



Ethnicity and innovation: A study of Muslim women owned businesses in Bhiwandi

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Abstract: *Women Entrepreneurship has become prominent and play an essential role in upgrading living standards in economic as well as social contribution. Ethnic and religious diversity is increasing worldwide as religion and culture plays an important role in shaping and influencing entrepreneurship. This paper studies the effect of religious and ethnic diversity on women's entrepreneurial performance and the role culture and religious belief systems play in business development. Diversity from the point of view of entrepreneurship and connection of religious diversity to their success. It is an effort to understand the expansion of Muslim women entrepreneurs in Bhiwandi. The participation of Muslim women is comparatively low as compared with other religious groups. These Muslim women entrepreneurs face many social, cultural and economic challenges. For this purpose, women owned/ led businesses in Bhiwandi were focused. Adopting the survey methodology, this paper attempts to review first-hand cases of the role of Muslim women entrepreneurs, and the challenges faced by them. The structured questionnaires were administered to 30 randomly selected Muslim women entrepreneurs. Further in-depth case studies were conducted from a random sampling of 10 Muslim women entrepreneurs. It is observed that Muslim women owned businesses are more likely to concentrate on the ethnic market. They are smaller than the regular small business in terms of income and employment and concentrated in areas of low profitability. Muslims are also more likely to enter into business because of unemployment than for entrepreneurial reasons and are under-represented compared to other communities. This is due to their relatively lower socio-economic status which in part is determined by cultural factors, namely the low participation of Muslim women in the labour force. Religion and culture has an indirect rather than a direct impact on entrepreneurship, and socio-economic status is a better predictor of entry into business. Religion and culture has great influence on women's inclination to participate in business activity which is embedded in religious beliefs, family background, education level, and language. It is very much true that cultural aspects influence individual's choice to engage in entrepreneurial activity and the social group system is a cultural structure that forces woman individuals to be self-employed and others to be labourers because of their status in society. This paper will explore the basic criteria of how the religious consciousness facilitate on the women's entrepreneurial behaviour with a low transformative potential obstructing women entrepreneurship.*

Key Words: *Entrepreneurs, Muslim, Women, Diversity, Religion, Ethnic*

1. INTRODUCTION:

“An entrepreneur is a person who obtains the production factors to produce and/or commercialise an economic product and/or service, brings them together in a compatible way, seeks profit and bears all the risks that may arise as a result of her/his enterprises”(Ilter, PP.1). Entrepreneurship introduces innovation and progress in society. It satisfies new needs, plays an important role in future development by generating employment, and ends poverty. Women entrepreneurs play an important role in social and economic growth. They contribute to the establishment of small and medium innovativeness that will generate sustainable economic growth and improve the ability of the nation to increase GDP. However, women entrepreneurs have to face positive and negative impacts as positively they can help the family funds and lessen the load of her spouse, while it can be negative if they are unable to take care of their regular household activities which can destroy the in-house peace of their family (Anggadwita et al, 2015). Business success is defined as considerations of the primary ethics that women entrepreneurs hold. Women entrepreneurs do not value monetary success criteria much but value flexibility, ability to decide on daily activities and quality of life. Socialization plays a significant part in how she makes her business decisions by defining these



standards. Ethics have a strong influence on occupational choices amongst Women entrepreneurs. This study looks at the role religion plays as a socializing agent, thus influencing entrepreneurial behaviour (Rogers, 2014)

This study aims to provide a general idea of the notions and extents of Muslim women entrepreneurs in the perspective of ethics and religion in Bhiwandi. The accomplishment of the business in Islam depends on a mixture of ethics, social, environmental and economic agreement with the laws of Islam. The study observes entrepreneurship in the religious perspective as a business organization that aims to generate economic and social worth. In order to get a clear picture of Muslim women entrepreneurs as a driver of social change in Bhiwandi, a survey was conducted on 30 women entrepreneurs in Bhiwandi to understand the problems and obstacles experienced by Muslim women entrepreneurs, as well as the full picture that inspire them to decide on an occupation in the field of entrepreneurship.

2. RELIGIOUS BELIEFS AND WOMEN IN ISLAM:

Religion is one of the most important factors that affect the culture of the society. Religion does not only affect the values and beliefs of the society but also affects the economic and juridical structure. Max Weber expressed that religious values made way for Business ethics.

Islam accepts entrepreneurship regardless of its being opportunity or necessity driven as long as it stands on decent and ethical grounds and adapts to the Islamic code of conduct. Islam approves of Muslims seeking profit through the creation of, or the engagement in, business undertakings. Other inspirations of Muslim women entrepreneurs in addition to meeting the financial needs is to get a profit. Business activity to seek profit is not prohibited in Islam as far as it is in accordance with the teachings of Islam and do not harm others (Hoque et al, 2014). Entrepreneurship is a noble profession and earn a respectable place in Islam, Allah has permitted the sale and purchase and forbidden usury (Al-Baqarah: 275). (Hoque et al, 2014).

Islam gives women equal rights with men to maintain the social equilibrium. Women in Islam holds a privileged position and allows her to engage in economic activity. "Prophet Muhammad (SAW) encourages women in various fields of activities, trade is one of them; his wife (Khadija) is an example of success for Moslem women entrepreneurs in her era" (Anggadwita et al, 2015, pp.2).

Islam gives women full right to ownership and disposition of her property as per her own will. She has the right and complete authority to donate, sell and rent her property or increase it by trade. She is not obliged to get permission from her husband for these. Islam encourages them to be engaged in entrepreneurial activities. "Men shall have a benefit from what they earn, and women shall have a benefit from what they earn" (Surah An- Nisa: Ayat 32).

"Islamic law has given full right to women to work within the limits that protect her honor and dignity. Islam permits woman to individually conduct her business agreements and financial transactions. All such contracts and transactions are sound and valid in the view of Islamic jurisprudence. The work that the women engage outside the home must not conflict with her duties and responsibilities to her husband and children. Her work must be with other women and free of intermingling in a male environment where she may come into physical contact with men, or is confined and exposed to molestation and abuse" (Hoque et al, 2014, pp.49).

3. Review of Literature:

Entrepreneurial activity is a vital element of progress. In entrepreneurial undertakings sales and employment grow faster than in state or privatised firms. Entrepreneurship may also drive innovation that benefits the marginalised, which is also known as inclusive innovation. Entrepreneurship is increasing in diversity at low levels of cultural heterogeneity. Moreover, we speculate that limited social networks, as captured by religious diversity, will have a strong effect on entrepreneurial trial, as such networks encourage intra-group collaboration. In contrast, when it comes to business success language diversity is more relevant. Not only are language networks easier for entrepreneurs to access, but they also emphasise communication, which is a primary skill necessary for business success (Nikolova and Simroth, 2013).

Entrepreneurship involves setting up a new business. What motivates women towards business, income may possibly be one reason, and the ambition to take risk and adventure may be another. The women entrepreneur may be inspired not only by financial purposes but also by the ambition to innovate and produce new products. However the optimistic attitude alone may not encourage free enterprise. For some women self-employment may be the only option available (Basu, 2002).

Women may be well organised to exploit various religious and community networks together to start a business enterprise. The heterogeneity of female contacts suggests that females maintain weaker connections, which are more likely to channel new ideas and information. Also, it may be easier for women to gain the benefits of diversity, since they tend to be more concerned than men about the consequences of their behaviour on others. (Armendariz and Morduch, 2005: 218-19). (Nikolova et al, 2013).



While men's entrepreneurship may focus on profitability, this motivation for women is entirely different. Women choose to start a business to gain flexibility and to manage family burdens. The decisions women make with respect to these businesses point out a desire to support a smooth work-family equilibrium. Women feel owning a business as a type of work which is integrally flexible. When confronted with situations where they want to or need to work, they choose to start a business in order to meet their house hold responsibilities. Women then choose to keep their businesses at a manageable level, one which will not overtake their family life. This main purpose plays an essential role in understanding female entrepreneurship. Hence businesses are formed and their consequences ought to be different. (Rogers, 2014)

Max Weber highlighted the impact of culture on entrepreneurship at the beginning of twenty century through his theory of Protestant Ethics and Spirit of Capitalism. Culture is greatly influenced by religion since religion determines a person's basic values and beliefs. He argued Protestantism encouraged a philosophy that give emphasis to individualism, achievement motivation, legitimating of entrepreneurial vocations, rationality, asceticism, and self-reliance. This ethic was a fundamental element of the spirit of modern capitalism (Weber, 1976). However, Weber felt that this ethos of rational individualism was absent in other spiritual traditions. For instance, he argued that a rational economic ethic would not develop in Hinduism owing to its belief in the caste system, fate and rebirth, excessive ritualism and reliance on magic (Weber, 1958).

"Women's participation in paid employment has increased substantially in the last 50 years; particularly among married women and women with young children. Work and family are often seen by researchers as mutually exclusive domains that create role conflict for family women, as participation in the work (family) role is made more difficult by virtue of participation in the family (work) role" (Rogers, 2014. Pp.32). (Greenhaus and Beutell 1985:77). Culture may be defined as a set of shared values, beliefs and norms of a group or community. Hoftstede (1991) defines culture as "a collective programming of the mind which distinguishes the members of one group or category of people from another". Culture is a collective phenomenon that is made by individuals' social environment, not their genes. Cultural differences are the result of national, regional, ethnic, social class, religious, gender, and language variations. Culture may affect entrepreneurship through specific orientations and higher-level institutions However, positive reasons alone may not motivate entrepreneurship. Some individuals may have no other option but to choose self-employment.

4. PURPOSE OF THE STUDY:

The purpose of this qualitative case study is to observe the entrepreneurial experiences of Muslim women in Bhiwandi, the circumstances they perceive to improve or inhibit their entrepreneurial quests, and how they pursue to uphold positive social and economic change. The challenges faced by them and their entrepreneurial experiences. Unfortunately no studies are available on the entrepreneurial experiences of Muslim women of Bhiwandi how they pursue their entrepreneurial endeavours. Conducting a qualitative case study was an opening to enable in-depth interviews to capture the explanations and culture of Muslim women with open-ended questions. Case studies helped to gain insight from participants that will contribute new knowledge to academic literature about Muslim women entrepreneurs in Bhiwandi.

4.1. Significance of the Study:

There have been no studies conducted, relating to the entrepreneurial experiences of Muslim women in Bhiwandi. This study is envisioned to understand and to fill a cultural gap when Muslim women entrepreneurs share insights as they explain their experiences. Gaining knowledge and understanding of the culture, driving forces and experiences of Muslim female entrepreneurs.

5. METHODOLOGY:

This is a qualitative and quantitative study involving 30 cases of Muslim women small entrepreneurs from Bhiwandi. This method is particularly appropriate for the study that specifically deals with complex social phenomenon where relationships of entrepreneurs, which can be characterised as abstract and subjective, can only be gathered through interactions with the respondents that entails the richness of data. In addition, study on their development especially during the businesses' critical problems require detailed data that can only be obtained through qualitative method.

In view of qualitative in-depth interviews with 10 Muslim women to observe the role that religion and culture plays in their entrepreneurial undertakings and nuanced view of reality. The findings reveal that religion shapes a person's fundamental cultural framework, mainly their gender role attitudes about the role and responsibility of the woman in the household. These ethics and beliefs then influence the ways in which a woman understands her work



family conflict as well as the approach that she employs to handle the work family struggle. The cases for this study were selected based on snowball sampling among the Muslim Women entrepreneurs from Bhiwandi. They were selected accordingly to answer the research questions and to shed light on the given phenomenon. The total number of cases selected for this study is 40 Muslim women entrepreneurs from Bhiwandi. This study is based on in-depth interview technique, which were based on open ended and semi-structured design. The in-depth interviews were carried out with the Muslim entrepreneurs who were deemed as the strong and weak ties of the entrepreneurs including suppliers, customers, family members and others to acquire the overall picture of the subject being studied. The total number of interviews is 40.

5.1. Muslim Women Entrepreneurs in Bhiwandi

Muslim women entrepreneurs are defying the stereotype image that Business is often assumed to be a male-dominated sphere, and in the Muslim community – and women’s modesty is held at a premium - one might think that was doubly the case. The thought or idea of understanding women in entrepreneurial studies has increased in recent times. Small and Medium-sized Enterprises play a vital role in the development of Bhiwandi’s economy. Their contributions are also important trader and service providers to primary industries and a large number of them are also producers of finished goods and services. The Muslim women entrepreneur has entered into various business sectors in Bhiwandi. Based on the study these women are mostly involved in the culinary sector and garment trade though some are into baking and pharmacy. Majority of women entrepreneurs in the food industry followed by textiles, garments and bakery products. This shows that women entrepreneurs in the trade business incline to do business that does not require high skills and expertise. The main obstacle Muslim women entrepreneurs in Bhiwandi are business environment linked to peripheral factors such as competitiveness and capital. The competitive environment affects women entrepreneurial intentions

“Entrepreneurship by Muslim women has been a traditional practice that was established in Islamic culture and historically embedded in ancient Africa and Arabia. The practice of entrepreneurship was encouraged and validated during the dawn of Islam” (Bynum, 2019; pp.03) Muslim women entrepreneurs in Bhiwandi are self-motivated and this study try to find the entrepreneurial experiences of Muslim women from Bhiwandi with small business set-ups. Understanding the challenges associated with Muslim women entrepreneurs in Bhiwandi is an opportunity to investigate and ask questions about the past and to gain a better understanding of both their contributions and problems. By means religious structure, a cultural lens was needed to analysing the qualitative data. Precisely, discrepancies linked by means of discrimination, restrictions, and gender issues thrust upon minority Muslim women entrepreneurs are beyond measure.

Patriarchal men always want to keep their wife at home so that they would not participate in different entrepreneurial activities. Social customs and strong religious restrictions are generating problems in operating business for women entrepreneurs. In Bhiwandi women are neglected from social point of view. Seclusion stops women to take part in different activities like social, economic, cultural and political. Purdah is perceived as a customs that uphold the privacy of women. While small businesses started and owned by women is increasing. The gender gap in work-related initiatives has been credited to the different socialization processes that men and women are subjected to in our society. This study explains how religion and ethics play a significant role in women’s entrepreneurial decisions. Religion being a crucial socializing aspect in gender role outlooks, specifically with views on the family and work (Rogers, 2014) Another potential is the relationship between Muslim women and divorce. It was seen that divorced women with single-income families have high chances of making entrepreneurship an attractive strategy due to its perceived flexibility. These families are dependent on the mothers’ income for survival. These women would then be faced with the need to provide while serving their children. The dependence on the mother’s income may also elucidate the positive. Starting a business at home with no employees, while providing the most flexibility may not be enough to meet the financial needs; therefore leading to these businesses being larger than those in other areas. This study reasons that it is the religious context in which she lives influence her entrepreneurial decisions not only religion. The religious context of an area also is dominant in women’s decisions about work and family, specifically the choice to start a business and the kind of that business. Traditional religious societies strongly idealize certain forms of the family (such as the women’s domesticity), economic factors may render this option infeasible.

6. WORK FAMILY CONFLICT:

Women often face heavy family and financial constraints. The increasing work pressure and the pressure to stay at home however leads to increased work family conflict. Challenged with these challenging difficulties, ardent women perhaps decide on to start business with high flexibility, which allows them to actively participate in the domestic responsibilities while providing income at the same time. Most of the Muslim women choose to start home



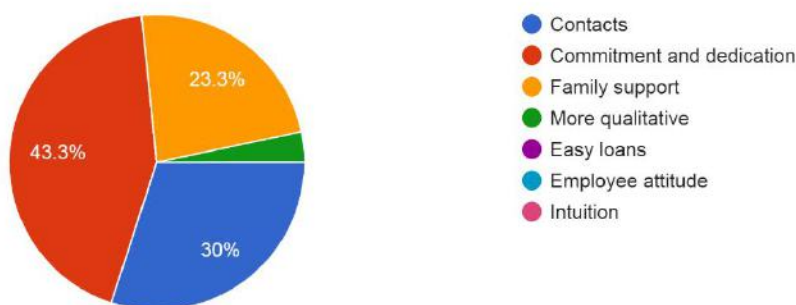
based business setups, as it is practical for more women in conservative Muslim societies. The flexibility and earnings that come with starting a business satisfies both family and financial limitations while reducing work family clash. The individual connections (i.e., spouse, family, close relatives and close friends) of all of these female entrepreneurs, who they regard as strong ties, plays a crucial role in both the start-up and the developing phase. This is because the relationship has existed long before the business was established, and they are willingly available in terms of supporting the entrepreneurs.

6.1. Strength and weaknesses

Network groups, such as the family/personal setup, occupational linkage, specialisation, status, as well as the community network in play essential roles in the growth of these small businesses. The Backing extended from the close family relations and nearby friends provides a huge motivational impact, expressly in the initial stages. For example, the entrepreneurs receive encouraging words and positive feedback from the family members to keep going although they have to face difficulties.

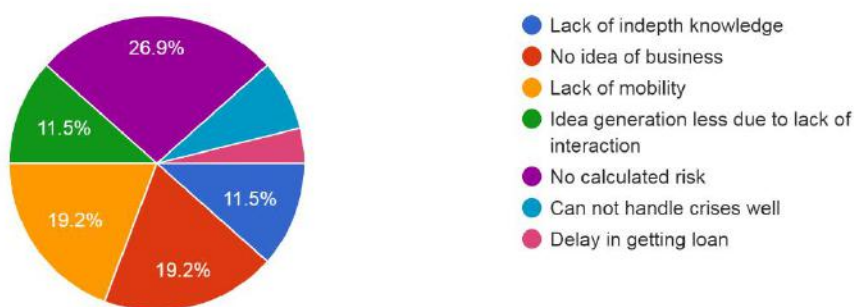
Graph 1

What were the various strengths of the enterprise
 30 responses



Graph 2

What were the various weaknesses
 26 responses



The number of ethnic minority-owned businesses has grown rapidly in Bhiwandi over the last two decades. It observes how the ethnic attributes affect the entrepreneurial behaviour and intends to contribute to our understanding of the relations between religion, culture and entrepreneurship. It does so by analysing and considering the entrepreneurial behaviour of Muslim women.

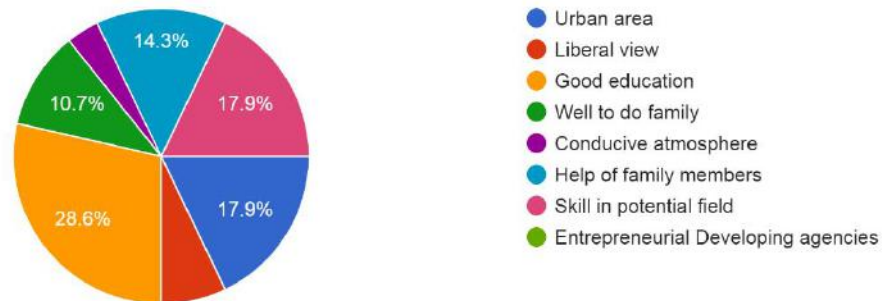
7. ENTREPRENEURSHIP AND CULTURE :

Based on the data, in this study women entrepreneurial businesses only consist of small-scale undertakings with maximum two employees. The nature of business may be influenced by regional or family tradition. The Konkani women, on the other hand, have a tradition of working therefore like to exploit these cooking skills when choosing their nature of business.



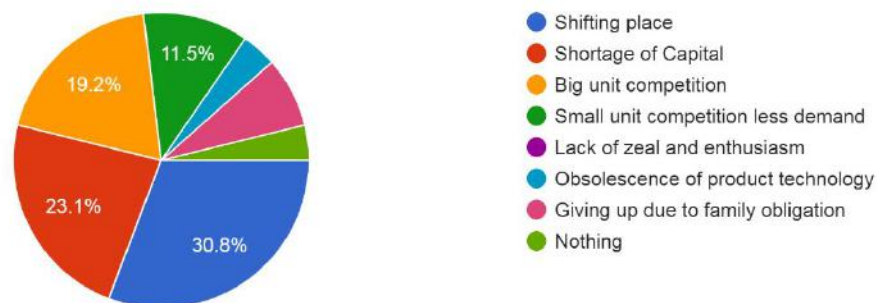
Graph3

What were the various opportunities
 28 responses



Graph 4

What were the various threats
 26 responses

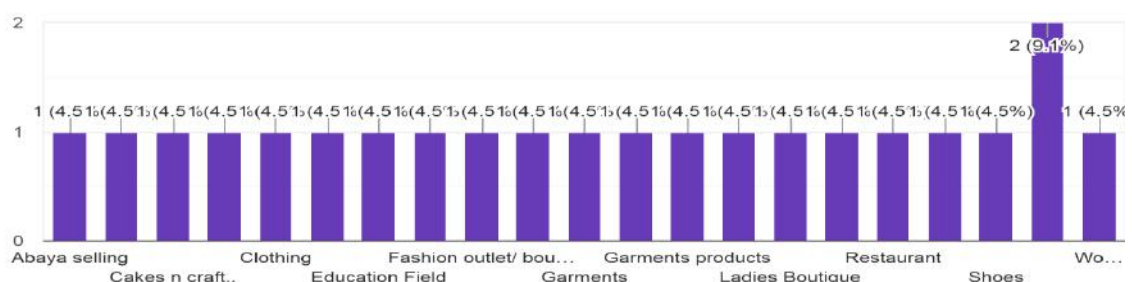


8. PROFILE OF RESPONDENTS :

In the era of globalization, Muslim women become entrepreneurs in the situation of the life with developments in science and technology preserving chastity, honour and dignity. The entrepreneurial activity of women can have an impact on job creation, reducing unemployment, female self-support, self-determination as a lead, reducing social inequalities and discrimination against women, and encourages the entrepreneurial spirit, especially for the youth. Based on the survey results of Muslim women entrepreneurs in Bhiwandi there are some facts that most of the respondents started out at the age of 25 years, it is a positive impact on women entrepreneurs who are more ready to plunge into the world of business. Based on educational background, women entrepreneurs is dominated by graduates, and even there are some women entrepreneurs who only educational background to the primary level. So it can be identified that women entrepreneurs still need education and training to increase their competences and skills in developing a business.

Graph 5

Type of Business
 22 responses

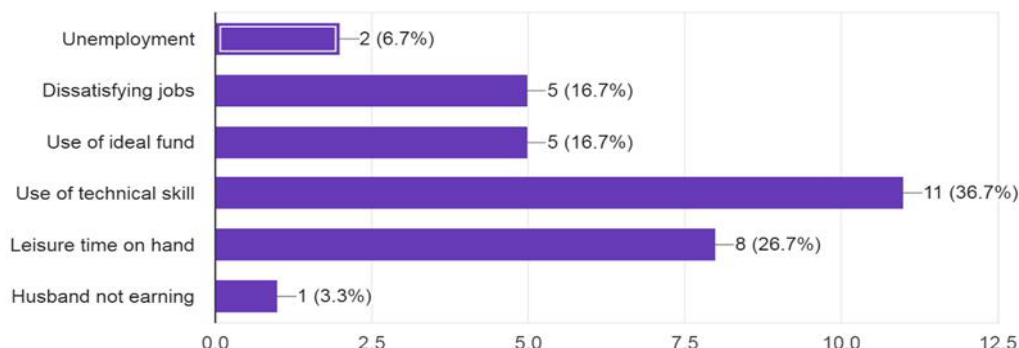




Graph 6

Which were the compelling reasons for starting the enterprise

30 responses

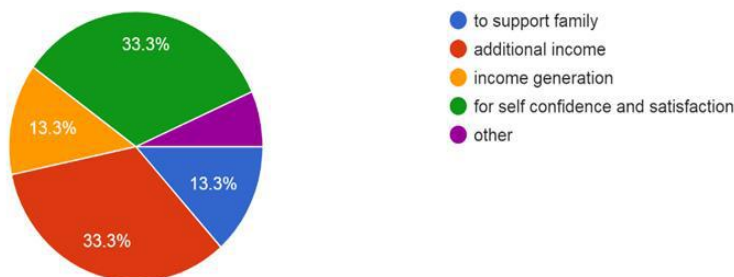


Almost 60% women entrepreneurs have been married, so they already have the burden of responsibility for her husband and children. 23.3% were single, 10% were divorced and 6.7% were separated. It is indeed an impact on their time management arrangements, where they should be able to balance between their responsibilities in the business and family. Most of the respondents belonged to the age group of 30-5 years. Almost 70% were from nuclear families and only 30% came from joint families. Almost 40% of the women entrepreneurs were post graduates and 23.3% were graduates with very few from professional background. Before entering the business 43.3% were housewives. Almost 33.3% women said the main reason to start business was additional income, 33.3% said for self-satisfaction, 13.3% started to support their families and income generation.

Graph 7

Reason to start Business

30 responses

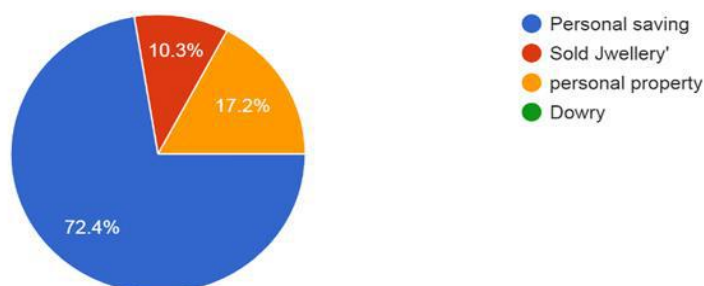


72.4% of the women used their personal savings to start new business, 17.2% used their personal property and 10.3% sold their gold jewellery.

Graph 8

What was the nature of self finance for starting the enterprise

29 responses

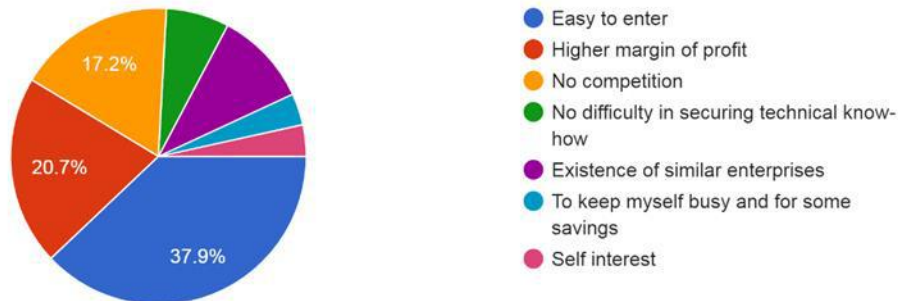


37.9% women said the reason for opting for business was easy to enter, 2.7% said higher margins of profit, and 17.2% said no competition,



Graph 9

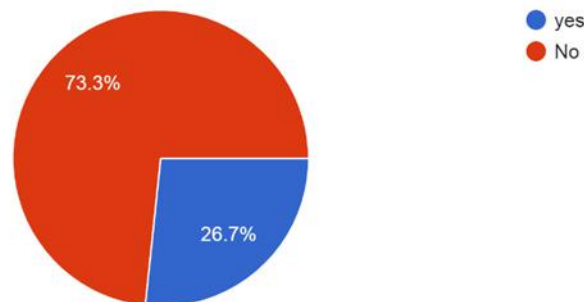
What was the reason for choosing business
 29 responses



It was observed as most of the women were living in nuclear families hence 73.3% said their families and husbands had no objections at the time of launching the project while 26.7 % said their families objected.

Graph 10

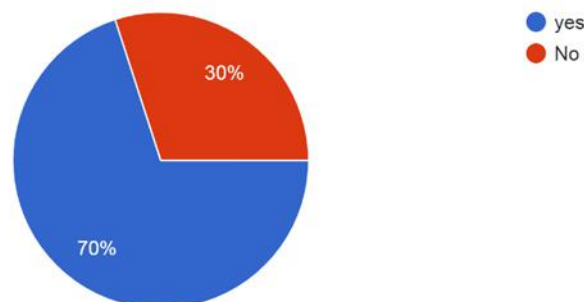
Objections by husbands/family members at the time of launching the project
 30 responses



All the women interviewed said that it was not religion but society that plays a major role. 70% women said the attitude of society around them was very indifferent while 30% said no.

Graph 11

In different attitude of the society.
 30 responses

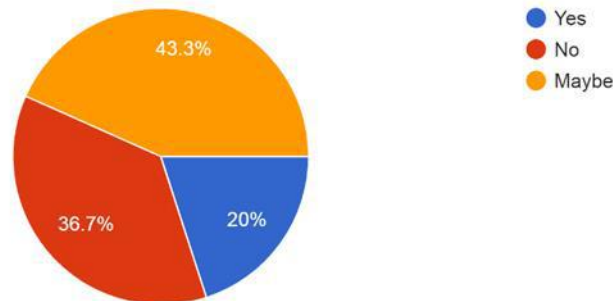


43.3 % women said that most of the business start-ups are self-limiting for Muslim women, 36.7 % said no while 20% said maybe.



Graph 12

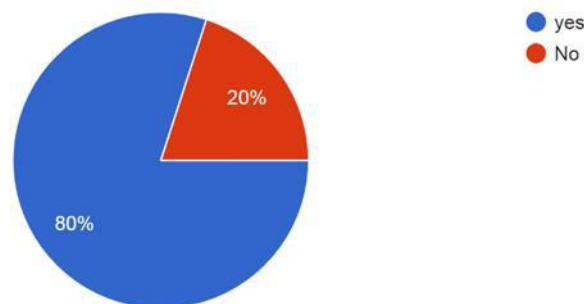
Muslim women -focused startups are unduly self-limiting
 30 responses



80% women said they had very limited liberty with reference to their work while 20 % had liberties.

Graph 13

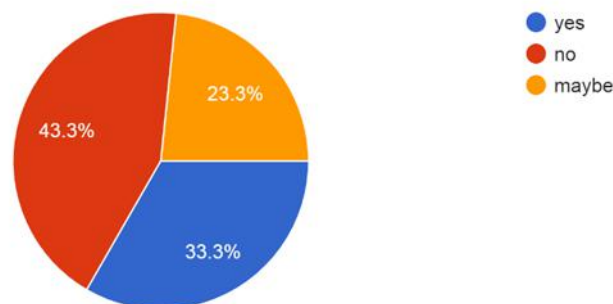
Limited liberty to women.
 30 responses



Almost 43.3 % said that being Muslim does not affect their relationship with the investors and in the entrepreneurial landscape, while 33.3% said yes it does effect and 23.3 % said maybe.

Graph 14

being muslin affects your relationship with investors and in the entrepreneurial landscape
 30 responses



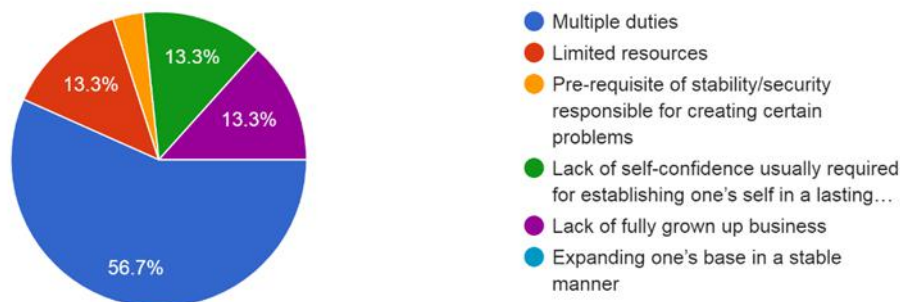
56.7% said they were facing problems of multiple duties, while the other 13.3 % said limited resources, 13.3% spoke about lack of self-confidence, 13.3 % lack of fully grown up business while others lacked stability.



Graph 15

What are the problems coming in the way of professional/social/occupational mobility of women entrepreneurs

30 responses

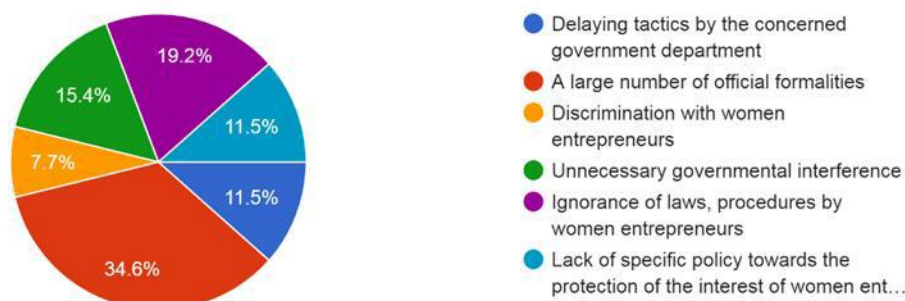


The market problems faced by the women entrepreneurs in availing government help were 34.6% said lots of official formalities, 19.2% said ignorance of laws, procedures for women entrepreneurs, 15.4 % spoke about unnecessary government interferences, and 11.5% spoke about the lack of specific policy towards the protection of the interest of women entrepreneurs. 11.5 said these government offices have delaying tactics and 7.7 % spoke about discrimination against women.

Graph 16

What are the problems in availing of the government's help

26 responses

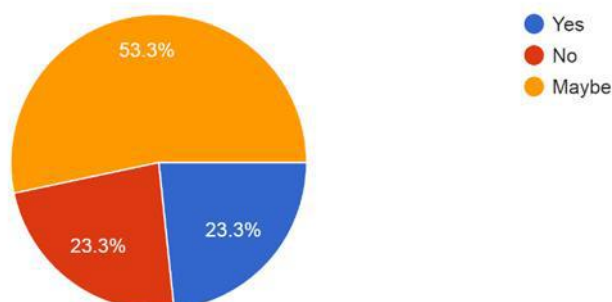


Almost 53.3 % women accepted the inability to understand the nitty-gritty of financial issues while 23.3% said they understand and 23.3 % said maybe.

Graph 17

Inability to understand nitty-gritty of financial

30 responses

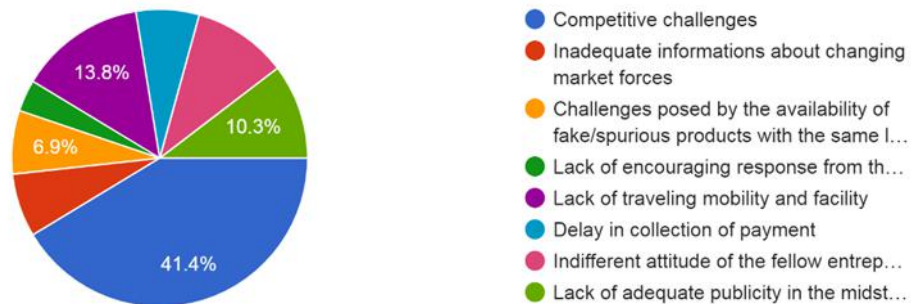




The marketing problems faced by these women were 41.4% said competitive challenges, 13.8% said lack of mobility and facility, 10.3 % spoke about indifferent attitudes of fellow entrepreneurs, 6.9 % delay in collection of payments, 3.4% lack of encouraging response from the customer.

Graph 18

some marketing problems
 29 responses



8.1. Entrepreneurship as a Key:

While men’s entrepreneurship may focus on profitability, this motivation for women is entirely different. Women choose to start a business to gain flexibility and to better be able to manage work and family demands. Women perceive owning a business as a type of work which is inherently flexible. When confronted with circumstances where they want to or need to work, they decide on to start a business in order to meet their perceived family responsibilities. Women then choose to keep their businesses at a manageable level, one which will not overtake their family life. This underlying motive plays a crucial role in understanding female entrepreneurship, particularly when comparing it to that of men. Furthermore, the response of the businessman in dealing with the business environment could be based on value and norm that is held or applied in the society where they stay. Women who make an effort to grow and employ others also create jobs in their communities and beyond. Muslim women’s self-employment generate a source of earnings for themselves and their families. In comparison to men most of the women are constrained or discouraged from hiring male workers. Some may also lack skills or assistance for growing the business setup. Self-starting businesses can be responsible for flexibility in permitting one to work when and where it is most suitable and convenient, participate in part-time work. Hashim, (2018) Bhiwandi is a patriarchal society of rigid norms and culture in which gender specific behaviours are clearly defined. Men are considered as dominant feature, powerful, independent and superior personality of the society. Whereas, women are reflected as mere male possessions, weak, powerless and dependent feature who are subordinates of men. Women face discrimination, as they are weak, have lack of education, heavy domestic responsibilities and legal, traditions, customs, cultural or religious that impose restrictions on the extent to which women can open or operate their own businesses. women’s activity are constrained by not allowing them to work outside home or to run their own business, or to do jobs that involve interaction with or working with men, or simply they are not allowed to leave their home alone. These women face occupational problems related to finance, training, infrastructure, and technology. (Hashim, 2018) As Saiqua says “ Auuton ki jagah sab ko lagta hai ke chaar diwari ke andar hai isliye ye dewaar tod kar bahar nikalna bahut mushkil hai”, zindagi aur mushkil hoti hai jab who ghar se bahar kaam karne ki koshish karti hai aur kamane ki zimmedari uthati hai’.

9. CONCLUSION:

The study concludes that religion fully supports the women entrepreneurship but patriarchy and social customs are the obstacles. The extremely significant barriers for the growth of women entrepreneurship in Bhiwandi has been identified in this study. For the further growth and development of Muslim women entrepreneurship, these obstructions must be removed. Nowadays Muslim women entrepreneurs are becoming players that are more important in the entrepreneurial landscape. The Muslim community should identify the fact that Islamic guidelines set the best rules and boundary for business and economic conducts which is absent in any other system, so they should strive to facilitate women entrepreneurship especially through proper Islamic education to avail of the opportunities provided by Allah (SWT). The entrepreneurial outcomes of Muslim women can be attributed to different socialization processes leading to differing ideals hence the motivations and aspirations of female entrepreneurs are much different than those of males. Women entrepreneurs are increasing as more and more Muslim women are starting new business



ventures, whether small or medium. These Muslim women are driven by survival, self-fulfilment, and generating income. It was revealed that how different institutions, including family and social environment and religion, influence women's business decisions. The decision to start a business is not just an outcome of her personal beliefs and values but is also a reflection of the area and social norms in which she lives. The growing numbers of women entrepreneurs in Bhiwandi demand awareness that would remove traditional gender discriminations and cultural practices that obstruct innovative activities of women entrepreneurs. These Muslim women entrepreneurs should be exposed to entrepreneurship orientation and training, modern technology, effort should be made to encourage entrepreneurial activities especially where it is restricted through religious and ethnic practices. Future research relating to cultural beliefs and women entrepreneurship provide a very fertile area of enquiry especially where sub cultural practices like religion and ethnicity impedes on women entrepreneurship.

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