

IDENTIFICATIONS OF PSYCHOLOGICAL CHARACTERISTIC OF SUCCESSFUL MUSLIM WOMAN ENTREPRENEUR IN ISLAMIC PERSPECTIVE (CASE STUDY OF MRS. EUIS HAERIAH THE FOUNDER OF SHIPSHAPE ORGANIZER 2016)

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Abstrak

Penelitian ini adalah tentang identifikasi karakteristik psikologi wirausaha Muslim wanita yang sukses dalam sudut pandang Islam, yaitu studi kasus Ibu Euis Haeriah pendiri ShipShape organizer pada tahun 2016. Penelitian ini bertujuan untuk menganalisis pengaruh karakteristik psikologis dari wanita pengusaha Muslim dari sudut pandang Islam. Penelitian ini melengkapi teori kewirausahaan yang ada dengan menganalisa kewirausahaan perempuan dari perspektif Islam. Indonesia memiliki potensi yang luas untuk mendorong perempuan berwirausaha, karakteristik psikologis digunakan sebagai dasar analisis. Penelitian ini menggunakan metode kualitatif. Hasil penelitian menunjukkan bahwa agama berperan pada karakteristik psikologis pada pengusaha Muslim wanita. Hal ini ditemukan bahwa tidak ada hambatan dari segi agama Islam bagi wanita yang memilih untuk berwirausaha. Studi ini menemukan bahwa ada berbagai faktor penting untuk wanita dalam mencapai keberhasilan dalam berwirausaha yaitu, pengambilan risiko dan inovasi, adanya kebutuhan untuk berprestasi, locus of control, juga indikator seperti persetujuan dari wali atau suami (jika sudah menikah), mengurus keluarga, bisnis yang cocok dengan keahlian, dan memakai jilbab adalah faktor-faktor yang paling signifikan. Penelitian ini diharapkan dapat memberikan kontribusi pada literatur yang ada tentang pengusaha Muslim wanita.

Kata kunci : *kewirausahaan perempuan, perempuan wirausaha, perspektif Islam, karakteristik psikologis, faktor sukses*

Abstract

The research is about identifications of psychological characteristic of Muslim woman entrepreneur in Islamic perspective of Indonesian event organizer, Case Study Of Mrs. Euis Haeriah The Founder Of Shipshape Organizer 2016. This paper aims to identify the psychological characteristic in Islamic perspective towards women entrepreneur. The papers complement existing entrepreneurship theory by examining entrepreneurship from Islamic perspective. Indonesia has a broad potential to encourage women entrepreneurship. Psychological characteristics are used as the basis of analysis. This study uses qualitative method. The results indicate that religion play the role on the psychological characteristics of Muslim woman entrepreneur. It is found that there are no religious barriers for women to choose entrepreneurship which is permitted in Islam. The study found that of the various critical factors for success of women entrepreneurship namely, risk-taking and innovativeness, need for achievement, locus of control, and indicator such as consent from guardian or husband (if married) take care of family the business fits with the skills fit to islam guidance wear hijab have been recognized as the most significant factors. The study is expected to contribute to the existing literature on Muslim women entrepreneurship research.

Keywords: *women entrepreneurship, women entrepreneurial, Islamic perspective, psychological characteristics, entrepreneurial success, success factor.*

1 Introduction

Business or entrepreneurship plays a major role in economic growth. Business and entrepreneurship are used interchangeably. Entrepreneurship is a part of Islamic economics and businesses. Entrepreneurship is the pursuit of opportunity beyond resources controlled. Prophet Muhammad SAW (PBUH) and his companions are examples of the business. There are a lot of Muslims that are successful entrepreneurs in the world and Islam always invites all Muslims to be innovative and active entrepreneurs. According to the IFC report of 2011 "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries (Improving Access to Finance for SMEs belonging to Women in Countries Developing Countries)" indicates that the ratio of formal employment of women is correlated with the proportion of SMEs belong to women. In 2009, the

Survey of the Company by the World Bank found that 42.8% of formal SMEs owned by women. At the same time, the formal employment of women was 46.7%. With formal employment ratio of 47.0% in 2013, it is estimated that 43% of formal SMEs in Indonesia are owned by women. As in many other countries, Indonesian women tend to have a small business. In applying the national definition of SMEs, the survey found that 52.9% micro, 50.6% and 34.0% of small businesses medium-sized enterprises in urban areas are owned by women. Assuming that this proportion has not changed during 2013-2015, women-owned small businesses contribute Rp 443 trillion (USD 36.5 billion) and medium-sized enterprises belonging to women Rp 421 trillion (USD 34.6 billion) in Indonesia's GDP in 2013, or 9.1% overall. [1]

According to (Nayeam, 2006), Muslim entrepreneurs should differ from other entrepreneurs in their motives and aims. It is hoped that if they are able to manage their business successfully, they should also have good performance in terms of faith and belief towards Allah the Almighty. [2] Based on the statement above, there are certain characters that differs Muslim entrepreneur and non-Muslim entrepreneur. Islam makes sure it fulfills an important need by providing the means to satisfy both physical and spiritual need by establishing a framework for behavior and providing a sense of existence. Islamic moral and ethical values are incentives to achieve the greatness of spirit, helping to develop tolerance and empowering with adaptive capacities in response to life's challenging events. Islam provides the individual with a sense of self-respect and family values and promotes a unified society in a brotherhood imbued with social responsibility. According to (Ullah, Mahmud, & Yousuf, 2013) Islam established the highest right of the women, Islam allows women entrepreneurship but fulfilling of rules which protect the women. First, Women must take consent from her guardian or husband (if married), who may offer a broader perspective on how her activities may influence the family and its functioning. Secondly, a woman must ensure that her home and children are properly cared for. Her husband may be of assistance in this area, or outside help may be employed. Thirdly, care must be taken to choose the business that is appropriate and fits with her skills. Obviously, any work that deals with forbidden activities, services, or product available. Fourthly, any activities that prevent her from fulfilling any of her Islamic obligations, like Hijaab or Prayer, for example, is not an option to be considered. Fifth: Hijab- Women's Dress in Islam are categorized into seven, first the clothing must cover the entire body, only the hands and face may remain visible. Second, the material must not be so thin that one can see through it. Third, the clothing must hang loose so that the shape or form of the body is not apparent. Fourth, the female clothing must not resemble the man's clothing. Fifth, the design of the clothing must not resemble the clothing of the non-believer women. Sixth, the design must not consist of bold designs which attract attention. Seventh, the clothing should not be worn for the sole purpose of reputation or increasing one's status in society. [3]

Though Women entrepreneurship is not a new dimension of the entrepreneurial world, but the involvement has attracted much attention today. Islam is a complete code of life of a Muslim. The question is to identify how the psychological characteristic play its role in Muslim woman's entrepreneur in Islamic perspective. Based on the condition above, the author is willing to do a deeper analysis regarding the identification of the psychological characteristic the woman entrepreneur. The researcher is focusing the research on Mrs. Euis Haeriah as the owner of ShipShape Organizer, a Muslim woman-owned company. This research conducted to see that Islam is not opposite with entrepreneurship and not against woman entrepreneurship. Therefore, the title chosen for this research is: IDENTIFICATIONS OF PSYCHOLOGICAL CHARACTERISTIC OF SUCCESSFUL MUSLIM WOMAN ENTREPRENEUR IN ISLAMIC PERSPECTIVE (Case Study Of Mrs. Euis Haeriah The Founder Of Shipshape Organizer 2016).

2 Literature Review and Scope of Research

2.1 Literature Review

2.1.1 Entrepreneur

Experts define entrepreneur in various meanings. According to (Zimmerer & Scarborough, 2008), an entrepreneur is a person who creates a new business in the face of risk and uncertainty for the purpose of achieving growth and profit by identifying significant opportunities and assembling the necessary resources to capitalize on them. [4] Based on (Suryana, 2008) the definition of entrepreneurship is the creative and innovative capability which is used as the base, tips, and

resources to find opportunities to be success. Along with the development of the concept of entrepreneurship. [5]

2.1.2 Women Entrepreneurship in Islam Perspective

According to (Nayeam, 2006) entrepreneurs (Women and Men) embrace positive perceptions and attitudes regarding the role of Islamic values in promoting productivity through entrepreneurship In Islam, there is no restriction for a woman to work. [6]

Women in Islam are treated as equal to men in spiritual as well as some other aspects of life though the area of responsibility is different. In Islam, Prophet Muhammad (PBUH) used to address both men and women together. Additionally, we find that women are recognized in Islam as independent legal entity, who can run a business. Women empowerment depends on taking part in various development activities. In other words, the involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural fields. Positive correlation of women and earnings is a clear message of the Holy Quran as stated in the 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- Nisa: 32) [7] This is also in line with Islamic point of view that all human beings should endeavor to become success, which stated in the verse: "...For each one are 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) [8]

2.1.3 Psychological Theory of Entrepreneurship

Psychology has its role in business administration and management, and is ever-evolving and growing in importance. The psychological theory of entrepreneurship emphasized the psychological characteristics of an entrepreneurial individual (Schumpeter, 1934). [9] For example, studies on the psychology of entrepreneurs have looked at the (1) psychological influences on; (2) personal characteristics of; and (3) effects of previous experience on the individual in predicting what makes a successful entrepreneur (Brockhaus, 1982). [10]

2.1.3.1 Risk-taking and Innovativeness

There is always risk in every aspect of life, so does entrepreneurs that bear substantial risk. Risk-taking was the earliest identified entrepreneurial characteristic. (Brockhaus R. H., 1980) [11]

2.1.3.2 Need For Achievement

Need for achievement describes a person’s drive to excel with respect to some established set of standards. (McClelland 1961) [12]

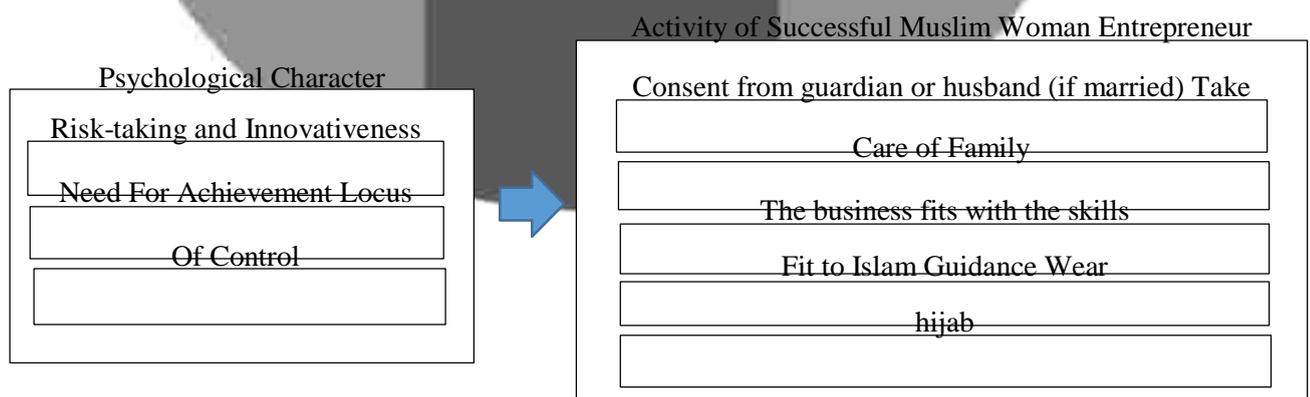
2.1.3.3 Locus Of Control

Locus of control (L.O.C) as a term indicates the degree to which an individual assumes or feels responsibility for success or failure in his life as opposed to feeling that external agents, like luck, is in control. The concept which was introduced by (Rotter & Mulry, 1965) [13]

2.2 Theoretical Framework

This research is a case study of Mrs.Euis Haeriah founder of ShipShape Organizer, identifying psychological characteristic of muslim woman entrepreneur. Psychological characteristics will become the basic theory for the research; it is used to support the purpose of this research. It is chosen in order to find all the features and elements that should be considered to achieve the expected result.

Figure 2. 1
Research Framework



Based on (Anggadwita & Dhewanto, 2016) psychological characteristics associated with women entrepreneurs such as risk-taking and innovativeness (Brockhaus, 1980), need for achievement (McClelland, 1961), and locus of control (Evans & Leighton, 1989). [14] Author comes to a conclusion that why (Anggadwita & Dhewanto, 2016) comes up with the three psychological characteristic mentioned above is because psychological characteristics are one of the factors that cause individuals interested in entrepreneurial activity. They have discovered that (McClelland, 1961), theoretically demonstrated that one's psychological characteristics are proved to predict entrepreneurial behavior. Also (Dana, 1995) stated that certain psychological trait allows employers to achieve the goal of entrepreneurship. [15] In addition, research (McClelland, 1961), also identified that social status is one of the psychological character that encourages entrepreneurial activity. Based on the data above, author found that there are clear relationships between risk-taking and innovativeness, need for achievement, locus of control are related to success of the entrepreneur. The psychological characteristics are indicator of a successful Muslim woman entrepreneur. According to (Ullah, Mahmud, & Yousuf, 2013) there are five indicators of activity of successful Muslim woman entrepreneur, where first, women must take consent from her guardian or husband (if married), who may offer a broader perspective on how her activities may influence the family and its' functioning. Secondly, a woman must ensure that her home and children are properly cared for. Her husband may be of assistance in this area, or outside help may be employed. Thirdly, care must be taken to choose the business that is appropriate and fits with her skills. Obviously, any work that deals with forbidden activities, services, or product available. Fourthly, any activities that prevent her from fulfilling any of her Islamic obligations, like Hijaab or Prayer, for example, is not an option to be considered. Fifth: She needs to wear hijab.

3 Research Methodology

3.1 Type of Research

The Method taken for this research is the qualitative research. Qualitative research is research that addresses business objectives through techniques that allow the researcher to provide elaborate interpretations of market phenomena without depending on numerical measurement. Its focus is on discovering true inner meanings new insight (Zikmund, Griffin, Babin, & Carr, 2010) Qualitative researcher is more interested in observing, listening, and interpreting. The researcher is intimately involved in the research process and in constructing the result, so the results are researcher-dependent according to (Zikmund, Griffin, Babin, & Carr, 2010). [14] Based on the framework of study that already developed, here are operational variable for this research as shown in table:

Table 3.1

Research Characteristic

No	Research Characteristic	Type
1	Method	Qualitative
2	Purpose of Study	Descriptive
3	Type of Investigation	Correlational
4	Extent of Researcher Interferences	Intervention
5	Unit of Analysis	Individual
6	Time Horizon	Cross Sectional

3.2 Operational Variable

Table 3.2
Operational Variable

Variable	Sub-variable	Concept of Definition	Questions
Psychological Character (Anggadwita & Dhewanto, 2016)	Risk-taking and Innovativeness	The process of risk-taking involves both making the decision to take a risk and developing a strategy that minimizes the risk. (Moore & Gergen, 1985)	<ol style="list-style-type: none"> 1. How does the risk affect the business? 2. How can you deal with the risk within the business? 3. What influenced you to innovate in the business? 4. Do you consider riba as one of your risks? 5. How do you avoid of getting riba?
	Need For Achievement	Need for achievement describes a person’s drive to excel with respect to some established set of standards (McClelland’s, 1961, 1985)	<ol style="list-style-type: none"> 1. What is your achievement in life? 2. What is your achievement in business? 3. How do you determine the achievement of your business? 4. Why do you need to achieve something in the business? 5. Who is responsible for your achievement?
	Locus Of Control	Locus of control (L.O.C) as a term indicates the degree to which an individual assumes or feels responsibility for success or failure in his life as opposed to feeling that external agents, like luck, is in control. (Rotter, 1966)	<ol style="list-style-type: none"> 1. How does the L.O.C affect the business? 2. What kind of factors that can control the L.O.C? 3. How far the external agents in L.O.C affect the business? 4. Do L.O.C dimensions like belief in fate, predict your likelihood of success in the business?

Table 3.3
Result Indicator

	Indicator	Questions
Successful Activity of Muslim Woman Entrepreneur (Ullah, 2013)	Consent from guardian or husband (if married)	<ol style="list-style-type: none"> 1. Does your husband give you permission to work? 2. What your husband thinks about your business? 3. Does your husband support you in the business? 4. What kind of support your husband gave you?

	Take care of family	<ol style="list-style-type: none"> 1. What is the most important thing in taking care of family? 2. How do you deal with taking care of the family while maintaining your business? 3. Do you think your life and business already balance?
	The business fits with the skills	<ol style="list-style-type: none"> 1. How familiar are you with the business? 2. How motivated are you doing the business? 3. How do you calculate you profit? 4. Do you pay zakat from the business profit?
	Fit to Islam guidance	<ol style="list-style-type: none"> 1. Does your break in every prayer time affect the business? 2. What is your guideline in dealing and conducting business?
	Wear hijab	<ol style="list-style-type: none"> 1. What is the benefit of wearing hijab? 2. Does your appearance of wearing hijab affect the business? 3. Do you think your hijab beneficial to your business?

3.3 Data Collection

For collecting the data needed in this research study, the author will use 2 techniques which are interview and observation. The observation will be in a form of photo with the respondent, that later will be taken during the interview with the respondents or members. A series of semi-structured interviews were carried out with the employees of ShipShape Organizer to document their views towards the characteristic of woman Muslim entrepreneur in the company. The employees have been contacted to get their consent in participating with this study. This study does have limitations number of the participants, limited to four employees. The selection number of the participants chosen to determine whether the data collection process based on interviewing the owner gets along with the witness and answer of the employee.

4 Findings and Discussion

4.1 Findings

There are four respondents for the interview where they all are employees of ShipShape Organizer. The first respondent is the President Director of ShipShape Organizer, in order to get the point of view from the founder and the leader of the business (R1). The second respondent is Executive Assistant of ShipShape Organizer (R2). The third respondent is Marketing Communication of ShipShape Organizer (R3). And the fourth respondent is ShipShape Organizer Financial Officer (R4). The R2, R3, and R4 are interviewed to see whether the R1 opinion is along with the reality. The author not only gets the data from the interview, but also from the observation conducted by the author herself, which is a passive and straightforward observation.

4.1.1 Risk-taking and Innovativeness

From the interview conducted, it can be seen that as a Muslim womanpreneur, she is a risk taker and indeed an intelligent decision maker. She dealt with the business risk and tried to minimize it by not being greedy. As it guided by Islamic business law, riba is avoided at any cost. The innovation she did is based on believing that she needs to follow the phenomena that are demanded by the market.

4.1.2 Need for Achievement

From the interview conducted, it can be concluded that setting up goals as the need for achievement is an indicator of successfulness, of a Muslim womanpreneur.

4.1.3 Locus of Control

The result of the interview shows that the locus of control is affecting the business in a matter of influencing a positive mindset and behavior so that the result will be positive. The confidence and faith that the business will work out, boost their working habit.

4.1.4 Consent From Guardian Or Husband (If Married)

The results of the interview show that by getting the permission to work from the husband or guardian (if not married) allows women to apply what is advised by the Islamic law which leads to a happier life of parties involved, which are the husband, wife and the family. The supportive manner in a moral and material are playing important roles as they are needed to keep the positive spirit in the business.

4.1.5 Take Care of family

The result of the interview indicated that the important aspects in take care of the family are fulfilling their physical and psychological needs. As a working wife and mother, family needs to come first. In fact, the ShipShape Organizer owner is already living a balance life between family and the business, by successfully leads the business for four years and taking care of the family well by not forgetting her role as a mother that guide and advise her daughter to finish the study.

4.1.6 Business Fits with The Skills

From the interview conducted, the owner of ShipShape Organizer is familiar with the business. Given the educational background as an economics bachelor degree holder and working experience earned in the industry. She is motivated in doing the business because she is confidence in her capability. Profit is desirable as it is needed to keep the business going. She is paying zakat for the business to make sure that she is doing the business that is in line with Islamic guidance.

4.1.7 Fit to Islam Guidance

According to the result of the interview, practicing the prayer is not a burden for the business as they are always included in their daily activity. The breaks for the prayers are not affecting the business since they do it alternately, to also be sure that the business is cared of. She runs the business according to Islamic and economic law, with the guidance of her husband and mother.

4.1.8 Wear Hijab

In the Islamic rules, wearing hijab is also something that is not to be considered. The clothing must cover the entire body, only the hands and face may remain visible. Islam is the complete code of life and is the best way for the ultimate guidance of the mankind. Hijab is also one of the mandatory obligations of Islam for the Muslim women and has its own benefits. The main use of hijab is to protect women from the beasts of lust. Based on the interview, the hijab is beneficial to the individual as it is an identity of being a Muslimah. It also helps from the bad hair day and protecting women from the direct sunlight. The appearance of Muslim womanpreneur wearing a hijab is not affect anything in the business, as hijab is a common Muslimah attire in Indonesia. And based on the interview, the respondents agree that the hijab is personally beneficial for the women who wear it, and it has no direct benefit to the business.

Table 4.1
Table of Indicator of a Successful Women Muslimpreneur

Indicator of the Psychological Character		
Risk-taking and Innovativeness	1	Work hard, take responsibility, maximum effort
	2	Model planning, financial plan, understanding the job desk, market research
	3	Market research, environment, innovation, service quality
	4	No harm to anyone, satisfaction of both parties, haram
	5	Syari'ah agreement, being grateful, no interest
Need for Achievement	6	Married, being a mother, independent woman
	7	Increasing customers, creating new field of job, returning customers
	8	Customers satisfaction, set clear goals, find the error
	9	Setting target, working hard, evaluation

	10	Personal responsibility, team work
Locus of Control	11	Work hard, confidence, motivation
	12	Effort, law of attraction, maximized work
	13	Favorable situation, worst case scenario prepared, maximum efforts
	14	Qada and qadar, destiny, try hard
Indicator of the Successful Activity of Muslim Woman Entrepreneur		
Consent from Guardian or Husband (if Married)	15	Obedience as a wife to the husband and family
	16	Happier husband, supportive
	17	Supportive manners
	18	Morale and material supports
Take Care of Family	19	Wife and mother figure, psychological and physical needs of the family fulfilled
	20	Family as a first priority
	21	Educating child in a double role as mother and boss
The Business Fits with The Skills	22	Educational background in economics, fast learner, talents
	23	High self-motivation, motivator
	24	Revenue deducted by operating cost
	25	2.5% for zakat
Fit to Islam Guidance	26	Blessing of Allah, good deeds
	27	Islamic guidance, husband and mother's advice, economic rules
Wear Hijab	28	Muslimah identity, protector
	29	Hijab is common in Indonesia, no issue with wearing hijab
	30	Not a barrier of religion and work, self-control, representation of Islam

In the risk-taking and innovativeness section can be concluded that entrepreneurship is risky, but there appears to be no premium to private equity. As a consequence, risk taking plays a significant role in the level of the successfulness. Overall, the results support McClelland's theory that achievement motivation is significantly related to and performance in the Muslim women entrepreneurial role. From this study, it shows that the Muslim womanpreneur has a significant internal locus of control, where they are very positive of how the business will go. The implementations of Islamic business ethics among Muslim womanpreneur make them look difference compare to the other Muslim entrepreneurs. Islamic business ethics as a part of worship to Allah SWT will create a sincere, honest and faithful Muslim womanpreneur. This will enable them to think and act solely for Allah's sake. The goal in Islamic ethics is to achieve taqwa, virtuous character, through a practice of religious and moral virtues that are all based on a sense of right and wrong given as a trust to mankind.

5 Conclusions and Recommendations

5.1 Conclusion

Based on the interview process and processed data analysis results, here are the conclusions of this research. The conclusions in this chapter are expected to give an answer to the problem statement and research questions, which stated in the first chapter of this research. Entrepreneurial activity conducted by women has indeed seen a sharp increase over the years. Although other research in the past tends to focus more on the limitations that Muslim womanpreneur face while conducting their business, it is a good foundation of which the basis of this research lays. The role of religion in business is becoming quite prevalent in our post-secular society. The metaphysical is becoming a social truth and scholars should not shy away from it, but rather consider it as an important phenomenon in both management research and practice. The Islamic psychological characteristic could cause someone to be closely related to Allah while still maintaining the business with people.

This relationship is based on the Islamic concept which needs the woman entrepreneurs totally recumbence to Allah and also has a total effort to deliver a good work. The Muslim womanpreneur psychological characteristic is an important asset to obtain high achievement in the field of entrepreneurship itself. Generally, it can be concluded that the psychological character influencing a lot Mrs. Euis Haeriah as a Muslim womanpreneur, as answered by respondents. The psychological characteristics of a Muslim womanpreneur studied in this research is a dynamic foundation for the relationships between the woman entrepreneurs with both, Allah and other people. In conclusion, the relationships between the Muslim womanpreneur and its psychological character will give them the ability and capability in developing the business based on the Islamic needs which are derived from al-Qur'an guidance.

5.2 Suggestions

Practical implications include a deeper understanding of the sources of challenges female entrepreneur's face, especially with regards to the interplay between the individual and the societal factors and institutions surrounding her. After a thorough analysis by all of the respondents and some complimentary respondents, it comes to the recommendation. It is expected the following suggestions may be taken into consideration and input for further research or for the enterprise. Below are the recommendations for several main points from the result of this research.

5.2.1 Suggestion for The Owner, Mrs. Euis Haeriah

As the founder of ShipShape Organizer, she already use Islam guidance in the business, such as paying zakat and avoiding riba. She could also do sodakoh and quran recital as a part of the monthly routine in the business. Considering she got the influence from her mother to be an entrepreneur, she could also passed the influence to her daughter, as she is already involved in the business, so that the business would carry on to the next generation.

5.2.2 Suggestion for Future Research

1. Make a detail and deeper analysis about woman entrepreneur skills along with all of the aspects included in it, such as organizing a business, marketing, financial, innovation, building network, etc.
2. Examining the future trends of Muslim womanpreneur.
3. Make a comparison of muslim womanpreneur and non muslim womanpreneur.

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