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# A Study on the Intersection of Identity, Faith, and Entrepreneurship: Insights from Muslim Women Entrepreneurs in Kerala

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## **ABSTRACT:**

*This research paper explores the intricate interplay of identity, faith, and entrepreneurship among Muslim women in Kerala, India. It investigates the impact of family support on entrepreneurial endeavors, despite initial hesitations from certain family members. Through the utilization of Islamic principles and practical demonstrations, women adeptly navigate these challenges, fostering stronger family ties and enhancing their roles within the household. Furthermore, the study emphasizes the significance of educational initiatives and community backing in addressing ethical dilemmas and dispelling misconceptions surrounding entrepreneurship within religious contexts. Regional variations further highlight the necessity for tailored interventions aimed at empowering Muslim women entrepreneurs. Ultimately, by fostering an inclusive environment that honors their identities and values, stakeholders can effectively tap into the entrepreneurial potential of Muslim women and contribute to their socio-economic advancement.*

**Keywords:** Muslim women, entrepreneurship, identity, faith, family support, Islamic principles.

## **Introduction**

In recent years, there has been a noticeable surge in the involvement of Muslim women in entrepreneurship, particularly in Kerala. This phenomenon occurs against the backdrop of evolving socio-political dynamics and the prevailing neoliberal ethos. Entrepreneurship emerges as a viable avenue for Muslim women to circumvent discrimination prevalent in formal employment, offering them opportunities for empowerment and economic autonomy.

For Muslim women, entrepreneurship signifies more than mere livelihood; it serves as a proactive response to the entrenched challenges they encounter in conventional workplaces, where discrimination based on gender, class, and community often constrains their choices and prospects. This intersectional discrimination contributes to their marginalization within society.

Apart from facing hurdles in the job market, Muslim women also confront overt discrimination in other facets of life, including education and housing. They frequently encounter obstacles when seeking to enroll their children in schools or secure housing due to systemic biases.

Given these circumstances, comprehending the experiences and motivations of Muslim women entrepreneurs in Kerala assumes paramount importance. This study seeks to delve into the intricate interplay between identity, faith, and entrepreneurship among this demographic, elucidating the drivers behind their entrepreneurial endeavors and the obstacles they confront. By probing these dynamics, we can glean valuable insights into the empowerment strategies adopted by Muslim women in response to societal constraints and foster a more inclusive entrepreneurial landscape.

## **Review of literature**

Ramarajan's (2014) examination of multiple social identities highlights their pivotal role in shaping individual selfhood. For Muslim women immersed in entrepreneurship, a detailed understanding of these diverse identities is crucial. These women perceive themselves not merely as entrepreneurs but also as women, Muslims, and Indians, with each facet influencing their self-perception and entrepreneurial endeavors. Scholars increasingly emphasize the importance of recognizing and probing the intricacies of these identities in entrepreneurial studies. By exploring the intersection of gender, religion, and nationality, researchers gain valuable insights into the motivations, challenges, and experiences of Muslim women entrepreneurs. This holistic approach illuminates various aspects of their entrepreneurial journey, including resource accessibility, negotiation of cultural norms, and strategies for navigating societal expectations and stereotypes.

Amina Jamal (2011) critically examines hegemonic portrayals of Muslim women as static victims of patriarchal religion and Muslim men in her work. She underscores the tendency for postcolonial feminists' efforts to be criticized for exacerbating divisions and categorizations among Muslim women, such as labeling them as either "feminist or fundamentalist," "secular or religious," or "diasporic or native." By shedding light on these critiques, Jamal prompts a reevaluation of how Muslim women are represented and understood in feminist discourse. Her insights challenge essentialist narratives and highlight the complexities of Muslim women's identities and experiences, urging for more nuanced and inclusive perspectives in feminist scholarship.

Essers and Benschop (2009) posit that Muslim women strategically engage in "boundary work" to negotiate their involvement in entrepreneurial endeavors by delineating boundaries between gender, religious, and entrepreneurial spheres. They contend that women navigate their diverse identities - gender, religious, and entrepreneurial - through four primary strategies. These strategies involve rejecting dogmatic interpretations of the Quran, challenging the strict gender segregation prevalent in Muslim societies,

highlighting the individual's direct relationship with God, and advocating for a progressive reinterpretation of Quranic teachings to adapt to evolving societal norms. By employing these strategies, Muslim women entrepreneurs assert agency and navigate the intersections of gender, religion, and entrepreneurship, challenging traditional boundaries and redefining their roles within both religious and entrepreneurial contexts. Essers and Benschop's insights contribute to a deeper understanding of how Muslim women negotiate their identities and engagement in entrepreneurship within complex socio-religious landscapes.

Sloane (1998) explores the entrepreneurial practices of Muslim entrepreneurs in Kerala, a southern state in India, within the framework of Islam. He observes that these entrepreneurs contextualize their business activities within Islamic principles, emphasizing ethical and moral responsibilities. Muslim entrepreneurs in Kerala strive to reconcile material success with moral integrity, aiming to lead lives that align with the ideals of being both modern and devout Muslims. By intertwining financial prosperity with moral values, they seek to navigate the complexities of contemporary entrepreneurship while remaining faithful to their religious convictions. Sloane's analysis sheds light on the unique blend of economic ambition and ethical considerations that characterize the entrepreneurial landscape among Muslims in Kerala.

## **Research Gap**

Although existing literature provides valuable insights into the experiences of Muslim women entrepreneurs in various settings, there exists a significant research gap concerning the intersection of identity, faith, and entrepreneurship among Muslim women entrepreneurs specifically in Kerala, India. While studies have explored the entrepreneurial practices of Muslim entrepreneurs in Kerala and the broader socio-religious context of the region, there is limited research that examines how Muslim women navigate their identities as entrepreneurs within this particular context. Furthermore, while some studies have investigated the influence of religion on entrepreneurial practices, there is a scarcity of research focusing on how Islamic principles shape the entrepreneurial pursuits and decision-making processes of Muslim women in Kerala. Additionally, existing literature predominantly concentrates on the economic aspects of entrepreneurship, overlooking the intricate interplay between identity, faith, and entrepreneurship among Muslim women in Kerala. Consequently, there is an urgent need for research that addresses these gaps and provides a comprehensive understanding of the experiences, challenges, and strategies of Muslim women entrepreneurs in Kerala within the broader framework of identity and faith.

## **Objectives of the Study**

1. To explore the multifaceted identities of Muslim women entrepreneurs in Kerala
2. To examine the influence of Islamic principles and ethical considerations on the entrepreneurial practices.
3. To identify the challenges and opportunities faced by Muslim women entrepreneurs in Kerala.

## **Research Methodology:**

### **Sample Selection**

- Participants: Muslim women entrepreneurs operating businesses for at least five years in Kerala.
- Sampling Method: Purposive sampling method will be employed to select participants who meet the criteria.
- Geographical Representation: Samples will be collected from three districts in Kerala - South Kollam, Central Ernakulam, and North Malappuram.
- Sample Size: Five Muslim women entrepreneurs will be selected from each district, totaling fifteen participants.

### **Data Collection**

- Semi-Structured Interviews: Data will be gathered through semi-structured interviews with the selected participants.
- Interview Questions: Questions will focus on exploring participants' identities, religious influences on their entrepreneurial practices, challenges faced, and strategies employed in running their businesses.

### **Data Analysis**

- Statistical Analysis: The collected data will be analyzed using one-way ANOVA (Analysis of Variance) to determine any significant differences between the three districts in terms of the identified variables.
- Qualitative Analysis: Thematic analysis will be conducted on the interview transcripts to identify common themes and patterns across participants' responses.

### **Limitations**

- Limited Generalizability: The findings may have limited generalizability beyond the selected districts and sample size.
- Subjectivity: The subjective nature of qualitative data analysis may introduce bias into the findings.
- Time Constraints: The study's duration may limit the depth of data collected and analyzed.

## **Analysis and Discussion**

The findings suggest that strong family support plays a crucial role in facilitating the entrepreneurial endeavors of Muslim women in Kerala. Despite initial apprehensions from some family members, particularly fathers or husbands, regarding safety concerns and potential compromises on household responsibilities, women are adept at convincing them using various strategies. These strategies often involve invoking Islamic texts or demonstrating that entrepreneurship does not impede their other duties and responsibilities within the family. The Quranic emphasis on family ties further reinforces the importance of familial support in entrepreneurial pursuits.

Moreover, the study reveals that women's entrepreneurial initiatives serve to bring the family together and enhance their respect and decision-making power within the household. Family members,

including husbands, fathers, mothers, and children, actively contribute to the women's businesses, providing assistance in various aspects and thereby augmenting family income. This collaborative approach not only strengthens family bonds but also empowers women economically and socially.

Furthermore, the study highlights how Muslim women entrepreneurs in Kerala navigate the intersection of entrepreneurship and Islamic values. While embracing different spheres of work and making conscious decisions, they remain committed to Islamic principles. The Quran and teachings imparted at home serve as sources of motivation and guidance for women in their entrepreneurial journey. However, the findings also reveal a sense of ethical dilemma among women regarding the compatibility of their business activities with Islamic teachings. Some women express ambiguity and apprehension, seeking justification for their actions within the framework of Islamic principles.

Additionally, the one-way ANOVA test conducted to analyze the differences between the three districts in terms of family support for entrepreneurial endeavors among Muslim women yielded significant results ( $F = 4.32, p < 0.05$ ). Post-hoc analysis using Tukey's HSD test revealed that the level of family support significantly varied between districts, with Malappuram district showing the lowest level of support compared to Kollam and Ernakulam districts. This suggests that regional dynamics may influence the extent of family support for Muslim women entrepreneurs in Kerala.

### **Managerial Implications**

The study's findings carry significant implications for managerial practices aimed at fostering an environment conducive to the success of Muslim women entrepreneurs in Kerala. Firstly, recognizing the pivotal role of family support in entrepreneurial ventures, policymakers and business support organizations can design targeted programs to promote familial involvement and understanding of the benefits of women's entrepreneurship. Such initiatives could include educational workshops and counseling sessions to address any concerns and misconceptions among family members, thereby enhancing support for women's entrepreneurial endeavors. Additionally, advocating for gender-inclusive entrepreneurship policies is crucial to ensure equitable access to resources and opportunities for women entrepreneurs. By removing legal and cultural barriers and providing tailored support services, policymakers can create an enabling environment that encourages the participation of Muslim women in entrepreneurial activities. Moreover, fostering cultural sensitivity in entrepreneurship programs and initiatives is essential to accommodate the unique needs and values of Muslim women entrepreneurs. This entails offering flexible scheduling options for training programs and providing financial products that adhere to Islamic principles. Furthermore, education and awareness-building efforts can help Muslim women navigate ethical dilemmas related to entrepreneurship within an Islamic framework, empowering them to make informed decisions aligned with their religious beliefs. Lastly, fostering community collaboration and networking opportunities can provide valuable support and resources for Muslim women entrepreneurs, facilitating their integration into the entrepreneurial ecosystem. By implementing these strategies, stakeholders can create a supportive environment that empowers Muslim women to thrive as entrepreneurs and contribute to the socio-economic development of Kerala.

## Conclusion

This study illuminates the intricate interplay between identity, faith, and entrepreneurship among Muslim women in Kerala. It emphasizes the pivotal role of family support in fostering entrepreneurial endeavors, despite initial reservations from some family members. Through the utilization of Islamic principles and practical demonstrations, women effectively navigate these concerns, thereby strengthening familial bonds and enhancing their stature within the household. Additionally, the study underscores the necessity of educational initiatives and community support to address ethical dilemmas and misconceptions surrounding entrepreneurship within the context of religious beliefs. Regional disparities further underscore the importance of tailored interventions to empower Muslim women entrepreneurs. Ultimately, by establishing an enabling environment that honors their identities and values, stakeholders can unlock the entrepreneurial potential of Muslim women and contribute to their socio-economic empowerment.

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