

Business Behavior in an Islamic Perspective: Case Study of Muslim Woman Entrepreneurs in Ikatana Wanita Pengusaha Indonesia (IWAPI)

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Abstract—In today’s business world, women also can be successful in running a business. They are called as women entrepreneurs. Some research stated that cultural diversity may have an impact on women entrepreneurial behavior, one of them is about religion. This research will reveal the Islamic perspective about it. The purpose of this research is to know how Islam ruled women entrepreneurs and whether the business behavior of married Muslim women who are IWAPI members in Surabaya is in accordance with the teachings of Islam. This research used a qualitative descriptive method with case studies approach. The data collection techniques used are in-depth interviews, participative observation, and documentation. In this research, the business behavior of Muslim are in terms of the following aspects: motivation, commitment to family, experienced obstacles, responsibilities, activities, as well as adopting a business strategy which is guided from four characters of the Prophet namely: *Siddiq* (truthful), *Amanah* (trustworthy), *Fathanah* (smart/wise), and *Tabligh* (deliver). Results of this research show that doing business is not forbidden in Islam as long as it does not ignore the main task of a Muslim woman as a housewife. The business motivation of the housewives is to gain a flexible time management so as to enable a balance between the obligations of housewives and business. Thus, a Muslim is able to prove that a Muslim woman could succeed as a wife, IWAPI member, and businesswoman.

Index Terms—women entrepreneur, business behavior, Islam, IWAPI

I. INTRODUCTION

In today’s business world, women also can be successful in running a business. These women are nowadays called as women entrepreneurs. Women entrepreneurs are women who have been participating in total entrepreneurial activities and have a motivation to be successful [1]. Women entrepreneurs are an important basis of economic growth, in which they are able to create new jobs for themselves and others by delivering different solutions for management, organizational and business issues and constraints, as well as the exploitation of business opportunities [2]. Therefore, women’s entrepreneurial activities are not solely intended to fulfill their economic needs but may also have a positive social impact on their personal development and the environment [3].

The increasing participation of women in the business sector is a phenomenon that occurs throughout the world (Still and

Timms (2000) in [4]). In Asia, 35% of small and medium enterprises (SMEs) are led by women. In China, 25% of new businesses are carried out by women and in Japan 4 of 5 SMEs are owned by women (Brisco (2000) in [4]). The Indonesian National Socio-Economic Survey (Susenas) of the Indonesian Central Bureau of Statistics, stated that the country’s population has reached 254.9 million in 2014/2015, which includes 126.8 million women [6]. It shows that Indonesia has a big potential to develop its entrepreneurial sector, particularly by women. It is related to the data of the Indonesian Ministry of Cooperatives and SMEs (Kemenkop UKM–RI) in 2013 that indicates the number of entrepreneurs in Indonesia has reached 1.65% of the total population [5]. Of this number, women entrepreneurs cover 23% and have been growing rapidly around 8% annually [7].

In Indonesia, women entrepreneur and gender equality issues have been growing rapidly. Many research stated that cultural diversity may have an impact on people’s behavior, including women entrepreneurial behavior. One of them is about religion, which becomes the focus of this research, namely about women entrepreneurs in an Islamic perspective. Benschop in his research entitled “Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts” explained that a woman’s job is related to ethnicity and religion [8]. The results of his study show that the rules in Islam should take precedence over the cultures that are adopted in an area. Here, Islam is not about to restrict women in doing business, but allow them to do it as if they remember their main duties to Allah and their family. That is why in reality, women prefer a flexibility to balance work and household management [9].

Islamic views give a positive value for Muslims who do business, this makes Muslim women more motivated and eager in running a business. The privilege of women in business is not just for themselves, but also provides a proud position for the Muslim who helped to work hard to support her family and society. Actually, in the era of Rasulullah SAW (messenger of Allah), there was a woman who succeeded in doing business. This woman is Khadijah r.a who is Rasulullah’s wife. She is one example of a successful woman who does business in

Islamic economic ways. From the success of Siti Khadijah r.a. as a woman who does business without ever neglecting her duties as a mother and a wife, it can be known that Islam never forbids Muslim women to do business. Then, it followed by many Muslim women who become a successful women entrepreneur. There are many indicators stated about successful women entrepreneurs. Kaushik has identified that successful women entrepreneurs demonstrate entrepreneurial competencies, for example initiative takers, seeing and acting on opportunities, perseverance, information seekers, concern for a high work quality, committed, efficiency-oriented, self-confidence, persuasive and strategic [10]. However, in Islam it goes wider than that; women entrepreneurs who are really successful are those who can manage to run both roles as a housewife and a good entrepreneur. International Labour Organization added that women entrepreneurs have an important role in life. Besides as housewives and primary children educators, they have a significant role in economic activities [11].

Women who decided to do entrepreneurship sometimes build and strengthen their motivation and business behavior by gathering with other women entrepreneurs in communities, one of them is IWAPI. Ikatan Wanita Pengusaha Indonesia which commonly abbreviated as IWAPI is a community of women entrepreneurs which has been running for 40 years and according to Antaranews, IWAPI has around 30,000 members [12]. IWAPI Surabaya is an organization that accommodates women entrepreneurs in the city of Surabaya so they can gather to enhance each other's capabilities and develop their business, which will later improve the family's economy in particular and the national economy in general. Based on the phenomena described above, the researchers are interested to examine more about how Islamic business behavior has been done by married women entrepreneurs who are members of IWAPI Surabaya. The business behavior research consists of business motivation, business behavior, and responsibilities as an individual, wife, mother, and member of IWAPI.

II. LITERATURE REVIEW

The keywords of this research are about Islamic Perspective in seeing the business behavior of women entrepreneurs in IWAPI. So the literature that is needed to be described is about the woman position in Islam, women entrepreneur and how Islam seeing women entrepreneur, also about business behavior.

A. *The Nature of Women in Islam*

Solich explained that Muslim women actually have a high position in Islam and very influential in the life of every human being [13]. There are four women positions in the Islamic view. First, as a servant of Allah, the woman has the same responsibilities as a man in her status as a servant of Allah, who both have an obligation to dedicate themselves to Allah. Second, as a wife, a woman is a friend to her husband. In it, all the duties to be performed to her husband are attached. A wife must be able to keep secrets and properties of her

husband as a trust who will be held accountable in front of Allah. A wife should have proficiency and skill, such as cooking, house arrangement, dress up, and intelligent in the science of health problem and financial arrangement. Third, as a mother, a woman is "*Al-ummu madrosatul uulaa*", or the first school for children. The role is in her capacity to build a family and a good society as long as she is on the path of Qur'an and Sunnah of Prophet. A mother is the first opener for her children. From her, the child first learns, so she has a big influence on the growth and mindset of her children to build good future generations. That is why women become the pillar of the country. And fourth, women become part of a society. She has a responsibility to her environment and social condition. The position demands the role of a woman not only in private circumstance but also in political life. It accommodates taking care of each other in carrying out the responsibility of *amar ma'ruf nahi munkar* (doing kindness and avoid wickedness). Women should be proficient in taking the necessary practical steps to face the change in the middle of their society. In society a woman can also have knowledge of Islam and general knowledge.

Islam also ensures the women's right, which includes humanitarian rights, economic rights, social, and also constitutional rights. In human rights, women have the rights to live, the right to dignity, the right to have equality with men, and the right to express opinions and deliberations. Then the economic rights include the right to ownership and management. Islam gives freedom to women in terms of management and its affairs in trade, sale and purchase contract, and so forth. In society, women are also allowed to assign dowries to be received from her prospective husband. Among these rights include the right to earn a living, get an inheritance, get a dowry, ask for a divorce, get an education and participate in activities. In constitutional rights, women have a right in participating in politics and law. It is in accordance with Herwanti's research, that the Islamic system does not inhibit the improvement of society, and also encourages women's improvement through increasing levels of education, health, employment opportunities, and social activities [14].

1) *The Islamic View of Working Women:* According to Islam, work done by women or wives should meet some work ethics as set by the *syara'*. There are some work ethics of women in Islamic rules. One of them is that the work should be in accordance with the nature and ability of women, viewed from *shari'a* point of view, both physically, and spiritually. Besides that, in doing work, women keep the courtesies as a Muslim woman that is when out working, the woman has to pay attention to morals in the use of jewelry, conversation, and behavior. These courtesies include the necessity to cover *aurat* (a part of the body that cannot be seen by other people), do not use perfumes that arouse a person's lust, do not get along freely or being together with men, and ask permission from her husband and so on. Also, when choosing to work, women should not ignore other obligations such as obligations to her husband and children. Obligations to both are more important than work. A wife should be wise in dividing her time to

fulfill her responsibilities with her husband and children so that the welfare and harmony of the household and family can be achieved. This is in line with the provision from Surah *Al-Qasas* (28:23) [15] and *Fiqh* principle that is Islamic Shari'a does not justify anybody to forbid a thing unless it is linked to a legal and valid passage in term of its sincerity.

2) *The Perspective of Entrepreneur Women in Islamic Law:* Women entrepreneurs are women who have been participating in total entrepreneurial activities and have a motivation to be successful [1]. International Labor Organization added that women entrepreneurs have an important role in life. Besides as housewives and primary children educators, they have a significant role in economic activities. Productive activities of women are aimed as an effort to empower them economically and enable them to contribute more to economic growth. Women in entrepreneurial activity are mostly involved in the home business for the production of micro and small enterprises (MSEs), or formal and informal sector [11].

Muslim women who become entrepreneurs in the context of life in the globalization era, in principle is permissible (*al-ibahah*) as long as they do not violate the rules (norms of religion) set by Qur'an and hadith. As *fiqhiyah* belief defined that in principle, the original law on something is permissible so that there are others evidence (proof) that prohibit it. In contrast, Muslim women becoming entrepreneurs are prohibited (*al-tahrim*) if it violates the religious norms established by Qur'an and hadith, in addition to not being able to maintain chastity, honor, and dignity. The *fiqhiyah* jurisprudence affirms that in principle, the original law on something is prohibited so that there is other evidence (argument) that allow it.

B. Business Behavior

Behavior is the act or activity of the human itself that has a very wide range, among others: walking, talking, crying, laughing, working, lecture, writing, reading, and so on. From the description, it can be concluded that what is meant by human behavior is all human actions and activities, either observed directly or not by outsiders (Notoatmodjo.2003: 144). According to Skinner, as quoted by Notoadmodjo [16], behavior is a response or a reaction of a person against stimulus from the outside. Meanwhile business is the exchange of goods or services with mutual benefit or mutual advantage [17]. Therefore, business behavior is a human activity or reaction to an exchange of goods or services which has mutual benefits and advantages.

1) *Business Motivation:* Motivation is one of the factors to improve performance. With motivation, it will encourage morale and inspiration from one's work activities to work better to achieve organizational goals (Stoner (1978) in P [18]). Nadler and Lawler argue that high performance is influenced by workability and motivation [19]. In this study, the performance is symbolized as the success of women entrepreneurs. Alam (2012) in his research entitled "An Exploratory Study of Women Entrepreneurs in Malaysia: Motivation and Problems" concluded that some women's motivation to do business is to gain greater freedom in activities and work, to quit from

the job that insists inflexible time, to earn money, to develop and combine hobbies with business, love challenges, to gain a better social status in society, to continue the long-standing family tradition, also to lead and motivate others.

2) *Business Obstacles Experienced:* The most common obstacle to a woman who has a business is the conflict between family and her work/business, which is defined as a work-family conflict. Work-family conflict is a conflict that occurs in individuals as a result of taking multiple roles, both in work and family, due to time and attention being devoted to one role only (usually in the role of work), so the demands of another role (in the family) cannot be met optimally. Alam in his research entitled *An Exploratory Study of Women Entrepreneurs in Malaysia* [20]: Motivation and Problems concluded that a woman's obstacles in running business are: 1) Feeling of stress because of heavy responsibility; 2) Inability to obtain location or place of business; 3) Inability to spend enough time with family; 4) Inability to obtain financial loans from funding sources (banks or otherwise); 5) Inability to obtain financing for equipment purchases; 6) Unbalanced family and business life; 7) Inability to find advice from experts as business mentors and discussion friends; 8) Inability to access information resources; 9) Not enough support from family; 10) There is still a negative stigma by the surrounding society in looking at women who do business.

C. Establishment of Entrepreneur B Based on Four Features of Rasulullah

Business behavior is currently built from the daily characters conducted by entrepreneurs. This basic character is actually have been exemplified by Rasulullah SAW by his role as the Prophet. The main goal of the prophetic mission is to teach humans how to gain happiness and salvation, both in the world and Hereafter [21]. Before his success in deliver rahmatan lil alamin taught to human, Rasulullah has already applied this characters since he was young. These characters also made him become a successful businessman. Thus, these characters can be referred to as guidance for entrepreneurs, also women entrepreneurs, who want to be successful in business. In particular, the four features of the Rasulullah revealed by Moejiono are as follow [21]:

1) *Shiddiq* (truthful).

Siddiq is a feature of the Prophet that has the meaning of having the right intention, earnestly, have utterances that aligned with action, honest, and keep the promise. In daily life, a person who has this character is consistent with the truth, both in speech and behavior.

2) *Amanah* (trusted).

Amanah is a feature of the Prophet which has a meaning to be trusted or have credibility. This credibility includes moral and professional qualities. In daily life, someone who has this character must be honest, has good morals, commitment to his task, and responsible.

3) *Fathanah* (smart/wise).

Fathanah is a feature of the Prophet that has a meaning of intelligence. Smart in solving any problems encour-

tered, in ways that do not violate the religion and social norms. Someone who has this character certainly has good reasoning, discernment, wisdom in decisions, ability to take various realities (wisdom) of the phenomena encountered.

4) *Tabligh* (deliver).

Tabligh is a feature of the Prophet which has a meaning of good communication skill. *Tabligh* includes three things, namely: (1) good communication in conveying information, news, and ideas (2) ability to choose clear and understandable language, and (3) ability to determine appropriate communication strategy according to market served. A person who has this character is the one who communicates the policy openly, involves others in making a decision and has an open attitude (transparent).

III. RESEARCH METHODOLOGY

A. Research Approach

The method used in this research is qualitative descriptive with a case study approach. Qualitative descriptive research aims to describe the various conditions of social reality that exist in a society that become the object of research and attempts to draw that reality to the surface as a characteristic, character, model, sign, or description of certain conditions, situations, or phenomena [22]. The case study, according to Basuki [23], is an in-depth study of specific events, environments, and situations that allow to reveal or understand something. The strategy was chosen according to the explanation of Yin that case studies are the main strategy in answering the “how” and “why” questions which will be directed to a series of contemporary events in everyday life, where the researcher only has very little or no chance at all to have the opportunity to control events [24]. It is in accordance with the research question in this study that uses the “how” question, which is: How is the business behavior of IWAPI Muslim women entrepreneur based on an Islamic perspective? Thus, it is suited to use the case study approach. In this research, researchers will reveal in depth how the business behavior of married Muslim women in IWAPI Surabaya, viewed from business motivation, business behavior, and responsibility.

B. Scope of the Research

The scope of this research is limited to the business behavior of married Muslim women entrepreneurs who are members of IWAPI (Ikatan Wanita Pengusaha Islam) in Surabaya.

C. Object and Subject of the Research

The object used in this research is the behavior of Muslim women entrepreneurs, while the research subject is Muslim women entrepreneurs who have married and joined IWAPI Surabaya for more than one year. This research was conducted at IWAPI Surabaya. The target population is all members of IWAPI who have married and have been a member in the past year. Based on interviews with the head of IWAPI Surabaya, informed that the number of IWAPI members who have family

and registered as a member at least in one last year are 35 persons.

In this research, the main interviewees are Muslim women entrepreneurs who have married and are members of IWAPI Surabaya. From all married Muslim entrepreneurs of IWAPI, there are five interviewees selected based on the following criteria:

- a. Married Muslim woman
- b. Has been a women entrepreneur for more than five years
- c. Joined IWAPI Surabaya for more than one year

D. Types and Sources of Data

The source of data is the most important thing in the research process. Relevant data sources are a reflection of information integrity in the research. In this research, the sources of data used are primary and secondary data. The primary data were taken by in-depth interviews and observations, while secondary data are taken from documents of IWAPI.

E. Data Collection Technique

Data collection techniques conducted in this research are as follows: (a)

- a. In-depth interview
- b. Participant Observation
- c. Documentation Study

IV. RESULTS

Based on the literature study, the law of married Muslim women who do entrepreneurial activities from an Islamic point of view is allowed. This view is agreed by most *Ulama* (religious leader) based on Qur'an Surah *Ali 'Imran* (3: 195) and Surah *Al-Qasas* (28:23). In addition, based on the *Fiqh* principle, Islamic Shari'a does not justify any person to forbid a thing unless it is linked to a legal and valid passage in term of its sincerity. Aside from whether women entrepreneurs are allowed, Islam regulates that work performed by a woman or wife should fulfill some work ethics as established by *Syara'* which are: First, is in accordance with the natures and abilities of women, viewed from shari'a point of view, physical, and spiritual. Second, keeping courtesies as a Muslim woman, which is when out to work, she has to pay attention to morals in the use of jewelry, conversation, and behavior. These courtesies include the necessity to cover *aurat* (a part of the body that cannot be seen by other people), do not get along freely or being together with men, and ask permission from her husband and so on. Third is not rule out other obligations such as liability to her husband and children. Responsibility to both are more important than work; a married Muslim women entrepreneurs should be wise in dividing her time in fulfilling her responsibilities with her husband and children so that the welfare and harmony of household and family can be achieved.

V. DISCUSSION

Based on the data collected from five IWAPI interviewees, it can be discussed that their business behaviors are as follows:

A. Business Motivation of IWAPI Surabaya Member

According to Langenfeld, for some women, the motivation for entrepreneurship arises from negative conditions, while for others by positive opportunities [25]. The result of data from five interviewees is they have strong motivation to have more flexible time management so that they are able to manage time between business and household to create the balance between those two things to be in accordance with the teachings of Islam. It indicates that their motivation is more related to positive opportunities. This result is in line with research of Buttner [26]; Orhan and Scott [27], which stated that the motivation to engage in entrepreneurship is similar for men and women with factors such as wanting to be independent and a need for achievement featuring strongly for both genders.

B. Business Activity

As the business behavior is currently built from the daily characters of entrepreneurs, business behavior of Muslim women entrepreneur who have married and are members of IWAPI Surabaya will be associated with the 4 characters of Rasulullah. It is because his four characters are worth to be a guidance for entrepreneurs as he was also a successful entrepreneur in the past. The result of interviewee's application in having business behavior from 4 characters of Rasulullah are:

- *Siddiq*: The honesty applied by these five interviewees can be seen from the way they do business in food and clothing, specifically how they always put online about the quality of the goods they sell and always try to meet the model that clients want. The interviewee who do business in the construction field always tries to meet the specification that clients want. Meanwhile the other two interviewees who do business in the field of service always try to be honest in promoting.
- *Amanah*: By the honesty that is applied by five IWAPI's interviewees, the client's trust will be well preserved.
- *Fatonah*: The five interviewees implemented this aspect in the condition where the interviewees found negligence done by interviewees or with the client, these five interviewees usually prefer a wise way to solve the problem.
- *Tabligh*: The five interviewees perform this aspect in terms of how they treat consumers who want to know about their products. For example, an interviewee who has beauty clinic often pretend as a consumer to know how satisfied the consumers are with the services. Thus, in the future, she can do better in informing the goods she sells.

From the descriptions above, it can be known that the interviewees have applied the four characters of Rasulullah in doing business on their own way, depending each business that they have.

C. Obstacles for Women Who Do Business

Obstacles experienced by the interviewees especially is the feeling of stress because of bearing the heavy responsibility between taking care of business and taking care of the family.

The stress experienced by them happened when the conflicts that exist in the work and households arise at the same time. Usually, this problem is experienced when their household assistant is not around. Solutions done by interviewees to deal with stress are good time management, disciplined financial arrangements by separating business and household financial records, always keeping in touch with the family, placing business at home, and utilizing technology to support ease in business activities.

D. Responsibility

The responsibility of women as an individual is to balance the time between business and worship; there must be spiritual guidance from *ustadz*, always pray and try that can make the mind becomes calm. With a calm mind, a business can be well managed. In addition to individual responsibility, a woman also has responsibilities as a wife and housewife. A wife is a friend for her husband, in it attaches all duties, such as maintaining dignity, properties, trust, household skills, make up, smart in science, and financial arrangements. In addition to individual responsibilities, wives and housewives, women who become interviewees in this research also have responsibilities as members of IWAPI. A woman must have political and economic independence. This is done by becoming a member of IWAPI in the vision of aiming for the welfare of people, especially women both in politic and economy.

The further result stated that five interviewees have the same principles that family remains to be the top priority even if they do business. Therefore, the five members of IWAPI who became interviewees choose to place their business near their home or even at home. The goal is to be able to monitor the situation at home when they do business. Moreover, no matter how busy the activities of the five interviewees are, they still keep good communication with their husband and children. It aims to minimize the lack of information in the family.

VI. CONCLUSION

Based on the results of data analysis and discussion in the previous chapter, it can be concluded that in this research, the five interviewees who are members of IWAPI, in their business activities and strategies has done characters that must be owned by Muslim entrepreneurs taken from four characters of Prophet Muhammad SAW: *siddiq*, *amanah*, *fatolah*, and *tabligh*. In general, the five interviewees are motivated in business because they want to have the flexibility of time in order to manage both the family and business so that business and marriage become balance as is the teaching of Islam.

The obstacle that is often experienced by interviewees is the feeling of distress as the consequence of responsibility or conflict that comes together between business and household affairs. Thus, with the commitment to the family which is putting the business location close to home and communicating everything with the family, the obstacles that occur can be minimized. This matter has become the responsibility of a businesswoman in IWAPI who also has the role of a housewife to maintain harmony between business, organization, and

family. The five interviewees of IWAPI members have the principle that family is the top priority for them. From the conclusions, future researchers have to participate in IWAPI activities in order to know better the psychological factors involved and observe the business behavior from other aspects.

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