them. We acknowledge their complaints about the products. We need to bear with their complaints.

Atiqah – supermarket proprietor

Despite receiving customer complaints, Atiqah would appear to be tolerant of complaints. Her acceptance of the complaints showed her accommodating nature where she was likely to perceive that customer satisfaction can lead to customer loyalty to her shop. Here Atiqah constructs her focus on customer satisfaction as her primary consideration. Huddleston, Whipple, Mattick, and Lee (2009) found that price, product varieties, and employee services can influence customer satisfaction in specialty and conventional grocery stores. In this case, because of these considerations, Atiqah is compelled to provide quality customer service to her consumers.

This section has outlined how a large number of women participants positioned themselves as focusing on multiple aspects of customer satisfaction as their primary entrepreneurial value. Many women expressed a strong concern for this business attribute. For Junita, the notion of customer satisfaction is positioned within a particular Islamic belief that sees smiling pleasantly at customers when conducting sales as an act of *sadaqah* (charity). Establishing close relationships with customers also serves to ensure business survival, a view expressed notably by Shikin. Other women like Jamilah and Hanim explicitly stress their commitment to satisfying customers' needs by showing concern for prompt delivery and making the customers their first priority. Moreover, Zaleha positions her sense of delivering customer satisfaction in terms of her responsibility for providing a good child-teacher ratio at her kindergarten – a significant factor in the child-care business context. In the case of retail business, Atiqah, who deals with frequent shoppers, constructs her commitment to satisfying customers' needs by showing tolerance with customers' complaints, a tolerance that can influence repeat purchasing at her shop. Clearly, women participants demonstrate different aspects of customer satisfaction, depending on their types of businesses.

In addition to customer satisfaction, another dimension of embedded enterprising value expressed by women participants was quality of products and services. This is discussed in the following section.

Quality

It is a common understanding that quality is at the core of any business and essential to the survival of the business (Kalleber & Leicht, 1991). An ability to offer quality products and services is key to the survival of any business (e.g., Huddleston et al., 2009; Sureshchandar, Rajendran, & Anantharaman, 2002). In general, quality relates to the way products are designed, produced, and accepted by customers (Thomas, 2006). Specifically, Thomas (2006) defines product quality as “a state of acceptance of a product or service for the satisfaction customers receive relative to given requirement” (p. 35). He proposed certain dimensions of product quality such as performance, durability, reliability, conformance, aesthetics, and perceived quality. Relating Thomas’s notion of the quality dimensions to the present study, some business owners appear to focus on the durability of their product, while others pay attention to performance. Entrepreneurs must be able to produce quality products and services, and to meet higher customer expectation in this competitive environment. Across a range of businesses, quality was widely articulated as important by women entrepreneurs in this study. Nineteen women emphasised the need to focus on this critical attribute.

Wardina, who produces chilli sauce, and is a member of *Amanah Ikhtiar*, emphasised her aspiration on the aspect of quality. She explained:

I want to improve the quality of my chilli sauce. I want to be able to make it last for a long time ... I want the customers to have trust in my product. If other people can do it, why can't I? My product lasts only two months. I don't put any preservative in it.

Wardina – chilli sauce producer

With regard to the preservative issues, two women in the food processing business who are also *Amanah Ikhtiar*'s members added:

The relevant authority will monitor the ingredient of the product [chilli sauce]. We can not take this matter lightly. If the preservative is too strong, it will affect our health.

Salmah – chilli sauce producer

I must pay attention to quality ... cleanliness ... When people eat my products, they would crave for more. They must not be dissatisfied. I must focus on quality. I must make sure there are no hairs or cat fur in the products. My products last one month. The products can't last very long because we don't add preservatives. No traditional cookies ever have added preservatives.

Marini – traditional food processing business proprietor

As the examples above illustrate, Wardina, Salmah, and Marini can be seen to espouse the notion of quality in their food-based production. Wardina and Salmah, for instance, stressed the longevity of their chilli sauces. It is worth noting that all these women talked about preservatives, suggesting that not using harmful ingredients in their food products was important to them. Thus, it would appear to be difficult for them to extend the shelf-life of their products because of their perceived resistance to using preservatives in the products. Quality and trust are also closely linked, in that customers will be satisfied and eventually trust the products.

The following statements also explicate the notion of focusing on quality in the business operations of women entrepreneurs:

I produce the product in the same way that I would want to make it for myself. We must be able to make it tasty, and clean ... We must focus on quality. We must give the impression to people that our product is clean so that they don't buy from other sellers.

Nasreen – traditional cookies producer

At the market, I help them [the sellers] wipe the plastic bags containing my *kueh* [cookies]. I told them that we must be concerned with cleanliness. People eat our food, so the food must be clean.

Marini – traditional food processing business proprietor

The link between cleanliness, taste, and quality can be seen from Nasreen's and Marini's excerpts. In constructing their perception of quality products, Nasreen and Marini see the aspect of cleanliness as a guiding principle in order to improve their business performances, maintain their good reputations, and provide excellent service to their customers.

Reardon and Farina (2002) discussed the important aspect of food grades and standards in the food industry for private sectors in Brazil. They pointed out the aspect of quality pertaining to appearance, taste, and cleanliness, along with other criteria and the standards which needed to be observed by food service operators. The present section of this finding is in line with Pettijohn, Pettijohn, and Luke (1997) who found that quality and cleanliness were perceived to contribute to customer satisfaction in fast food restaurants. Quality also can be linked to branded products. Jamilah illustrated her view regarding this criterion when she commented:

Branded products are sold out quickly. But products from China don't sell well, especially if customers have never heard of the brand names. Customers don't care much about price. They focus on quality now.

Jamilah – stationery and printing store proprietor

Here Jamilah frames her reference to customer preference for international branded products which she claims are considered by customers to be of greater quality than the typically non branded products sold in Chinese run stores. It is worth noting here that it is expected that consumers' spending on stationery products would be marginal when compared to spending on durable products such as computers, automobiles, and electrical appliances. Therefore, the focus on brand name as cue for product quality for this sub-set of products is an exception. Jamilah constructs her entrepreneurial values as focusing on quality and complying with the consumers' trend on the dimension of brand name in depicting a quality product. Another woman entrepreneur demonstrates her commitment to providing quality childcare services:

We must convince the parents and make them feel that we are taking care of their children in the same way that we would care for our children. We can't simply neglect the children. Usually, the parents want to know what their children have learnt here.

Zaleha – kindergarten operator

Zaleha moved on to say:

I want to prove to people that I can provide quality childcare and education. I don't let myself focus only on certain groups of children ... I want the parents to have confidence and trust in my capability ... I've got to have high teaching quality so that when people ask among themselves "Which kindergarten did you send your children to?" they will refer to my kindergarten.

Here Zaleha grounds her entrepreneurial values as focusing on quality childcare services. This includes the quality of caregivers and teachers working in her kindergarten. Her comments that she would treat the children as her own depicted the idea that she is a loving and caring woman, which shows the necessary quality to operate a childcare business. In addition, she would expect that her customers, who are the parents, would be able to support her business after considering the quality of her childcare services.

As the quotes above illustrate, providing high quality products and services is considered as an obligation toward their customers. Consistent with Kalleberg and Leicht (1991) and Zapalska (1997), the importance of providing quality product and services was constructed by the women participants as crucial in order to compete in the current business environment. The strong focus on the quality of the products and services is also in agreement with Gundry and Welsch (2001) who suggest that high-growth-oriented women entrepreneurs are concerned with reputation and quality. The high emphasis that women participants place on quality is in agreement with the espoused values promoted by the government and non-government organisations in their public texts.

As has been highlighted here, women participants placed considerable importance on the quality of their products and services. While some women such as Wardina, Marini, and Nasreen emphasise the concept of quality both in terms of focusing on the durability and the cleanliness of their food products, others implicitly make reference to health and safety as a related aspect of quality. Some women frame the notion of quality in terms of selling branded items, a view highlighted by the stationery store operator. However, for Zaleha, an emphasis on

quality services is positioned in her dedication to provide quality education to the children at her kindergarten.

In the following section I discuss many ways in which women participants construct the concept of trust that they also strongly embrace in their business operations.

Trust

Trust has been defined differently in various disciplines in the literature. Blomquist (1997) reviewed the concept of trust in social psychology, philosophy, economics, contract law, and market research. Blomquist defines trust from a business perspective as an “actor’s expectation of the other party’s competence and goodwill” (p. 283). It is a generally accepted notion that trust plays an important role in an entrepreneurial activity, such as strengthening business relationships among stakeholders (See for example Welter & Smallbone, 2006).

For women entrepreneurs, trust may be crucial in the context of their relationships with customers as well as with employees. Atiqah, who has a retailing business, and is a member of *Peniagawati*, emphasised trust relationships with her customers. She mentions:

For me, I want the customers to have trust in my business. I want the customers to feel that they’ve got close relationships with us. I’ve got a loyal customer who has been with us for 8 years. This is because of trust.

Atiqah – supermarket proprietor

Atiqah constructs her entrepreneurial values with a stress on trust in her relationship with the customers, seeing it as a crucial element in her retailing business. Besides dealing with grocery shoppers, Atiqah also supplies grocery products in bulk to her small retail customers. This example shows that trust is a key factor in building a successful relationship between consumers and retailers. However, Atiqah commented that it is difficult to build trust-based relationships with the suppliers due to the shorter credit term (that is, 30 days). In her case, no matter what, she would strive to pay her credit within the specified time. Because of her ability to pay on time, she has managed to build trust with her suppliers,

95% of whom are Chinese traders. For Atiqah, trust can also be seen from the perspective of employee and employer relationships. She further added:

I've got to be financially strong in this business. I've got to have my employees' trust and confidence in my financial ability.

Atiqah – supermarket proprietor

To Atiqah, the relationship between her and her employees depends very much on their perception of her as trustworthy. Being currently involved in the retailing business and with several retail outlets to manage, she wishes to be seen as economically stable, a very important consideration for her. In a small State like Perlis, Atiqah needs to prove to her employees that she can offer an attractive remuneration package so that her employees have confidence in her business. This relationship of trust instils confidence in her staff that their job security is not threatened.

Another woman entrepreneur looks at trust from her own perspective and that of the financial providers such as the banks. Noreen, a contractor who also owns a laundry business, comments:

In the beginning, it was hard for me to run this business ... banks don't give you a loan. So, it's really important to get their [banks] trust and confidence in our business. When they are confident in our business, then it shouldn't be any problem ... We must make the bank confident in our business in order to get access to a loan.

Noreen – laundry proprietor and contractor

As a contractor in a male-dominated industry, Noreen may have faced challenging situations in order to compete within that business environment. It is strategically important for Noreen to convince commercial banks of the viability and strength of her business in order to be guaranteed a loan. Besides her laundry business, Noreen is also used to dealing with government contracts and this requires her to be financially strong in order to secure the contract. The relevance of trust in the relationships between entrepreneurs and banks is supported by Howorth and Moro (2006) in the Italian context. In their study, given the stable or strong relationship between banks and entrepreneurs, a high level of trust has been shown to exist on

the part of the bank. In addition, provided that entrepreneurs are able to make judgement on the loan approval criteria, they may be able to improve their financing strategy to their advantage (Bruns, Shepherd, & Wiklund, 2008). For Noreen, aspects of human capital (Dakhli & De Clercq, 2004) such as knowledge, skill, ability, and experience in business, are perceived to be helpful in building trust with her resource providers which in turn lead to loan approval for her business.

Being trusted is the foundation of Noreen's relationship with her financial providers, Farah, the beauty salon operator, 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.

Farah – beautician and salon proprietor

Here Farah positions herself as seeing *silaturrahim* (bonds or close ties) with her customers as leading to a trusting relationship in the long term. Farah 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 Farah recognises the importance of customer relationships and capitalises on her strength in building trust with her customers.

As the theme of trust illustrates, women entrepreneurs in various businesses construct entrepreneurial values as focusing on the value of trust in relation to their stakeholders i.e., their customers, employees, and financial providers. Some women express concern about trust relationships with customers and see these as key influences that can develop customer loyalty. Others ground the notion of

trust in terms of the particular Islamic belief of *silaturrahim* which can be explained as one way of building close bonds or ties. In addition, the many facets of trust are constructed by women in terms of demonstrating financial and business capability in order to gain confidence and recognition and thus serve to build connections with financial providers. Thus, women's accounts are guided by these core values and the guiding principle of trust is based on their relationships with the clients in order to succeed in their business operations. The focus on trust is deemed to facilitate a long-term business relationship for these women entrepreneurs.

In the next section I discuss risk aversion among the Malay entrepreneurs and how it influences how women position themselves in relation to this enterprising trait. In doing so, I highlight the women participants' criticism that risk-taking attitudes are lacking in Malay entrepreneurs.

Risk aversion

Fayolle, Basso, and Legrain (2008) isolated the ability to take risks as a dominant entrepreneurial value. Xavier, Ahmad, Perumal, Mohd Nor and Mohan's (2011) study of women entrepreneurs in Malaysia found that risk taking was one of the least entrepreneurial attributes indicated by women entrepreneurs. However, perceptions of risk-taking behaviour may vary according to such factors as societal context, phases of business, types of business, and gender, and it is important to see how participants themselves construct and understand risk. Four of the interviewees responded that the Malays, in general, are unwilling to take risks in venturing into nontraditional industries. Nontraditional industries can be interpreted as businesses that require high technology, construction, and manufacturing as opposed to retail and service industries (Anna, Chandler, Jansen, & Mero, 1999). Diba revealed her opinion regarding the Malay business attitude when she commented:

The Malays can do business, but they don't want to take high risks. They don't want to try or invent a new venture ... don't want to try a challenging business. For example, they just simply open restaurant after restaurant.

Diba – chocolate producer

Similar to Diba, Jamilah, who runs a stationery and printing business, expresses her view: “Very few Malays are involved in business. They don’t have the courage to compete, and are afraid of taking risks.” Aminah, the cybercafé operator, also commented: “The Malays are scared to make investment in business. They are afraid of losing. If we are afraid of losing, we can not run a business.” Idris’s (2008) also indicated low risk taking behaviour among Malay businesses in Malaysia.

According to Rashidah (AIM), the Malays in business would appear to be business followers, in that they are not keen to innovate new ventures. Rashidah’s comment is illustrative of this view:

In general, the Malays like to follow the same business as others. Say for example, the *rojak* [food equivalent to salad, but has a spicy sauce]. If there are other people making good money by selling *rojak*, later we’ll find the Malays selling the same *rojak* within the locality ... When other races see someone is already selling the *rojak*, they won’t be selling the same food ... When the business is losing and the seller stops selling, they [Malays] also stop selling the food. When a business prospers, they also do the same business.

Rashidah – traditional snack producer

Here Rashidah draws on her understanding of cultural norms in Malay business practices that frame Malays as risk averse. This framing of Malays, both male and female, as risk-averse in business is thus obviously grounded in a cultural stereotype which Malays seem to have of themselves. Both Diba and Jamilah emphasised a concern that Malays lacked entrepreneurial courage. Similarly Aminah also raised a concern about this attitude among Malays and regarded it as preventing them from even being prepared to get involved in business ventures. These women’s references to the necessary risk taking behaviour involved in business activities demonstrates that they continue to regard risk taking as an entrepreneurial *value* which distinguishes them from what they regard as the culturally stereotypical Malays who are risk-averse. It should be noted that these four women interviewees were exceptions in terms of how they critiqued risk-averse behaviour. For Malaysia to emerge as an industrialised nation by the year

2020, values that can be linked to entrepreneurialism such as willingness to take risks and competitiveness are highly espoused by the agencies promoting entrepreneurialism. Morris and Schindehutte's (2005) study of culturally-based values involved in business ventures among ethnic groups in Hawaii found that risk aversion was prevalent among Japanese entrepreneurs, men and women alike. In addition, a Malaysian study by Mahmud (1981) found that *Bumiputera* (indigenous people) were risk takers, as well as having individualistic traits (as cited in Peterson, 1988).

As has been highlighted here, a small number of women participants frame Malays as risk-averse in business in terms of an inability to venture into challenging business. In these terms these interviewees were critical of how certain ethnic values may prevent Malays from even entering into business ventures because they are afraid of failure. These Malay women participants, however, positioned themselves as accepting risk-taking behaviour as an entrepreneurial value that should be embraced.

Conclusion

This chapter has demonstrated how an understanding of cultural context provides important insights into Malay women entrepreneurs' construction of their identities. The chapter has explored the relevance of cultural factors strongly influencing this construction. Of particular importance is the notion of collectivistic culture demonstrated by women participants as it reveals their pride in being a Malay businesswoman. Moreover, the complexity of ethnic relations, and the economic power of the Chinese Malaysians has led to the Malay identification through *antithesis* strategy which has portrayed the Chinese "other" as a threat and, to a certain extent, the Malay "others" as a threat too. Therefore, to a greater or lesser extent, tension between ethnicities has created racial division where members of each ethnicity see themselves as struggling and competing for business. In this connection, although Malay women were informed by their strong Islamic beliefs that underline specific forms of business conduct, the interplay of ethnic struggles also plays a prominent role in influencing their identities as Malay businesswomen. However, this contextual interplay between ethnicities, in turn, has enabled a number of the Malay businesswomen in this

study to embrace enterprising values of being customer-focused and quality-driven, and to emphasise trust in order to be competitive in business.

This chapter 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 as well as competitive business constraints. 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, I show how Malay identification intermeshes with ethnicised practices and experiences of inclusion and exclusion in entrepreneurial settings. The women's accounts of their experiences explicate the ways in which we need to refine some aspects of intersectionality by allowing other socially constructed systems of domination that of ethnic composition of economically powerful Chinese entrepreneurs such as presented in this chapter. The specific socioeconomic structures of inequality that arise from sociopolitical and historical process require Malay women to do identification through antithesis at the crossroads of gender and ethnicity.

In the next chapter the findings on the third question of the thesis: "*How do gender roles constructed within the context of entrepreneurship, Malay culture and religion?*" will be presented.

CHAPTER 7

MALAY WOMEN ENTREPRENEURS NEGOTIATING GENDER

Introduction

Chapter 6 investigated the complexity of the muticultural context informing Malay womens' entrepreneurial identity. This chapter extends the understanding of women entrepreneurs' experience by presenting the findings related to my third research question "*How are gender roles constructed within the context of entrepreneurship, Malay culture and religion*". In particular, I analyse various ways in which gender informs the professional identities of the women participants. First, I argue that women ground their experience of entrepreneurship in terms of empowerment and see such empowerment in the context of women's involvement in the workforce, and in terms of social support for women in entrepreneurship, in particular. Moving on from this, I discuss clothing, focusing on various types of traditional female Malaysian dress as a signifier of women's identity. I then outline how while family support plays an important part in supporting women entrepreneurs' lives, they are also caught in the need to achieve a balance between family and work commitments. Finally, I illustrate the tensions that these women encounter because of the intersection of gender, ethnicity, class, and family within the business context as they negotiate identity.

As discussed in Chapter 2, *budi* (the code of conduct for appropriate behaviour) informs women's identities because of its centrality in their lives, and this value can be seen to transcend into women's daily business practices. In this chapter, I further explore how women entrepreneurs' gender identities intersect with their Malay and Islamic identities through *budi* values. I also explore how women experience gender prejudice in business in that several participants reported, notably, within the context of buyer-supplier relationships, stereotyped attitudes towards women in businesses. Further, I contend that women entrepreneurs construct their identity within the boundaries of appropriate femininity, adhering to the stipulated norms and specificities of Malay culture and Islamic prescriptions. The complexities of these Malay womens' experiences are also

evident in the interplay of social class and ways in which it can lead to social exclusion for the less urbanised women entrepreneurs.

Finally, I illustrate how women entrepreneurs negotiate tensions between work expectations and Islamic values which inform their identity. Although it is impossible to make universal claims about Muslim women in the wider context of the Muslim world, or even in Malaysia, the interpretations help culminate the insights afforded by an intersectional perspective by offering details into some of the ways in which gender identities intersect with other social categories in the context of this research.

Gender empowerment as a social construction

This section demonstrates how the participants, as women entrepreneurs, negotiated the issue of gender. The women in this study describe what it is like to be a woman who, as a business owner, must also engage in business activities which require interaction with various stakeholders. I demonstrate how women entrepreneurs most commonly construct their gender in such a way that it brings competitive advantage to them, while at other times they regard their gender as restricting. In this study, the women entrepreneurs' understandings and their sense of empowerment are framed by the historical, social, and cultural environment. These influences shape how they make meaning of their entrepreneurial lives as empowering.

Empowerment means different things to different individuals. In addition, it can be studied from different perspectives and across various disciplines. A considerable amount of research emphasises women's empowerment in business in terms of women's participation in microfinance activities, an approach which is rooted in development studies (Mayoux, 2009). In this study, the sense of empowerment constructed by women entrepreneurs is positioned with reference to their Malaysian and Muslim historical, social, and cultural environment. In some instances, respondents situated their sense of empowerment in terms of their cultural values. For example, Aminah, a single woman entrepreneur and graduate in Information Technology from a local university, states:

Society [Malay] can accept and encourage women entrepreneurs being in business. Society does not underestimate women entrepreneurs ... I think people like to deal with women entrepreneurs. Women are good in marketing, and work hard for a living. I don't feel that being a woman gives me problem in running my business and while dealing with customers. In fact, it makes things much easier. Sometimes people like to deal with women rather than men.

Aminah – cybercafe operator

Aminah constructs her identity as being a professional in her IT business in a societal context that acknowledges women and she promotes the idea that customers' preferences in dealing with women are an advantage to her. Aminah did not consider gender as an issue for her, and some people's perceptions that women are easier to deal with than men was empowering for her. In light of Aminah's positive comments, it is surprising that, from my own experience, few Muslim women participate in Aminah's field of IT, especially in bigger IT enterprises. This is probably because Malaysian Chinese dominate the IT industry (Minai, Ibrahim, & Kheng (2012). Another participant drew on cultural constructions of women as hardworking. Diba states, "Being a woman is an added advantage. Some people see that women work better." Here Diba framed her social interaction with those around her as contributing to the notion that women are industrious.

While many women made reference to contemporary Malay cultural values as they talked about their feelings of empowerment, others also explained how cultural value shifts that had led to their feelings of empowerment. In doing so, several participants challenged some traditional and stereotypical perceptions of women. As one woman entrepreneur states:

The Malay society's impression about women in business is getting better. In the old days, people would think that women can't do business/work. Now society is more open-minded. In big cities, women are of equal status to men ... can get 50% trust and confidence from men. In the old days, it was even difficult to get 10% trust.

Jamilah – stationery and printing store proprietor

Here Jamilah grounds her perception of women in business in terms of their equal participation in business activities. As Koshal, Gupta, and Koshal (1998) noted in their reviews of women's participation in Malaysia, the early 1970s were marked as being an era of liberal attitudes towards women in the workforce. Even earlier than this Firth (1966) noted that Malay women were active in business and enjoyed autonomy over household expenditure (as cited in Lie, 2000). The traditional views of women's roles prior to the 1960s were that women were suited to being housewives and engaging only in feminine occupations such as teaching and nursing (Koshal et al., 1998). Taking such thinking as her starting point, Jamilah defined how she makes meaning of the movement in societal attitudes which has led to a more tolerant social acceptance of women in business.

Another factor which may have influenced increased acceptance of businesswomen in general may be accounted for by the high number of females graduating from public universities. Since the mid-1990s, the ratio of females to males has been running at 60:40 (Ministry of Education Malaysia, 2010), a fact which may appear to raise employment opportunities for women. In addition, as disclosed in the Government of Malaysia's Eight Malaysia Plan (2001–2005), efforts to promote women into entrepreneurship and eliminate all forms of gender bias are central to ensuring their participation as equal partners in the nation's development. In this context, one of the research participants, Rashidah, who was brought up in Kelantan where 90% of the trade at the local market is dominated by women (Idris & Shahadan, 1991), explained that compared to the past women in business are currently facing significant positive changes.

Rashidah, who is in her 50s and is a member of the *Amanah Ikhtiar*, runs a factory that produces traditional food. She has experienced several phases of change in the country's development since independence. The changes reflect how gender relations and women's participation in economic activities have evolved. As she states:

Nowadays the community [Malay, in particular] doesn't underrate women in business. There are many successful businesswomen ... There are also millionaire women in Malaysia now ... people have a different perception now ... In the past women stayed at home. Now it is different. In the past women didn't know how to drive a car. Now women can drive trucks and buses.

Rashidah – traditional food producer

Rashidah's example demonstrates that women who are participating in economic activities are gaining greater recognition and acceptance than women in the past. Her belief is supported by the literature. For example, Van der Boon's (2005) review of women's involvement in small enterprises in Southeast Asian countries, including Malaysia, shows that they represent 23 to 30 % of those engaged in small enterprise. In addition, women in Malaysia have been undergoing significant changes in employment status, with increasing numbers of female participants joining the labour market (Ariff & Abu Bakar, 2004). Indeed, by 2000, women's participation in professional and technical fields had risen to 13.5% from 12.7% in 1995. Women also outnumbered men in this area by 4.3% in 1995 and by 4.6% in 2000 (Eighth Malaysia Plan, 2000). Rashidah's comment that people now have a different perception of women in business reflects the changed attitude regarding gender roles and status where women are striving for the betterment of their living conditions in Malaysia. With better education and more opportunities, women are not confined to the home in domestic roles. For Rashidah, women's ability to drive trucks and buses as well as other indicators of their diversity and mobility in the work force, combined with the notion that women are as capable as men, is a cause for celebration. Knowing that such opportunities are open for women also brings a sense of empowerment for Rashidah.

Another woman from *Amanah Ikhtiar* echoed some of Rashidah's views:

The Malays now have changed a lot ... They are economically stable when compared with the past. There are so many Malay shops, especially tailoring shops ... The women do not just stay at home and raise their children. The women have changed now [for the better].

Fazilah – tailoring shop proprietor

Both Rashidah and Fazilah share the same notion that women are no longer traditionally confined to the home. Here the sense of empowerment constructed by Fazilah is grounded with reference to greater business opportunities which have given rise to self-employment in the small business sector.

The above examples indicate how women see themselves as achieving greater recognition for their ability and participation in economic and social activities. The dynamics of changing gender participation in business practices have evolved to a greater extent in postcolonial Malaysia which has empowered women entrepreneurs. The country's liberal Islamic practices have resulted in freedom for and public visibility of women in Malaysia which allows them to engage in social, political, and economic activities (Bajunid, 2004; Omar & Davidson, 2001).

Another women entrepreneur, Siti Mariam, from *Amanah Ikhtiar*, provides a similar assessment to those of Diba, Jamilah, Rashidah, and Aminah. When asked whether being a woman may hinder her success Siti Mariam's did not consider gender to be an issue for her; he did not perceive her gender as a barrier to business success. To illustrate this belief, she explained that her niece runs a clothing shop and attracts many customers even without the help of her husband. Another interviewee, Marini, who is also a member of *Amanah Ikhtiar* was also keen to make the point that business women are able to claim certain strengths and credibility *because* of their gender. She states:

Women are good in business. If they sell at the market, women will promote their *kueh* [cake or cookies] and say "this *kueh* is recently cooked from the kitchen". If men do the selling, they only wait for the customer to buy. If we asked them what filling is inside the *kueh*, they would answer that they don't know. But not with women. Women know how to speak up [promote the product]...Women don't easily give up ... and are patient. Unlike men who don't bother whether customers want to buy or not, women would think about how to promote their products.

Marini - traditional cookies producer

Marini framed women as good at customer relations in contrast to men. However, the idea that women are good communicators appears to be situated within the traditional views where women have extended and drawn upon skills learnt from their role as homemakers. Besides the notion of customer relations, Marini's comment also reflects relationship competency. Man (2001) explained relationship competency as involving the capacity to develop long term trusting relationships with others, negotiating effectively with others, as well as communicating and interacting effectively. Marini believes that women are very competent in communication skills in that they know how to persuade customers to buy their cookies.

Accounts of women's strengths in relation to business activities are also evident in the comments of other members of *Amanah Ikhtiar*. Rohana, who earns a living selling traditional cookies and making clothes, describes how women are serious about their work, dedicated, and more disciplined than men.

In another example, Salina, who owns a pharmacy, and was the only pharmacist interviewed in this study, expresses her passion for communicating about health with her customers. It is interesting that Salina is the only Malay woman to have opened a pharmacy in the suburb of Perlis, which is about eight kilometres from the city centre. Salina states:

Muslim women have the opportunity to become entrepreneurs. We are also not left behind ... We can also become a role model ... The community can tell us their problems regarding their health issues ... I explain to my customers what effect the medicine can have on the body ... and how the medicine works, so that customers can understand.

Salina – pharmacy proprietor

Salina aspires to being a role model of an entrepreneur in a professional industry, and wants the community to rely on her for advice. In other words, she is communicating about health to her customers and educating them about the effects of medicines on their bodies. Salina's professional practice is informed not only by the desire to be entrepreneurial, but also by a desire to communicate information in relation to health and sickness. This is similar to Patterson's

(2012) findings in her study on women pharmacists who have sought to become active participants in Senegal's health care industry and who serve as role model for others in society. Salina constructs an image of herself as a role model in her community. In addition, she demonstrates an ethical stance in presenting herself as being firm when selling certain medicines such as cough medicine. Salina revealed her experience of occasions when youngsters asked her for cough medicine, a product which they could misuse to gain a mild, drug-induced "high":

I am strict with this [selling cough medicine] ... So customers know that and they would not want to buy.
Salina – pharmacy proprietor

Salina's position might be described as following her professional judgement in that she holds to her values by not selling certain types of cough medicine that she believes pose potential risk to the individual. Overall, Salina's case is a valuable illustration of how her identity is constructed at the intersections of gender, ethnicity, professionalisation, entrepreneurship, and public health in Malaysia. The intersection of these areas is critical to understanding the complexity of gender dynamics in this country. Moreover, Salina is an example of what it means to be a woman and a professional in a previously Chinese dominated profession.

In the following section, I move on to outlining how women negotiated conventional views of femininity by discussing multiple meanings that the women in this study ascribed to dress. In doing so, I highlight the traditional embedded Muslim feminine identity in Malaysia and tensions that arise from the perspective of the wearer.

Dress as signifier of women entrepreneurs' identity

Apart from the head covering that symbolises Muslim women's identity, there is strong evidence that women entrepreneurs, rural and urban alike, maintain their feminine identity and have chosen to adopt the traditional Malay way of dressing. Commonly the *baju kurung* has been worn by Malay women in public. Unlike other costumes within the Malaysian context, for example, the cheongsam which

is worn by Chinese women, the *baju kurung* is still usually seen in Malaysian streets, even in large cosmopolitan cities such as Kuala Lumpur, and is regarded as an official working dress. Sleboda (2001) noted that the traditional Malay dress covers women's arms and legs, modestly, and she also recognised that, in Malaysia, veiling, i.e., covering women's faces, is not the norm. The *Baju kurung* consists of a loose tunic which is worn over a *sarong* (long skirt that extends to the feet). It is a modest style of dress for Malay women and is consistent with the Islamic dress code. Despite the influence of Western dress attire in Malaysia, Malay women usually like to dress in their traditional costume in their workplaces (Luke, 2000; Lunn, 2006), and at official ceremonies and festivals, and during celebrations.

The *baju kurung* dress features strongly in my data. Twenty-eight of the 31 women participants wore *baju kurung* for my interviews with them. Three women chose casual dress, for example, a blouse with pants or a long skirt. When asked about how they choose to dress and what image they want to portray as a woman entrepreneur, Zaleha, who owns a kindergarten, spoke of the relevance of *baju kurung* in her daily life. She states:

I have to be cautious about my appearance ... How I dress up to go to work. The children's parents are watching your appearance. I feel comfortable with *baju kurung*. The parents are observing whether we can be a role model for their children. I prefer dressing in a modest way, and donning my *tudung*. *Baju kurung* is suitable for every occasion. Sometimes the education department can call a meeting at any time. So *baju kurung* is officially appropriate and it is flexible to wear it anywhere and at anytime.

Zaleha – kindergarten operator

Baju kurung, as portrayed by Zaleha, may appear to symbolise an ethnic identity. Zaleha feels compelled to dress in *baju kurung* because it is a way of displaying her modesty in public. Her reference to the children's parents watching her appearance reflects the idea that, as an educator of their children, Zaleha's appearance has become one of the factors that may influence whether they want to send their children to Zaleha's kindergarten or not. Thus, Zaleha frames herself as presentable in terms of modest attire in order to be accepted as a role model for

their children. Donning *baju kurung* is one way to meet the parents' expectations. Thus, Zaleha can be seen as identifying with the norms and values of the Muslim Malay community in which the need to preserve traditional symbols remains an important factor for both her and her clients. If, however, this comment were to be analysed from a Foucauldian perspective as, for example, Tracy (2000) did in her study on Western employees' emotional labour on a cruise ship, Zaleha's comments might be seen to paint a different picture; one where "identity is produced and constrained through disciplinary forces and organisational norms" (p. 120). In connection to this, the wearer of *baju kurung* constructed an image of self-subordination where Zaleha, in this case, engaged in self-surveillance on behalf of stakeholders such as the Education Department, and her customers, the children's parents. Because identity is constituted in relation to surrounding norms and discursivities (Tracy, 2000), Zaleha constructed her identity in relation to emotional labour norms in order to realise her business purposes.

Similar to Zaleha, Yana the cybercafé operator also identifies with the *baju kurung* which enables her to construct a modestly dressed identity. She remarks:

I am a simply dressed person ... I prefer to put on my traditional *baju kurung* dress. I feel that people are more comfortable and feel at ease with me when I portray[ed] a simple/plain image.

Aminah – cybercafé operator

Notably, Aminah feels that her low-profile image provides her with strength when it comes to interpersonal relationships with her customers. In this sense, she would appear to gain a competitive advantage from her appearance because people connect with her easily.

The preference for *baju kurung* demonstrated in this section does not concur with the findings of Healey's (1999) study where female adolescent participants resisted conforming to the Malay-Muslim traditional dress of *baju kurung* and scarf. Given the time at which the research was conducted – the 1980s when Islamic resurgence was in its earlier phase – the resistance to adapting to this mode of dressing is understandable. Mouser's (2007) study on the new Malay womanhood, however, supports the identification of urban Malay women with the

traditional way of dressing as a manifestation of their Islamic identity. Like Mouser (2007), Lunn's (2006) study of academic career women in Malaysia found evidence that this extolled practice of choosing *baju kurung* was seen to play a role in their career advancement. The customary practice of wearing *baju kurung*, in my opinion, can be extended to businesswomen as well. It is in this respect that dress, as a symbol, communicates individual and collective identity (Humphreys & Brown, 2002).

Unlike Aminah's dress, my observation of Asmah who is in the clothing business, was that she appeared stylish, although she wore the *tudung*. Dress and entrepreneurship in this example matter significantly. Asmah demonstrated that her appearance is one way to attract customers, stating:

The thing is, if we are selling beautiful clothes, and we ourselves don't present attractively to our customers, people will say "She sells beautiful clothes, but she herself does not dress nicely". So, I feel that I have to make myself presentable with nice clothes to my customers.

Asmah – clothing and tailoring proprietor

This example showed that the dress of a woman entrepreneur is perceived to have an influence on customers' buying intention. Asmah's assumption of the need to dress nicely and to wear beautiful clothes to attract customers is based on her construction of other people's judgment of her appearance. In this sense, the perceived image of a woman entrepreneur can be seen as another form of customer service and one which is employed in order to increase sales.

Another form of dressing articulated by women entrepreneurs in this study concerns the ways of wearing the *tudung*. The styles of wearing *tudung* vary greatly within the Malay community. The *tudung* design also is undergoing change as a result of new fashion tides. One may find Malay women wearing a fashionable style of *tudung* which is draped in a triangular shape over the bosom or wrapped around the shoulder. It can be floral or in plain colours, and can be ornamented with lace, beads, or embroidery. Other styles of *tudung* where it is longer and covers the bosom to the waist are also worn by Malay women. This

style is, however, associated with being more religious and conservative. The negative connotation of the public when seeing women in this style of *tudung* appears to disturb one of the women entrepreneurs interviewed. Nora, the noodle producer in Kuala Lumpur who wore the long *tudung* revealed her experience:

The general image that people see when you wear this style of *tudung* is that of the woman being more of the homely type, not mobile, not active in their action ... To me that is not true. But, that is the first impression that people see. The triangle style is more favourable to the public ... To me you have to present yourself in terms of your knowledge, and credibility ... I feel this kind of perception not only happens in the business environment but in other situations as well. For example, when I go to hospital, the staff treat me badly, especially when I speak in Malay language. But when I speak in English, the treatment is different ... that's how things work here ... Unless I speak in English, they will just think that I am an ordinary person and come from the village. By rights they should give equal treatment to everybody. But that's the reality.

Nora – noodle producer

Nora's comment demonstrated the way in which various perceptions can intersect with each other simultaneously. Her frustration with the public perception that associated her with traditional rural women rather than with modern, urban, and enterprising women demonstrates how gender, class, ethnicity, and entrepreneurial identities intersect. Because her appearance identifies her as conservative and traditional, Nora finds it difficult to establish her credibility as a woman of drive and enterprise. Despite the fact that Nora's business is located in urban Kuala Lumpur, and she herself is actually an accountancy graduate from the US, the public's impression that certain types of female dress depict a conservative type of woman remains unchanged. She generalised the public perception of woman who dress like herself to the way women are treated in other public places, as she gave the example of the incident at the hospital where she was ill-treated. She negotiated her encounter in this situation by speaking in English. Class as a social category was played out here as speaking English was associated with more educated and urban citizens. Nora's creative strategy to speak English reflects the idea that English usage among middle-class Malays has been ubiquitous and it has been seen as a form of display in public (Stivens,

1998). Indeed, use of the English language in postcolonial Malaysia would appear to have an effect on the way people perceive English speakers as being of a higher social status. In addition, the appropriation of English is seen as giving a sense of empowerment to Nora in that she was treated with respect during her public encounter.

As the examples above show, traditional *baju kurong* informs the women entrepreneurs' sense of self and identity. A distinctive experience highlighted here was the participant's ability to manoeuvre through and negotiate public impressions when she encountered unpleasant responses to her wearing the more conventional headscarf.

In the next discussion, I continue looking at how women negotiated conventional expectations by exploring how participants described the influence of family on their business lives, again drawing from Malay and Islamic cultural prescriptions to do so. In particular, I illustrate their commitment to the need to find a balance between their domestic and business lives.

Family support and commitment to balance between domestic work and business

This section explores how women entrepreneurs frame support from family and the work-family nexus in their businesses. Several interviewees explained how their commitment to family values plays an important role in how they construct an entrepreneurial identity. Some participants framed their father as a major source of support. Zaleha, the kindergarten operator who featured earlier, explained her father's support in her business venture:

My parents, especially my father encourage me a lot in this line of business. My father will always follow up the progress of this kindergarten. He motivates and gives his support. He explained to me in a metaphor and said "If you want be successful; in the beginning, you will have to crawl, and soon you can stand on your own feet, and finally later on, you will be able to walk by yourself".

Zaleha, who is married to a government officer, gains a lot of support from her father. Her husband did not stop her from engaging in this business and provides freedom for her to decide what to do in life. Zaleha's mother-in-law looks after their children. Family support plays an important role in Zaleha's success. Another woman, Diba, who is single, also mentioned her father as being the major supporter in her chocolate business. She states, "My father is the one who supports and guides me in this chocolate business. I feel thankful to my father". Diba seems to imply that her father is giving his permission and encouragement to become involved in entrepreneurial activity. These findings are consonant with Pistrui, Huang, Oksoy, Jing, and Welsch (2001) who found that family plays an important role in entrepreneurial development in China. The positive involvement of family members is likely to contribute to the growth and expansion of the business (Gundry & Welsch, 1994) and the holistic feeling of success, positive attitude, and higher energy levels (Rogers, 1998, as cited in Rogers, 2005).

While several participants framed their father as a source of support, others framed their husbands as their major support. The following statements are illustrative of this point:

When I gave birth to a Downs syndrome baby, I was stressed and could not cope with the demands of my business. It was a relief when my husband supported the business, and soon the business was stable. I spend a lot of my time with the children now. They are more important to me. I will make sure that I do my work at the office in the morning. I must be at home from the evening onwards.

Atiqah – supermarket retailer

By 7pm, I'll be at home already. My husband helps me to distribute the bread when he is free. Before I come to work, I do the housework first.

Shikin – bakery owner

My husband encouraged me to open this business with my brother when I failed to get any salaried job.

Jamilah – stationery and printing store proprietor

Atiqah, Shikin, and Jamilah frame their husbands as being supportive in operating their daily business operations. Atiqah, who has a special-needs child,

was relieved when her husband resigned from his job and supported her and her business. Shikin's quote indicates that although her husband appears to be accommodating towards her business activities, women are still expected to perform their domestic responsibilities as a primary task (e.g., Jamali, 2009). In addition, Jamilah depicts the encouragement given by her husband as leading to her involvement in business activities.

Nonetheless, some of the interviewees have to juggle business demands and family commitments. Although Jamilah gained support from her husband when she first decided to enter into business, she stills needs to cope with family responsibilities. Jamilah comments:

Sometimes it is hard. I have a family, and need to settle the housework. Sometimes, I want to go home at 5pm. But, I can't because customers are still around. As a mother, and a wife, I want to be able to go home early ... I don't have a maid, and I live with my parents.

Jamilah – stationery and printing store proprietor

Jamilah can be seen to juggle her domestic responsibilities and the running of her business. Without a maid to help her with the household chores, her daily business and home activities must be hectic. Many households in Malaysia employ maids, who are usually live-in, to assist with chores such as childcare, eldercare, cooking and cleaning (Ariffin, 2001; Elias, 2008). However, not all households employ helpers. The dual responsibility of needing to balance family life and business life was seen as a salient hurdle for women entrepreneurs in Lebanon (Jamali, 2009) and elsewhere (Patterson & Mavin, 2009; Pillai & Amma, 2005; Still, 2005; Ufuk & Ozgen, 2001) and is likely to lead to higher levels of family conflict (Kim & Ling, 2001; Kirkwood & Tootell, 2008; Parasuraman & Simmers, 2001). Jamilah's account indicates there are tensions between being a good mother, wife, daughter, and businesswoman. Similarly, Stivens (1998) found that working women in Seremban, Malaysia, experienced their double burden as caregivers and career women as primary constraints. Her study, however, found evidence of men's active involvement in sending the children to school and helping with extracurricular activities.

Another woman, Hartini, a member of *Amanah Ikhtiar* and a single parent, also commented about the burdens of family responsibility that she experienced. She expressed her feeling thus:

Sometimes, I feel stressful, especially when you are tired.
The children don't know that I've got so much work to do.
Sometimes you tend to show your anger to the children ...

Hartini's account details the emotional labour that comes with attempting to balance interactions with work and family (Medved, 2004). This negative emotion can become a source of conflict in maintaining harmony in family life. As with Jamilah and Hartini, Ramlah, who owns a clothing and tailoring shop in Penang, faces the same responsibility of having to take care of her daughter. Ramlah comments:

My daughter only wants to eat if I cook the food. She doesn't want to eat at a food court or restaurant. So, I have to make sure that I can provide for her needs.

Even those women who do employ household staff such as live-in maids still hold self and societal expectations of their roles. Traditional family roles place expectations on women to play an important role as caregivers and in performing household tasks (Omar, 2003). Ramlah may face pressures from her double responsibility as a mother and operator of her business. Ramlah's concerns about cooking food to suit her daughter, and Atiqah's need to spend more time with her children, especially after the birth of her special-needs child, illustrate the importance of the women's own expectations of themselves when it comes to managing their roles.

The pressure on career women to balance the demands of work and family has been well documented (Kim & Ling, 2004; Noor, 2004; Winn, 2004). Hochschild (1989) terms such responsibilities "double shift" when she highlights the work/life balance issues that come from an organisation's managerial practices and which influence working women. Research on women holding managerial positions by Buzzanell et al. (2005) has shown that in

negotiating the work life balance, women constructed alternate definitions of motherhood in relation to the traditional good mother image in order to counter society's negative view towards working mothers. Hartini's and Ramlah's cases indicate that family demands require primary attention and may lead to their being generally stressed, although within the context of self-employment arrangements.

Another example that highlighted the centrality of family is found in the following statement. Junita, the clothing and tailoring store proprietor, remarks:

... many differences exist ... Men usually go for big cars, golf. So that people perceive that they are stable [financially]. Women concentrate more towards their product and whether they are able to make a good sale. Men are more likely to favour the material side. For example, when they join a club, they would be able to get more contact. For women, time is limited. Many of my friends who are successful would still need to balance between family and business. Family comes first.

Junita – clothing and tailoring shop proprietor

In Junita's account of what she perceives as the differences between men and women in business, the intersection of gender with family and ethnicity illustrated how family values predominate. According to Junita, men's preferences for joining clubs provides them with opportunities for networking within entrepreneurial contexts. Her comments that women's time is limited imply that women need to juggle domestic roles and their business activities. Essers and Benschop's (2007) study emphasised the interplay of family in the construction of immigrant Muslim women entrepreneurs in the Netherlands. Abdullah, Nor, and Wok's (2008) study found that, in a Malay context, women expected responsibility towards the family to remain strong, regardless of their education or career ambitions. Thus, to a large extent, traditional family roles are key considerations for women entrepreneurs. The religio-cultural system of Islam in many Muslim countries requires women to meet their obligations as carers and homemakers, while men are the breadwinners (e.g., Metle, 2002), although in a more liberal setting like Malaysia there have been moves towards

a more relaxed attitude to women in business. Here, it appears that Junita is accepting of traditional gender roles.

While society's acceptance of women's increased participation in economic activities and educational status has changed, traditional perceptions of family roles typically have not. It would appear that whilst women can engage in business activity, they must not neglect the traditional social role that requires women to carry domestic responsibility. As Marini states:

...we must know how to allocate time for the family and business. If it comes to the extent that we don't prepare food for the family, this is unacceptable.

Marini – traditional cookies producer

Like Junita, Marini is conforming to the societal norms of women where they play a major role as domestic labourers. Marini's excerpt indicates that traditional family values have a great influence in the Malay community. The family and business or work nexus demonstrated above can be linked to the general stance of gender complementarity which tends to be the norm among Muslim women in Malaysia rather than the Western goal of gender equality (e.g., Ariffin, 1999; Foley, 2004; Lunn, 2006). As Foley (2004) argues, Muslim women in Malaysia do not directly challenge the dominant discourse of the gendered division of labour in order to gain male support to gain wider participation in the country's workforce.

Another religio-cultural issue that impacts on the interviewees' daily lives can be seen to stem from the Islamic view of appropriate gender relations. As Atiqah explains:

Some people dine and lunch with their suppliers outside the office ... you can do business ... but to me, as a Muslim woman, business can be done only in my office. I also get along with the politician [male], but not to the extent of going out and have dinner till midnight. That is totally NO! That is my principle ... my husband trusts me.

Atiqah – supermarket owner

Here Atiqah grounds her principle in terms of moral behaviour for Muslim women by making a clear distinction between business and entertainment. For Atiqah, gender relations with *nonmahram* (a person with whom a marriage is lawful) have a clear limit. Although she has dealings with men regarding her business, she would not jeopardise her identity, as a Muslim wife, to an extent that requires her to have dinner with men. In a Muslim society, a wife should not be seen with a man because this will damage her reputation and may call her morality into question (McIntosh & Islam, 2010; Roald, 2001). She must be loyal to her husband, and the husband has to assume the role of the protector of her safety (Predelli, 2004). Therefore, in order to protect her morality, Atiqah needs to observe the Islamic teachings and avoid meeting with men in public places.

As the analysis has shown, women gain motivation from their families, in particular, their fathers and husbands, to further their desires to become enterprising women. Women also faced dual career responsibilities and the need to balance their commitment to traditional family roles and the demands of their business life. The values of *budi* (code of conduct for good behaviour) also play a role in guiding and shaping Malay women entrepreneurs' identity, as I discuss below.

***Budi* and gender norms – pride despite constraints**

In the context of Malaysia's Malay population, it is not uncommon to notice the *budi* values which inform individual behaviour in everyday affairs (Wan Husin, 2011). The intersection between ethnicity, gender, and entrepreneurship are at play here within the context of women entrepreneurs' daily lives. To quote Lim (2003), "when dealing with the Malay mind, it is the *budi* and its network that determine their thinking (judgement), their moral attitudes, their goodness, and how an argument should be presented" (p. 1). Because *budi* indicates the concept of good behaviour, coupled with morality, refinedness, and consideration for others, the embeddedness of *budi* in women entrepreneurs plays important roles which inform their business activities as well as their public life. Fazilah, who is in her 50s, and a member of *Amanah Ikhtiar*, states how she deals with her customers:

We must be polite to customers ... speak in a proper manner [*budi bahasa*]. That is very important.

Fazilah – clothing and tailoring shop proprietor

Asmah, who owns a clothes shop, posits her view of politeness in terms of attributes that can attract customers to her shop: She states:

... Politeness is important. If we are not polite, no matter how badly the customers want to buy our product [cloth], the customers will walk out of the shop and cancel their intention to buy.

Asmah – clothing and tailoring store proprietor

Another important aspect of *budi* that guides individual behaviour during interaction with others, i.e., others of the same or the opposite gender is shown in the following statements:

If discussing business with women, then it should be no problem. But, if discussing with men, then people will tend to perceive a negative impression [in terms of morality] ... so it is a bit of a problem.

Nasreen – traditional cookies producer

With female customers, we can make jokes, and laugh. But, if we laugh with men, people will perceive something else (gain a negative impression).

Asmah – clothing and tailoring store proprietor

If a man invites a woman to drink coffee with him, it is not a big issue. But, if a woman invites a man, there is a limit

....

Dalila – clothing and construction company owner

Underlying the *budi* notion in Nasreen's, Asmah's, and Dalila's accounts is the idea that the individual behaviour of Malay women is socially constructed by others (Storz, 1999). The three examples above imply that the personal conduct of women is nearly always under public scrutiny. Therefore, certain types of appropriate behaviour need to be cautiously observed, especially when dealing with others who are *nonmahram*.

The interweaving of *budi* culture and Islam would seem to shape the everyday affairs of these Muslim women. The above examples also link closely with

Lunn's (2006) discussion on sexual politics, another area which can be seen as problematic for Muslim women. Her study of academic career women in Malaysia found evidence that participants faced a difficult situation when their career involved informal professional relationships such as morning tea conversations, which encourage interaction and free mixing between men and women. Indeed, to a greater or lesser extent, there appear to be gendered boundaries (Lunn, 2006) constructed by the women entrepreneurs themselves in this study in that they observed the traditional societal norms.

The intersection of ethnicity, gender, and entrepreneurship illustrates that the Malay cultural norm of *budi* has implications for the business behaviour of Malay women entrepreneurs in the public aspects of that life. Responses from Malay women in microenterprises in Penang, Malaysia lend support for this view of *budi* (Selamat, Abdul Razak, Abdul Gapor, and Sanusi, 2011). Depending on the situation in which the women find themselves, many like Sofiah and Asmah in this study indicate that their code of conduct in everyday affairs is governed by the Malay *budi* mind. Storz (1999) found that the *budi* complex has certain influences on business practices of the Malay community. In particular, the *budi* concept guides individual behaviour on how to manoeuvre in one's business practices. Therefore, cultural context is an important influence when examining how gender relations shape the code of conduct for women entrepreneurs in this study. Although a Western interpretation of the appropriate behavioural conduct may see issues of female subordination in the above quotes, it is important to note that these Malay women take their behaviours from the cultural norms that coexist with Islam, indicating culture as root metaphor perspective.

For some participants, gender creates difficulties in their business involvement. This is explored in the next section.

Perceived unfairness in business dealings and traditional stereotypes of women in business.

Entrepreneurship has traditionally been viewed as a male dominated activity (Ahl, 2004; Bruni et al., 2004; Ogbor, 2000). In the context of Malaysia, Sloane (1997) argues that Malay entrepreneurship is "particularistic, autonomous, and status-

focused” (p. 53). Two out of the thirty one women entrepreneurs’ accounts depicted ideas about gender as limiting for them. While Jamilah feels that being a woman in businesses can bring its advantages, she also explains how, especially when dealing with suppliers, she experiences a certain degree of sexism. She states:

Sometimes it’s not a problem. It depends on the situation. On the other hand being a woman is an advantage. Some people say that women work better. My problem is concerned with the suppliers, who are mainly Chinese. They don’t have confidence in me and think that I can’t make a decision. They prefer to deal with men rather than women.

Jamilah – stationery and printing stores proprietor

Despite recognising the perception held by some people that women work better, Jamilah encounters a lack of acceptance of her credibility. Jamilah’s situation fits the notion of liberal feminist theory which is based on the assumption that women face overt discrimination from, for instance, their education or business experiences (Fischer, Reuber, & Dyke, 1993). This example raises the issue of the intersection between ethnicity and gender where gender can be looked upon as disadvantageous. This is especially true in the Malaysian context where the majority of business suppliers are Chinese and predominately male. Chinese dominance over Malays in business can clearly be seen in elements such as the concentration of their population in cities such as Penang and Kuala Lumpur. The practice of *guanxi* (connection) by Chinese traders since the colonial period has made penetrating the Chinese business market difficult for other races (e.g., Hirschman, 1986; Minai et al., 2012). Consequently, the lack of visibility of women in the stationery and printing business sector has made it even more difficult for Jamilah to interact and deal with male Chinese suppliers. In her case, Jamilah is the only Malay woman who has opened stationery and printing stores in the capital of Perlis. Women more commonly operate in traditional sectors, such as food and clothing businesses. The fact that Jamilah shares her business with her brother may have made her even more invisible to suppliers. The comment above also highlighted the decision-making issue where Chinese suppliers perceive women as indecisive. This can be linked to Shabbir and Gregario’s (1996) study on the supplier relationships between women entrepreneurs in Pakistan. They found that

cultural factors which led to lack of acceptance and credibility by male wholesalers in nontraditional sectors when dealing with women were a constraint on women entrepreneurs. However, it should be noted that Pakistan's homogeneous population is far different from the pluralistic Malaysian context.

Diba, the interviewee who runs a chocolate factory, also commented upon encountering prejudice in people's perceptions of her business and product.

When people hear that it is women's business, people have the impression that their product is not sophisticated, and not commercially presentable ... is agri-based product ... people wouldn't believe that the Malays can produce chocolate.

Diba – chocolate producer

The intersection of gender with ethnicity in Diba's case suggests that generally the society has a stereotypical attitude towards women, who dominate small scale business. This account supports Ahl, Bruni and Poggio (2004) who argue that entrepreneurship is generally regarded by Westerners as a masculine domain. The majority of women's businesses remain in traditional (service) areas such as retailing, education, and food-based business. (Dechant & Al Lamky, 2005; Hisrich & Ozturk, 1999; McElwee & Al-Riyami, 2003; Singh, Reynolds, & Muhammad, 2001; Walker & Webster, 2006) and can be seen as an extension of women's domestic roles (Moore & Buttner, 1997; Nadin, 2007). As argued by Nadin (2007), "the way in which women do entrepreneurship is unlikely to challenge the dominant normative models of how it is done" (p. 466). However, it is noteworthy that there has been a significant shift towards ventures into nontraditional areas such as manufacturing for women entrepreneurs in Australia and the US (Bennet & Dann, 2000, Moore & Butner, 1997). Another interpretation of masculinity in entrepreneurship norms was described by Mahmud, an officer in the Ministry of Entrepreneurial and Co-operative Development. In his view, women have adopted male characteristics and behaviour to gain the same advantages as men. He remarks:

... if women were more aggressive [acted in a masculine way], for instance, like Dato Maznah, it would place those

women in a better position when compared to the other women entrepreneurs.

Dato Maznah (Dato is an honorific title similar to “Sir” or “Dame” in the English knighthood system.), who owns a security firm and chairs many businesses, is a prominent figure among Malaysian businesswomen. Her standing coupled with an appearance that portrays a strong woman means that it is not surprising that people tend to attribute her success in business to her strong character. Therefore, the stereotypical attitude that encourages women to resemble male entrepreneurs will only reinforce the power of male dominance. Indeed, there is tension for women who, while being urged to be more aggressive and behave like men in order to achieve better opportunities, are also expected to prioritise family obligations and so behave traditionally. Further, it would seem that presumed masculinity factors will have relevance to women entrepreneurs who would like to pursue their business’s growth according to their choice of business strategy. The general impression, however, was that, while the ability to exhibit masculine attributes was desired, it was not seen to be such a necessity for some of the women entrepreneurs who participated in this study. For example, Dalila who owns a clothing business and is also a contractor expressed her view:

What’s important is our appearance ... people are not going to judge you by your looks. If you want to attend a seminar or whatever social function that can benefit your business, you just dress appropriately. You don’t have to act like a man in order to get attention in those functions.

Dalila’s comment illustrates the desire to maintain a feminine identity. She identifies herself with traditional values of femininity which can be linked to the socialisation process during childhood in the Malay culture which expects women to subscribe to feminine behaviour.

Another woman, Aminah, who operates a cybercafé, emphasised the importance of maintaining a feminine identity. She stresses:

Women have their own qualities. They don’t have to project themselves like men in order to be successful in business.

Echoing Dalila and Aminah, Yana offered similar views about the conception of feminine traits. She comments:

I think women are as good as men in business. Women just need to have courage to run a business and interact with people. It is inappropriate for women to act and emulate men's style or behaviour.

Yana – cybercafe operator

Maslinda, Aminah, and Yana's accounts appear to reject the Ministry official's urging for women to act in a masculine way. In fact these women are satisfied with their feminine attributes and strongly identify themselves with these qualities. It is evident some women entrepreneurs feel that they are not taken seriously by the network of suppliers, who are predominantly Chinese businessmen. Other women may face barriers from the stereotyped public perceptions that associate their business with more traditional businesses. It is worth noting here that the majority of the women expressed their desires to maintain feminine-traditional identities.

In the following section, I explore themes relating to women's affiliation with networked members. It begins by illustrating the benefit of joining an association, before moving to a discussion on the exclusion experienced by some women entrepreneurs.

Class matters: Gender, networks, and business opportunities

Much of the empirical research addressing gender and networks has been focused on identifying gender differences on social networking and its impact on business success (e.g., Renzulli, Aldrich, & Moody, 2000). Such research has indicated that networking activities do impact on business performance (Jack, 2005; Lee & Tsang, 2001). One New Zealand study on female business owners discovered that women who belong to a business network are more growth-oriented and connected to their network members (McGregor & Tweed, 2002). Another study – Pringle and Wolfgramm's (2005) study of women business owners of Maori and Pacific Island ethnicity – found evidence of strong leadership roles. Jones, Reilly, Krisjanous, & Rey Vasquez (2009) who also write about the New Zealand context saw women facing more

disadvantages than men who were more able to benefit from networks that could open up new opportunities for their career promotions. While Jones et al.'s (2009) research investigates women in the public employment sector, nevertheless, the old boys club or network issue in her study resembles problems faced by other women in business contexts (e.g., Lee & Tsang, 2001).

According to Aldrich (1989), entrepreneurs' networks are embedded in social contexts that both support and limit their business activities. Aldrich argued that women entrepreneurs viewed social networking in a different light due to the importance placed on family responsibilities. This section discusses how social class may influence entrepreneurial opportunities. It is argued that women who appear to be richer, more powerful, and better educated find it easier to network than do women from less privileged groups.

Junita, a member of *Peniagawati*, provided a positive view about participating in programmes organised by the association. For Junita, who owns an up-market clothing store in Kuala Lumpur, her enthusiasm to participate in social gatherings matters is evident. She comments:

For me, if there's a function I'll be looking forward to attending the gathering ... having fun and enjoying myself. I want to be able to dress up and wear beautiful clothes. Besides getting to know each other, and building contacts for networking during the gathering, it's the time for us to forget about work ... and meet friends.

Junita – clothing and tailoring shop proprietor

Junita, who is also one of the committee members, speaks favourably of *Peniagawati* as she feels other government agencies and banking institutions recognise *Peniagawati* as a prominent nongovernment organisation. She also comments:

If we are dealing with public agencies, or banks, they will respect us. *Peniagawati* is recognised ... *Peniagawati's* recommendations are valuable if the members would like to apply for loans with the bank.

Entrepreneurs are linked to people and organisations that can lead them to acquire resources such as information and finance (Greve & Salaff, 2003).

Junita associated herself with *Peniagawati's* values in that she sees herself taking opportunities such as involvement in social gatherings to reap the benefits of networking with other members. By contrast, networking has different meanings for other members, particularly for those in a less urbanised environment and for those who are more disadvantaged in terms of education. Norliza, who owns a grocery shop and is also a pottery maker, placed more importance on her family's needs when asked about her involvement in *Peniagawati*. Norliza's example is illustrative of this point:

Peniagawati has organised many programmes. There was an English workshop held in Penang. But, I was unable to attend the programme because I couldn't drive a car in Penang [road traffic]. I was thinking then that I have to leave my children at home ... emmm ... They've got a social gathering too. But, when I think that I have to leave the children again, I'd rather not go.

Norliza – grocery shop owner and pottery maker

Norliza's excerpt showed the importance that she places on attending to her family rather than attending an English workshop. Norliza's less middle-class background could explain her lack of awareness of the potential impact networking activities could have on her business. Norliza's decision is also strongly influenced by the *Syaria* in Islam which emphasises the centrality of family rather than individuality (Metcalf, 2006). Although the programme would appear to have some benefit to Norliza, in that she can improve her English competency, the thought of having to leave her children hundreds of miles away was more important. Teoh and Chong (2009) provide a Malaysian scenario where women entrepreneurs do not utilise the opportunity that women's business networks can offer, due to the family responsibility and the burden of their businesses. Norliza elaborated more on her reluctance to join *Peniagawati's* programme:

I feel my appearance does not fit with *Peniagawati* ... You know, I am not really used to chatting with the other members [in Perlis]. I feel that I am not able to get along with the other members ... They held a grooming course once, but I had to pay to attend the course. I don't really like to spend money on this type of programme. That's why I feel it is not suitable for me to join *Peniagawati*. I am used to spending money for the benefit of my children

... I put on my suit once, but I felt embarrassed ... My sister bought me a Nouveau Visage [cosmetic product]. I applied the make-up once and it felt good. But, I have to use the cosmetic a few times so that the effect becomes apparent ... arghhh ... I prefer to use my money for my children rather than wasting my money on cosmetics.

Apart from the concern for her children's benefit, Norliza's lack of enthusiasm for participating in the activities organised by *Peniagawati* may be explained by her lack of confidence in socialising with other members in the social network. Her comments that she was uncomfortable getting along with other members reflects her feeling of not being well enough groomed to mix within the circle of *Peniagawati*'s members. The interplay of class appears to be at work here considering that Norliza, who seems to fit into the lower class, may not fit with what she perceives as the more upper class members of *Peniagawati*. This in turn raises the issue of social skills which might prevent her from benefiting from potential networking opportunities. Baron and Markman (2000) suggest that social skills play an important role for entrepreneurs in that an ability to interact effectively is likely to influence the entrepreneur's access to information which also contributes to a high level of social capital.

When compared to Norliza, who resides in Perlis, a less urbanised city, Junita's premises in Kuala Lumpur appear to be classier, and to express the need for Junita to appear more elegant than her counterpart. Junita's remarks that she is fond of socialising in these types of gatherings suggested that she has more confidence in her appearance than Norzila has. She appears to associate more with the urbanised people and social gatherings are events that she looks forward to being involved in. Junita's case does not support research by Aldrich (1989), or that of Godwin, Stevens, and Brenner (2006) who suggest that an exclusive women-only network posed barriers for business activities. However, women entrepreneurs in *Peniagawati*'s network find recognition from banking and public agencies due to their membership of the association. It can also be argued that middle-class women who are more privileged in terms of education, wealth, and status would be able to capitalise on their networking opportunities in comparison to the less middle-class group.

Sloane's (1995) study revealed strong evidence of the "know-who" rather than the "know-how" attitude in her Malay middle-class participants that can lead to their securing business opportunities. Sloane demonstrates the power of networking by middle-class Malays where, most often, the networking opportunity is at its best at social functions such as dinners, charity works, or ceremonies. The success of the women's business network in Sloane's study reflects the high-profile business women who networked very well with corporate and political figures in order to make connections to important people. This shows how class plays out in the benefits that can be gained from networking. Sloane claims that women take advantage of their membership in a business association to increase their business contacts. On the contrary, men are perceived to have greater social advantages in their link to "old-boy" networks, golf clubs, and many others (Sloane, 1995). It would appear that minority groups, as illustrated in the example from Norliza, may not reap the benefit from networking activities due to their lack of social skills when compared to women who are more aware of the potential benefits of networking and who are more experienced and confident when it comes to interacting with people outside of their immediate family, community and business circles.

Having identified the relevance of class and its intersection with gender to the entrepreneurial networking amongst women in businesses, I sought to explore the dilemmas created between work expectations and religious values by exploring the ways the study's participants constructed their narratives.

Women entrepreneurs negotiating dilemmas caused by tensions between work expectations and religious values

This section explores the interconnection between business dilemmas at work and religious beliefs among women entrepreneurs. To a greater or lesser extent all people confront dilemmas in their everyday lives. Graafland et al. (2006) defined a business dilemma as "a conflict between different standards" (p. 56). The term standard refers to values, ideals, duties and norms. Standards in their terms are classified into moral standards, religious standards and practical standards. One dilemma arising for women participants in this study is connected to religious standards which have influenced their identity as Muslim women entrepreneurs.

Some women took a stronger position on Islam and gender as they negotiated these dilemmas. Others did not.

There has been attempt by researchers to explore the moral dilemma among Muslim career women in terms of their work expectations and religious identities within employment contexts. For example, Syed et al.'s (2005) study of Muslim working women in Pakistan found that women faced a dilemma negotiating the conflicting demands of their religious and job-specific identities. Considering the influence of religion in the daily and business lives of Muslims, Salina, who runs a pharmacy, highlights some of the issues that can arise from a need to adhere to Islamic law, issues such as bodily contact with men. As Salina comments:

In this context, we have more difficulties in handling men patients/ customers. For example, if we want to do a blood pressure test on a patient, it is a bit difficult. We have to be aware of religious restrictions, like touching men. But, men don't seem to take this matter seriously ... We can't be too rough with customers. If the customers are rude/rough, we need to stay calm. Because we think that we are women and as a woman, we need to control our behaviour.

Salina – pharmacy proprietor

Being a Muslim, a woman, and an entrepreneur in a healthcare context seems to create dilemmas for Salina. According to Islam it is forbidden for women and men to touch if they are *nonmahram* (a person with whom marriage is lawful). A *mahram* is someone whom a Muslim woman is permitted to uncover (remove her *hijab*) in front of, for example, her husband, father, brother, and all the others as stated in *Surah An-Nur* (Chapter 24) : verse 31 in the *Qur'an*. The prohibition against touching is stronger than the prohibition against looking but both can lead to *zina* (fornication). As stated in *Surah Al-Israa'* (Chapter 17) : verse 32 “And do not come near *zina* (fornication!). Indeed, it is an abomination and an evil way”. Therefore, Muslims learn to avoid any actions that might lead to fornication. It is not permissible for females and males to have bodily contact with non-*mahram* after puberty. However, in a case of necessity, such as medical treatment, men or women doctors can touch their patients if no one of the same gender to the patient is available. Although Salina's excerpt may not

be seen as demonstrating necessity, it presents a dilemma which is a conflict between a religious standard and a practical standard (Graafland et al., 2006). Salina appears to negotiate these dilemmas by rationalising her action within the boundary of medical practices. She also negotiates her gender as a woman by not challenging society's expectation of a woman, for example, to observe a *lemah lembut* (polite) behaviour.

In the context of work relations in some Muslim countries, for example the United Arab Emirates, stricter segregation of females and males is positively encouraged by the society in order to avoid male contact (Metcalf, 2006). According to Gallagher (2007), women in lower-income families in Damascus find getting employment difficult due to the normative expectation that women need to safeguard their behaviour when in daily interaction with the opposite gender. In connection to this, it can be said that Muslim women in general are more vulnerable to criticism than men, which explains the strong structural forces influencing women in this study.

While Salina presents her negotiated dilemmas as constraining in relation to her profession which specifically deals with a code of conduct for gender relations, another woman's dilemma is positioned within the principles of Islamic law concerning aesthetics and beauty. Farah, a beautician, revealed her customers' complaints with regards to her religious stand.

It's quite difficult when I have to explain to my customers about my principles, for example, concerning a bride's make-up. My customers come to my salon and they want me to trim/pluck their eyebrows. But I don't want to do it. For me, it is *haram*. But my customers insist by saying that it's only once in a life time. They will say to me "Why can other salons do it, and you can not do it? You can not be successful if you are so restricted". So, I have to explain to them about my principles. Many customers raise queries about these matters.

Farah – beautician and hairdressing salon

Farah demonstrates the tension between satisfying her customers' needs yet holding to her Islamic values. With regard to eyebrow trimming / threading for the purpose of beautifying the woman, scholarly opinion from different Islamic

schools of thought varies to why they are forbidden. The underlying idea is that Allah forbids any changes to the face because it is considered changing Allah's creation of human beings. It is narrated in a *Hadith* which explains:

May Allah curse the women who do tattoos and those for whom tattoos are done, those who pluck their eyebrows and those who file their teeth for the purpose of beautification and alter the creation of Allah (reported by Al-Bukhari, & Muslim).

Thus, Farah constructs her understanding from religious interpretation that eye brow trimming is considered *haram* as stated in the *Hadith*. Farah's religious values were illustrated in the comment above. She adheres to the concept of women's *aurat* by not opening a unisex salon, and choosing to cater for women only. Farah also sells and provides a range of traditional wedding dresses and make-up for brides. Her principles of selling only modest wedding dresses which cover the body show that she tries to avoid what is forbidden in Islamic laws and teachings. Farah's stand in holding to her principles based on Islamic values shows her concern to abide by the Islamic teachings. Because Muslim practices and behaviours are governed by *pahala* (rewards, merit), and *dosa* (sin), abiding by this notion motivates Farah to hold to her position of behaving in a righteous way. Thus, Farah seems to prioritise her religious beliefs and practice over profit. She constructs her entrepreneurial identity in line with her Muslim identity by affirming her stand that to trim/pluck one's eyebrows is *haram*. In addition, she holds that practising business according to Islam has more blessing from Allah. Farah's enactment of what she believes according to Islamic rules is grounded in her knowledge of Islam and it is that which shapes her action.

Conclusion

The analysis has demonstrated that gender plays an important role in the construction of women's entrepreneurial identity. In general, women claim agency in their involvement in entrepreneurial activity and do not find their visibility as women in business constraining. Of particular importance, women's identification with traditional female dress codes appears to emphasise their sense of self in their entrepreneurial Muslim identity. While there appears to be constraints that rise from this expectation, a willingness to accept this expectation

was also communicated. In fact in some cases, such as the kindergarten owner acknowledging the fact that she monitors the suitability and acceptability of her clothes, the wearing of traditional dress may make the women feel more comfortable. These women can accommodate their independent identity as female business women alongside an outward identity indicated by their choice of dress which can be interpreted from a non-Muslim Malay perspective as a lack of an independent sense of self. If anything, meeting their customers' expectations in terms of their clothes empowers these women and gives them confidence. These women also accommodate their cultural code and it is not viewed as a constraint on their ability to engage in the world as business women. The construction of women entrepreneurs' identity is within the sphere of modesty within the context of Malay society. I have shown how Malay women entrepreneurs' construction of traditional and feminine dress has played an important role in shaping their entrepreneurial identity.

While work-life balance issues appear to show some convergence with research on women entrepreneurs elsewhere in that it caused tensions for the business owners, the prioritising of family shows a sense of worthiness while simultaneously observing the traditional cultural norms of carrying domestic responsibilities which run deep in the society. In some cases, while women can be seen to be constrained by a religious code of conduct, they are able to create an identity that is satisfying to them and exert agency within their cultural boundaries. The meanings attached to succumbing to these expected norms create a sense of morality while in public spaces. Although constraining in some ways, the gender-complementary gender roles which sit alongside constitutional equality for all (Lunn, 2006) are accepted as normal. The narratives of women in this study express complementary gender roles as their ideal and not as a challenge to patriarchal gender relations. This finding echoes that of Predelli (2004) who found that immigrant Muslim women in Oslo subscribed to complementary gender roles, and Metcalfe's (2006) study on career women in the Middle East where the predominance of traditional gender roles is embedded in the society and seen as part of an ideal Islamic country.

This chapter has revealed the notion of intersectionality between gender and other social categories that explains the multiplicity and complexity of Malay women's identities in an entrepreneurial setting. Female identity construction is complicated when multiple social categories such as family, cultural code of good behaviour (*budi*), and social class intersect and simultaneously result in both empowering and limiting Malay women. The ways in which gender and other social categories combine to create particular experiences reveal gendered cultural assumptions that women adhere to that will lead to a perpetuation of the cultural norms. In addition, the way gender (and class) operate in business settings heightens the effect of gender in terms of stereotyping women in lower profitable business such as in service sectors (for example food-based business and retailing). As such, the intersection carries important implications in terms of axes of differences (Holvino, 2010; Purkayastha, 2010) in everyday business activities and women's capacities to manage their business commitments and families as well.

Malay women have to work against negative stereotypes about businesswomen being involved in traditional female businesses. Further, the gendered familial moral order (to borrow the phrase associated with Chinese business families from Katila (2010) allows an exploration of the interplay between gender and normative expectation of the Malay culture in everyday life. What is more, despite the impact of religious rules concerning gender relations and work that are predicated on Islamic principle values, in their enactment in entrepreneurship, Malay women defy a construction of women entrepreneurs as one that limits their possibilities within cultural boundaries. In fact, these women were able to exert agency over the prescription religious code of conduct. In short, Malay women's accounts provide evidence of an intersectionality which is both enabling and constraining at a number of levels (family, class, stereotype, cultural and religious codes) in the process of identity construction in relation to entrepreneurial activities.

CHAPTER 8

CONCLUSION

This thesis 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 identities. The first half of this concluding chapter reflects on the major findings of the research and outlines how it contributes to knowledge about the intertwining of Islam, culture, and gender in the construction of the entrepreneurial self. In the second half of the chapter, I clarify the theoretical and practical implications of this study, briefly reflect upon the limitations of the research, and make some suggestions for future research that would build on this study.

This thesis utilises 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 (1997) which have all highlighted how influential Islam is within the lives of Muslim entrepreneurs. In this thesis research Malay women entrepreneurs articulated their 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, 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 business. 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. Indeed, the ways in which Islam, culture, and gender intersect with one another in shaping Muslim Malay women entrepreneurs' identities suggests that we rename

the perspective ‘culture as (multiple) root metaphor’; where multiple influences continually shape and reshape through symbols, symbolic interactions, rituals, and communicative processes, women’s everyday lived entrepreneurial narratives.

In terms of how Malay culture intersects with women’s construction of their identities, the research findings indicate that the women have unique cultural life experiences that influence their business activities. The research highlighted how identity is characterised by the *Malayness* construct – which manifested in ethnic pride as well as expressions of criticism and prejudice towards Chinese businesses and Chinese business operators. Ethnic patronising is too important to ignore because it can influence the extent to which Malays can compete effectively with their business counterparts. The extent of the identity by *antithesis* found among the entrepreneurs is fascinating in that illustrates the extent to which Malay women entrepreneurs identities are informed by discriminating against the Chinese ‘other’ and their sometimes alleged unethical business practices. It is important to understand these ethnic tensions both in terms of Malaysia’s colonial history and racial segregation which continue to play themselves out in how Malays construct Chinese and generalise about them. In these terms both the Chinese and Malays continue to be ‘products’ of Malaysia’s colonial past and the ongoing racism that this past set in motion.

What was distinctive about the women’s reflected values and identities are their embedded enterprising values, such as a focus on customer satisfaction, quality, and trust between employees as well as with customers, which they again – and proudly - framed as culturally rooted.

There is no questioning that identity construction is further complicated when social categories such as family, a cultural codes for good behaviour, and social class intersect. These simultaneously result in both empowering and constraining identities. Various meanings of femininity are constructed in the ethnic Malay context, and this research found that women conform considerably to the norms and value expectations of Malay culture in their everyday lives. The findings suggest that when gender intersects with cultural norms and a religious tradition that requires women to adhere to particular behaviours and practices, this

intersection further strengthens the perpetuation of those cultural norms and rules. All in all, this study has evidenced an account of intersectionality that is both enabling and constraining at the level of multiple social categories (family, class, stereotype, cultural and religious codes) in Malay women's entrepreneurial activities and experiences. As such, the intersection carries important implications in terms of axes of differences (Holvino, 2010; Purkayastha, 2010) in everyday business activities and women's capacities to manage their business commitments and families as well. The notion of intersectionality demonstrated how women entrepreneurs' religious, ethnic, and gender identities are dynamic co-constructions rather than at any time able to be identified as a singularly influenced by religion, ethnicity, and gender/woman. None of these operate as static, predictive or causal 'variables, but are deeply rooted, dynamic, fluid and socially constructed through interaction.

Theoretical implications

The findings in this study are significant both in terms of theoretical and practical implications as they contribute to the existing literature on gender and entrepreneurship, and to the organisational communication perspective.

Normative entrepreneurship research draws knowledge from established concepts and theories from research traditions in psychology and economics (Pittaway, 2005) and taken-for-granted methodologies of positivist science. The predominant quantitative approach in entrepreneurship has a tendency to underscore Western capitalism which endorses an individualistic culture as a requisite, universal value that needs to be embraced by entrepreneurs across the globe. The findings of this study, through the application of the culture as a root metaphor perspective combined with a social constructivist methodology, work to reframe how we research and theorise entrepreneurship.

This study challenges dominant theoretical frameworks which present entrepreneurship as an individualistic, largely male, Western (and, originally, Christian) endeavour. It has demonstrated that we need to think about entrepreneurship as quite a different form of business practice in other contexts,

and, in the context of Islamic Malaysia, one which is underpinned by religious codes of ethics, Malay cultural norms, and gendered practices.

This research also presents a new way of thinking about and researching women's entrepreneurship from a social constructivist perspective. By drawing on theories such as Cheney's identification strategy (1983) the study is able to present the multiple realities and negotiated identities of women entrepreneurs and the underlying values of entrepreneurship in new and different ways. This will contribute to the development of the new understandings of women entrepreneurship within entrepreneurship studies. This study also furthers the understanding of boundary work within entrepreneurial contexts. The expectation of various social and cultural norms has exhibited particular, sometimes limiting, business practices, which has given rise to creative boundary work (see Essers & Benschop, 2009).

Of particular importance, this thesis illuminates how religion informs Malay women's entrepreneurial identity. Western entrepreneurial values often lack a religious grounding because religious beliefs are considered a private matter and kept separate from matters of business and certainly how business is talked about, symbolised and constructed. Yet, in this study Islam operates as an important force guiding women entrepreneurs in their everyday business activities. This influence is rarely emphasised in mainstream scholarship into women and entrepreneurship, and, in these terms this research builds on studies conducted by Esser and Benschop (2007), and Gill (2011) who have explored how religion can inform entrepreneurial experiences and identities.

In contrast to perspectives that construct an individualistic and wealth focused culture as important to the development and ongoing enthusiasm for entrepreneurship - especially in Western contexts (Mueller & Thomas, 2000), Malay women entrepreneurs in this research construct entrepreneurship as embracing values of moderation. Collectivism, as well as appropriate gendered norms within Islam and Malay culture, are also used to characterise the entrepreneurial enterprise by Malay women entrepreneurs. This study also underlines how Islam, gendered norms and entrepreneurship can coexist in

support and defence of each other and not-at-all necessarily in tension with each other.

Practical implications

Without understanding the ways in which some women perceive their entrepreneurial values, governmental policies about gender and entrepreneurial practices will not be able to address the particular needs and interests of women whose experiences differ greatly because of their ethnicity, religion, age, and class. Accordingly, from a policy standpoint, research on women's entrepreneurship must be focused away from traits-oriented approaches that highlight what makes a successful entrepreneur and which attempt to mould entrepreneurs in particular ways, towards other approaches that highlight the lived experiences of women entrepreneurs.

Research must equally move toward examining the complexity of religion, culture, gender and ethnic relations which together shape women's entrepreneurial identities if it is to have real practical value. Through this research, and its finding that the women participants in this study overwhelmingly embrace enterprising values, the case for more business advisory services for women in Malaysia who are interested in entrepreneurship is surely strengthened. The women entrepreneurs were customer-oriented, quality driven, and emphasise trusting relationships with employees and customers, while also facing competitive business constraints. This suggests that women entrepreneurs have a great deal to offer the developing Malaysian economy and the country's desire to position itself as a significant player on the global stage in the 21st century.

In recognising some of the constraints expressed by the women participants, and also relating these to the question of ethnic competition in business and work-life balance, this study demonstrates the need for continual and increased financial and support services for women entrepreneurs. For this reason, policymakers and associations for women entrepreneurs need to develop women-friendly programmes in order to encourage, facilitate, and nurture women in embracing entrepreneurship successfully.

As the findings from this study indicate, ethnic tensions do play out in how Malay women entrepreneurs construct their own identities. This highlights how important it is that entrepreneurship policies identify new solutions to address ethnic dissatisfaction pertaining to business matters – especially the lack of resource and funding support that many women expressed concern about in relation to their Chinese counterparts. The women participants also expressed feeling disadvantaged in relation to the Chinese because, they felt, Malay's had not had access to forms of education and cultural motivation that build business knowledge and acumen. In this context women's business networks, such as *Peniagawati* and *Amanah Ikhtiar*, can play an important role in educating Malay women and supporting them to develop their business understanding and networking opportunities. However, in Malaysia, where there is a taken-for-granted assumption that a business association will provide resources, many women - especially in the non-urban populations - are still not able to capitalise on the benefit provided by these associations. Therefore, the Malaysian government should investigate how to better support and resource rural women who are attempting to develop businesses.

The finding of this study, that Islam is strengthened, not weakened, in the daily life of female Muslim entrepreneurs, is also very valuable information for policymakers. There is little to be feared about women operating as business owners in the public sphere: it brings new ways for them to engage in and express their Islamic identity.

Limitations of the thesis

While this study has provided valuable insights into the interplay between religion, culture, ethnicity, gender, class, and entrepreneurship affecting Malay women's entrepreneurship, the study has a number of limitations. Being a qualitative research study, the small sample size of women entrepreneurs (31 women participants) may imply that the results cannot be readily generalised, although they are likely to have wider relevance and applicability, especially in a multiracial, developing countries. In addition, the evidence gathered may possibly have generated a social desirability response bias (Jamali, 2009) where the tendency of people to respond in ways that create a positive impression of

themselves is higher. Another limitation may lie in the participants' views on sensitive issues because of Malaysia's multicultural society. Participants may have felt reluctant to disclose matters that they felt would jeopardise harmonious ethnic relationships in this country.

Future studies

Although this exploratory study has identified the importance of societal factors in the construction of women's entrepreneurial identity, further research is required in order to gain both breadth and depth of insight into and appreciation of women's values when negotiating with different constituencies. It would be fruitful for future research to investigate women entrepreneurs from other communities in Malaysia, and most especially those from Chinese and Indian backgrounds given that this research did not include these ethnicities. It is important to examine how their experiences and identities would likely differ from the Muslim Malay women entrepreneurs. Such research might also explore how values are represented in the *Bumiputera* women entrepreneurs' network and compare that value representation with that of business networks which include women of a wider range of ethnicities. This would provide a more complete understanding of women's experience of, and identities in relation to, entrepreneurship in Malaysia.

It is also important to explore and highlight the distinctiveness of Muslim Malay women entrepreneurs in comparison to non-Muslim women such as the Kadazan, Iban, and Bajau women in the east of Malaysia. Future research could focus on the influence of other religions, such as Christianity, Buddhism, and Hinduism, on women entrepreneurs' identity; how religion is embedded in women entrepreneurs in the process of becoming a woman entrepreneur; and how these factors play important roles in other aspects of their businesses, for example, the desire for growth and internationalisation of their products. In this context, given the importance of *halal* products to Muslims across the globe, it would be of value to interrogate Muslim women entrepreneurs' decisions to participate in internationalisation of their *halal* products in foreign markets, exploring the tensions and problems that this might bring.

While the research for this thesis has focused on the Muslim Malay women entrepreneurs themselves, we also need to investigate key aspects of discourse surrounding entrepreneurial development in Malaysia, from government, NGO, and other relevant agencies and organisations, and how this influences Malay women's construction of their own identities within the entrepreneurial context. Government and NGO agencies play an important role in communicating to women what entrepreneurship is and who it is for. We have yet to understand if and how such communication might work to inspire women to participate in Malaysia's entrepreneurial business movement.

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