

DETERMINATION OF THE SUCCESS OF MUSLIM WOMEN ENTREPRENEURS: THE CONCEPTUAL MODEL

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Abstract

Khadijah has set an example as a successful Muslim woman entrepreneur. However, specific research focusing on the success of Muslim female entrepreneurs is still limited. This study aims to identify the determinants of the success of Muslim women entrepreneurs and develop a conceptual model. Literature research data sourced from Google Scholar. Data collection using publish or perish application. Data analysis used the preferred reporting items for systematic reviews and meta-analyses (PRISMA) approach. The study's results have identified four indicators of success for Muslim women entrepreneurs: business performance, business viability, staying in the industry for the long term, and generating profits. Furthermore, there are four dimensions of the success factors of Muslim women entrepreneurs: attitude, motivation, competency, and resources. In the end, this research has also produced a conceptual model for determining the success of Muslim women entrepreneurs. Therefore, the ministry in charge of entrepreneurship can respond to the results of this study by increasing the contribution to the four success factors of Muslim women entrepreneurs

Keywords: Attitudes, Competence, Muslim Women Entrepreneurs, Motivation, Resources

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Introduction

Khadijah is a role model for Muslim women entrepreneurs (Setiawan 2018). Khadijah has been successful in running a business (Mu'awanah 2022). Khadijah's success is shown by her financial and non-financial achievements (Hadi and Borhan 2013). The study results by Hadi & Borhan (2013) identified three advantages of successful entrepreneur Khadijah Binti Khuwailid: having a lot of properties, an extensive business network, and many employees. The study results by Hadi & Borhan (2013) also found internal factors that contributed significantly to the success of asnaf entrepreneurs: the practice of religious values, owner characteristics, and management practices. Various factors caused Khadijah to be successful in business.

Khadijah's success became an inspiration for Muslim women entrepreneurs (Syukur 2014). Furthermore, the results of the study by (Ullah, Mahmud, and Yousuf 2015) found that many sahabiya (Women companions) of the Prophet (SAW) were involved in various business activities. (Rafiki and Nasution 2019) explained that Muslim women have carried out activities as entrepreneurs in business. Therefore, the discussion about the determinants of the success of Muslim women entrepreneurs must be the attention of all parties.

Anwar and Rasyid explain that women entrepreneurs are concerned with women who use their knowledge and resources to develop or create new business opportunities (Azmi 2017). Furthermore, Maheshwari & Sodani (2015) added that women entrepreneurs have a role in meeting their personal needs and can have economic independence. Ilhaamie (2014) explains that women entrepreneurs are women who start, own, operate, manage, and take risks in their businesses (Moemen et al., 2013).

Furthermore, Aldrich & Cliff (2003) explains that the success of Muslim women entrepreneurs is related to women entrepreneurs who are classified as successful if they achieve the set targets (Mohamad and Bakar 2017). Increasing the number of successful Muslim entrepreneurs is a solution to overcome the problem of poverty that plagues 50% of the population in Muslim countries (Bahri, Ali, and Aslam 2021). The increase in Muslim entrepreneurs shows creativity and innovation to succeed (Hamidah et al. 2021). Thus, the involvement of women as entrepreneurs becomes a dual role in the household (Kusrini and Suryani 2022).

However, the picture of the determinants of the success of Muslim women entrepreneurs has not been optimally depicted in Indonesia. The lack of a comprehensive picture causes this condition. It is regarding the determinants of the success of Muslim women entrepreneurs. It leads to the success of Muslim women entrepreneurs developed in Indonesia that have not been maximized as potential exists. The Indonesian people need a picture of the success of Muslim women entrepreneurs to face various challenges in this century. One effort that needs to be made is to identify and develop a conceptual model of the determinants of the success of Muslim women entrepreneurs.

Various analyzes of the success of Muslim women entrepreneurs have been carried out, e.g. (Fauziah and Latief 2021). However, the analysis Fauziah & Latief (2021). relates to Muslim Women MSME Entrepreneurs' success using Digital Channels. Furthermore, the research conducted by Hadi & Borhan (2013) discussed more the factors of Khadijah bint Khuwailid's Commercial Success: Analysis of Asnaf Entrepreneurs at the Selangor Zakat Institution. Meanwhile, discussion on the determinants of the success of Muslim women entrepreneurs is still limited. In line with this information, research on the determinants of the success of Muslim women entrepreneurs needs to be done because it can provide information about the factors that influence the success of Muslim women entrepreneurs. In addition, the findings can be used as the basis for research on developing Muslim women entrepreneurs in Indonesia. The results can also be used by the government and related institutions that wish to succeed in managing Muslim women entrepreneurs. Therefore, this study aims to identify and develop a conceptual model of the determinants of the success of Muslim women entrepreneurs

Methods

This study uses a qualitative method with a literature review approach. This research design is used to identify the determinants of the success of Muslim women entrepreneurs. The data source comes from reference journals in the Google Scholars database. Data collection techniques using publish or perish application. Article selection was carried out using the PRISMA-P (Preferred Reporting Items for Systematic Reviews and Meta-Analyses Protocols) approach.

Based on the PRISMA-P approach, the data selection process is carried out in four stages: identification, screening, eligibility, and included, as presented in Figure 1. The identification and search of articles in the database are carried out at the identification stage using the title

word "women entrepreneurs success" and the keyword "Islamic". At the screening stage, articles are selected in the database by excluding articles that have similarities. In the eligibility stage, potential articles were selected based on title and abstract screening (n=16). At this stage, an exception was made using three criteria: not a journal article/proceeding, not available full text, and irrelevant exposure. (Bahri et al. 2022; Shahab, Rizkianti, and Herardi 2021)

The data that has been selected is based on the results of PRISMA-P. In detail, the PRISMA procedure can be seen in Figure 1.

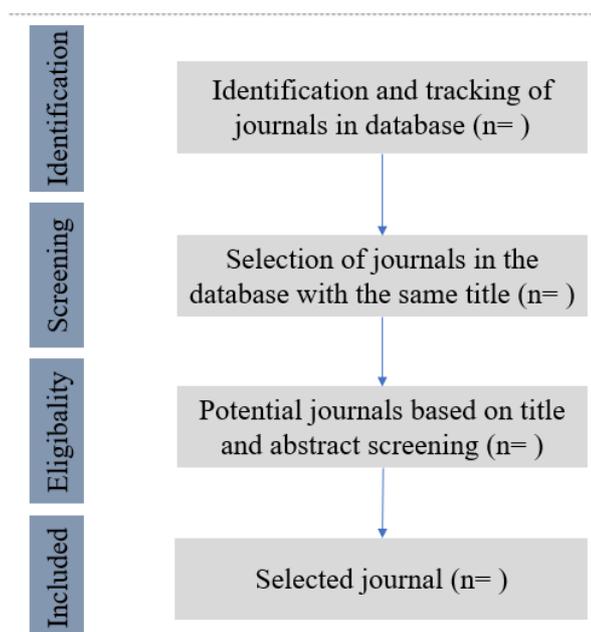


Figure 1. PRISMA Flow Diagram Procedure Chart
Source: Bahri et al. (2022) and Shahab et al. (2021)

In this study, the descriptive analysis begins with explaining the concept of Muslim women entrepreneurs and their development. Then, the discussion continues with the results of identifying success indicators and explaining the determinants of the success of Muslim women entrepreneurs. In the end, a conceptual model of the determinants of the success of Muslim women entrepreneurs is presented.

Result and Discussion

1. The Meaning of Muslim Women Entrepreneurs

According to Thuaibah et al. (2017), women entrepreneurs are women who start, own, operate, manage, and take risks in their businesses. It is supported by (Ilhaamie 2014).

Furthermore, Anwar and Rasyid explained that women entrepreneurs are women who use their knowledge and resources to develop or create new business opportunities (Azmi 2017). Furthermore, Maheshwari & Sodani (2015) added that women entrepreneurs have a role in meeting their personal needs and can have economic independence

Furthermore, Maheshwari & Sodani (2015) explains that Muslim women entrepreneurs are related to women who carry out activities as entrepreneurs and can meet their personal and economic needs. Thus, according to Aldrich & Cliff (2003), the success of Muslim women entrepreneurs is related to successful women entrepreneurs if they achieve the set targets (Mohamad and Bakar 2017).

Hassan et al. (2017) explains that successful entrepreneurs are people who can stay in the industry for the long term and expand their business operations despite the risks. (Gunarasa, Hock, and Dubi 2021) illustrates that entrepreneurial success can be judged based on the achievement of the goals set, with the right attitude, disposition, and inner drive to translate ambition and turn passion into achieving the company's target mission or business vision. The success of Women's Entrepreneurship can also be described as the achievement of performance results in business ventures (Gunarasa et al. 2021).

2. Muslim Muslim Women Entrepreneur Success Article

This research has selected various articles using the title word “women entrepreneurs success” and the keyword “Islamic”. The results of the selection process using the PRISMA-P approach are presented in Figure 2.

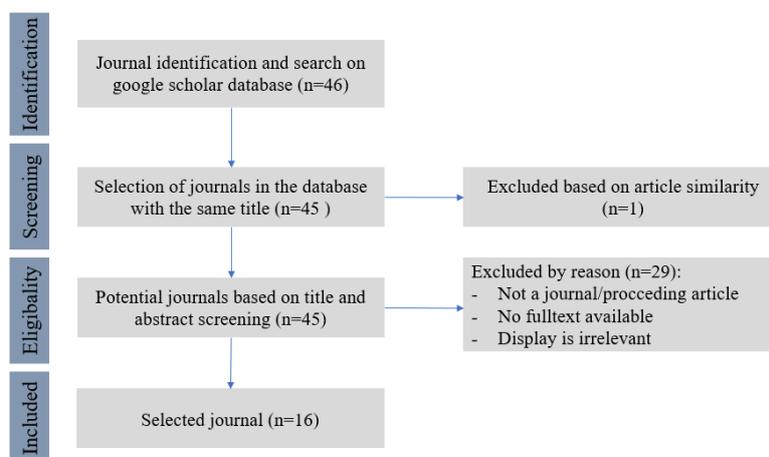


Figure 2. Selection Results of Muslim Women Entrepreneurs' Success Articles
Source: Processed by PRISMA flow diagram procedure

At the identification stage, 45 articles were found. At the screening stage, no articles had the same title. Then, at the eligibility stage, 45 articles were excluded based on the criteria: not journal articles, not available in full text, and irrelevant explanations. Thus, at the included stage, there are 16 articles. In table 1, 4 selected articles are presented.

Table 1. List of Muslim Women Entrepreneurs Success Articles

No	Author	Judul	Faktor
1	Khan et al. (2021)	Factors affecting women entrepreneurs' success: a study of small- and medium- sized enterprises in emerging market of Pakistan	Internal factors (need for achievement, risk-taking, and self-confidence) and external factors (economic and socio-cultural)
2	Gunarasa et al. (2021)	Success Factors of Women Entrepreneurs in the Digital Economy	Entrepreneurial competence, formal education, personality traits and behavioural orientation
3	Wahid et al. (2021)	The Critical Success Factors of Business Growth among Women Entrepreneurs in Malaysia: A Qualitative Approach	financial resources, skills, family and business responsibilities, and training
4	Uddin (2021)	Understanding MSME-owned women entrepreneurs in Bangladesh: exploring motives, challenges, and success factors	Family support, education, commitment, motivation, environment, network, and government support
5	Aktar et al. (2020)	Factors influencing entrepreneurial success among the rural women entrepreneurs in Bangladesh	Motivation, government policies and financial support happiness
6	Prasetyani et al. (2020)	How does happiness affects women entrepreneurs' success?	Happiness
7	Gano-An & Gempes (2020)	The Success and Failures of Sari-Sari Stores: Exploring the Minds of Women Micro-Entrepreneurs	Entrepreneurial nature (determined, loyal, diligent, optimistic, business oriented, community skills, strong will)
8	Mwaniki (2018)	Effect of entrepreneurial competence on success of	Entrepreneurial competency

9	Indrasari et al. (2018)	women entrepreneurs in Bungoma, Kenya Phenomenological Study: Determinants of Success of Women Entrepreneurs in Surabaya	Entrepreneur characteristics (Perseverance, Customer Service, Personality, Persistence, Endurance)
10	Abdul et al. (2017)	Critical success factors and challenges of women entrepreneurs in Klang Valley, Malaysia	Attitudes, skills, business strategy and environment
11	Hassan et al. (2017)	Key success factors and challenges in harnessing the power of women entrepreneurs	Motivations, social capital, knowledge, experience, resources to the economy, perseverance, persistence and self-confidence
12	Abbas et al. (2016)	What Leads to Success for Women Entrepreneurs? an Empirical Study of Southern Punjab in Pakistan	Motivation, family support, social networking, information and communication technology
13	Abdullah et al. (2014)	A Preliminary Study of Rural Women Entrepreneurs: Characteristics and Business Success Factors	Politeness
14	Krishnamoorthy & Balasubramani (2014)	Motivational Factors Among Women Entrepreneurs and Their Entrepreneurial Success: a Study	Entrepreneurial motivation
15	Fuad & Bohari (2010)	Correlation between Psychological Characteristics and Entrepreneurial Success: A Study of Malay Women Entrepreneurs	Psychological characteristics and need for achievement (motivation)
16	Idris & Bakar (2019)	An Overview of a Broadly-based Entrepreneurial Competencies Model for Business Success of Women Micro-entrepreneurs in Malaysia	Competency

Source: PRISMA analysis results, from Google Scholars database database

Based on Table 1, 16 articles discuss the success of Muslim women entrepreneurs. The first factor relates to the attitude dimension, which consists of risk-taking and self-confidence

Khan et al. (2021), personality traits Gunarasa et al. (2021), determined, loyal, diligent, optimistic, business-oriented and robust will Gano-An & Gempes (2020), perseverance, customer service, personality, persistence, endurance Indrasari et al. (2018), perseverance, persistence and trust self Hassan et al. (2017), and manners Abdullah et al. (2014).

The second factor relates to the motivational dimension. Five articles directly mention the term motivation, e.g. (Abbas et al. 2016; Aktar et al. 2020; Hassan et al. 2017; Krishnamoorthy and Balasubramani 2014; Uddin 2021). Furthermore, (Khan et al. 2021) use the terms need for achievement and (Fuad and Bohari 2010) use the terms psychological characteristics and need for achievement.

The third factor relates to competence. Seven articles mention competencies as Success Factors of Women Entrepreneurs, which consist of entrepreneurial competencies Gunarasa et al. (2021), skills and training Wahid et al. (2021), entrepreneurial competencies Uddin (2021), skills Abdul et al. (2017), knowledge Hassan et al. (2017), and competence Idris & Bakar (2019).

The fourth factor relates to resources. Five articles state that resources are the Success Factors of Women Entrepreneurs. It consists of financial resources (Wahid et al., 2021), family support and government support (Uddin 2021), government policies and financial support (Aktar et al. 2020), resources to the economy (Hassan et al. 2017), family support, social networking, information technology, and communication (Abbas et al. 2016).

3. Successful Muslim Women Entrepreneurs

The success of Muslim women entrepreneurs is related to the results sustainably obtained from the implementation process. Therefore, the success of these Muslim women entrepreneurs can be seen based on indicators. Based on the analysis of the reference literature using the PRISMA approach, four indicators of the success of Muslim women entrepreneurs were found. Table 2 presents the four success indicators of Muslim women entrepreneurs in detail.

Table 2. Success Indicators of Muslim Women Entrepreneurs

No.	Indicator	Source
1	Business performance	Gunarasa et al. (2021)
2	Business survival	Abdul et al. (2017)
3	Stay in the industry for the long term	Hassan et al. (2017)
4	Making profit	Aktar et al. (2020)

Source: PRISMA analysis results, from various references

Based on Table 2, there are four indicators of the success of Muslim women entrepreneurs: business performance, business viability, staying in the industry for the long term, and generating profits.

4. Determinants of the Success of Muslim Women Entrepreneurs

Based on data analysis of articles in reference journals, four factors that determine the success of Muslim women entrepreneurs have been identified. Table 4 presents the critical success factors of Muslim women entrepreneurs in detail.

Table 3. Determinants of the Success of Muslim Women Entrepreneurs

No	Factor	Source
1	Attitude	Abdullah et al. (2014), Gano-An & Gempes (2020), Gunarasa et al. (2021), Hassan et al. (2017), Indrasari et al. (2018), Khan et al. (2021)
2	Motivation	Abbas et al. (2016), Aktar et al. (2020), Fuad & Bohari (2010), Hassan et al. (2017), Khan et al. (2021), Krishnamoorthy & Balasubramani (2014), Uddin (2021)
3	Competency	Wahid et al. (2021), Abdul et al. (2017), Gunarasa et al. (2021), Idris & Bakar (2019), Uddin (2021)
4	Resource	Abbas et al. (2016), Wahid et al. (2021), Aktar et al. (2020), Hassan et al. (2017), Uddin (2021)

Source: PRISMA analysis results, from various references

Based on table 3, four dimensions of the determinants of the success of Muslim women entrepreneurs have been identified, namely: the attitude dimension, the motivation dimension, the competency dimension, and the resource dimension. Based on the results of the identification that has been done, a conceptual model of the success of Muslim women entrepreneurs can be drawn up. It is presented in figure 3.

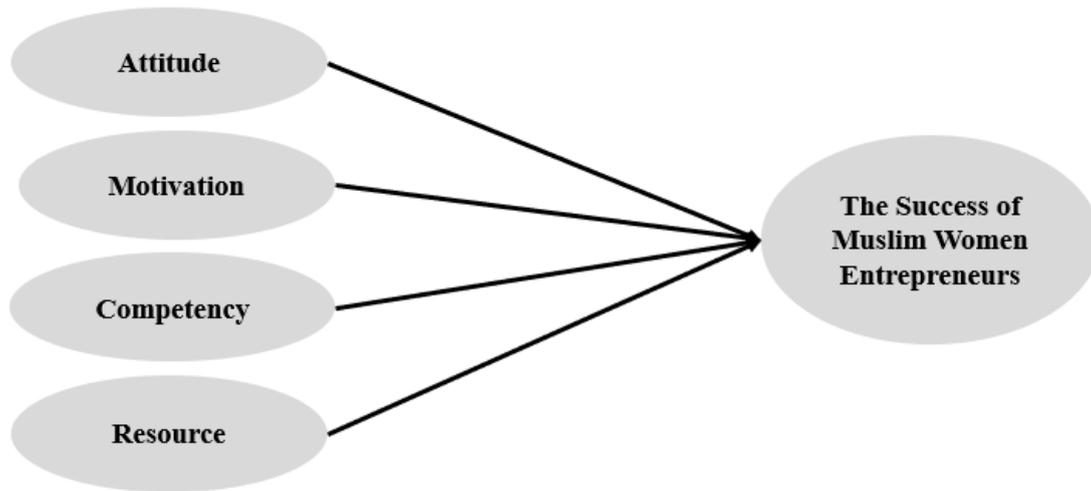


Figure 3. Conceptual Model of Muslim Women Entrepreneurs Success
Source: data analysis with PRISMA flow diagram procedure

Based on Figure 3, the conceptual model of the success of Muslim women entrepreneurs consists of four exogenous variables: the dimension of attitude, the dimension of motivation, the dimension of competence, and the dimension of resources. Meanwhile, the endogenous variable is the success of Muslim women entrepreneurs. Therefore, this conceptual model needs to be tested to get the strength of the success model of Muslim women entrepreneurs.

Conclusion

Women entrepreneurs start, own, operate, manage and take risks in their businesses. Women entrepreneurs have a role in meeting their personal needs and can have economic independence. Furthermore, Muslim women entrepreneurs are Muslim women who carry out activities as entrepreneurs and can meet their personal and economic needs. This research has identified the indicators and factors that determine the success of Muslim women entrepreneurs. The identification process is carried out by analyzing data using the preferred reporting items for systematic reviews and meta-analyses (PRISMA) approach. The results show four indicators of the success of Muslim women entrepreneurs: business performance, business viability, staying in the industry for the long term, and generating profits. These four indicators can be a reference for Government Organizations and Entrepreneurs in realizing the success of Muslim women entrepreneurs.

This study also found four dimensions of the success factors of Muslim women entrepreneurs consisting of five exogenous variables: the dimension of attitude, the dimension of motivation, the dimension of competence, and the dimension of resources. Therefore, these four factors need to be addressed by the government and Muslim women entrepreneurs' organizations so that they can be successful. In the end, this research has also produced a conceptual model for determining the success of Muslim women entrepreneurs. Therefore, the ministry in charge of entrepreneurship and Muslim women entrepreneurs' organizations can respond to the results of this study by increasing their contribution to the four dimensions of the success factors of Muslim women entrepreneurs.

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