

## ENTREPRENEURIAL CHALLENGES AND CRITICAL SUCCESS FACTOR: A CASE STUDY FROM SRI LANKAN MUSLIM WOMEN ENTREPRENEURS

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### Abstract

Women entrepreneurship is demanded as a vital element to stimulate growth of most countries. It is also postulated that female entrepreneurs took part and played a vital role in the socio-economic development by means of stabilizing the economy particularly during the economic recession periods. Thus, this paper attempts to explore the success factors of Muslim women entrepreneurs in Sri Lanka, one of the developing countries in Asia. In addition, it also examines the challenges faced by these women in conducting their businesses. Interviews were conducted with ten successful Muslim female entrepreneurs. The interview results appear to indicate that psychological factors, human capital, support from family members as well as non-familial affiliations are important and contribute to the sustainability of their businesses. In addition, their access to resources as well as cultural factors contribute to their business success. This study provides information to the regulators and government agencies about the training, support and financial resources needed by this group of Muslim women entrepreneurs.

**Keywords:** Entrepreneurship, Muslim Women Entrepreneurs, Challenges, Success Factor

### 1. Introduction

Muslim Women entrepreneurship has been an interesting topic for researchers all over the world since the last few decades since they face unique challenges than their counterparts and non-Muslim entrepreneurs. Religion plays an important role in entrepreneurship. However, in some Islamic families, women are less empowered since their mobility is restricted and certain traditions and values adhered by the society which are expected to influence on their achievement in the business. In women's lives, Islamic traditions play an important role (Illhamie, 2017; McIntosh & Islam, 2014). As can be seen from the Al-Quran (Holy Book for Muslims), Islam puts strong focus on trade and commerce, including women as entrepreneurs. The Quran has set some guidelines for Muslim women doing business; giving priority to their families as the breadwinners are men while the women are carers (Alina and Wingrove-Haugland, 2013; Ullah, Mohamed and Yousuf, 2013). Prophet Mohammed (peace be upon him) himself managed his wife's (Khadijah) company, one of Mecca's richest female entrepreneurs. Since women occupy nearly half of the working population, women face too many obstacles to work as they have to sacrifice their time for their families. In many Asia-Pacific countries, it is a norm and a tradition in which the man is the head of the family and the woman has to be their servant (Illhaamie, 2017). This is also expressed in women's participation in entrepreneurship. In particular, Muslim women show a lack of involvement in the business sector (only 15.9%),

which is far behind what the Malaysian government has targeted as they face unique challenges in Malaysia, where Islam is the main and official religion (Ilhaamie et al., 2014).

Additionally, some other studies have found that countries like Saudi Arabia, Oman, Bahrain, Pakistan, Indonesia, Bangladesh, where Muslim women are the majority, face unique challenges for Muslim women entrepreneurs (Alam, Jani and Omar, 2011; Illhaamie et al., 2017; Itani, Sidani and Balbaki, 2009; Kargwell, 2012; Rehman and Roomi, 2012; Shmailan, 2014). Women's entrepreneurship in Islam has therefore been an interesting topic for researchers around the world over the last few decades, since they have faced unique challenges (Alam et al., 2011; Illhaamie et al., 2017; Rehman and Roomi, 2012; Shmailan, 2014). Researchers among Muslim women entrepreneurs also identified unique challenges such as socio-cultural barriers in Indonesia (Angadwitta *et al.*, 2017); industrial barriers in Oman (Al-Sadi *et al.*, 2011); religious barriers in Bangladesh (Islam *et al.*, 2011); access to capital and governmental support in Bahrain and Oman (Dechant & Lamky, 2005); personal and family issues in the UAE (Itani *et al.*, 2009). According to Roomi and Harrison (2010), social mobility is restricted in most Muslim families and can not be combined independently with their counterparts. Muslim women face tough challenges due to family beliefs and traditions in Sri Lanka (Swati, 2018), which may limit their participation and are expected to influence Muslim women entrepreneurs' business performance in Sri Lanka. There is an urgent need to recognize the challenges and the exact the critical success factors that affect the business success of Muslim women entrepreneurs in Sri Lanka.

## **2. Literature Review**

### **2.1 Entrepreneurship in Islamic Perspective**

Entrepreneurship is deeply rooted in Islam. There are many successful Muslim entrepreneurs worldwide as Islam encourages its followers to be innovative and enterprising (Tri Ramdhani and Anggadawitta, 2016). Many researches have been carried out on gender-related issues and economic empowerment in emerging Islamic societies, mostly in political, sociological, economics, developmental and management studies (Asad Sadi and Basheer, 2010; McIntosh and Islam, 2010).

Muslim women are highly honoured in Islam as evident by many of its laws that lean towards the protection of women (Anggadwita et al., 2015). Nayeem (2016) highlighted that Muslim men and women have positive insights and attitudes of Islamic values that promote productivity via entrepreneurial activities and that women are not prohibited from venturing into business (Akhter and Subhani, 2016). Muslim men and women are spiritually equal although their worldly duties vary; Prophet Muhammed (PBUH) also used to address men and women in the same regard.

Islam regards women as independent legal entities that are capable of running a business (Anggadwita et al., 2015). Their involvement in entrepreneurial endeavours has led to their social, economic and cultural empowerment. The Holy Quran states a positive link between women and earnings as evident in the following verse:

*“... And do not wish for that by which Allah has made some of you exceed others. For men is a share of what they have earned, and for women is a share of what they have earned. And ask Allah of his bounty. Indeed, Allah is ever, of all things, knowing.”* (Surah An-Nisha:32).

This is in accordance with the Islamic perspective that human beings should strive for success as cited in this verse:

*“... For each one is successive [angels] before and behind him who protect him by the decree of Allah. Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron.”* (Surah Ar Rad: 11).

The verse above clearly demonstrates that women in Islam should not face any barriers in doing business as anyone can earn based on fair business principles.

It is only in the last decade that studies have focused on entrepreneurship in the Islamic context including the participation of women (Sinha, 2005; Tambunan, 2009). Hossain (2006) reviewed literatures on entrepreneurs in the context of Bangladesh inclusive of a dedicated section for women entrepreneurs.

However, what work in Bangladesh may not be applicable to other countries such as Sri Lanka. Hence, the social and institutional aspects presumed to affect entrepreneurship for both genders remain as theories (Ahl, 2006). The following sub-section discusses the characteristics and challenges for female Muslim entrepreneurs.

## **2.2 Characteristics and Challenges of Muslim Women Entrepreneurs**

Entrepreneurism involves the creation of new ventures and developing them into becoming successful and viable businesses (Baluku et al., 2018). However, there are daunting challenges such as competitive work environment and risk undertaking in each of their entrepreneurial process (Baron, Franklin, & Hmieleski, 2016; Umukoro & Okurame, 2017), which can affect certain entrepreneurial outcomes such as the general business performance. Muslim women are not prohibited from venturing into business. In fact, Khadijah Ralliallahu Anha i.e. the beloved wife of the Prophet Muhammad (PBUH) was an excellent example of a successful businesswoman.

A Muslim woman is not prohibited to work as long as she adheres to the Islamic principles (Mat and Mansor, 2010). In fact, Muslim women are encouraged to generate good earnings. Business and endeavour are deemed as good deeds or ibadah and is not limited solely to the men. Maintaining religiosity while conducting business is a way of attaining *al-falahi*, i.e. Accomplishing success in the here and the hereafter. Doing business is the best way of securing economic justice for the welfare of the poor (Alina and Wingrove-Haugland, 2013).

For these reasons, female Muslim entrepreneurs have different motives and aims than their non-Muslim counterparts. Their successful conduct in business should go hand-in-hand with their success in attaining the grace and pleasure of Allah the Almighty (Nayem, 2006). Islam provides an all-encompassing guideline to ensure that one's physical and spiritual needs are met. The embedded moral and ethical values within Islam drive the attainment of spiritual greatness while developing tolerance and empowering the individual to address challenges (Tri Ramdhani and Anggadwita, 2016).

McIntosh and Islam (2010) investigated Islamic influences in the women's choice of business and whether they are committed to the Islamic rules and regulations in the conduct of their business such as adhering to the *halal* regulations in food and wearing the *hijab* in conservative Muslim countries. Since Islamic traditions are deeply

rooted in conservative Muslim countries, the factors affecting female entrepreneurs in these countries are different from those faced by their counterparts in North America and West Europe. Therefore, female Muslim entrepreneurs have different characteristics and challenges than their non-Muslim counterparts.

Self-respect, family values as well as societal unity and obligations are highly endorsed in the Islamic religion. Islam bestows the highest rights for women and allows women entrepreneurship as long as the Islamic rules are observed to protect them (Ullah et al., 2013). For example, a Muslim woman needs to seek the approval of her family or husband in making decisions as they may have a more far-reaching view of how the decision would affect the family. The Muslim woman must also prioritize her household and children and abstain from activities that would jeopardize her obligations as a Muslim (Illhamie, 2017; Yusuf, 2011).

In addition, Muslim women are bounded by certain rules when doing business. They are particularly prohibited from mingling freely with the opposite gender as such act would lead to slander and even adultery (Yusuf, 2011), whereas these restrictions are not applicable to non-Muslims. This rule primarily aims to protect the dignity of the Muslim woman so that she will be respected. As such, Muslim women are commanded to dress modestly i.e. by wearing the *hijab*.

It is also apparent in *Shari'a* that Muslims are prohibited to deal with paying or getting interests which is called *riba* for the loan or capital used in the business. Because of this, mostly Muslim women entrepreneurs seek loans for their businesses from only Islamic banks. This is also one of the many special characteristics which differentiate Muslim from non-Muslim entrepreneurs.

Female entrepreneurs begin to face social-cultural challenges from the onset of their business (Anggadwita et al., 2017; Petro et al., 2014). The word 'challenge' is equivalent to restrictions, difficulties, obstacles, struggles and conflicts i.e. various issues befalling female entrepreneurs due to personal, socio-economic and institutional factors (Ahamed, 2011; Shmailan, 2014).

Meanwhile, Ahmad (2011) and AsadSadi and Basheer (2010) categorized the challenges into three stages namely the start-up, operation and expansion stage challenges. In their study on Omani businesswomen, Al-Sadi et al. (2011) grouped the challenges into seven categories related to infrastructure, professionalism, education and training, social-cultural aspects, legal aspects, behavioural aspects and role.

Holmen, Thaw and Saarelainen (2011) classified the problems into four dimensions, which comprise dissimilarities caused by the prevailing and anticipated situations, the motivational drive to commit resources for addressing certain situations, incompetence in solving problems, and the magnitude of uncertainty related to the characteristics and procedures of the problem. Subject to the respondent, the problems can be viewed from an individual or organizational standpoint. Hence, the problems can be considered as based on either financial and resources, education and skills, institutional and cultural elements, or gender.

The challenges faced by female Muslim entrepreneurs have been identified in many studies (Alam et al., 2011; Illhaamie et al., 2014; Itani et al., 2009; Kargwell, 2012; Rehman and Roomi., 2012; Shmailan, 2014). A recent Malaysian-based study by Illhaamie et al. (2014) cited that lack of financial aid, low demand, and location-related

issues are the most common challenges faced by businesswomen in this country, similar to those faced by their counterparts in other Muslim nations. They further conclude that religion, i.e. Islam can influence business practice.

Another study in the context of Saudi Arabian businesswomen by Shmailan (2014) indicated that the main entrepreneurial challenges are rigidity and governmental regulations such as problems attaining identity cards, issues with male employees, the lack of harassment laws protecting women, and other social issues. Additionally, poor business training and education also hinders the development of women-owned enterprises in Jeddah. Despite their progress, women are still viewed as homemakers and men as breadwinners particularly in Saudi Arabia where the women are subjected to unfair laws and denied capital to start businesses. This echoes the findings of a previous similar study in Saudi Arabia which highlighted the cultural, gender-cultural and governmental challenges faced by female entrepreneurs (Fallatah, 2012).

Another study by Ahmad (2011) found that Saudi Arabia female entrepreneurs face difficulties in starting their business due to lack of capital, societal disrespect, poor skills in business management and operations, bureaucracy due to governmental regulations and policies, insufficient financing and limitations in spatial mobility. Adding to the list of challenges, Asad Sadi and Basheer (2010) cited the lack of market research and governmental aid, uncoordinated governmental departments, low community support, societal restrictions and investors' oligopolistic outlook.

Generally, female Muslim entrepreneurs face further challenges in the form of deeply-rooted intolerance in socio-cultural values and traditions entrenched in policies and laws as well as in institutional support mechanisms. Businesswomen find it difficult to initiate or develop their business due to conventional limitations, dearth of market research, lack of governmental support, and market dominance by certain investors. Such traditional limitations are still considered to be the most prevalent barriers for female Muslim entrepreneurs.

In the context of Emirati businesswomen, Kergwell (2012) highlighted issues related to socialization, mobility and work discrimination, but most prominently, the lack of governmental aid. These Emirati businesswomen find it difficult to obtain trade licenses and employ workers. Meanwhile, Erogul (2011) pointed out social capital limitations in the form of family-related issues as well as other people's adverse behaviours and attitudes as the stumbling blocks to the Emirati businesswomen's business endeavours.

Al-Sadi et al. (2011) in their Omani-based study cited that the development of female-owned businesses is hindered by the lack of: financial aid, collaborative know-how, technological access, industrial support, pressure of achievement, male interaction, opportunities and time for training, as well as identification of opportunities. For businesswomen in the Middle East, Mathew (2010) identified the challenges to be related to inexperience, poor work-life balance, low education and skills, lack of time, insufficient education and training, poor networking, weak organizational support, limited access to ICT, dearth of female entrepreneur role models, gender stereotype and biasness, as well as social and cultural standards.

Itani et al. (2009) discovered that female-owned start-ups in the UAE receive poor support together with societal and traditional restrictions on top of personal and familial issues. Meanwhile, Dechant and Lamky (2005) found that

Bahrani and Omani businesswomen face the challenge of having limited capital access and governmental aid. Another study on Omani female entrepreneurs by McElwee and Al-Riyami (2003) highlighted their challenges as being caused by market competition, governmental policies, lack of experience, difficulties in obtaining loans due to the absence of a financial guarantee and unappealing business type, as well as the dearth of successful women-owned businesses as reference.

Moroccan businesswomen mainly face gender stereotype as pointed out by Grey and Findely-Hervey (2005). Female-owned start-ups in Turkey are hindered by the lack of financial capital according to Howells (2011) as well as societal prejudice as highlighted by Benzing, Hung and Kara (2009). These women also face difficulties in paying off debts and taxes.

Turan and Kara (2007) also highlighted the issue of biasness affecting female entrepreneurs in Turkey. Meanwhile, Zgheib (2006) cited those female Arab entrepreneurs suffer from the society's negative mentality which dictates that they must only remain as housewives and mothers. In the context of Pakistani businesswomen, Rehman and Roomi (2012) cited insufficient time, gender-based discrimination, social and cultural standards, and familial commitments as their main challenges.

In the same context, Anwar and Rashid (2015) added limited financial access, poor education and managerial skills, lack of governmental support, dearth of skilled workforce, issues with product marketing and promotion, societal and cultural standards and stereotypes, spatial immobility and heavy domestic workload as other challenges faced by Pakistani businesswomen. Family resistance and cultural conditioning are often the greatest stumbling blocks for female entrepreneurs especially in developing countries where women are traditionally confined to the home and bounded by their maternal responsibilities. In male-dominated sectors, female entrepreneurs are faced by gender-related stereotypes.

In the context of Afghan female entrepreneurs, Holmen et al. (2011) cited financial capital and operational issues as the main challenges for them in starting their business apart from the lack of business skills, contacts and security. Being women, they also face gender-related issues such as being limited to a narrow market, having restricted movements, being subjected to negative societal perceptions and non-acceptance by the society. Meanwhile, women in Bangladesh are specifically prohibited from venturing into business much less being successful at it because the country's religious leaders have decreed it as so (Islam et al., 2011).

Tambunan (2015) highlighted the discrimination faced by businesswomen in Indonesia including the confiscation of their place of business, exploitations and extortions by agents of authority including the police or security personnel, and susceptibility to price hikes especially that of raw materials. All these injustices occur because women are deemed as weak economy players and uneducated, are burdened with household chores, and are at the mercy of legal, traditional, customs, cultural or religious limitations which make it difficult for them to run their own business. Tambunan (2015) added financial, market, training, infrastructure and technological limitations as other challenges faced by female entrepreneurs in Indonesian SMEs.

The Indonesian-based study by Angaddwita and Dhewanto (2016) discovered that female entrepreneurs in the country have poor managerial know-how. The study further indicated that Islamic norms pose a strong influence on

the women's daily lives particularly those from the rural areas which are mainly populated by Muslims. The women are prohibited from starting their own business ventures or doing work that requires interaction with men. Female business owners can only make business decisions after seeking the consent of their husband or family.

Alam et al. (2011) in their Malaysian-based study found that most female entrepreneurs in SMEs have difficulties allocating family time and securing financial loans. Businesswomen in Johor face challenges in terms of capital, IT knowledge, marketing and administration, competition, supplies, decision making, communication, human resource as well as family time and support (Thuaibah, Azlah, Rozeyta, Hishamudin and Noorizwan, 2007). In the context of the *halal* food industry, businesswomen are commonly faced by challenges related to marketing, finances, raw materials, employees and competition.

From the discussion above, female Muslim entrepreneurs apparently face unique challenges when initiating and developing their business. A summary of these challenges is presented in Table 1. Despite that, they continue to contribute significantly to regional economic growth as well as wealth and job creation (McIntosh and Islam, 2010).

**Table 1: Summary of the Challenges Faced by Muslim Women Entrepreneurs**

Author	Country	Challenges
Ahamed (2011)	Saudi Arabia	Capital inaccessibility, community respect, management of business and operational skills, bureaucracy
Alam et al. (2011)	Malaysia	Less family time and inability to secure financial loans
Al-Sadi et al. (2011)	Oman	Lack of infrastructure, professional education and training, socio-cultural and behavioural roles; financial support, knowledge about technology, industrial support, training and information opportunities
Anggadwita et al. (2017)	Indonesia	Socio-cultural environment
AsadSadi and Basheer (2010)	Saudi Arabia	Inadequate market research, lack of governmental and community support, and social barriers
Dechant and Lamky (2005)	Bahrain and Oman	Lack of capital access and governmental support
Grey and Findely-Hervey (2005)	Morocco	Negative stereotypes of women
Holmen et al. (2011)	Afghanistan	Inadequate skills, connections and security as well as gender-related issues
Howells (2011)	Turkey	Lack of finance in the start-up phase
Illhaamietal. (2014)	Malaysia	Inadequate financing and demand as well as location-related issues
Islam et al. (2011)	Bangladesh	Religious barriers
Itani et al. (2009)	UAE	Inadequate societal support, strong traditions as well as personal- and familial-related issues
Kergwell (2012)	Emirates	Socialisation, mobility and work segregation
Mathew (2010)	Middle East	Inexperience, poor work-life balance, low education,

	Region	
McElwee and Al-Riyami (2003)	Oman	inadequate skills and training, lack of organizational support and access to information Market competition, lack of experience, difficulties in obtaining loans, and dearth of female-based businesses to be used as reference
Rehman and Roomi (2012)	Pakistan	Gender bias, social and cultural norms and family commitment
Shamailan(2014)	Saudi Arabia	Individual, socio-economic, and institutional factors
Tamburan (2015)	Indonesia	Discrimination, low education level, the burden of household role as well as limitations due to legal, traditional, custom, cultural or religious issues
Thuaibah et al. (2007)	Johor	Personal, family and environment
Turan and Kara (2017)	Turkey	Prejudice against women
Zgheib (2006)	Arab women	Biased perceptions and attitudes towards housewives and mothers

From the challenges, it can be understood that various factors affect the business performance of female Muslim entrepreneurs. These include: (1) psychological factors; (2) human capital including education level, previous business experience and entrepreneurial skills; (3) social capital such as familial and non-familial associations; (4) industrial factors such as governmental and non-governmental support and resource availability; and (5) cultural factors such as religion.

### 3. Research Methodology

This research employed data collected via primary source. Ten Muslim women entrepreneurs from small and micro scale businesses in Eastern Province were interviewed to get more insight of the issue. These selected entrepreneurs must have been in business for at least 1 year. Prior to the interviews, the samples chosen with the help of Chamber of Commerce and Industry of the respective districts were contacted via telephone to obtain their agreement to participate in the interview. Before starting each interview, the participants were informed about the purpose of the interview and the related research objectives. A permission to record the interview was put forward before the interview session begins. The participants were also assured of the confidentiality of the information. A semi-structured questionnaire was utilized as a guideline for the interview, where the questions were revolving on the entrepreneurs' challenges and factors for their success in their businesses. The interviews were conducted from thirty minutes to forty minutes for each interviewee. The interviews were recorded and transcribed.

### 4. Results and Discussion

#### 4.1. Descriptive Statistics

Interviews were conducted with 10 Muslim women entrepreneurs who have been in business for at least 1 year in operation. one of them is an unmarried entrepreneur and six are married and also another three are widowed. Two



of them have been in business for less than three years, three of them were between 3 and 6 years, and remaining were over 6 years business experience. They are providing handicraft and art, tailoring, beauty parlour, whole sale and retail businesses, food manufacturing and agri-businesses.

## **4.2 Interview Results**

Interviews attempted to gain information and feedback from the respondents about their personal experience in building their businesses. Besides that, the qualitative data collection also focused on the major challenges faced by Muslim women entrepreneurs in starting up and ongoing businesses.

### **4.2.1 Challenges and Success factors**

From the interview results, it was found that majority of them started the business from their own interest in that field. The respondents were also asked about the challenges that they have to face in the running of their businesses. Most of them highlighted that financial problem was the most challenging part to get their business on the road. eight out of 10 female entrepreneurs faced problems in getting capital to start their businesses. They tried to get interest free bank loans since it is prohibited in Islamic sharia. They cannot get the interest free loan. They commented that

"I found difficulties during start up time and throughout my business. I tried to get a loan from the bank. But they asked to pay the interest. But that time I have just started with the support from family and I don't like to deal with interest which is prohibited in Islam" (Respondent # 3). "I did not have enough capital before I start my business. I tried to apply to so many banks to get loan but there will be much procedures to get the loan" (Respondent # 5). "I have financial problem to open up my business and to buy things" (Respondent # 9). This finding is consistent with an earlier study by Itani et al. (2011). Itani et al. (2011) found that the female entrepreneurs in UAE were also facing the problem of getting the start-up capital for their businesses. The second biggest challenge for these women is their "I couldn't balance my time with my family and my work" (Respondent # 2). "I have problem to balance my time with family, my career and my business" (Respondent # 3). This finding is consistent with an earlier study which reported that women entrepreneurs found difficulties in balancing their family responsibilities and their business obligations (Winn, 2005), which at times may compromise the success of their businesses. Another challenging part is the

The interview results also appear to indicate that these ladies may need assistance to increase their knowledge and their skills in their business. For example, Respondent # 4 cited that: "I have difficulty in setting prices for our services. I always follow the market price but customers said that the prices are very high" (Respondent # 9). "I have limited knowledge to open the business, but I am not sure where should I go to sharpen my skills and the same time my parents do not allow me to go out alone and mix with the counterparts" (Respondent # 1). These comments indicate that they need additional training and development to understand how to run their businesses efficiently. The related agencies and ministries may need to pay more attention to them.

Another biggest challenge is getting network affiliation. For example, Respondent #2 said that; "I have difficulty in getting more and more network in which I hope o get more customers and it is rather difficult to join with chambers

since there are no unique chambers for female in this province” these comments indicate network affiliation is essential to be success in the business.

Resource accessibility in terms of financial support is imperative to business operation. “I get financial support from my close friend. She is my business friend also. She lends me some money for my business development (Respondent # 6). “At first, I could not get loan from the bank. As a result, I tried to sell the prayer items by selling directly to the customers. That time I haven’t established my business yet” (Respondent #2). “My mother supports me by lending me some money to open my business and purchases of business assets” (Respondent #3). “Before I form the business we did small product sales in my residential area. From the money I saved. I also get financial support from my family especially my husband, they are so helpful and supportive” (Respondent # 1). These comments indicate that financial support is essential in enhancing their businesses. Possibly, this is one of the areas that can be improved and need further attention from the authority to help these Muslim women entrepreneurs to move forward and sustain in their businesses. When asked about the support of their families, some of them manage to get their family members specially mother and husband if married to help them taking care of the children. Those who cannot get any help from anywhere just make the best of what they have. “I don’t get anyone’s support. I develop my business on my own. Somehow, I manage my capitals and other matters. I guess my determination to ensure that my children’s welfare are taken care of contribute to my success. One should have high inner motivation first then only, work for it. I think nothing is impossible to do” (Respondent # 10). “My mother and elder sister agreed to take care of my children. I try to allocate my time to spend and teach my children and caring my husband while I care my business” (Respondent # 2). “My children are under my family-in-law custody. Somehow I allocate my time for my husband and my children” (Respondent # 3). “My business is fully supported by my family, my close friends and my husband. They are the backbone of my success” (Respondent # 1). “Without my husband, I could not make this achievement. Thanks to him” (Respondent # 4). “My father is my hero. I’m so lucky to have him. “My mother and my husband are the primary reason for my success” (Respondent # 9). This finding is consistent with the claim that strong support from insider (family) is very important for female entrepreneur (such as husband or parents). These comments emphasize the need for family’s role as support for their business success.

“I am successful today because of my initiative, my efforts and hard work. I am very creative in giving my services to the customers” (Respondent #1). “I am highly motivated and my characters made me successful. I have high self-confidence. Without that, I could not achieve this level” (Respondent #9). This implies the personality characteristics for the business success. “I like to do arts and design in tailoring for female dress. Customers always expect me to offer different innovative design. In order to satisfy them, I like to be more creative and imaginative. This is because my business needs differentiation from my competitors. It is an advantage for me over competitors” (Respondent #6). This emphasized the need for skills knowledge and experience for business success.

## **5. Conclusion and Recommendation**

From the interview results, it was found that personality issues, financial barriers, barriers in making networks, social mobility restriction work-family balancing issues are some of the major challenges for Muslim women entrepreneurs and personality factors such as their internal motivation, self-confidence, family support, good social network, skills and experience resource accessibility are found as critical success factors.

The study has several limitations which suggest the implications for further research. The major limitation of the study is the extent to which the study can be generalized to wider population of small businesses since it was based on only ten interviews. Future studies can include more samples from various races and cross countries. Secondly, instead of interviewing, future research can employ and empirical findings to specifically address the issues and factors highlighted in this study.

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