

THEMED ESSAYS

Aligning Identity, Faith, and Entrepreneurship: Experiences of Muslim Women Entrepreneurs in India

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Abstract

Muslim women are increasingly venturing into niche culture-based business markets and establishing faith-oriented enterprises, selling modest wear, halal beauty products, and alcohol-free perfumes, along with engaging in non-traditional entrepreneurial activities such as opening a café, home bakery, and so on. Their motivations for venturing into entrepreneurship are a combination of economic needs, desire for upward social mobility, social acceptance of entrepreneurship as a desirable economic activity for Muslim women, and commitment to contribute to the development of their community. In the context of economic discrimination in everyday life in India, this essay builds upon the narratives of five Muslim women to explore the influence of social institutions, such as religion, on women's entrepreneurial initiatives. By recognizing the form and uniqueness of entrepreneurial conduct at the intersection of faith and gender identity, the essay sheds light on the practice of entrepreneurship among Muslim women. This exploration

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challenges and alters the popular and majoritarian narratives on the practice and process of entrepreneurship.

Keywords

Muslim women, Entrepreneurship, Faith, Islamic ethics, Identity.

Introduction

Over the past few years, an increasing number of Muslim women are venturing into entrepreneurship, seizing opportunities that have emerged in the changing socio-political landscape amidst the neoliberal milieu. As entrepreneurship provides women with an opportunity to avoid discrimination in the formal labor market to a certain extent (Das 2008), and opens avenues for them to experience empowerment (Al-Dajani and Marlow 2013), Muslim women show inclination towards entrepreneurship as a livelihood. For Muslim women, choices and opportunities of work are influenced by the discrimination encountered in workplaces. It has been noted that Muslim women experience disadvantage and deprivation at an intersection of class, gender, and community, which simultaneously leads to their subordination (Hasan and Menon 2004: 242). They face “overt discrimination” in getting their children admitted in schools. They are also discriminated in matters of housing (GOI 2006).

With the perception among many Indian Muslims about discrimination in the labor market and perceived rigidity of corporate industries towards any display of religion, several young women decide to venture into entrepreneurship at an early stage of their careers. These women are seeking autonomy, independence, and flexibility through entrepreneurship to be able to take care of their families and, at the same time, engage in economic work and achieve their aspirations and dreams. Neoliberal policies that emphasize the withdrawal of the state from welfare measures and reinforces the idea of *laissez-faire* have increased the inequalities, widening the gap between rich and poor in India (Venkatanarayanan 2023). On the other hand, this economic shift towards neoliberalism has also changed the economic sphere, creating more demands for goods and services provided by small enterprises. The cultural practices have changed, the consumption patterns have transformed, and more people are engaging in buying and selling online. This has also created opportunities to start enterprises using digital platforms; however, the access remains highly class oriented.

For Muslim women, entrepreneurship also serves as a means to reshape their representation. Popular images of Muslim women often represent them as oppressed individuals in need of “saving” (Abu-Lughod 2013), viewed as subjects lacking agency and being backward, cloistered,

and victims of their own community men (Sarkar 2001; Hasan and Menon 2004). On the other hand, the narratives and voices of Muslim women engaging with entrepreneurship and, thus, performing an agentic and empowered self are often absent from academic and popular discourse. This essay explores these dynamics and brings forth the anxiety that characterizes Muslim women's engagement in the public space; that is, both the anxiety of being a woman in public and the anxiety of being a woman of a particular religious minority group. The essay delves into the everyday experiences of Muslim women concerning how they consciously adopt Islamic ethical values and practice faith while also engaging in entrepreneurial work.

Methodology

This essay draws from my doctoral research work with Muslim women living in Delhi, India, exploring intersectionalities of their multiple identities – gender, religious, and entrepreneurial. The population of metropolitan Delhi in 2023 was approximately 22 million, with almost 13% identifying as Muslims (GOI 2011). More than 55 Muslim women were interviewed, sometimes at their enterprises and other times at their homes in multiple visits. These women are running diverse entrepreneurial ventures such as cafés, boutiques, beauty salons, home bakeries, stores with handmade products, modest clothing, organic cosmetics, and so on. The essay draws upon the narratives of five of these women who have started their own enterprises – Farah, Khansa, Nida, Tuba, and Tahiyya.

An underlying ethical concern of mine while framing this study was not to homogenize Muslim women and essentialize their experiences like many other research studies (Hameed 2000; Mistry 2005; Raitapuro and Bal 2016). While the entrepreneurs certainly shared a certain level of solidarity with each other because of their common gender and religious identity, it did not mean that they are a monolith. Despite this understanding, I use “Muslim women” as a category to highlight the power dynamics that they face at the intersection of gender, religious, and entrepreneurial identities. A conscious attempt is made in this essay to put forth the voices and perspectives of Muslim women with the aim of “uncovering the subjugated knowledge of the diversity of women's realities that often lie hidden and unarticulated” (Hesse-Biber 2014: 267).

As a Muslim woman myself, I share the same religious and gender identity as the research participants. However, my position differs due to my identification with different class and caste identities, along with my privileged position as a researcher. Being a woman made it easier for me to access the female-exclusive workspaces of entrepreneurs. My identity as a Muslim woman enabled me to easily build rapport with the participants and engage them in longer conversations. However, it

occasionally also made the participants slightly more conscious about answering my questions related explicitly to religiosity.

Talking about Muslim women's position in the society and discussing the politics that affect their entrepreneurial work posed another ethical dilemma. In conversations on subjects such as violence against Muslims, citizenship rights, hate crimes, and so on, the women would expect me to respond to their comments. Sometimes they would end their sentence with "tell us, what do you think about it?" As a conscious methodological choice, even when I would have liked to respond by adding my opinion, I remained silent or somehow avoided the question altogether in order not to explicitly influence the women's opinion. When a researcher is involved in such intimate conversations, it becomes an ethical concern on how much to put oneself out there with the research participants. Beyond these ethical dilemmas, the research is framed ensuring consent, confidentiality, and uniqueness of the narrative and experience of each Muslim woman.

Negotiating Religious and Entrepreneurial Identities

Unveiling the multiple social identities that people inhabit sheds light on them as individuals and on how they construct their selfhood (Ramarajan 2014). In the case of Muslim women engaged in entrepreneurship, it is imperative to analytically emphasize the multiple identities as these women do not only see themselves as entrepreneurs, but also as women, as Muslims, and as Indians which altogether influence their sense of self.

In academic literature and media reports, Muslim women's singular religious and gender identity is often evoked, ignoring the intersectionality and overlapping ethnic, cultural, or national diversities (Cooke 2008; Ali and Sonn 2017). In her work, Amina Jamal (2011) reflects on the hegemonic representations of Muslim women as "unchanging victims of patriarchal religion and Muslim men" (2011: 202). She further identifies that even postcolonial feminists' work is critiqued for bringing about further divisions and categorizations of Muslim women into "feminist and fundamentalists," "secular and religious," "diasporic and native" (2011: 202).

To be able to understand and lay out a nuanced analysis of Muslim women's lives, amid the social and political context, an intersectionality framework seems appropriate. Intersectionality, as proposed by Kimberlé Crenshaw (1991), was initially applied as a prism to understand the convergence of race and gender identities, which may discriminate and stereotype a certain group of people. Crenshaw contended that, to understand the discrimination that marginalized women experience, it is necessary to adopt a multiple axis framework which focuses on interconnections between the multiple categories. Caroline Essers and Yvonne Benschop (2009) have developed Crenshaw's intersectionality

framework to explore the construction of entrepreneurial identities in relation to gender and ethnic identities among Muslim women immigrants of Turkish and Moroccan origin doing business in the Netherlands. Their work demonstrates how female entrepreneurs' multiple identities – gender, ethnic, religious, and entrepreneurial – are “dynamic co-constructions” (2009: 418). They argue that the negotiation of Islam, gender, and ethnicity that women engage in shape their identities at work.

Among Indian Muslims, there is an increased consciousness and an attempt to safeguard their identity markers (Khan 2015). This embracing of religious identity by young Muslims should not be taken as a return to tradition or as a reverse to modernity, but should be understood in a way where they are asserting their agency to adopt modern ways of living which emanates from the Islamic ethics and practices and not from the Western world (Khan 2015). Even when Muslims engage in entrepreneurship, their identities take different shapes. Their entrepreneurial identities are constructed in congruence with their religious identities. During my conversations with women, they expressed that, by identifying as Muslims, they should be aware of their identity as a responsible Muslim and strive to practice ethical values prescribed in Islam. This should be reflected in their conduct as entrepreneurs.

The style and way of doing entrepreneurship can be distinct for men and women. However, it becomes problematic when ideas about engaging in entrepreneurship sets boundaries between who can be called an entrepreneur and who cannot. The representation of an entrepreneur favors men, acting exclusionary to women. This is confirmed in the results of a discourse analysis by Helene Ahl (2006) who highlights how women occupy secondary positions to men in entrepreneurship discourse. Simon Down and Lorraine Warren (2008) argue that an entrepreneur is often described with masculine attributes such as “risk and bravery, ambition and growth, and self-sufficiency and autonomy” (2008: 5). The discourse on entrepreneurship is gendered and presents masculine characteristics of an entrepreneur. The prototype of an entrepreneur represented in the media and entrepreneurship research is a male hero. This representation results in reinforcing the stereotypical imagery of an entrepreneur, thus impacting the entrepreneurial subjectivities for women (Ahl 2006; Bruni, Gherardi, and Poggio 2005). The “representational silence” which women experience in the entrepreneurial discourse creates constraints and challenges for them in constructing an entrepreneurial identity that is in line with the popular narrative (Somers 1994; Hamilton 2014). When a woman identifies with a particular group, she also resonates with the group attributes (Hogg, Abrams, and Brewer 2017). Since the defining group attributes of being an entrepreneur are largely masculine characteristics, women face a dilemma of categorizing themselves as an entrepreneur. They often do not associate with these defined

entrepreneurial characteristics and, thus, struggle to identify as entrepreneurs due to the misalignment in the discourses with female entrepreneurs' identity (Orlandi 2017).

During my interviews with women, it was expressed that they rarely call themselves an entrepreneur when introducing or talking about themselves in public events or when meeting new people. The entrepreneurial identity often takes a backseat, which is perhaps because economic identities are suppressed by the manifestation of cultural and religious norms. Some women also shared that they resist an entrepreneurial identity because of the capitalist notion of entrepreneurship. The ideas of piety and modesty do not go hand in hand with conspicuous consumption, and "good and devout" Muslims have difficulties in justifying their "capitalist behavior" (Madi-Sisman 2017). These women would clarify that they do not identify as capitalists who make huge profits, and they are not aiming for the kind of work that large business owners are engaged in. In doing so, they would often present how their entrepreneurial initiative is different from the more traditional masculine entrepreneurial categorization.

As Essers and Benschop (2009) argue, Muslim women engage in "boundary work" by drawing boundaries between gender, religious, and entrepreneurial categories as a strategy to negotiate their engagement in entrepreneurial work. Women negotiate their multiple identities – gender, religious, and entrepreneurial – mainly through four strategies. They refute the dogmatic and rigid interpretations of the Quran, resist the strict sex segregation prescribed by Muslim societies, emphasize individuals' relationship with God, or advocate for advancing the meaning of the Quran by suggesting that societies are rapidly changing and that Muslims need to adopt a progressive attitude.

Neoliberal Entrepreneurial Subjectivities Versus Islamic Ethical Entrepreneurial Selves

Neoliberalism is "built on a single, fundamental principle: the superiority of individualized, market-based competition over other modes of organization" (Mudge 2008: 706-707). The economic shift towards neoliberalism, more so post-2008 global crisis, marked a rise in entrepreneurial culture. Entrepreneurship was advocated as a solution to rising unemployment (Cassis and Minoglou 2005). The neoliberal promise of human well-being was said to be achievable through an enterprising individual, free markets, and free trade (Harvey 2007). Michel Foucault (1997) initiated the discussion on the neoliberal entrepreneurial subject. He used the word *homoeconomicus* to describe an individual who is required to become an entrepreneur of him-/herself, implying that, in neoliberalism, individuals are referred to as an economic subject actively engaged in marketing themselves as a commodity.

Foucault discussed that the neoliberal subject was solely responsible for the success or failure of the enterprise.

The neoliberal entrepreneurial self is an individual who is “goal-oriented, self-directed, committed to acquiring skills and competences required for self-advancement; one who is optimistic, creative, takes initiatives, embraces opportunities, and seeks autonomy and self-fulfillment” (Gooptu 2009: 45). Neoliberal ideas project women as responsible for their own fate. A neoliberal feminist subject is encouraged to uplift her position in society by competing in the market, taking up jobs, and starting entrepreneurial initiatives. In neoliberal feminists’ perspective, a woman must work towards self-empowerment by engaging in the market. She should continually invest in herself to upgrade her skills to be successful in a neoliberal world (Scharff 2014).

In the case of Muslim entrepreneurs in Kerala, a southern state in India, entrepreneurial practices are framed within an Islamic framework which relies on ethical and moral responsibilities (Sloane 1998). Muslim entrepreneurs combine “material success with moral connectedness” to lead a life which is compatible with being a “modern, moral, Muslim” (Osella and Osella 2009: 204). They promote economic development by being aware of their “social mindedness” (2009: 202). Muslim subjectivities are increasingly framed by reinforcing the idea that capitalist accumulation should be aligned with moral and ethical Islamic practices. In parallel to the concept of *homoeconomicus*, Islamists advocate the concept of *homo-Islamicus* referring to an individual who is entrepreneurial and moral (Adas 2006). This homo-Islamicus is interested in acquiring wealth by engaging in entrepreneurship, but does not compromise their religion for it. They are competitive, innovative, and hard working. They believe that, according to Islam, it is every individual’s duty to become economically successful. For Muslims, it is only permissible to be involved in morally acceptable and socially desirable productive business activities. In parallel, Islam strictly prohibits any monopoly, exploitation, fraud or usury transactions, activities involving production or selling of alcohol and pork, drugs, prostitution, gambling, and highly speculative behavior (Adas 2006). Muslims venturing into entrepreneurship are liable to take care of these principles and not engage in any such forbidden activity.

The ethical values regarding entrepreneurship for Muslims defined in the religious texts include truthfulness, fair treatment to workers/employees, and dealing with permissible items (Ullah, Mahmud, and Yousuf 2013). Islamic values and ethics help women in becoming empathetic entrepreneurs. Most women believe in earning through halal means. They would aim for *halal-rizq*, which symbolizes a pure and permissible income that is earned by engaging in activities not forbidden in Islam.

In *The Protestant Work Ethic and the Spirit of Capitalism*, Max Weber (1958) argued that Islamic societies lacked the spirit of capitalism because of a lack of individualism, belief in Sufism, and oriental despotism (Arslan 2001). In critiquing the position that Islam is antithetical to capitalism, Emin B. Adas (2006) argues that Islam is neither pro nor against capitalism. He proposes that any analysis should consider the historical and social contexts of Islamic practices as Islam is not homogeneously practiced in different nations. His work further highlights that Muslims are engaged in constructing a meaningful relationship between Islam, economy, and entrepreneurship resulting in Islam as entrepreneurial. Muslims inhibit Islamic work ethics which gives value to their work and, at the same time, imply that a “good Muslim should be an entrepreneurial Muslim” (Adas 2006: 129).

The idea of “pious neoliberals” proposed by Mona Atia (2012) builds on the active engagement of Muslim entrepreneurs in their shaping of neoliberalism by using a globalized discourse on religion and volunteerism. These individuals combine individualism, entrepreneurship, and faith. In doing so, they aim to produce an ethical Muslim self that engages in economic pursuits to gain worldly success and devote their wealth and time towards the success of the Muslim community. Recent anthropological work has highlighted that Muslim entrepreneurs pursue an “Islamic modernity” as they look for worldly success by engaging in social projects to uplift the community (Osella and Osella 2009; Atia 2012) while, at the same time, adopting Islamic work ethics (Adas 2006; Rudnycky 2009).

The argument that Islam and entrepreneurship are incompatible is also challenged by Essers and Benschop (2009) who argue that many women, by embracing religious identity and involving Islam in their everyday lives, challenge the hegemonic discourse that suggests the incompatibility of Islamic and entrepreneurial identities. Women draw their morality from religion which also helps them in taking up work in the first instance.

Legitimizing Entrepreneurial Work for Women in light of their Religion

There is enough evidence to suggest that entrepreneurship is encouraged in Islam. It is a concept based on cooperation, generosity, and benevolence. Intention is also an important factor critical for “identifying the characteristics and motivations of a person in establishing entrepreneurial activities” (Anggadwita et al. 2017: 167). Hayfaa A. Tlaiss (2015) portrays the impact of Islam and its teachings on shaping the success of women entrepreneurs by stressing that Islamic teachings regarding entrepreneurship as a recognized and appreciated activity for women that has found mention in the Quran smoothen the path for

women entrepreneurs rather than creating any hindrance as often assumed.

Muslim men and women engaging in entrepreneurship invoke concepts from the Quran to legitimize women's engagement in economic work and empowerment; for instance, engaging in economic work as a means to do charitable deeds and to help others (Jansen 2004). Islamic history has presented the example of Khadija, Prophet Muhammad's first wife, as a prosperous and wealthy woman who owned a caravan and business in the city of Mecca during the 7th century (AlMunajjed 1997). She was occupied in *tijarat* (trade) at a large-scale, employing both men and women. Her story is often cited and used to legitimize women's engagement in entrepreneurship. Khadija's example becomes the benchmark for concluding that women's engagement in entrepreneurship is not only permissible, but important and a respected livelihood opportunity. Women share the view that, in Islam, business is referred to as a *sunnah*. It is considered better than paid employment, the profit earned should be just and in limits, and workers should be paid well and on time without being exploited in any manner.

Farah sits on a big black chair with a bookshelf behind her in her Delhi office. As we engage in a conversation about Islam's stand on entrepreneurial work for women, she quickly responds:

In Islam, to do trade is not restricted for women. Islam is the first such religion where women have the encouragement to be educated and do business. *Hazrat Khadija* used to do *tijarat*. She was one of the richest women in Mecca.

She pauses and gets up to take out a book from the bookshelf. She continues:

Here, see I have written this book on women and Islam. My father once bought me a book on Khadija's life history. I was inspired by her story. In that moment, I knew I wanted to do business like her. Entrepreneurship is very much a part of life for a Muslim.

Farah started her entrepreneurial venture at the age of 18 with the help of a friend. She invested a small amount of money that she had saved to rent out a space to start a coaching center for school children. She hired several professional trainers and educators to provide quality education to the students. She now runs several educational coaching centers across the city as she invested the earnings from her first center to start new institutes. She shares that, being a practicing Muslim, she is aware of the rights of women in Islam, and emphasizes the importance of entrepreneurship for women as highlighted in the Quran.

Experiences of every Muslim woman are quite different from another. They cut across various socio-economic backgrounds of the families they belong to and how Islam is practiced in their families. Most

women legitimize their entrepreneurial work by sharing the boundaries that they have set around their work, not crossing the limits prescribed by Islam, and being aware of the religious values. A few women shared that, although they do not have knowledge on entrepreneurship in Islam, being a Muslim is a constant reminder for them not to engage in anything wrong or any kind of cheating.

Practicing Faith alongside Entrepreneurial Work

Women's understanding of the religion is often shaped based on what they hear, read, or are told in the family. While older women have typically accepted Islamic practices, values, and ethics as they are taught by the family, young Muslim women tend to be more curious to ask questions and understand the logic and context behind those. Many young women show interest in understanding their religion, either through joining Quran classes, attending *ijtemas*, becoming members of religious groups on social media, following Islamic websites, or watching YouTube videos on Islamic subjects. These forums and platforms not only help them in becoming religiously aware, but also guide them in ethical Islamic practices in their everyday lives.

Tuba, a woman in her late twenties, completed her graduate studies at a leading design institute in Delhi and got a job through the campus recruitment drive. She worked for two years in a design firm before embarking on her entrepreneurial venture with her personal savings. In her free time, she enrolled in a Quran learning class in the neighborhood. She shared:

I was working with a high-end designer. The clothes that I designed were modern Western style dresses. They exposed certain body parts, skin, of the model. I enjoyed the work. But then I started taking Quran classes at Al-hidaya center where I learnt the meaning of different verses of the Quran. In one of the lessons, there was a discussion on what is allowed in Islam and what is not, what is permissible and what is haram. In that lesson, I learnt that the money that I was earning through designing such revealing clothes which models wore was forbidden. It made me worried. I switched my job to being a teacher in a school and later started this enterprise of modest clothing.

Tuba's decision to venture into modest wear clothing was influenced by her expertise, skills, and interest in designing clothes along with the newly developed religious consciousness. Her narrative reflects that, as women engage in seeking piety, their work choices and decisions are also influenced by the permissible spaces in the religion. Women's efforts towards learning more about Islam and practice of faith in their everyday life "are the result of personal decisions of individual women to go deeper

into their faith even as or, perhaps, because they attain professional success" (Patel-Banerjee and Robinson 2017: 44).

Women's narratives challenge the belief that Islam hinders their entrepreneurial activities. Often, they would find it easy and feasible to practice religion along with entrepreneurial work. They would take prayer breaks, read the Quran in their free time, and close shops early to break their fasts in the month of Ramadan. Many times, Islamic teachings have positively influenced women, especially when the business is low (Tlaiss 2015). All of them talk about having faith, being patient, and praying for things they desire.

However, in some instances, women experience a state of conflict when it comes to practicing religion and managing their workload. Sometimes deliberately and sometimes out of work pressure, they tend to miss certain religious obligations. Engaging in long and hectic workdays at times meant compromising on Islamic practice, which would then make them feel guilt. Religious obligations such as praying five times a day, fasting during the month of Ramadan, and giving *zakat* and *sadaqa* were observed to be undertaken by most women. While some of them stated that they regularly conduct these practices, others admitted to engaging in them only sometimes or rarely. Women described that they offer their prayers at the site of the work, in the shop, and have kept the Quran in the drawers or shelves so that they can read it as they find time. They would learn and recite certain *surahs* (Quran text), which they believe help enhance their *rizq* (income).

An important aspect of practicing faith is realizing the responsibilities on oneself and towards one's family and the community. The success that women desire in entrepreneurial initiatives is not only gaining higher profits. The meaning of success for many women is located at the intersection of the worldly life and the hereafter. As "pious neoliberal subjects," women are driven towards material as well as spiritual success (Atia 2012). They refer to being successful in the afterlife, for which they strive by remembering Allah when enjoying success in their entrepreneurial endeavors. While the achievements that they experience in entrepreneurship are essential for being a successful entrepreneur, success is aimed for the afterlife as well. Women moderate their choices, behavior, and attitude, as well as perform religious acts prescribed in Islam, to be able to enjoy success in both worlds.

Zakat is one of the five pillars of Islam subscribed as an obligation for Muslims who are in a financially stable position. *Zakat* accounts for 2.5 percent of the fixed properties and assets that an individual owns. *Zakat* is given to the poor and needy Muslims, preferably to relatives and neighbors. When women engage in entrepreneurial initiatives, their aim is not only to make profit, but also to help people in an economically weaker position. Along with a better economic position for themselves,

they actively engage in philanthropic initiatives through their enterprises for the underprivileged, poor, and needy.

Khansa co-founded an educational enterprise with a few of her friends shortly after graduating from university. They all pooled in equal amounts of money to start the enterprise. Later, they received a good amount of investment from an investment firm, which helped them grow their business. As a side project, Khansa also started an art-based NGO where women make and sell handmade products and contribute the income earned to charity. She has moreover been engaged in different volunteering projects, one of which is “The Parking Kids Project” where she utilizes her office space to educate children living in parking areas of the nearby apartments. As she said:

We do not have clients visiting us in the morning hours. We thought of utilizing the space for a cause. We have seen that NGOs reach slum areas, but what about poor children of security guards living in the apartments’ parking. We reached out to them. We convinced them to come to our place. We hired a teacher to teach them. Sometimes we taught them ourselves. We would play games with them. It helped them in learning new things.

As such, Khansa engages with different charity projects and also volunteers for causes that concern Muslim communities.

In their work on Muslim entrepreneurs in India’s Kerala state, Filippo Osella and Caroline Osella (2009) outline that these entrepreneurs invest huge amounts of money and their time in social projects. They have diverse motivations which are difficult to capture using the instrumental lens of political Islam or public display of piety. They refer to these entrepreneurs as “reformist-oriented Muslims”. Further, they point out that these engagements of Muslim entrepreneurs in community development are seen as expressions of piety as they are concerned for other fellow Muslims and seek salvation in their afterlife. Muslim entrepreneurs in their study talk about “social mindedness,” which means that they combine economic motives and piety to reinforce an ethical business practice.

Giving charity is often associated by the women as a means to be rewarded in the afterlife. They believe that, by engaging in entrepreneurship, they have acquired a better economic position, and, by utilizing some amount of the money in social causes, they will get rewarded here and in the afterlife. The purification of wealth is mentioned in the Quran through voluntary and involuntary acts of giving. The women believe that if they engage in charity, their profits will increase. Even women who belonged to lower socio-economic groups who do not have any excess income also did not shy away from giving charity on a regular basis. Atia (2013) in her work discusses the practice of charity emanating from Islamic teachings among Muslims in Egypt. She

proposes that the idea of charity is related to social justice in Muslim societies. The ideas of giving individual charities by Muslims in Egypt, which is *zakat* and *sadaqa*, have been extended to large scale activities such as micro-finance and social entrepreneurship. She states that charity and volunteerism among Muslim youth have become an expression of a pious and moral life.

For Muslim women who are part of my study, strong family support has proven essential to starting and successfully running their entrepreneurial ventures. While initially, some family members (fathers or husbands) expressed apprehensions about the idea of entrepreneurship, mainly because of the concern of safety and the potential compromise on care work and household responsibilities, women share that they are able to convince them using different strategies; sometimes invoking Islamic text and other times demonstrating that entrepreneurial work will not hinder their other responsibilities. As in the Quran, family ties are given utmost importance, and the women believe that entrepreneurial work brings the family together as most of the family members – husbands, fathers, mothers, children – support the women by helping them in different aspects while the work also enhances the family income. Many would go with women on their business trips, in exhibitions and fairs, help them set up digital accounts, maintain financial records, and provide support in growing the business. What is observed, then, is that women's entrepreneurial initiative brings the family together, enhance their respect in the family, and also give them a greater power in the household decision-making.

Muslim women are entering different spheres of work, becoming conscious of their decisions, while not rejecting Islamic values and principles. In everyday practices of piety and engagement with entrepreneurship, women draw motivation from the teachings in the Quran and the lessons taught at home. Traversing through the journey of being entrepreneurs, they learn about different aspects of what is permissible in Islam and what is not. However, sometimes, their lack of clarity on what Islam says about entrepreneurship results in apprehensions and ambiguity. Women encounter an ethical dilemma about whether what they are doing is right or not, if it aligns with Islamic rulings, and whether Islam permits it or not. Women try to find justifications for every act of their businesses, considering Islamic teachings. Many women are concerned about aligning their everyday lives according to Islamic principles, consciously avoiding things which are un-Islamic. These women turn to YouTube videos, ijtemas, and WhatsApp groups with their queries and seek answers from subject matter experts.

Setting Up Faith Oriented Enterprises

In these changing dynamics of what it means to be a Muslim, a woman, and an entrepreneur in a globalized world, new subjectivities of Muslim women are shaped. The influence of neoliberalism has an inevitable impact on Muslim women's choices, lifestyle, and engagement with faith. By venturing into entrepreneurship, Muslim women are exploring the possibilities of embracing and, at times, doing away with gender, religious, and entrepreneurial roles, norms, and values. Muslim women who are opting for entrepreneurship are constructing a sense of self which is in congruence with neoliberal subjectivities, but, at the same time, does not leave Islam behind. In fact, Islam becomes an anchor for several women as they borrow Islamic values to incorporate in their everyday entrepreneurial work. Women are conscious about engaging in entrepreneurial activities within the permissible boundaries of Islam.

Tahiyya, a woman in her late twenties, explains that the idea of starting her brand of modest wear clothing was not just to earn a profit, but also to encourage young Muslim women to adopt abayas and headscarves by offering them a good range of dresses to choose from. She felt that the traditional abayas have been stereotyped in the society, which is why women are reluctant to adopt them, even when they want to wear modest wear clothing. With her clothes, she attracts young women by giving them color options, variety of designs, and styles to try. For Tahiyya, the choice of venturing into modest clothing was influenced by her own identity as a Muslim woman wearing an abaya and her understanding of the modest clothing prescribed for women in Islam. She borrowed money from her father to set up her enterprise. Later, when her business started to grow and it was difficult for her to manage it alone, her husband quit his job and became a partner in her business. He said that the business earned more money than what he was making from his job. While Tahiyya was getting nervous about the increasing business work and wanted to hire a partner, her husband expressed his interest in doing it along with her. It has been three years now that they have run the business as partners. Tahiyya shared that, since then, they have motivated many other girls from their family to start their enterprises.

Entrepreneurial identities are seen to be strengthened by using religion to identify new opportunities for work in a new innovative market. This resonates with how Muslim women are conscious of their choices and decisions for the enterprises, which are often informed by religion. They feel that they should not engage in anything "unIslamic." Most of them are also cognizant of the prohibition of alcohol and other haram items, which they do not indulge in under any circumstance. For Nida, a woman who runs her own café, the decision not to serve alcohol was not an easy one. Nida was working as head of human resources at a corporate firm before starting her enterprise. She quit her job and invested a huge amount of her personal savings in starting the café. She

shared that when she started the café, she did not attract many visitors. Her business was slow, and she tried to introduce different menus to attract people. Her employees suggested that the market attracts people who consume alcohol and, to increase her sales, she should think about including it in the menu. However, Nida shared that she was adamant that, no matter what, she would not sell alcohol, even if it meant less profit. Women actively engage in drawing boundaries around their work, which help them religiously police themselves.

Entrepreneurship as a Resilience Strategy

Muslims have often relied on community-driven initiatives to help and improve their socio-economic situation. They have experienced discrimination based on their religion across socio-economic spheres. As a response, Muslims have established their own welfare bodies to cater to the community's needs. Several NGOs established by Muslims focus on improving education and healthcare services among the community. These have also been active in providing aid during episodes of communal violence across states. A few religious organizations such as Jamat-e-Islami Hind have initiated community development projects in Muslim localities. They have been actively involved in building educational and healthcare institutions, especially in Jamia Nagar, a predominantly Muslim colony in New Delhi. Various individually driven community efforts in skills-based training for women are visible, especially with *silayi* centers opening in different localities.

In the absence of constructive efforts from the government towards the development of the Muslim community and its adoption of neoliberal ideals promoting individual responsibility and success, Muslim women have taken upon themselves the responsibility to better their position in their community and even in the larger society. In the women's opinion, Muslims have to rely on a model based on self-reliance to prosper and develop. The belief that a better economic position will uplift the community is shared by many. In fact, women are developing alternative models of support groups from within the community. This is also observed in women's engagement with entrepreneurship, where there is a conscious effort to help other women learn the necessary skills and access entrepreneurial training in Muslim-dominated colonies.

Women who have achieved a better economic and social position after venturing into entrepreneurship are taking philanthropic and social initiatives to help the underprivileged. They build on the resources available in the community, start enterprises in Muslim localities, and address the needs of Muslims for a better lifestyle, education, and other resources. Women encourage other young women – their daughters, cousins, and Muslim friends – to venture into entrepreneurship and secure a financial self. They believe that it is important for Muslim women

to embrace modern education and learn the skills to compete in the market. Accumulation of wealth and practicing global capitalistic behavior to bring development to the community is a roadmap charted for the community's development.

Women are involved in several community development initiatives, giving charity and helping economically poor Muslims. As suggested by Osella and Osella (2009), many Muslims believe that an investment in the development of their community is necessary. A similar narrative came forth in the interviews that I conducted with women who shared that Muslims need to make contributions in different ways for the betterment of their own community. Ever more so with the communal riots and targeting of Muslims since the post Babri masjid demolition, Muslims have been economically marginalized. This has made Muslims, especially those who are in a better economic position, to focus on making an investment towards the development of the community. With the sense of being "under siege," Muslims consciously aim towards initiating a model of self-reliance (Osella and Osella 2009). Entrepreneurship is articulated by Muslim women as a means to bring the community out of dependency and fear of violence. There is a model of self-sufficiency that goes well within the Muslim community, which women articulated. As the demand and supply of entrepreneurial ventures run by Muslim women are mainly from within the community, they feel that this model can help them in a safer livelihood and improve the community's position altogether.

Borrowing from Islamic practices of community development, taking care of needy and underprivileged people, what appears is an effort towards self-transformation to result in an enhanced positioning of Muslim women in the society. In this effort, new subjectivities are produced that are not in conflict with Islamic values, where economic positioning becomes a way of practicing Islamic teachings. Women, by demonstrating moral responsibility to others and asserting that economic stability is an essential aspect of community development, argue that Islam is not antagonistic to capitalistic structures.

Conclusion

With the perception among many Muslims about discrimination in the labor market and a perceived rigidity of corporate industries towards any display of religion, many young women decide to venture into entrepreneurship at an early stage of their careers. These women are seeking autonomy, independence, and flexibility through entrepreneurship to be able to take care of their families and, at the same time, engage in economic work and achieve their aspirations and dreams. Even when women enter these new workplaces, their religious inclination is not deterred. Muslim women display a strong desire

towards entrepreneurship, legitimizing it in light of Islam, borrowing from the Quranic example of Khadija, the Prophet's wife who was involved in trade in Mecca. Faith remains an integral part of most of these women's lives, for whom it is important to integrate Islamic values in the work environment. In fact, Islamic values and practices are not seen as a hindrance to entrepreneurial work. Rather, Islam is a site where women find solace in distress and when the business does not perform well. Women share the feeling of *shukr* (gratefulness) to God for their entrepreneurial journeys despite encountering hurdles.

Muslim women do not leave behind their faith to embrace the liberal conception of modernity and entrepreneurship. They are navigating between Islamic values and practices and the capitalist trope of entrepreneurship. What is permissible in Islam and what is not, how much profit to make, and how to balance *deen* with *duniya* are some of the questions that concern more religiously inclined women. Safe spaces within entrepreneurship are also constructed in light of gender as well as Islam. Enterprises which involve working with only females, no or limited interaction with men, which are located in close proximity of the house are preferred and allowed. Altogether, Muslim entrepreneurs advocate for a moral and ethical way of practicing entrepreneurship which combines Islamic values and capitalist aspirations (Adas 2006; Osella and Osella 2009). Aligning identity, faith, and entrepreneurial work by Muslim women highlights how religion as an institution plays an important role in shaping entrepreneurship among the group.

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