

# PRACE NAUKOWE

Uniwersytetu Ekonomicznego we Wrocławiu

# RESEARCH PAPERS

of Wrocław University of Economics

Nr 351

## Finance and Accounting – Theory and Practice

edited by  
Jacek Adamek  
Magdalena Swacha-Lech



Publishing House of Wrocław University of Economics  
Wrocław 2014

Copy-editing: Elżbieta Macauley, Tim Macauley

Layout: Barbara Łopusiewicz

Proof-reading: Barbara Cibis

Typesetting: Beata Mazur

Cover design: Beata Dębska

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Wrocław 2014

**ISSN 1899-3192**

**ISBN 978-83-7695-406-6**

The original version: printed

Printing:

EXPOL, P. Rybiński, J. Dąbek, sp.j.

ul. Brzeska 4, 87-800 Włocławek

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**Adriana Przybyszewska**

Wrocław University of Economics

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## THE CULTURAL DETERMINANTS OF WOMEN'S ENTREPRENEURSHIP IN ISLAM – AN OUTLINE

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**Summary:** The objective of the article is to present determinants of women's entrepreneurship in the Islamic cultural area. The first part of the article offers a definition of the concept of culture and presents a brief outline of Islamic culture based on the book of the Koran, which exerts great impact on all spheres of human life in Muslim countries. Next, the author's attention is concentrated on the role of women in Muslim culture. The position of women in the family and in society was characterized along with the resulting limitations. On this basis, women's entrepreneurship in Islamic culture and its determinants were discussed. In spite of numerous studies and publications concentrating on women's entrepreneurship in general terms, it is difficult to find literature references covering the issues of entrepreneurship in an area which is culturally unfavourable for any changes in the situation of women.

**Keywords:** culture, Islam, woman, entrepreneurship.

DOI: 10.15611/pn.2014.351.18

### 1. Introduction

The entrepreneurship among women represents an intensely developing phenomenon all over the world. In these times of globalization, but also dominated by the economic downturn and the growing unemployment rate currently affecting many countries worldwide, increasing attention is being focused on women, since the potential ingrained in their entrepreneurship can serve as a stimulating agent for economic growth and become a factor reducing both unemployment and poverty. Therefore this phenomenon is attracting more and more attention from economists, politicians and non-governmental organizations in terms of its theoretical, scientific and also practical aspects.

In spite of the globally increasing women's entrepreneurship<sup>1</sup>, it has to be emphasized that this situation is developing unevenly in certain regions of the world and cultural areas. The growth tendency in entrepreneurship is much smaller, e.g. in the Middle East and African countries.

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<sup>1</sup> See e.g. in [Kelley et al. 2010].

The objective of the article is to present the determinants of women's entrepreneurship in the Islamic cultural area and to emphasize how important it is, owing to such diametric differences, to study the concept of entrepreneurship individually in particular cultural areas. Women's entrepreneurship represents a phenomenon which, in recent years, has been attracting much interest among researchers and thus more and more publications discussing this subject matter are being published. According to the author, however, it is incorrect to over generalize this phenomenon on a global scale, both in scientific and statistical publications. This results in missing the specific nature of the discussed problem and failing to capture the differences characteristic for particular regions of the world.

## 2. Islam as a component of culture

Culture represents both a broad and ambiguous concept. It can be interpreted in many ways, depending on the context, associations and individual experiences. Each scientific discipline defines culture according to its own specifics and therefore there are hundreds of definitions to choose from.

Culture can be understood as the system of values, standards and behaviour characteristic for particular groups and nations. Not everybody shares identical values or behaves in line with the accepted standards, however, everybody recognizes them as characteristic for their group [*Edukacja międzykulturowa* 2008, p. 8].

One of the common definitions of culture was offered in the 19th century by the anthropologist E. Taylor, who claimed that: "Culture, i.e. civilization, represents a complex entity which covers knowledge, religion, art, ethics, laws, customs, as well as other skills and habits acquired by people as members of a society" [*Edukacja międzykulturowa* 2008, p. 9].

E. Schein observes that "Culture is the way, following which a group of people solves problems and settles disputes" [Trompenaars, Hampden-Turner 2002, p. 19].

C. Geertz defines culture as "the structure of meanings according to which people interpret their experiences and arrange their actions" [Burszta 2006, p. 37].

According to J. Barzun "Culture can be thought of as the network of beliefs and goals within which every string pulls different ones, having been simultaneously pulled by them and thus constantly changing the entire system".

Culture is a social phenomenon since it is always, or at least to some extent, common for people living in a given social environment. It is a collectively programmed mind which distinguishes members of one group or category from those covered by another one [Hofstede 2000, p. 40].

The values differentiating particular cultures from one another can be presented as culture dimensions (features). A dimension is here referred to as a certain aspect of culture which is measurable and allows for specifying the given culture position in the context of other cultures. The scope of the presented values corresponds to the dimensions referred to by G. Hofstede as:

- power distance,
- collectivism and individualism,
- femininity and masculinity,
- avoiding uncertainty,

later (1991) a fifth dimension was distinguished long- and short-term orientation [Hofstede 2000, p. 51], and in 2010 the final sixth dimension was added: restraint [The Hofstede Centre].

Cultures differ, among others, in the level of masculinity–femininity as the basis for interpreting the behaviour of both genders' representatives and also as their determinant. The dimension of masculinity–femininity is defined by the degree to which a given community puts an emphasis on the diversity of behaviours related to gender roles. The role of gender is understood as the generally accepted, in a given culture, model of behaviour and functions assigned to men and women. High cultural masculinity, typical for Islamic culture, is related to the significant distinction between the roles characteristic for a given gender and behaviour typical for males and females. In male oriented cultures men have a stronger social position, more extensive access to power structures and the possibility of controlling women's behaviour [*Kobieta w kulturze...* 2006, p. 135]. However, the masculinity index, calculated at the level of 52 for the Arab countries, is only slightly higher from the mean value (50,2) calculated for countries studied regarding the level of cultural value dimensions, points to an average masculinity level. The culture of the Arab world is referred to as “masculine”. According to G. Hofstede, restricting women's rights in this particular cultural area results more from religious reasons than the cultural paradigm [The Hofstede Centre]; vide [Adamek 2012, p. 71].

While defining culture and referring it later to Islamic culture, it is also worth mentioning what is meant by cultural identity. This is defined as the relatively permanent identification of a group of people and its individual members with a particular cultural system, ideas, beliefs, attitudes created by a group, particular customs and traditions, as well as a certain axiological and normative system. Cultural identity is characterized by a set of beliefs and behaviour and common language which distinguishes ethnic groups from one another and from the dominating culture. Fostering cultural elements strengthens the cultural identity of nations. People deprived of a particular location, heritage or missing the attachment to traditions in a given country are not capable of strengthening their identity [Szczepański 2005, p. 121].

Islam, as a monotheistic religion, shares its roots with Judaism and Christianity. In Arabic it means surrendering to God. This term is also explained based on the word *salām* – peace. The purpose of Islam, and the teaching of the Prophet Muhammad, was to unite all people in one big family. Such a message was initially spread mainly among the representatives of Arab tribes, in the course of time, however, it became popularized all over the world.

According to data published by the Pew Research Centre for December 2012, Islam has 1,6 billion followers, which constitutes 23% of the global population and makes it the second biggest, by the number of followers, religion worldwide [Pew Research Center]. However, it is claimed that the official estimations were underestimated and the actual number of Muslims could even amount to 2,08 billion people. Therefore, in terms of the number of its followers, this religion occupies first place, since according to the same estimates the number of Christians is about 2,01 billion people [Muslim Population...]. Islam is divided into denominations, the dominating Sunnis make up about 88% of Muslims, Shiites almost 11%, the remaining denominations are: Ahmadiyya, Kharijites, Alawi, Druze, Yazidi [*Kraje rozwijające się...* 2011, p. 66]. The contemporary centre of Islam is moving away from the Middle East more eastwards. Currently the biggest Muslim countries are: Indonesia (approx. 195,2 mln), Pakistan (160,8 mln), India (approx. 154,5 mln), Bangladesh (129,7 mln), Turkey (72,7 mln), Egypt (69,5 mln), Iran (68,8 mln), Nigeria (65,7 mln) and China (39,1 mln) [NationMaster]. Islam is also gradually increasing its presence in Europe and the United States of America [*Kraje rozwijające się...* 2011, p. 69].

Islam follows the belief in one God (Allah) who constitutes perfect law and represents the source of all the existing knowledge, power and justice. According to the principles of the Koran – the holy book for the Muslims, every follower of Islam is obliged to believe in one God (*ahâda*), to pray five times during the day and night (*salât*), to keep fasting in the month of Ramadan (*sawm*), to offer alms for the poor (*zakâ*), and to make a pilgrimage to Mecca as the place of Mahomet's birth (*hadð*). These practices establish the so-called pillars of Islam and by subordinating every Muslim follower's life to these practices they have become their religious, social, economic and political foundation. Islamic law represents the totalitarian law which governs and supervises every single dimension of human activity [Adamek 2010, pp. 45-46].

### 3. A woman in Islam

According to the culturally universal stereotype of femininity, a woman is the source of emotional support for others, a specialist in managing emotional relations and bonds with the environment. She should also take care of the children and do the household chores. A man, according to the existing stereotypes, is perceived as the core person in a household, who supports his family financially and acts as a leader responsible for making crucial decisions, especially in difficult and crisis situations. Female behaviour is usually analyzed from the perspective of carrying and assisting duties while male roles are rather observed in terms of independence and leadership [*Kobieta w kulturze...* 2006, p. 136].

The behaviour of women in Islam is only partially determined by religion since, to a great extent, it constitutes the legacy of pre-Islamic common law. In Islamic



culture it is a woman, not the entire family, who has the dowry at her disposal and manages the common assets. In the Koran, marriage is presented as the mutual commitment of a woman and a man [Tworuschka 2009, p. 70]. The Koran allows a man to marry four wives, however, on condition that he will treat them all equally and fairly.<sup>2</sup>

A married Muslim has significant financial and social commitments. He is obliged to ensure his wife a decent standard of living, adequate to the standards in his family house. He also has to take care of his parents, brothers and sisters, the children and close relatives of his wife when they are in need. On the other hand, a woman can take advantage of her assets independently and without any limits and does not have similar obligations. These phenomena and the practices occurring in a Muslim society, i.e. the superiority of men in a family, polygamy, the unilateral right of divorce and the exclusion of women from social life, indicate the ongoing problem of women holding a weak position in Islamic society, and function as an incentive for initiating discussion about their social role. In the course of studying these phenomena, it is also investigated to what extent the role of women depends on cultural influences and which components are purely religious in this matter. It is postulated to offer better education to women and to introduce changes in both marriage and divorce laws. In spite of reducing the absolute dominance of men and a certain improvement in the situation of women, in many Islamic countries quite the contrary situation can be observed. Trends weakening the position of women have intensified to such extent that many of their privileges were taken away from them [Tworuschka 2009, p. 71].

In line with the civil law, many Muslim women have either a passive or active voting right and in public life they are treated equally to men. For example, in Egypt, Iran and Iraq women were even working as ministers. The impact of *Sharia* on common family law is not questioned, however, it is criticized with regard to the problems of polygamy and divorce law. In Turkey, Tunisia, Iraq, Yemen, Syria, Lebanon and Jordan polygamy was rejected, thus strengthening the status of women. In spite of this, there occur increasing problems in these countries in terms of divorce law, child care and difficulties related to the standards of upbringing and education, i.e. the requirements of the obligatory division into gender in educational institutions [Tworuschka 2009, p. 72].

In countries where the majority of inhabitants are Islamic followers, a strongly patriarchal tendency dominates. In Muslim countries the duties assigned to women and men are strictly divided. In terms of gender identity Islam points to the biological and physiological differences which are responsible for all the remaining differences between women and men. This is reflected for example in the following citation from the Koran (Sura IV, verse 34): "Men are above women because God offered

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<sup>2</sup> "Thus marry the women who are pleasant for you – two, three or four. However, if you fear that you may not be fair, marry only one..." (Sura IV, verse 3).

superiority of one over the other and also because they give away their property. Therefore virtuous women are humble and keep this in secret which was kept by God. And admonish those whose disobedience you fear, leave them in beds and beat them up! But if they are obedient to you try not to use force against them. God is truly sublime and great!" [Koran 2009, p. 201].

In spite of the fact that Islam is identified with the patriarchal tradition, a woman plays an important role in both family and social life. Motherhood is the source of a woman's prestige. Koran laws expect men to take care of women. A Muslim female should have her subsistence ensured by her husband, father, brother or cousin. A woman's standard of living and her satisfaction represent a sort of an external showcase of a man, whereas the role played by a woman is analyzed in terms of three dimensions: she is taken of care by a man, she should be obedient to him, her position and respect depend on how she fulfils her household and family duties [*Kobieta w kulturze...* 2006, p. 137].

#### **4. Women's entrepreneurship in Islam**

Islam, in accordance with its teaching, represents the denomination propagating human activity in the economic sphere. Preventing idleness and emphasising entrepreneurial behaviour is based on substantive legal grounds. While concentrating on the goals of business activities undertaken by followers of Islam, it is worth mentioning that this activity should be regarded as the means for the improvement of current existence, the ongoing influence on morality and achieving goals underlying the eternal life of Muslims [Adamek 2010, pp. 52-53].

As a result of the significant increase in the number of Muslims in European countries, and the increasing number of this religion's followers all over the world, the dissemination of Muslim culture is observed and its moving outside the area of Asian and African countries. Therefore in the course of studying the issues of entrepreneurship among Islamic followers one should analyze the situation existing in typically Muslim countries, as well as that characteristic for countries inhabited by emigrants and converts. The entrepreneurship of women professing Islam in conservative Muslim countries is subject to different, more stringent legal, economic and cultural rules than the ones typical for countries from a different cultural area, like in Western Europe.

Women's entrepreneurship in conservative Muslim countries is, to a great extent, determined by the Koran, the *Sharia* laws and social standards constituting the legislative and economic framework for the activities undertaken by women. The Koran defines the laws and obligations of women and imposes diverse limitations on them. For example, *qiwama* law refers to the patriarchal responsibility towards women, including their support and protection. A separate workplace is provided for women and men, whereas working or running a business outside home requires the

consent of a male family member. On the other hand, *wasta* law provides for the dominance of male business relations/networks and requires male support in gaining access by women to these networks. Therefore women have to rely on men in accessing business networks since the Koran imposes not only solely male contacts but also outside family ones [McIntosh, Islam 2010, p. 103].

The problem of women's clothing also represents a complex issue in Islam. The limitations refer to Muslim females staying outside their house. The Koran instructs women to be dressed modestly while staying outside their homes [Tworuschka 2009, p. 90]. Modesty requires women to wear a *hijab* – a veil covering their hair and face. The *Hijab* is a strong symbol of being faithful to Islam, respecting it and thus helps in obtaining preferential access to business connections.

Education and professional experience also represent important factors in Muslim culture which have an impact on finding a source for financing a business. Among Muslim women there is a tendency towards acquiring education in typically feminine professions, like art, nursing, teaching. However, it does happen more and more often that women graduate from technical colleges. A female who is a university graduate also stands a bigger chance of finding work outside her home and the learned business skills increase the probability of her professional success. Women entrepreneurs who are university graduates with professional experience and confidence in their skills have a greater chance of becoming successful in running their own business in branches which are not traditionally associated with women [McIntosh, Islam 2010, p. 104].

Women entrepreneurs in Islam can relate their activities to two different networks of relations and financial sources. The majority are family relations with external connections to follow, for example with business or commercial partners, as well as institutions and associations. Financial means forthcoming from their fathers, husbands or other family members represent the traditional financing sources for women entrepreneurs. These sources usually ensure the capital sufficient for running a small scale business in traditional branches such as shops, restaurants, services. Along with the growth of aspirations, women have become involved in larger projects for which the traditional financing sources do not provide sufficient capital. In such circumstances, banks have become adequate financing sources [McIntosh, Islam 2010, p. 105]. In accordance with the principles of the Koran it is prohibited to charge interest. Both the capital provider and the lender should jointly share the risk of the concluded transactions and the profits earned from the carried out financial projects [Adamek 2010, p. 59]. Due to the existing risk, banks are more inclined to offer credit to better educated women, ones presenting professional experience and involved in business offering a higher probability of success. Islamic banks employ as clerks mostly men who follow the laws of *qiwama* and *wasta*. It is therefore highly likely that women wearing a *hijab* will be regarded as privileged clients.

Having analyzed the entrepreneurship of Muslim women originating from countries in which they constitute just the national minority, much more liberal

principles can be observed since they result from completely different cultural standards or legislation. Strict adherence to Koran law constitutes, to a great extent, the individual choice of women, resulting from a strong feeling of cultural identity and loyalty to their ethnic origins. However, the sense of identity can also present a significant barrier for them in becoming open to opportunities created by the environment and assimilated in it.

The awareness of femininity is the reason for tensions expressed by Muslim women regarding Western and Islamic standards and values. Muslim women are perceived in various ways by the communities they reside in. They are sometimes regarded as the admiration-worthy female counterparts of their “brothers”, frequently associated with the criminal underworld, and contrary to them are recognized as talented, hard working students, persecuted, dependent and oppressed by their husbands. The living conditions of Muslim women in Western Europe make them rethink the role of Islam in their life, including the professional challenges still ahead of them [Essers, Benschop 2009, p. 404].

## 5. Final remarks

Women’s entrepreneurship, owing to its significance and development, represents a phenomenon relatively widely discussed in literature. In these times of globalization and disappearing boundaries in many spheres of life, certain problems are referred to in general terms and their respective numbers are often averaged. According to the author, such generalizations may result in blurring the specific nature of the particular phenomena and the underlying crucial differences.

The article presents the determinants responsible for women’s entrepreneurship in Islamic cultural area, distinctive by the specific form of social, political and economic relations. These relations and all dimensions of human activity are subordinate to *Sharia*. Women play an important role in Islamic culture in terms of their social and family input, however, due to the patriarchal nature of this culture, they have to face numerous limitations. While discussing Islamic culture and women’s entrepreneurship one cannot analyze it only with reference to Arab and African countries. This area is inhabited by approximately 85% of the followers of Islam. A significant increase in the number of Muslims has also been recorded in the remaining regions of the world, in Europe they make up around 8% of the population. In conservative Muslim countries, women’s entrepreneurship is characterized by far more stringent legal, economic and cultural rules, compared to countries where Muslims constitute just a national minority. More liberal countries open wider opportunities for the development of women’s entrepreneurship, also Muslim ones. A significant barrier in taking advantage of these possibilities frequently takes the form of strong cultural affiliations and the different identity highlighted in various ways. It can be assumed that part of the Muslim community did not manage to

assimilate well enough within the society of the countries they reside in. Muslims, connected by their own religion, are frequently focused on relating to their own community only. Islam and the laws of the Koran – as the basis for ethical principles and the remaining rules – determine a specific way of living and conducting business which quite distant from the “spirit of capitalism” and remain negatively oriented in relation to successful entrepreneurship in the understanding of market economy rules.

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## **KULTUROWE UWARUNKOWANIA PRZEDSIĘBIORCZOŚCI KOBIEC W ISLAMIE – ZARYS**

**Streszczenie:** Celem artykułu jest przedstawienie uwarunkowań przedsiębiorczości kobiet w islamskim obszarze kulturowym. W pierwszej części artykułu zdefiniowano pojęcie kultury oraz w krótkim zarysie przedstawiono, kulturę islamu opartą na księdze Koranu, mające wpływ na wszystkie wymiary życia człowieka w krajach muzułmańskich. Następnie skoncentrowano uwagę na roli kobiety w kulturze muzułmańskiej. Scharakteryzowano pozycję kobiet w rodzinie i społeczeństwie i wynikające z tego ograniczenia. Zwrócono uwagę na przedsiębiorczość kobiet w kulturze islamu i jej uwarunkowania. Pomimo wielu badań i publikacji koncentrujących się ogólnie na przedsiębiorczości kobiet, w literaturze przedmiotu trudno odnaleźć zagadnienia poruszające kwestie przedsiębiorczości na obszarze kulturowo niesprzyjającym zmianie pozycji kobiet.

**Słowa kluczowe:** kultura, islam, kobieta, przedsiębiorczość.