
Theorizing a Framework of Factors Influencing Business Performance: A Research Agenda for Muslim Women Entrepreneurs

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Abstract: This study aims to comprehensively identify a framework of factors influencing the business performance of Muslim women entrepreneurs. The literature suggests that the factors can be viewed from numerous theories related to the psychological, organisational context and environmental context and contextualise them to analyse the association between the factors such as psychological characteristics, human capital, social capital, industrial factor and cultural factor within the boundary of Islamic traditions and values. Since the paper is conceptual in nature, a quantitative analysis incorporating the factors associated with business performance from the lens of different stakeholders such as registered, unregistered Muslim women business owners, as well as managers will further reinforce its value. The comprehensive theoretical framework identified would provide significant insights to policy makers, trade associations and even Muslim women entrepreneurs themselves on what it takes to enhance their business performance. The comprehensive review is perhaps amongst the first to be carried out with theoretical, research and practical implications delineated for researchers and practitioners.

Keywords: Entrepreneurship, Muslim Women Entrepreneurs, Business Performance.

INTRODUCTION

Many studies have acknowledged entrepreneurship being the driving force of economic development, productivity, innovation and education (Baluku, Kikoma, Bantu & Otto, 2018; Hisrich, 2005; Ilhaamie, 2017; Youssef, Samy, Mazen & Yasser, 2019). Entrepreneurship has even attracted an increasing interest of its role in policymaking (Joao, Cristina, & Rattern, 2017) in terms of development of gender and entrepreneurship. Entrepreneurship offers women greater possibilities by promoting self-reliance, self-worth, education and growth for women and their family members as well as workers (Sarker & Palit, 2014). Entrepreneurship has also made women more confident, fulfilled and more versatile (Rashid, Haslina, Zuraida & Mansoor, 2015). Most importantly, women entrepreneurs have been recognised as a crucial element in national development (Ilhaamie, Arni, Rosmawani & Ai-Banna, 2014). Their contributions to entrepreneurial activity are inevitable where they create job opportunities, contribute to economic development and the affairs of women in society (Abiodun & Amos, 2018). Numerous researches had been carried out to determine the role and contributions of women entrepreneurship (e.g. Chowdhury, Yeasmin & Ahamed, 2018), focusing specifically on the challenges they faced in terms of unsupportive policies, lack of capital and market access, poor networking, access to information, as well as negative discernments about female entrepreneurs etc. (Sanyal, Hisan & Baawain, 2020). These are amongst the major issues faced not only by women entrepreneurs in general, but also Muslim women entrepreneurs in particular which affect their business performance.

Islamic traditions significantly affect the way Muslim women live their lives (Ilhaamie, 2017; McIntosh & Islam, 2010). It is evident from the *Al-Quran* (Holy Book for Muslims) that Islam puts strong focus on trade and commerce, encourages its followers to be innovative and enterprising (Ameen & Willis, 2016; Tri-Ramdhani & Anggadawitta, 2016) and that includes women as entrepreneurs (Akhter & Sobhani, 2016; Anggadwita, Mulyaningsih, Ramadhani, & Arwiyash, 2015). Islam regards women as independent legal entities that are capable of running a business (Anggadwita *et al.*, 2015; Ayob & Seiyed, 2020). The *Al-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.” (Al-Quran, 32:7).

The verses clearly demonstrate that Muslim women should not be facing any barriers in doing business as anyone regardless of gender can earn based on fair business principles. The *Al-Quran* has even set some guidelines for Muslim women doing businesses and at the same time giving priority to their families (Ullah, Mohamed & Yousuf, 2013).

A considerable number of 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 (Alexandre & Kharabsheh, 2019; Asad-Sadi & Basheer, 2010). However, it was only in the last decade that studies focusing on entrepreneurship in the Islamic context, including the participation of women, surfaced (Tambunan, 2015). Studies conducted on women entrepreneurs in countries such as Saudi Arabia, Oman, Bahrain, Pakistan, Indonesia and Bangladesh as well as specifically on Muslim women entrepreneurs in Malaysia revealed that they face unique challenges as do women entrepreneurs of other faiths (Alam, Jani & Omar, 2011; Ilhaamiet al., 2014; Itani, Sidani & Balbaki, 2009; Kargwell, 2012; Rehman & Roomi, 2012; Shmailan, 2014) which impact their business performance. For instance, socio-cultural barriers in Indonesia (Angadwitta et al., 2015); industrial barriers in Oman (Al-Sadi, Belwal & Al-Badi, 2011); religious barriers in Bangladesh (Islam, Khan, Obidullah & Alam, 2011); capital access and governmental support in Bahrain and Oman (Dechant & Lamky, 2005); personal and family issues in UAE (Itaniet al., 2009) and in Sri Lanka (Swati, 2018).

In this background, it is noteworthy to gain insight about Muslims as a whole with particular focus on Muslim entrepreneurs. For example, according to Islamic principles, Muslims are prohibited to deal with paying or getting interests (*riba*) for the loan or capital used in businesses (*Al-Quran*, 2:275-279; 3:130; 4:161). Lack of loan facilities with Islamic principles could serve as a great obstacle to Muslim entrepreneurs. For Muslim women, they are required to adhere to the wearing of the *hijab*, which is part of the dress code for Muslim women, in which they are required to cover their whole body except for their hands and face (*Al-Quran*, 24:31). The *hijab* must not be donned with the intent of demonstrating one's societal reputation or status (Ullah et al., 2013). It could be challenging for Muslim women entrepreneurs wearing *hijab* networking with entrepreneurs of other faiths or gender. Nevertheless, Muslim societies in many parts of the world prevent free mixing which triggers backbiting, close proximity and adultery (Roomi & Harrison, 2010). These religious beliefs and customs have made the Muslim women entrepreneurs unique in some ways.

Despite the various challenges reported in the studies on the Muslim women entrepreneurs, the factors or challenges influencing business performance of Muslim women entrepreneurs have been approached in isolation, creating a gap and an interesting research proposition. Taking cue from several researchers who asserted that entrepreneurship studies should be conducted at multiple levels of analysis (Baum, Locke & Smith, 2001), this paper aims to propose a comprehensive set of variables influencing the business performance of Muslim women entrepreneurs based on a multi-dimensional approach.

Following this introduction is a brief synopsis of the literature on women entrepreneurship in Islam and the outcomes of the paper in the form of a theoretical framework bring forth significant implications both in theory and practice for researchers, policymakers, trade associations and the women entrepreneurs alike which are discussed in the later part of the paper.

A Multidisciplinary Approach to Identifying Factors Influencing Business Performance of Entrepreneurs

Business performance is multidisciplinary and involves everything from a single individual to the society as a whole. The following theories explain the interdisciplinary model of entrepreneurship, which enable the factors considered as antecedents of business performance to be identified.

A. Psychological Theory

The psychological theory is a prominent model used in entrepreneurship studies to explain the rationale of individual entrepreneurs to achieve venture start-up and growth. According to the theory, certain psychological characteristics make certain people more inclined to entrepreneurship (Baum et al., 2001; Maharati & Nazemi, 2012; Ramana, Aryasr & Nagayya, 2008). The psychological approach is also referred to as the individual personality view that focuses on issues related to the personalities of individual entrepreneurs, including the desire for achievement, locus of control, risk taking, innovativeness, independence and self-efficacy.

Islam has a crucial role in setting the psychological characteristics of Muslim women entrepreneurs (Tri-Ramadhani & Angadwitta, 2016). This adheres to the perspective in Islam that both women and men should endeavour to become successful as stated in the following 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." (*Al-Quran*, 13:11). This implies the need for exhibiting their own personality in any initiatives and thus, the individual theory emphasises on psychological characteristics which is expected to influence the personality of individual Muslim women entrepreneurs.

B. Resource-Based Theory

The resource-based theorists concentrate more on the long-term resources, capabilities and competences of the company because they are difficult to imitate and hence are recognised as valuable organisational resources which determine the performance and success of firms (Rusliati *et al.*, 2020). The resource-based theory indicates that enterprise growth can be enhanced through intellectual capital. Nevertheless, the exact aspects of intellectual capital that influence business performance are often neglected in many researches. Since entrepreneurs must have the ability to recognise the main value, performance drivers and resources in their enterprises, human capital is often viewed as a very important resource in predicting business performance (Jiang, Monica & Guo, 2012). Seeking knowledge is the duty of every Muslim men and women (*Hadhedh Al Tirmidi:174*). Hence, education is one key resource for Muslim women to seek knowledge for their personal and professional development. Studies have found that education (Al-Sadiet *al.*, 2011) and experience (Mathew, 2010) are essential for business enhancement of the Muslim women entrepreneurs. Tri-Ramadhani & Angadwitta (2016) also suggest that the businesses of Muslim women entrepreneurs need to fit with their skills as well. Hence, education, experience and business skills are considered as human capital which are important drivers of business performance of the Muslim women entrepreneurs.

C. Environmental Theory

Many limitations hinder entrepreneurs from identifying and pursuing opportunities such as the poor resource access and social risks which are more apparent in less developed and Islamic communities, especially on the Muslim women entrepreneurs due to their social status (Singh, Reynold & Muhammed, 2001). For example, Muslim women are prohibited from going outside alone and mix with counterparts in most of the Muslim families in Sri Lanka.

The social network could be in the form of support, either formal (non-familial) from business associates or informal (familial) like support from parents, friends and relatives (Yetim, 2008). Similarly, availability of government policy, technical and labour force support are critical determinants of business performance, along with the assistance from favourable entrepreneurial sub-culture which may determines business performance. An individual's aspirations depend on cultural factor which is previously invested by the family and the society. The Quran also provides several guiding principles for Muslim women entrepreneurs, most notable is giving priority to their family first and foremost. Hence culture plays a significant role in Muslim women entrepreneurial behaviour and this construct is new to this entire model since Cultural factor was not studied from previous theories.

The aforementioned discussions have led to the development of a theoretical framework to explain the factors influencing business performance of Muslim women entrepreneurs. The framework is discussed in the following section.

Empirical Evidence of Factors Influencing the Performance of Muslim Women Entrepreneurs

The business performance of female entrepreneurs has been studied extensively (Dakhallh *et al.*, 2021; Jiang *et al.*, 2012; Lerner, Brush & Hisrich, 1997; Teoh & Chong, 2007; Wube, 2010). There are specific studies on Muslim women entrepreneurs and depicted in the following table.

Table I: Summary of Notable Empirical Findings on the Factors Influencing Business Performance of Muslim Women Entrepreneurs

Author	Year	Country	Measures of factors influencing business performance	Findings
Anggadwitta and Dhewanto	2016	Indonesia	Psychological characteristics	Successful Muslim women entrepreneurs are driven by the factors of risk taking, innovativeness, desire for achievements, and locus of control.
Sarker and Palit	2014	Bangladesh	Individual factors	The factors of technological access, interpersonal skills, business characteristics, training & motivation, social security & freedom, support & facilitating regulations, family support, quality assurance, and risk encounters significantly affect the success of women entrepreneurs.
Alam <i>et al.</i>	2011	Malaysia	Family backing, social relations and informal motivation.	Family backing, social network and informal motivation pose significant and positive effects on the success of female-owned businesses.
Jahed, Kulsum & Akthar.	2011	Bangladesh	Marketing, financial, and technological support.	Marketing support, financial aid, technological access and business management pose significant effects on women entrepreneurs' success.
Wube	2010	Indonesia	Economic, socio-cultural, legal,	Economic, socio-cultural, legal, and administrative

			administrative factors and support.	factors as well as support affect the performance of women entrepreneurs.
Naser, Mohammed & Nuseibah	2009	UAE	Self-fulfilment, knowledge, skills and experience, business influence of spouse or father.	Self-fulfilment, knowledge, skills and experience, business influence of spouse or father impact women entrepreneurs' business performance.
Muller & Thomes	2000	Indonesia	Socio culture, legal and regulatory environment.	Socio-cultural and legal and regulatory environment affect women entrepreneurs in establishing and expanding their businesses.

Accordingly, the factors influencing business performance of Muslim women entrepreneurs include psychological characteristics (Angadwita & Dhewanto, 2016; human capital (Naser *et al.*, 2009), social capital or network affiliation (Alamet *et al.*, 2011; Saker & Palit, 2014), industrial factors such as market support and government assistance (Jahed *et al.*, 2011), as well as cultural factor (Mueller & Thomas, 2000; Wube, 2010). It is evident that these studies did not attempt to look at the factors influencing business performance of Muslim women entrepreneurs in a comprehensive manner. A study on business performance of Muslim women entrepreneurs that captures these multidimensional factors (individual, organisational and environmental) will hence contribute to knowledge and practice. The following sections postulate the relationships between each of the factors and business performance.

A. Psychological Characteristics and Business Performance

Many studies found personal stimuli to be a determinant of the business performance of female entrepreneurs (Balukuet *et al.*, 2018; Ranasingha, 2008). Rashid *et al.* (2015) insist that personal attributes are an important factor to promote successful business ventures amongst Muslim women entrepreneurs. This might affect their psychological characteristics and hence their business performance. Religion significantly determines the psychological factors to entrepreneurship (Tri-Ramdhani & Anggadawita, 2016). The desire for accomplishments, risk-taking, innovativeness and locus of control (Anggadwita and Dhewanto, 2016; Nurwahida & Manaf, 2011) and being independent in decisions and actions (Rashid *et al.*, 2015) have been identified as the psychological characteristics influencing the activities of successful Muslim women business owners in Malaysia, Indonesia, Bangladesh and Turkey. In Sri Lanka too, Muslim women tend to desire for accomplishing new ventures, showing their risk-taking propensity even though their mobility is restricted in some families, having faith on their own effort bring success to them, and being able to take their own decision while obeying to their parents and or spouses. It is therefore expected that the psychological characteristics of Muslim women entrepreneurs (desire for accomplishments, risk-taking, internal locus of control and being independent) will influence their business performance.

B. Human Capital and Business Performance

Entrepreneurial competencies have often been described as human capital in the entrepreneurship context and thus, entrepreneurial competencies are imperative for developing any business (Gustomo, Ghina, Anggadwita, & Herliana, 2019; Okour, 2021). People with valuable knowledge and skills are referred to as human capital (Jiang *et al.*, 2012) which is important for the development of any enterprise (Davidsson & Honig, 2003). Studies have found that enterprises with greater human capital are better at problem solving, adapting to change and implementing innovation (Sanyal *et al.*, 2020). This explains what an entrepreneur knows (human capital) will result in better business performance (Balukuet *et al.*, 2018; Ousama, Hammami, & Abdulkarim, 2019; Rauch, Frese & Utsch, 2005).

Studies have indicated that formal education is correlated to the future performance of a business (McIntosh & Islam, 2010) and experience (Mathew, 2010) essentially lead to the improved performance of Muslim businesswomen. Islam guides women entrepreneurs to be involved in businesses that are suitable with their capacity (Ullah *et al.*, 2013) and knowledge about technology (Al-Sadiet *et al.*, 2011) and other associated abilities that are needed to ensure their entrepreneurial success. It is therefore posited that the Muslim businesswomen's human capital i.e. their education, experience and business skills will influence their business performance.

C. Social Capital and Business Performance

Entrepreneurial social capital improves the ability to perceive opportunities via opportunity-based knowledge, prediction of forthcoming trends, evaluation of information and decisions and proactive reactions to upcoming trends (Ondiba & Matsui, 2019). Hence, social capital is critical for enhancing the women-owned enterprises' growth and expansion. Social capital is instigated by custom practices and societal relationships which then transforms into conventional individual behaviours, outlooks and responsibilities (McIntosh & Islam, 2010). In general, social networks inspire to find new business opportunities or improve their ongoing businesses.

There are two types of networks that women entrepreneurs rely on: 1) familial affiliations involving their parents or husband as entrepreneur and role model, and 2) external sources including business connections and trade

associates (Dechant & Al-Lamky, 2005; Yetim, 2008). This means that if the parent(s) and/or spouse(s) are entrepreneurs, the female individual could be driven to become one too as she learns from the experiences of those close to her and thus contributing to a higher likelihood of her achieving success in her business performance. Ondiba & Matsui (2019) found that the moral support from husband is critical to the success of married female entrepreneurs. Family embeddedness is hence important for women entrepreneurship (Michela, Poggesi & Devita, 2016). Similarly, Muslim women entrepreneurs can also achieve better business performance by social capital (Majeed, 2019). Considering that various studies have emphasised on the impact of network affiliations on business performance, it is therefore expected that familial factors (e.g. parental and spousal moral support as well as childhood role models) and non-familial factors (e.g. business and trade partners) will affect the business performance of female Muslim entrepreneurs.

Al-Quran (49:13) says: "Oh! Mankind! We created from you a single (pair) of male and female and made you into nations and tribes that you know each other." This emphasises the necessity for extending networks amongst Islamic men and women. However, McElwee & Al-Riyami (2003) found that Muslim businesswomen have very restricted business networking capacity. Despite existing business networks, they are typically prohibited from going out and mingling with the opposite gender and they rely much on the support of their immediate surrounding as they need to seek familial or spousal consent before venturing into business (Roomi & Harrison, 2010). This implies the necessity of the familial support for Muslim women to succeed in their businesses. It is therefore posited that social capital (familial affiliation and non-familial affiliation) of the Muslim women entrepreneurs will influence their business performance.

D. Industrial Factor and Business Performance

Business performance is critically determined by industrial factors, namely the differential structure of opportunity, location and institutional or governmental support (Rashid *et al.*, 2015). Differential structure of opportunities such as sound market demand for their product and services, good location to attract customers, access to resources and employees may also be the sign for a successful business initiative. Many studies have examined the institutional and non-institutional elements that drive the development of an enterprise (Ali, Devi, Furqan & Hamzah., 2020; Samadi, 2019). Similarly, there are also non-governmental organisations which provide business development support services to women entrepreneurs. Such structured programmes provide the female entrepreneurs with the needed knowledge, skills and capacities to develop their businesses to become more successful. Opportunities for further entrepreneurial development are also provided by educational institutions through the development of national and global marketing initiatives to facilitate the growth of female-owned enterprises.

Kuratko and Hodgetts (2009) found that loan facilities for business start-ups and business expansion significantly determine the success of women entrepreneurs. Due to religious obligations, many Muslim women entrepreneurs are reluctant to obtain loan with interest. Instead, they rely on loans, especially from Islamic banks to run their businesses since Islam prohibits charging interest (*riba*) (Rashid *et al.*, 2015). This is supported by Farida, NorHayati and Al-Hasan (2015) who asserted that despite existing financing facilities, Muslim businesswomen remain restricted by their unwillingness to utilize interest-based microfinance services. However, one major issue is the lack of facilities in obtaining business loan without interest from Islamic banks for Muslim women entrepreneurs. That is because of lack of interest free loans as well as lack of Islamic financial institution available in Sri Lanka.

Besides limited access to financial aid (Ahamed, 2011; Ilhamie *et al.*, 2017), demand and location problem (Ilhamie *et al.*, 2017) has also been identified as a challenge faced by Muslim women entrepreneurs. Similarly, there is lack of institutional support obtained by Muslim women entrepreneurs (Al-Sadiet *et al.*, 2011) since traditional Islamic culture typically restricts women from accessing these resources and institutional support. That is, since their mobility restricted in Sri Lanka too, they show less interest in participating training programs or business fairs organized by Business Development Agencies. However, their mobility to access resources and interaction with opposing gender in accessing some kind of support for business can help the Muslim women entrepreneurs being successful in their businesses (Roomi & Harrison, 2010). Therefore, it is expected that the business performance of Muslim women entrepreneurs is also influenced by resource availability and institutional support.

E. Cultural Factor and Business Performance

The aspirations of an individual rely on culture-based factors that had been practiced by his/her family for generations. Mueller and Thomas (2000) found that the business performance of Muslim women entrepreneurs is significantly determined by social and cultural factors. Those factors specifically involve the family culture and religion (Ranasingha, 2008; Wube, 2010) and are perhaps the key to other factors or constraints influencing business performance of the Muslim women entrepreneurs. Muslim women entrepreneurs are entrenched in a culturally and individually oriented ethnic group (Petro *et al.*, 2014). Islamic traditions significantly dictate the way women live (McIntosh & Islam, 2010). Traditionally, a Muslim woman does not like to make her own

decision and rather seek consent from her parents, husband or guardian (Roomi & Harrison, 2010). The *Al-Quran* provides guidelines for women entrepreneurs whereby they are required to prioritise their family above business (Alina, 2013; Ullah et al., 2013). This implies that a Muslim woman entrepreneur needs to find a way to achieve work-family life balance.

In addition, a societal view toward a Muslim woman entrepreneur is also different from a non-Muslim women entrepreneur. Negative stereotypes of women (Grey & Finley-Hervey, 2005), prejudice from community (Benzing, Hung & Kara, 2009) and religious barriers for Muslim women entrepreneurs (Islam et al., 2011) result in negative attitude on Muslim women entrepreneurs and create barriers for them to move forward in their businesses.

The *Al-Quran*(24:31, and 60; 33: 32, 33, 53, 55, and 59) emphasises on the dress code for Muslim women called ‘*hijab*’ that must be adhered by every Muslim woman which identifies a Muslim from a non-Muslim woman. It is also because of religious and cultural barriers that Muslim women do not participate in common meetings or going out for training alone. Culture is learned and is critically responsible for transmitting values generationally. Hence, cultural factor influences not only the selection of activity, but also the enterprise’s development (Petro, Annastazia, & Robbert, 2014). It is therefore expected that the business performance of the Muslim women entrepreneurs will be influenced by cultural factors such as following the advice of parents, husband or guardian, restricted mobility, balancing family and work domains, societal view towards the business, as well as adherence to the dress code.

F. Demographic Factors and Business Performance

The Quran has set certain guidelines for Muslim women in doing businesses, giving priority to their family first and foremost, as the breadwinners are men whilst women are care takers (Alina, 2013; Ullah et al., 2013). It is therefore posited that demographic factors will moderate the relationship between the independent variables and business performance. This will be novel contribution in this study.

Based on the hypothesised relationships, an integrated model is developed (Figure,1). The independent variables consist of psychological characteristics, human capital, social capital, industrial factor and cultural factor, whereas business performance constitutes the dependent variable of this study. The demographic factors will be hypothesised to moderate the relationships between the independent variables and business performance of Muslim women entrepreneurs.

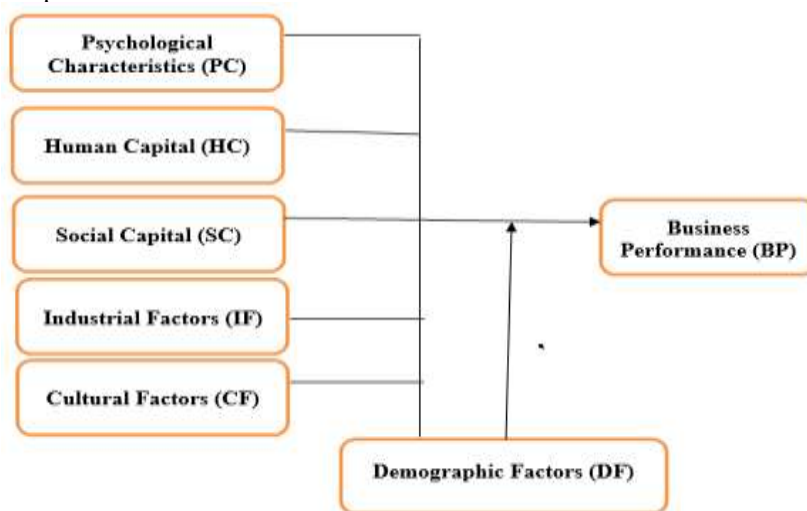


Fig.1: Research Framework

DISCUSSION ON IMPLICATIONS

The paper benefits researchers in terms of development of an overarching framework using interdisciplinary and multi-level approach so that a more comprehensive set of variables can be examined to overcome the issue of fragmentation existing in the current literature. Relating to this is the interaction of the variables, which is especially true for Muslim women entrepreneurs where religion and customs, as sub-sets of the cultural factor, influence their personality, human capital, social capital and even network affiliations and industrial factor. Since the variables complement each other, it would be interesting to examine their interactions using more powerful statistical tools, in which the resulting combination as well as the cause and effect relationships identified through empirical data could contribute to knowledge and enable practical implications to be derived at. The review also enables researchers to expand the framework and business performance measures, enabling researchers to make informed recommendations to policymakers, chambers of commerce, governments and even the Muslim women entrepreneurs themselves. It is imperative for the policy makers to champion an

inclusive SME policy framework that creates equal opportunities for Muslim businesswomen, consistent with the United Nation's Sustainable Development Goals (SDGs) which aimed for women entrepreneurial development. Aligned to the first, fifth, eighth SDGs, this will lead to reduced poverty, better utilisation of resources and economic development as a whole.

CONCLUSION

Drawing on the literature, business performance has been demonstrated to exist on three levels, namely individual, organisational and environmental. The individual dimensions include the desire for accomplishments, taking risks, internal locus of control and being independent. The organisational level entails the human capital dimension, which is the combination of knowledge, experience and business skills that the Muslim women entrepreneurs possess. Meanwhile, environmental dimension refers to the interaction of the Muslim women entrepreneurs with external forces such as network affiliation, industrial forces, cultural influences and social acceptance. Network affiliation refers to familial affiliation such as direct familial support and non-familial affiliation such as business associates. Industrial factor represents the industrial forces, which are the combination of resource accessibility such as internal finance, employees, raw materials and other resources and institutional support such external fund availability, training and development and other advisory services. The cultural factor refers to the cultural influence or social acceptance.

This study has accomplished its objectives of positing a framework of factors driving the business performance of Muslim women entrepreneurs. It is hoped that future research will further build upon the framework and that the practical implications will provide a guide to the different stakeholders on what it takes to develop successful Muslim women entrepreneurs. If specific factors improve the chances of the Muslim women entrepreneurs' success in business, then they can evaluate the possibilities using this acquired knowledge. This theoretical work will be empirically studied focussing on Muslim women entrepreneurs registered with chambers and the finding was also reported in another publication.

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