

## Islamic spirituality and entrepreneurship: A case study of women entrepreneurs in Malaysia

İslami maneviyat ve girişimcilik: Malezya'daki kadın girişimciler üzerine bir vaka incelemesi

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### Abstract

This research explores the influence of Islamic spirituality on Muslim women's entrepreneurship in Malaysia, showing the effects of spirituality on their careers, business ventures and general entrepreneurial behavior. An empirical study consisting of open-ended interviews with women entrepreneurs in Malaysia was undertaken to explore the impact of spirituality on shaping their entrepreneurial activities, ethical choices, decision-making, and enhancing work-life satisfaction. The findings of this study highlight the position and key role of spirituality in the success of Muslim female entrepreneurs. This study underscores not only the religious compatibility between work and women success, but also highlights significant prospects for the untapped societal potential of Muslim women, in light of their spiritually-backed competencies, and with respect to harnessing their creative and entrepreneurial talents. This study reinforces the connection with God as a common denominator to the definition of spirituality and further shows that spirituality plays significant role in the prioritizing of the needs of family and life, motivation, social responsibility, and decision-making of Muslim women entrepreneurs in Malaysia.

**Keywords:** Islamic spirituality, Muslim women, muslim entrepreneurs, entrepreneurship, Malaysia

### Özet

Bu araştırmanın amacı, maneviyatın kariyer, iş yatırımları ve genel girişimcilik davranışı üstündeki etkilerini göstererek İslami maneviyatın Malezya'daki Müslüman kadınların girişimciliği üzerindeki etkisini incelemektedir. Maneviyatın kadınların girişimcilik etkinliklerini, etik seçimlerini, karar verme aşamalarını şekillendirmede ve iş-yaşam memnuniyetini artırmadaki etkisini keşfetmek için Malezya'daki kadın girişimcilerle yapılan açık uçlu görüşmelerden oluşan ampirik bir çalışma yapılmıştır. Bu çalışmanın bulguları maneviyatın Müslüman kadın girişimcilerin başarısındaki konumu ve kilit rolünü vurgulamaktadır. Bu çalışma iş ve kadın başarısı arasındaki dini uyumluluğun altını çizmenin yanı sıra, Müslüman kadınların faydalanılmamış toplumsal potansiyeline yönelik anlamlı beklentileri maneviyatla desteklenen yeterlikleri ışığında ve yaratıcılık ve girişimcilik becerilerinden yararlanmayı da vurgulamaktadır. Bu çalışma maneviyat tanımının ortak bir belirleyicisi olarak Tanrı'yla olan bağı desteklemekte ve maneviyatın, Malezya'daki kadın girişimcilerin aile ve hayati ihtiyaçların önceliklendirmesinde, motivasyon, sosyal sorumluluk ve karar verme süreçlerinde anlamlı bir rol oynadığını göstermektedir.

**Anahtar Kelimeler:** İslami maneviyat, müslüman kadınlar, müslüman girişimciler, girişimcilik, Malezya

### Introduction

A broad range of entrepreneurship literature lends particular focus to narratives of entrepreneurial success. Within this context, a number of interesting studies examining women entrepreneurs globally

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exhibit the significance of spirituality. In spite of growing academic interest on the issue of women entrepreneurship, little research exists on issues of Islamic spirituality and entrepreneurship. Women Entrepreneurship is considered as one of the effective indicators for economic development and social inclusion. Entrepreneurship in itself is increasingly recognized as an important catalyst for economic growth, productivity, innovation and employment; and widely accepted as a key aspect of economic dynamism (Investment. E. D. C., 2011).

Many developing countries including Malaysia actively promote women's entrepreneurship as an effective instrument for accelerating economic growth (Raman et al., 2013). The Malaysian government understands and at the same time recognizes that the role of woman entrepreneurs reflects Malaysia's economic dynamism in reaching its vision of 2020. In this regard, the Malaysian government has realized the depth of women untapped potential. In Malaysia, the participation of female entrepreneurs in small and medium enterprises (SMEs) amounted to 36.8% of total employment in 2003 (Teoh & Chong, 2008). Likewise, there has been a steady increase in women's participation in the creation of new enterprises, particularly after the allocation of an affirmative assistance scheme amounting to RM9.2 million by Malaysia's Small and Medium Industry Development Corporation in 2006 (Raman et al., 2013).

Malaysia believes that the future of the local economy can be enhanced by means of promotion of women entrepreneurs as a moving force in achieving Malaysia's vision 2020, and as such the government established many associations including the Cabinet Community of Gender Equality in 2004, the Federation of Women Entrepreneur Association Malaysia (FEM), and National Association of Women Entrepreneurs of Malaysia (NAWEM). Many other programs have also been created to fund women and establish business networks set to boost their participation, both locally and internationally (Raman et al., 2013).

Given the influence of women entrepreneurship in the economy, numerous authors have examined of factors pertaining to the environment and motivation, among others, responsible for influencing the performance of women entrepreneurship (Isma'il, et al., 2012; Mahajar & Yunus, 2012; Teoh & Chong, 2007; Raman et al., 2013; Paul et al., 2013). The issue of women's entrepreneur has received much attention in the last few decades (See Gray and Hervey, 2005; Fuad & Bohari, 2011; Noguera et al., 2012). In spite of this growing academic interest however, there is still less research dedicated to the issue of spirituality and entrepreneurship. Little attention has been paid to questions concerning the effects of Islamic spirituality on shaping a positive culture of entrepreneurship including ethical choices, strategic decision-making, and enhancing work-life satisfaction. According to Kauanui et al. (2009) entrepreneurship remains silent on factors related to spirituality.

The World Health Organization sees spirituality as a critical aspect of health, not precluding physical, psychological, and social health (Yogesh et al., 2004). For Muslims however, spirituality is seen as the presence of a relationship with God in a way that defines the individual's self-worth, sense of meaning, and connectedness with others and nature (Nasr, 1987). Some see it as a concept embedded in piety (*taqwa*) (Mohsen, 2007). Islamic spirituality links the actions of individuals to the fundamental purpose of life.

On the other hand, a number of studies have been conducted on women's entrepreneurship and spirituality. For instance, in their work on women entrepreneurship in Morocco, Gray and Hervey (2005) recommend that further studies should explore additional sources of entrepreneurial influence and examine wider varieties of cultures. In her paper on Muslim sisters, spirituality and ethnic entrepreneurship in Sweden, Pio (2010) notes that the utilization of the concept of spirituality and

entrepreneurship is very relevant to a global understanding of change in women's work. Several other studies suggest that spirituality exercises significant effects on people's lives (King & Crowther, 2004; Enander, 2000; Hutson, 2000; King, 2007). Furthermore spiritual and religious values play important effects on human beings in the way people behave, live, and work (Osman-Gani, Hashim, & Ismail, 2012).

Very few studies however, have addressed the impact of Islamic spirituality on women's entrepreneurship, specifically in the Malaysian context. Most research on spirituality has been addressed from a Western perspective which may not necessarily be congruent with the very religious nature of Islamic spirituality and the local culture and mores held by Malaysian women (Pio, 2010; Noguera et al., 2012; Phipps, 2012; Marschke et al., 2011). While the acceptance of Muslim women in the workforce is rapidly becoming the norm, perceptions nonetheless linger regarding their capabilities, proficiency, potential and promise for local economies. This is particularly relevant considering that hardliner opinions on the subject are often backed by pseudo-religious cultural understandings that only serve to reinforce traditional parochial societal configurations. The reality is however, that religion, and by extension Islamic spirituality, do support and proactively develop and sustain models of Muslim women entrepreneurship.

It is in this regard that this study seeks to investigate the perspective of Malaysian Muslim women entrepreneurs concerning the impact of Islamic spirituality on entrepreneurship, and to further explore the influence of Islamic spirituality on their understanding and practice of entrepreneurship itself. This inquiry addresses the following research questions: What does Islamic spirituality mean to Malaysian woman entrepreneurs? How does Islamic spirituality influence women's entrepreneurship in Malaysia? How does Islamic spirituality affect entrepreneurial decision making? Such exploratory qualitative research would assist Malaysian policy-making with regards to the critical effects of Islamic spirituality in shaping a positive culture of entrepreneurship, enabling ethical choices, strategic decision-making, and enhancing work-life satisfaction. The research would moreover contribute theoretically to say the least with regards to advances made in the field of female entrepreneurship and tangibly, to the effective design of affirmative and supportive policies and acceptance of normative societal perceptions for female entrepreneurial activities with regards to the effects of Islamic spirituality.

## **Literature Review**

The review of literature determines that there is no widely accepted definition of spirituality. According to Markow and Kelnke (2005) there are more than seventy definitions of spirituality. Mitroff and Denton (1999) define spirituality as the desire to find one's ultimate purpose in life, and live accordingly. Spirituality is also defined as "the relationship of the human person to something or someone who transcends themselves" (Bullis, 1996, p.2), "devotion to the immaterial part of humanity and nature" (Barker, 1995, p.363), "the human search for purpose and meaning of life experiences" (Sheridan & Amato-von Hemert, 1999, p.129), "a relationship to force greater than oneself" (Netting, Thibault & Ellor, 1990), and "the essence of the individual" (Carroll, 1997, p.27), or "one's basic nature" (Carroll, 1998, p.2), and "the unique inner search for fullest personal development through participation into transcendent mystery" (Delbecq, 1999, p. 345). In these definitions, spirituality can be viewed as a multifaceted and elusive concept (Karakas, 2010).

Islam sees spirituality as the linking of actions to the fundamental purpose of life. For instance, a Muslim's purpose of life is to worship God (Qur'an, 51:56). Spirituality connects the actions of an

individual to the purpose of their life (Adnan Khan, 2009)<sup>4</sup>. Nasr (1987) defines Islamic spirituality as the presence of a relationship with God in such a way that affects the individual's self-worth, sense of meaning, and connectedness with others and nature. The relational quality of spirituality is understood to be an Islamic core theme that embraces beliefs, rituals, daily-living behaviors, and knowledge. Similarly, adherence to the Islamic rituals and codes results in the individual's striving to draw closer to God and to find personal worth and actualization (Khodayari-Fard et al., 2008).

Religious worship, such as prayers, fasting, charity, and pilgrimage are also set to enhance the Muslim relationship with God and with society; otherwise these would become empty rituals devoid of value (al-Ghazali, 1994). All of these religious rituals are set to the advantage of worshippers and their acquisition of the highest states of spiritual and physical fitness (Ibrahim, 1997). In line with this contention, Hawa (2004) suggests that spirituality cannot be maintained unless all of religious rituals of fasting, pilgrimage (*haj*) and *zakat* are observed regularly. Muslims are commanded to discharge these rituals which provide them with daily, weekly and yearly nourishment for their spirits, strengthen and renew their beliefs while cleaning their hearts from the stains of sins and impurity. The definition shared by both al-Ghazali (1994) and Hawa (2004) also implies that physical appearance, financial status, or ethnic background are irrelevant to the worth or effective value of spirituality; rather, it is the inner purity from sins and submission to God that counts in the field of spiritual devotion and discipline.

Moreover researchers in the field of management, religion, psychology, nursing, philosophy, and counseling also continue to debate the definition of spirituality. Confusion around the concepts of spirituality and religion is what fuels this debate (Zinnbauer, Pargament, & Scott 1999; Dialmy 2001). Traditionally, spirituality has been linked with religion, but more contemporary views of spirituality are generally humanistic and secular (Penman, 2012). For example, religion has been conceptualized as "a search for the significant in ways related to the sacred" (Pargament, 2002, p.169), "the external definition of faith" (Joseph, 1988, p. 444), "organized set of beliefs and practices of a faith community" (Furman & Chandy, 1994, p. 21), "believing" (Gotterer, 2001, p. 188), or "acceptance of a particular set of beliefs and ethics" (Cascio, 1998, p. 524).

Depending on an Islamic perspective, Rulindo and Mardhatillah (2011) state that the main difference between the Western and Islamic perspectives vis-à-vis spirituality is the very position of spirituality toward religion. According to the Western perspective, some argue that spirituality is rooted in religion while others separate spirituality from religion. In Islam however, al-Ghazali's famous work Revival of Religious Sciences (*Ihya 'Ulum al-Din*) believes that spirituality (*ruhaniyyah*) is what generates belief and faith for religion. In line with this contention, Hawa (2004) suggests that spirituality cannot be maintained unless all religious rituals of prayer, fasting, pilgrimage and *zakat* are observed regularly. In essence, people perform religious rituals to achieve satisfaction, happiness, good performance, and increased job commitment, work satisfaction, improved focus, balance and concentration, while sustaining their health and well-being.

### **Factors Influencing Women's Entrepreneurship**

Scholars sought to explore the factors that influence women entrepreneurship (See Ismail, et al., 2012; Raman, et al., 2013; Teoh & Chong, 2007; Pio, 2010). An interesting study by Pio (2010) on ethnography, interviews and ethnic-minority entrepreneurship explores the relationship of spirituality

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<sup>4</sup> <http://www.khilafah.com/index.php/concepts/belief/5660-islam-and-spirituality->

to the entrepreneurship of the Muslim women of the Dawoodi Bohra community in Sweden. The study found that these entrepreneur women strongly believed in their spirituality and that their religious traditions helped them succeed in Sweden, and consequently work hard. Furthermore, those women accomplished management of their businesses, considered a source of support to their families while maintaining their spiritual traditions, which included praying five times a day, recitation of the Qur'an, and fasting during the month of Ramadan. Pio (2010) concluded that those women were able to negotiate their spirituality within their role as ethnic minority women entrepreneurs; that provided them meaning for their existence while increased their self-confidence and sense of success in the community.

Ismail, et al., (2012) explores the effects of motivational factors on women entrepreneurship using random sampling techniques. The results of their study found that Malaysian women entrepreneurs are drawn to entrepreneurship by pull factors such as the need for independence, challenge, and societal recognition. On the other hand, there is the marginal effect of the push motivational factor (unemployment, redundancy, recession, inadequate family income, and dissatisfaction with current jobs) towards entrepreneurial intentions, and the relationship was found to be insignificant. The study also found that women entrepreneurs who were strongly motivated by personal needs have had a strong desire and interest to guide their business.

On the other hand, Raman, et al., (2013) compared women entrepreneurs in (SMEs) with non-entrepreneurs in an attempt to identify the effects of environmental, personality and motivational factors on entrepreneurial decisions. The study reveals that there was a significant difference between women entrepreneurs and non-entrepreneurs. The study further concluded that environmental factors, personality and motivation variables contribute significantly to the entrepreneurial intention in women, and that entrepreneurs are more open to change, perfectionism, more tension and less liveliness.

In a study conducted by Teoh and Chong (2007), an attempt was made to identify a comprehensive list of factors influencing the performance of Malaysian women entrepreneurs. Their study was set to analyze the relationship between the influence of women's individual characteristics, parental influence, business management and business strategies, goals and motives, and networking and entrepreneurial orientation towards their business performance. Salwa et al. (2013) examined the profile of successful entrepreneurs and the associated factors influencing their success, and found out that the characteristics of entrepreneurs, and the source of capital for religious values are identified as highly significant factors, and as such contributed to the performance of Muslim entrepreneurs.

The study by Mohamad Zulkifli and Mohd Rosli (2013) outlines the effect of entrepreneurial orientation on the business success of the Malay entrepreneur and incorporates the moderating role of religiosity, which is founded to positively moderate the role the relationship between entrepreneurial orientation and business success. Another significant study was carried out by Rulindo and Mardhatillah (2011) on the impact of spirituality and religiosity on the economic performance of micro-entrepreneurs in Indonesia. The study surveys 400 Muslim micro-entrepreneurs and measured spirituality by use of the Islamic version of the Spiritual Well Being (SWB) scale, and religiosity by means of the Religiosity of Islam (RoI) scale. Their findings revealed that micro-entrepreneurs have a higher level of spirituality and religiosity, and tend to be more satisfied with their economic conditions as compared to those who have a lower level of spirituality and religiosity.

In relation to the factors influencing the performance of entrepreneurs in Malaysia, Paul et al., (2013) investigated the critical success and failure among rural Malay herbal entrepreneurs in Malaysia. Their study revealed that both internal and external factors contributed to the lack of development among rural Malay herbal entrepreneurs. Among the internal factors were the negative

attitude and mindsets of Malay entrepreneurs, the absence of entrepreneurial culture within their society, the lack of cooperation and networking among the Malays, and the fear of failure. In contrast, the external factors include the lack of sustainability and competitiveness among Malay herbal business, and present government regulations. This study found that the major cause of lack of development is inadequate financial support and government regulations which should be changed in order to better help rural herbal entrepreneurs.

The discussion mentioned above on the factors influencing the performance of women entrepreneurs shows large focus on the sources of capital, environmental factors, personality, motivation variables, and religiosity as moderators between entrepreneurial orientation and business success. Moreover, studies highlight the relationship between work vis-à-vis entrepreneurship and religion, as addressed in many religious traditions (Deutschmann, 2001; Klay & Lunn, 2003; Garvey, 2003). Specific studies linking entrepreneurship to a particular religion include the study of Galbraith and Galbraith (2007) which report on how Christianity supports entrepreneurship by means of emphasis on the moral importance of work, and early beginning. Gotsis and Kortezi (2009) argues that a Greek Orthodox entrepreneur (like religious entrepreneurs belonging to other convictions) with a high level of religiosity will tend to employ religious criteria in her managerial decision-making and practices, even at the expense of short-term profit.

Valliere (2008) studied the influence of Buddhism on the decision to become an entrepreneur and to create and operate new business ventures. Findings reveal that the conception of the Buddhist doctrine of Right Livelihood plays a significant role in the evaluation and exploitation of entrepreneurial opportunities and also in the day-to-day operations of the resultant new business. However, there continue to exist a clear gap in the understanding of the relationship of women entrepreneurship and spirituality in Islam. It is in the context that this study seeks to address that gap in the literature through investigation of the opinions of Muslim women entrepreneurs and their views concerning the influence resulting from their spirituality on their adventures of entrepreneurship.

## **Methodology**

This study uses of the qualitative method to examine the views of Muslim women entrepreneurs in Kuala Lumpur, Malaysia and also to measure the influence of Islamic spirituality on their understanding and practice of entrepreneurship. Creswell (1994) notes that qualitative research is interested in 'Meaning', typically rich with detail and insight into participants' experiences and their structures of the world. On this basis, the researchers conducted interviews with Muslim women entrepreneurs in Kuala Lumpur and observed their opinions on the influence of Islamic spirituality on their own entrepreneurship. These individuals were selected based on their experience and engagement in various areas of business entrepreneurship in Malaysia. Participants may be able to provide an overall perspective showcasing the influence of Islamic spirituality on entrepreneurship of Muslim Malaysian women. In this regard, the sampling of the respondents will be considered purposive sampling. According to Babbie and Mouton (1998), sampling in qualitative studies is always purposeful and directed at certain inclusive criteria, rather than being applied at random (p. 288). Also, lending credence to the method, Marshall (1996) notes that purposeful sample is the most common sampling technique, and leads to the selection of the most productive sample in order to answer the research questions.

An open-ended interview is used to examine the views of Muslim women entrepreneurs in order to explore the impact of spirituality on shaping entrepreneurial activities, ethical choices, decision-

making, and enhancing work-life satisfaction. Accordingly, in order to obtain the desired results to meet the above objective, this study attempts to answer the following three main questions: What does Islamic spirituality mean to Malaysian woman entrepreneurs? How does Islamic spirituality influence women entrepreneurs in Malaysia? How does Islamic spirituality affect entrepreneurial decision making? The interviews were conducted in simple English in order ensure clarity for the Malaysian women entrepreneurs. Interview times ranged from approximately 25 minutes to an hour. Participants were informed that the interviews would be held to confidentiality and utter discretion, and would furthermore be recorded to allow for transcription at a later time, and achieve general information allowing the data to be read.

The audio recordings were listened to following the interviews. Each interview was transcribed verbatim. This technique was used to make sense out of the data, as with text segments or image segments (Creswell, 2008). Following this, a coding procedure was developed to categorize respondents' comments and organize the information for analysis along with extensive field notes and reflections after the interviews. The criteria of Guba and Lincoln (1985) was followed, who conceptualized a new dimension to determine the authenticity of a qualitative paradigm referred to as the trustworthiness criteria. Guba and Lincoln (1985) developed the following techniques: Credibility, Transferability, Dependability, and Confirmability. All aspects of these criteria were applied in this study, whereby a thick description of the context, and the activities involved at each stage of this research were explained in detail. Furthermore, a draft of this study was discussed with some experts in the field of research in order to ensure reliability and verify the interpretation.

## **Results and Discussions**

Data for this study consists of a total of five (5) individual interviews. All five participants in this study were female and had worked for at least five years in their respective fields. The identity of the respondents was kept confidential by assigning pseudonyms of P1 for Participant 1, P2 for Participant 2, and so forth. The interpretation of findings is organized along with the study's research questions and sub-questions, and themes that emerged throughout the participants' responses and the applicability of several theories presented in the literature review. The themes explored in the interview include: Spirituality as a way of connection to God, spirituality and other factors, spirituality as a motivator, spirituality and social responsibility, spirituality versus family and life, and spirituality and decision making.

### ***Spirituality as a way of connection to God***

The current study found that all participants self-reported that spirituality is in effect one's connection to Allah (God). It is the presence of a relationship with God which affects the individual's self-worth, sense of meaning, and connectedness with both others and the environment. The majority of participants agreed that this relationship with God should be developed on a personal level. To them, this development comes from practicing religious rituals such as performing daily prayers with their children and husbands, fasting, giving charity and reciting the Qur'an. For them these activities represent the source of their spirituality. The following quotes are illustrative of this theme:

*"To me spirituality is about the heart's connection to God and in everything you do this concept called God-consciousness so everything that you do every step that you*

*take you always in a conscious state of would this be OK?, according to the rules of Allah and that is spirituality to me” (Participant #1)*

*“The reason why you are here, where you are going, why you do things and this true worship of the slave of Allah and that is to me the definition if you want to call it”(Participant #1)*

*“The link between you as the servant of Allah and Allah as the greatest who gives livelihood (rizq)” (Participant #2)*

*“[I] do salat al-dhuha (recommended forenoon prayer), recite the Qur’an for one hour every morning, and then I do my business” (Participant #3)*

In addition, most of the respondents noted that religious rituals such as performing prayer, fasting, and charity are deemed as ways and forms to be practiced so as to enhance the relationship with God. However, the majority of participants agreed that spirituality cannot be expressed by means of practicing mere religious ritual alone, but rather extends even deeper. To them, spirituality embodies and encompasses the manner in which one lives, the attitude, behavior and how would one relate to others, including one’s own families, friends and workmates. The respondent commented as follows:

*“The basic stuff [about] being a Muslim is that you need to do all the regular things, praying and all that stuff. However, there is a deeper meaning to that and every practice that you do from praying to fasting or being good to people, means that there is a deeper connection, and it is not just praying” (Participant #1).*

*“If you ask me, physical form... ok, I pray, I fast, it is easy, but it is deeper than that. Every prayer means something, every ritual “Ibadah” is something, doing business is Ibadah if you do it for the sake of Allah” (Participant #1).*

*“Spirituality is not necessarily a ritual, ritual means you are very spiritual once you have a long Beard or wearing a very big hijab, but spiritual means whatever you do you has good conscience” (Participant #2).*

*“When you do business, you can’t lie when we make promise with a vendor you will be making payment on certain date, so you make that promise so you don’t delay”(Participant #3).*

*“Spirituality brought down in the kind-of how you act, your attitude towards everything in doing business. If you don’t have that integrity, just thinking of money and you don’t have that god-conscious feeling, you can’t do anything because you can’t feel like God is watching you” (Participant #4).*

*“Although we have many challenges, our intention “niyah” is to help those workers and motivate them for the sake of Allah and this is how I express my spirituality”(Participant #5).*



The findings of the current study are consistent with those of al-Ghazali (1994) and Hawa (2004) who suggested that religious worship such as prayers, fasting, charity, and pilgrimage were essentially set to enhance the Muslim relationship with God and with society; which would otherwise become empty rituals having no merit. In line with this contention, Hawa (2004) suggests that spirituality cannot be maintained unless all of the religious rituals including fasting, pilgrimage to Makkah (*hajj*) and *zakat* are observed regularly.

### ***Spirituality versus other Factors (finance and motivation)***

There was a unanimous agreement throughout the interviews that as opposed to other factors, spirituality is fundamental. Participants stated that although the purpose of doing business was to make profit, as a Muslim entrepreneur however, one was conscious that the purpose of doing business was to be a great servant to God in life. Respondents revealed that they could not simply depend on spirituality and ignore other factors. Respondents say the following:

*“To me it’s all balance. I can’t just focus on spirituality and make du’a (supplication) and wait for it to happen”* (Participant #1).

*“So spirituality should be the fundamental, I mean the basic, but we can’t just depend on it* (Participant #2).

*“We do have a problem with our clients, but those are just minor factors compared to spirituality* (Participant #3).

*“So I have this spirituality to drive me to do it in the correct way, and I have these other factors to put together so that they are being applied in the correct way”* (Participant #4).

### ***Spirituality as a motivator***

In response to this question, participants believed that spirituality is a key motivator for their ambition to succeed in their business and to increase their work performance. Participants also stated that spirituality is a very important factor in their business experience. They rated it as the most essential factor to their entrepreneurial achievements.

*“I think it motivates me ...so no matter what, although you want to give up, and it is going to be the end of the day, you don’t stop working because it is part of ‘ibadah* (Participant #2).

Participants agreed that they work very hard, put all of their efforts, and pray to God (Allah) to take care of the rest. Moreover, most respondents spoke extensively about the struggles they initially experienced as entrepreneurs and how their relationship with God and its “spirituality” sustained them and provided them with motivation and sense of purpose to continue on their business. Participants noted that life challenges are there to strengthen their convictions and not to run over them. This

finding is consistent of al-Ghazali (2002), which posits that Muslims make use of reliance on and trust in God as an effective strategy to deal with and manage the challenging events of life, and to reduce stress at work and achieving well-being. Al-Ghazali (2002) contended that belief in God is a source of strength against dishonesty and wickedness. Mohsen (2007) also stated that belief in God guides believers towards the right behaviors and making good decisions. Trust in God entails the sharing of burdens and difficulties of life with the divine which in turn will lead to generating positive feelings of relief and safety without ignoring the sense of responsibility and social engagement (Pio, 2010). The following excerpts attest to that effect:

*“Spirituality tells me what is not right, which should be treated [as] good, then I will try to improve again the results of what I’m doing because you are just putting an effort and Allah is taking care of the rest” (Participant #1).*

*“So spirituality should be the fundamental, I mean the basic but we can’t just depend on it” (Participant #2).*

*“I learned something as I mentioned earlier two years going up and down meeting the minister and meeting different people to get this fund, for almost 2 years and sometimes we felt down and like giving up but that’s when Allah gives you high spirits, when you give up and you turn back to Allah by making du’a, praying...” (Participant #3).*

In a similar finding, Adnan Khan (2009) stated that in Islam defines spirituality as the association of actions to the fundamental purpose of life<sup>5</sup>. As such Muslims’ purpose of life is to worship God (Qur’an, 51:56). Hence, spirituality connects the actions of individual to the purpose of their life, and towards the fulfillment of His worship and pleasure.

### ***Spirituality and Social Responsibility***

The respondents were well aware that social responsibility is an important aspect which enabling them to increase their spirituality while helping their employees and their wider community. There was prevalent sense that as a Muslim entrepreneur they needed to ensure that all of their workers and employees are looked after and taken care of, and that their customers are happy and satisfied. This is strongly portrayed in the following quotes:

*“The people around me...were taken care of...for example if my workers didn’t get to eat then my spirituality will tell me don’t do that, make sure the next time they are taken care [of] and that’s my spirituality telling me to improve”(Participant #1).*

*“Have more spirituality development in me” (Participant #1).*

*“As an entrepreneur first you have to see yourself as a Muslim” (Participant #2).*

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<sup>5</sup><http://www.khilafah.com/index.php/concepts/belief/5660-islam-and-spirituality->

*"I could take this entrepreneurship hat and say no I need to earn money. No, that's not the case it is always about spreading Allah's word and [I] try to do as much as can"* (Participant #3).

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Some of the entrepreneurs shared how their spiritual values were important factors encouraging them to pay *zakat* and give charity. Participants mentioned that performing such religious rituals help them achieve satisfaction and happiness. The following quotes from some of the participants highlight this theme:

*"I would like to take some portion of the money and give it for charity"* (Participant #1).

*"I remember in Surah al-Baqara (Quran, Chapter 2), there is one verse of Infaq (spending in charity), like when you give let say 1RM, Allah will give you back 700 times..."* (Participant #2).

*"I can see happy faces. I think to practice Islamic spirituality. We always remind everybody that you are here not because you are that great but Allah has given you so many blessing and you should be thankful"* (Participant #2).

*"I find my satisfaction. I have time for my family, husband, and my children. In fact I control my time."* (Participant #3).

These findings seem to be consistent with the research of Hawa (2004) who believe that spirituality cannot be maintained unless all religious rituals of fasting, pilgrimage (*hajj*) and *zakat* are observed regularly. In essence, people perform religious rituals to achieve satisfaction, happiness, good performance, and positive job commitment, improve their focus, and sustain their health and well-being.

### ***Spirituality vs. Prioritizing the Needs of Family and Life***

Interviewees agree that spirituality helped them prioritize the needs of their family and life. Participants openly shared that as Malaysian women entrepreneurs and believers in Islam, they needed to balance out between the needs of their work and family, for the reason that they are required to be good not only in their work and towards the people around them, but also to their parents and family as Islam command them to care for them. Participants also agreed that they needed to ensure that their family and children stay their first priority. The following quotes illustrate the point:

*"But first and for all is parents and family. So I have to make sure that number one in the list are them. My family, my mom"* (Participant #1).

*"There is time for family; there is time for friends and for other things"* (Participant #2).

*"Because I want to spend more time with my parents"* (Participant #3).

### ***Spirituality and Decision Making***

In this section, we intend to explore the experience of participants' on the impact of Islamic spirituality on their decision-making and achievements. This study found that women entrepreneurs strongly believed that they were highly spiritual, and that their religious rituals helped them succeed in their decision-making and overall entrepreneurship. Moreover, all of the participants attributed their entrepreneurial success and decision making to their faith in God. Participants were persuaded that their connection with God was the source of all things, including their decision making and. They believe that when God was not seen as part of their decision-making, then their entrepreneurial endeavor and eventually achievement was just futile. For them, spirituality was always present, even in the process of making decisions in small businesses. Participants however did not ignore the impact of other factors such as financial support or motivation, but rather consider Islamic spirituality as the most essential factor that influences their business decision as clearly illustrated in the following quotes:

*“The point is spirituality to me, and back to what I believe, is my connection with God so therefore how I move, how I make decisions is based on that spirituality, which means every single decision I do, every movement I do, every decision making is surrounded by this spirituality understanding” (Participant #1).*

*“So many considerations of taking business loans from the bank. Let us say this bank comes to us and offers conventional Islamic finance, so we don't take it, so whatever we do we don't want this interest or non-Islamic finance. Although it will inject some big amount of money, but we don't allow the way that is not Baraka, so I think that kind of spirituality influences our decision making in terms of how to proceed, whether with a certain vendor or whether to consider taking certain exhibitions” (Participant #2).*

*“Even in decision making in venues and decision making in hiring contractors or people to do design work. These are all very important ... I have to ensure that my spirituality is always there.....if I want to make a decision the first thing that I will check is my spirituality” (Participant #3).*

*“Our relationship with our co-worker, our relationship with our partner, everything is based on spirituality” (Participant #4).*

*“It touches the heart and it comes from spirituality. It doesn't come from anywhere else, you can put it all together physically but without the heart and soul without spirituality it doesn't have meaning (Participant #5).*

## Conclusion

Muslim women in Malaysia have made significant inroads into entrepreneurial decision-making through capitalizing of religiosity and spirituality, both of which provide them with guidance, support, satisfaction, and balance. This study advances that Islamic spirituality was identified a primary factors for women entrepreneurial success, and effective means to handle work pressure and stresses. Respondents spoke extensively about the struggles they initially experienced as entrepreneurs and how their relationship with God sustained them and gave them motivation and a sense of purpose to continue their business. This study also found that the main source for the Islamic spirituality are the elements which the entrepreneurs would personally practice including their basic knowledge, the pursued knowledge, the basic knowledge they hold from the Qur'an, prayers (*du'a*), trust in God, paying *zakat*, and thankfulness (*shukr*) to God and to people, remembrance of God (*dhikr*) and forgiveness of other. These serve as effective strategies for coping with life stressors, and role-conflict. For al-Ghazali (2002) the basic Islamic rituals like prayer, fasting, pilgrimage (*hajj*) and *zakat* help individuals avoid wrong-doings and sayings, leading effectively to righteousness. Achour et al., (2014) noted that recitation of the Qur'an and understand of its meaning support and at the same time motivate Muslims to cope effectively with life problems and further enhance the quality of their decision making.

This research found that spirituality was critical in the business experience of Muslim women's entrepreneurship, and rated it as the most essential factor enabling them to increase their potential, and help their employees and wider community at large. In line with this contention, Kamil (2011) revealed that the Islamic spirituality leads to the attainment of high ethical and moral values of employees that might control many undesirable employees' behaviors which negatively affecting organizational performance. Islamic spirituality serves as a bulwark against the myriad stressors encountered by Muslim women entrepreneurs, and self-attestedly plays a serious yet central part in their decision-making and motivation. These highlight the imperative need for future policies on women entrepreneurship to be cognizant of the significance and criticality of spirituality to the vitality and sustainable building of entrepreneurial culture.

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