

## THE FACTORS INFLUENCING ON INCOME GENERATING ACTIVITIES OF WOMEN ENTREPRENEURS: CASE STUDY OF SELECTED MUSLIM WOMEN IN COLOMBO DISTRICT

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### ABSTRACT

This study outlines the factors influencing on income generating activities of women entrepreneurs with a case study of selected eight Muslim women who own business ventures in the District of Colombo, Sri Lanka. It examines influencing factors for starting a business and compares women who have started their own business for different reasons. It also looks at social, economic, cultural, background factors and benefits attained by Muslim women entrepreneurs. The study is limited to a random sample of eight successful case studies covering different fields of business initiatives. The criteria based for the selection was that they were Muslim women entrepreneurs. It also identifies the entrepreneurial characteristics of women entrepreneurs and determines the relationship between the push and pull factors and income generating activities. The findings revealed that factors such as early childhood experiences, psychological characteristics, family support, social networks and socio-cultural values had a major influence on these women entrepreneurs to engage in income generating activities. The findings reveal the entrepreneurial characteristics of Muslim women to be; proactive, self-motivated, opportunistic, creative, self-confident, internal locus of control, need for achievement and innovative. They possess adequate support of family members, thus are able to access resources, overcome the challenges and grow their businesses. Further research could be expanded to other areas of Sri Lanka.

**Key Words:** *Muslim women, women entrepreneurs, push and factors, income generating activities*

### Introduction

Women owned businesses in South Asia are growing rapidly (Bodrova , 1993), and in Sri Lanka (Moonasinghe, 2000), and entrepreneurship offers tremendous opportunities for women by opening doors to greater self-sufficiency, self-esteem, education and growth, not only for the

women themselves but also for their families and employees (Estes, 1999). In the West, women are increasingly turning to entrepreneurship as a way of coping with the 'glass ceiling' that seems to prevent them from reaching top managerial positions in organizations (Morrison et al., 1987). This trend has also been visible in several Asian countries (Licuanan, 1992). However, as Kodithuwakku and Perera (2003) notes, the entry of women into business is a 'recent development in orthodox, traditional, socio-cultural environment' of Sri Lankan society. This could be the reason why there are more research studies and books published in Sri Lanka (Hewaliyanage, 2001) on male entrepreneurs than female entrepreneurs (Jayaweera, 1996). However, studies of South Asian women in Britain and other nations indicate that for a majority of them the driving force to start a business was a sense that their children need less of their time (Shane, 2003, Blacklock, 2000).

Entrepreneurship among women is very important for a country like Sri Lanka because women constitute to more than half of the population of this country but their active participation in the economy is only 35 percent (Department of Census and Statistics, 2007, Fourth quarter, 9). Also, the number of females representing the employer category is 0.6 percent of the total employed population of Sri Lanka in 2006 (Department of Census and Statistics, 2007, Fourth quarter, 21). Only a handful of research has been conducted on successful women entrepreneurs in Sri Lanka (Abeysekara, 2000; Amarasiri, 2002; Kodithuwakku & Perera, 2003). The government places heavy emphasis on the economic advancement of women and responsible for planning and implementing major women's development programs and formulating gender-specific policies to empower and give them priority in the institutional sphere. In this regard, government and non-governmental agencies are promoting several activities, including the establishment of effective democratic processes at grassroots level.

Ethnic entrepreneurship has become a popular concept in a modern multi-cultural society. The trend towards a multi-cultural society reflected in particularly in urban areas, has created the seedbed conditions for new entrepreneurial activity which find their origin in the specific socio-cultural habits of an ethnic segment of the population. In many cases, ethnic entrepreneurship may also be seen as a new form of self-employment, be it in the formal or informal sector. The identification of socio-cultural networks among ethnic population groups serves as a driving force for starting an own business. Gradually the term 'ethnic entrepreneurship' has become 'en vogue'. This concept refers to mainly Small Medium Enterprises and business activities undertaken by entrepreneurs with a specific socio-cultural or ethnic background. Initially, their business activities aim to serve predominantly the needs of the socio-cultural or ethnic class they belong to, but gradually we see an expansion of their market area towards a much broader coverage of the urban demand. In a modern 'multi-colour' city ethnic entrepreneurship tends to become an indigenous and significant part of the local economy. The socio-economic benefits of urban ethnic entrepreneurship stem from several sources. Social bonds in a cultural network create flexible ways to attract personnel and capital. The lack of a regulatory system may lead to a contestable and flexible market but it also tends to marginalize the workers employed.

Therefore, integration of ethnic entrepreneurship initiatives in a formal urban economy is needed in order to ensure a sustainable development and to benefit from market expansion opportunities.

Findings have been illuminating and have pointed out the importance of informal social networks and of traditional cultural attitudes in shaping an entrepreneurial spirit and practice. In general, ethnic businesses rely heavily on labour from the co-ethnic group and the family more specifically. Capital can be more easily borrowed in an informal way. Individual attributes such as education, working experience, attitude towards risk-taking, affect women entrepreneurial activity. Economic constraints such as lack of credit due to lack of asset collaterals and socio-cultural barriers, lack of savings due to low household income and lack of labour skills due to low educational level also affect women entrepreneurial activity. The research investigating women-owned businesses has developed considerably over the past two decades. Most of the women's entrepreneurship development theories have emerged primarily from research carried out in developed countries with specific social norms and values regarding women's participation in economic activities. There is a dearth of studies conducted in different social contexts especially in Islamic societies, where social and familial control over women; their economic dependence on men, and restrictions on their mobility determine the differential access that males and females experience concerning education and other key supporting services. The main purpose of conducting this study is to get an understanding of the factors influencing the income generating activities of Muslim women entrepreneurs in Colombo, given the barriers of gender and socio-cultural norms.

### **Research problem**

Conventionally, Muslim women do not engage in income generation, since it the prime responsibility of the male member in the family (either be it father or husband) to look after their needs. Gradually in recent times, it is observed that there is a significant increase in the number of Muslim women engaging in income generating activities in urban areas like Colombo District, as more Muslim women are starting up their own businesses within their scope, basically home-based workers. Therefore, the researcher had an issue to see why do Muslim women engage more in income generating activities in Sri Lanka.

### **Research questions**

1. In what ways women entrepreneurs in Muslim society participate in income generating activities?
2. Do they possess any entrepreneurial characteristics?
3. How are women entrepreneurs influenced by socio-cultural factors?

4. What is the background factors influence on income generating activities of Muslim Women Entrepreneurs of urban areas in Sri Lanka (age, marital status, education, family, experience, income)?

### **Objective of study**

1. To identify the push and pull factors which influence income generating activities of Muslim women entrepreneurs in Colombo District.
2. To determine how do push and pull factors influence the income generating activities of Muslim women entrepreneurs in urban areas in Sri Lanka.
3. To study the entrepreneurial characteristics of Muslim women entrepreneurs in urban areas in Sri Lanka.

### **Literature Review**

#### **Push and pull factors for women entrepreneurs**

Cooper (1985) proposed that three factors influenced entrepreneurship – antecedent influence (i.e. background factors such as family influences and genetic factors that affect motivation, skills and knowledge), the incubator organization (i.e. the nature of the organization where the entrepreneur who employed just prior to starting the business; the skills learned there) and environmental factors (e.g. economic conditions, access to venture capital and support services, role models). According to the classification scheme followed by Patel (1997), there are three categories of women entrepreneurs – ‘chance’, ‘forced’ and ‘created’ entrepreneurs – based on how their businesses got started. Chance entrepreneurs are those who started a business without any clear goals or plans – their businesses probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by circumstances (e.g. death of a spouse, a family facing financial difficulties) to start a business; their primary motivation, hence tend to be financial. Created entrepreneurs are those who are ‘located, motivated, encouraged and developed through Entrepreneurship Development Programs’ (Patel, 1997; p175). Also the business background of their respective families rather than education for their career in business (Amarasiri, 2003) and the entrepreneurial family background (Abeysekara, 2000) as important elements for their success.

According to Ram (1994) social networks comprising the community and the family play a major role in the operation of ethnic enterprises. Reliance on these networks may even be stimulated by perceived or actual racism in the wider environment. The family is externally a means of overcoming racial obstacles in the market but internally it is a flexible source of labour and a means of managerial discipline. Deakins et al. (1997) stress that constraints to successful diversification and development are mainly concerned with accessing resources, especially finance and new markets. The use of networks can also form the major bridge into mainstream business development. Through their networks of relatives, co-nationals, new firms have a privileged and flexible access to information, capital and labour (Kloosterman et al. 1998).

Recent studies have shown that business environment factors such as economic, financial and socio-cultural, plays a greater role in the exploitation of entrepreneurial opportunities by women entrepreneurs (Kuzilwa, 2005). The pull/push model is also a common way of explaining different motives behind why women start a business (Buttner, H. & Moore, D. 1997). Push factors refer to necessities such as unemployment, glass ceiling, redundancy, recession, financial reasons (inadequate family income), dissatisfaction with being employed, or the need to accommodate work and home roles simultaneously. Pull factors are related to independence and the need to succeed better than others as entrepreneurs.

### **Income generating activities of women entrepreneurs**

Women entrepreneurs face peculiar challenges in an attempt to achieve success (Hatcher, Terjersen & Planck, 2007) and women in less developed countries face much more barriers to formal economic participation than those in developed countries (Allen et al; 2008). Gender-related discriminations, especially in developing countries, occasioned by socio-cultural factors also pose hindrance to women entrepreneurial activity. Such discriminations are in the area of distribution of social wealth such as education and health. (Otero, 1999). The type of industry and the industrial differences also affect entrepreneurial performance, and people in knowledge industry have high propensity to access information which leads to business performance in terms of market size and growth (Shane, 2003). Incidence of informal sector investment was higher among firms in the manufacturing, wholesale and retail, and knowledge industry in UK and Canada respectively (Riding, 2006). Women entrepreneurs are mostly found in agriculture, services such as education and health, retail and manufacturing where they had experience or where experience was not necessary (Akanji, 2006). Such businesses are most active in the urban centres, except agriculture (Carter & Shaw, 2006). The concentration of women entrepreneurs in these sectors is due to their low level of education because higher educational attainment leads to the possibility of self-employment in economically rewarding industry (Stohmeyer, 2007).

Riding (2006) stated that higher percentage of enterprises especially in Canada mostly seek external finance than use personal savings. Much dependence on credit by entrepreneurs, especially women, is due to their inability to raise capital through personal savings (Brana, 2008). The problem is much pronounced in developing countries due to unemployment and gender discrimination in high-paid jobs (Brana, 2008; Carter & Shaw, 2006). However, Gatewood et al. (2004) contended that women use more of personal savings than credit, to start and grow their enterprises. A relationship also exist between credit and opportunity for entrepreneurial activities of women entrepreneurs. Credit provides the needed opportunity for entrepreneurs to start or improve business in order to make profit and improve their lives (Allen et al., 2008; Brana, 2008). There is a positive relationship between credit and opportunity for entrepreneurial activity. For example, credit was found to have positive effect on opportunity for entrepreneurial activity of women in USA (Allen, 2000), Nigeria (Akanji, 2006) and France (Brana, 2008).

### **Entrepreneurial characteristics of women**

McClelland's (1961) theory of the need to achieve suggests that individuals with a strong need to achieve often find their way to entrepreneurship. Rotter's (1966) locus of control theory suggests that the locus of control of an individual can be seen as either internal or external. The internal control expectation is related to learning and thus motivates and supports active striving, while the external control expectation impedes learning and encourages passivity. An internal control expectation is usually associated with entrepreneurial characteristics (Littunen, 2000). White and Cooper (1997) described the characteristics of women who have made it to the top in corporate, professional and public life and how they achieved their success. They revealed early childhood experience of coping independently with the environment generated a strong sense of competence and self-confidence in these women. Women entrepreneurs exhibited psychological characteristics such as high level of self-confidence, determination, hard work, creating a position for themselves, superior quality output and love for their work (Schlosser, 2001). Furthermore, high need for achievement and internal locus of control (White et al., 1997) Women have also been found to be driven more by the need of achievements (Michael, 2004), challenges and self-determination (Smith, 2003a) than by monetary reasons.

Buddhadasa (2003) identified the performance and personality characteristics of Growth Oriented Entrepreneurs (GOE) in the Western Province of Sri Lanka. The researcher identified majority of GOE to believe in the influence of religion to their entrepreneurial thinking. They believed that religion has a positive influence on their lives and businesses. Thus, factors such as culture and religion could be considered as factors that influence Muslim women in income generating activities. Individual attributes play a vital role in enterprise activity because entrepreneurship involves risk, and attitude towards risk differ between individuals (Shane, 2003). Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth but certainly has positive impact on entrepreneurial performance (Gatewood, 2004). According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. More specific to women studies done by Kavitha et al. (2008), women were found to be more matured in terms of age, level of education and equipped with work experience in comparison to non-entrepreneurs.

Attitude towards risk-taking is another crucial attribute of entrepreneurs especially women. This is because enterprise involves risk-taking, and risk-averse entrepreneur is less likely to exploit entrepreneurial opportunity (Shane, 2003). Attitude towards risk-taking is entrepreneur's ability and willingness to engage in risky activity (Shane, 2003). Studies have found that attitude and behavioural intention are positively related (Crisp & Turner, 2007) and that attitude towards behaviour leads to intention which eventually leads to actual behaviour (Ajzen, 1991). Other characteristics of women entrepreneurs include: strong desire for independence, innovation, risk-taking, resourcefulness, business skills, knowledge, and networks (Salman, 2009). Business knowledge includes knowledge of top players in the industry, knowledge of product range and

market trends. Business skills include technical and managerial skills which could be acquired through training, seminars and workshops. Experience could be acquired through formal education and business knowledge (Salman, 2009). The need for achievement and autonomy, risk-taking, control of business and self-efficacy are other vital characteristics of women entrepreneurs (Shane, 2003). Demography, skills and reputation are also essential attributes of women entrepreneurs as single women had less income and less guarantees for loan. Family size also affects women entrepreneurial activity. Despite the fact that women with one or two children were likely to participate in entrepreneurial activity, in Pakistan for example, in order to generate income to support their families (Salman, 2009), it was however discovered that most women with family sizes of more than five people were likely to become entrepreneurs (Allen, 2008). Again, most women aged between 25-34 years were found in the early-stage entrepreneurship (Allen et al., 2008). Innovation and decision-making ability are other characteristics (Cunha, 2007).

Ambition, self-confidence and high level of energy have also been recognized as vital entrepreneurial characteristics (Idris & Mahmood, 2003). Having the right motive of venturing into business has been found to be one of the attributes of women entrepreneurs. The right motive should be the first determinant before entering into business (Mitchell, 2004; Shane, 2003). Self-evaluation and intuition are also crucial characteristics (Shane, 2003).

### Muslim women and Entrepreneurs

Social, economic, political, and technological changes have helped introduce a new social structure which facilitated women's gradual movement to the public arena from the confinement of their homes. The situation in most of the Islamic countries is not the same as in the Western and other developed/developing countries. No matter which class or region Islamic women belong to, their situation relative to men is one of systemic subordination determined by specific patriarchal forces. Two factors especially influence women's occupational roles: the cultural norm of *pardah* (veil) and the notion of *izzat* (honour) (Roomi and Parrott, 2008: 2). *Pardah* has significance as an instrument of sexual segregation and seclusion based on spatial boundaries, where women's activities are confined mainly inside the home while men work outside, or where women's extramural activities are concealed behind the portable boundary of the veil (Papanek, 1982). *Izzat* is the notion that women are repositories of a family's honour, and that their chastity and good reputation, being highly valued, must be guarded (Shaheed, 1990). Religious prescriptions, cultural norms and actual practices related to a woman's status and role vary widely and are sometimes highly contradictory. "There is considerable diversity in the status of women across classes (the socio-economic status of a woman's family), geographical regions, ethnic origin and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, and feudal, social formations on women's lives" (Roomi and Harrison 2008: 2).

Women are not often permitted to move around freely in some families; from early childhood, they are not allowed to go out of their houses or to mix with males independently. Throughout

life, they are protected and discouraged from doing things on their own. However, for others, who are willing to let their women go out and get educated and become active in economic arena, inadequacy of transportation facilities, both private and public, acts as an actual limitation on their physical movement (Roomi and Harrison, 2008). Despite all these socio-cultural problems, the condition of women is not homogeneous in all Muslim countries. For example, in Pakistan, many women are able to cross these barriers and actively participate in economic activities. Moral support from immediate family members, actual perception of Islamic values regarding women's participation in economic activities, their mobility and access to transport, and their interaction with opposite gender for business can help them growing their businesses (Roomi and Parrott, 2008; Roomi and Harrison, 2008).

### **Research Methodology**

It is a qualitative study and the research strategy is case study analysis. This study was conducted among selected Muslim women entrepreneurs. It is a qualitative research based on case study strategy. The types of income generating activities of these women varied from small and medium scale to large scale businesses. The ages of these Muslim women ranged between late thirties to early sixties, except for one respondent who is a twenty four year old. All participants except one are married and have children.

### **Data collection**

The study consisted of eight successful case studies confined to the Colombo district. These Muslim women were randomly selected and not based on level of success or achievement. An initial drawback was experienced, when some of the women who were selected, had to be withdrawn; due to difficulty of contacting them, were reluctant to be interviewed for research purpose or were too busy to give an interview. The interviews were conducted in English and one in Tamil language. The main data collection technique comprised of in-depth interviews with the eight respondents, on an average of two hours per interview. The interview was based on a questionnaire developed by the researcher. It was used to guide the researcher during the data collection. This included both open-ended and structured questions. Some respondents came out with interesting personal experiences which had been the motivation for their success. The interviews were friendly and informal. The women were allowed to talk freely, that is 'spontaneous development' (Welman and Kruger, 2001).

In addition, the observation method used was unstructured and informal (Robson, 1993). The main reason for collecting data using observation method was to enhance the validity and reliability of the study. Information on factors influencing on income generating activities were measured using open-ended questions. A qualitative research method was used to understand the significant factors influencing on income generating activities of selected Muslim women entrepreneurs. Random sampling was employed to minimize biases in the collection of data. The data was collected through a questionnaire which included a mixture of scaled, multiple choice,

rank order items, and open-ended questions designed to analyse the factors influencing the income generating activities of Muslim women entrepreneurs in Colombo.

**Case Studies – Background of the Respondents**

Each respondent had a different motive for engaging in entrepreneurial activity; need for independent income, source of economic survival, utilizing free time to earn an additional income, hobby turned into a profession, to encourage women’s empowerment and expansion of family business. The study also found educational qualifications, is an important contributing factors to compound entrepreneurial growth. Whereas, business family background and need for independence were other factors influencing income generation of these women. Therefore, background factors such as age, marital status, education, family and experience have an impact on them.

**Data analysis**

This is a qualitative research based on primary and secondary data. The data analysis is carried out on descriptive observation and narrative analysis. In each case study, the respondents were asked to state the most important factor which influenced them to start on an income generating activity. The findings will be presented in the form of a conceptual framework and tables.

**Research Results**

**Factors influencing in income generating activities**

The results of the study revealed the following factors to have an influence in income generating activities of Muslim women entrepreneurs; early childhood experiences, psychological characteristics, family support, social networks and socio-cultural values. From Table 1 given below, it is evident that family support and socio-cultural values with particular reference to education and family business background are the most influential factors.

**Table 1: Influencing factors pertaining to the case studies**

Influencing Factors	CASE STUDY							
	01	02	03	04	05	06	07	08
Early childhood experiences	√		√	√			√	√
Psychological characteristics	√	√		√			√	√
Family support	√	√	√	√	√	√	√	√
Social networks	√				√	√	√	√
Socio-cultural values	√	√	√	√	√	√	√	√

### Early childhood experiences

The impact of early childhood experiences revealed common characteristics among five of the respondents. Thus, it is the degree of responsibility and independence cultivated during their childhood which facilitated their engagement in income generation. As per studies done by Amarasiri (2003) and Abeysekara (2000) the business and family entrepreneurial background proved to be pushing factor for these women to engage in income generation.

Some participants had experienced very stressful situations such as poverty, economic hardships and death of a parent or father, which had been the influencing factors for their involvement in income generation. As *Ms.Shabeeha* says, “After my father’s demise, I being the eldest child had to take over the responsibility of managing his business. As a result, I could not further my education, had to stop with Ordinary Level, since I had two younger sisters and a brother. I got married very young and my husband has been the strength behind my success.” Similar situation was faced by *Ms.Zulfika* and *Ms.Zuvina*, thus they were forced into take on the responsibility of becoming the bread-winner for the family.

### Psychological characteristics

Five respondents displayed a high degree of need for achievement and self-confidence as identified in studies (Schlosser, 2001; White et al., 1997). This was evident through their hard work and commitment they have towards their businesses. Their self-confidence was a driving force as *Ms.Shamila Nazim* says, “Women should get involved in some kind of positive activity. It is better for her to develop herself and gain some knowledge.” Their internal locus of control made them independent and helped to overcome the challenges successfully. Moreover, their self-confidence and belief in their ability was a pushing factor towards their goals. Thereby, revealing the factors identified by past studies on the need for achievements (Michael, 2004) and self-determination (Smith, 2003a). Therefore, need for achievement, determination, internal locus of control, hard work and self-confidence were all part of the psychological characteristics of them. *Ms.Shabeeha Raashid* says, “If there is hidden talent, they should make use of it not only for themselves but for others too.”

### Family support

Participants stated that the support received from their families have played a prominent role in their success. The support rendered by the family was in terms of financial, emotional or in decision making. This factor of family support is consistent with past studies (Abeysekara, 2000; Amarasiri, 2003). Hence, almost all the respondents received full support from their parents, husband and children for their income generating activity. Hence, family support was a major contributory factor as per studies done by Schlosser (2001) and Winn (2004). They expressed that their family members (husband, brother or father) helped them with guidance, advise, providing contacts, and helping in mobilising resources when needed. *Ms.Fathima Haiza* says, “It is a very good practice to earn something without idling. However, we must keep in mind

*what Islam requires a woman to do and fulfill all those duties first and if time permits engage in such activities with the permission of the family.”*

### Social networks

The networks of friends, relatives and community (Ram, 1994) helped these women to access resources and reach new markets as *Ms.Nazneen Hashim* says, *“This is a very good opportunity for Muslim women to expand their horizons and reach out to a wider community but at the same time if you have small children, their needs should come first.”* Thereby, it provides the means of economic stability for these women. The networks comprises of a clientele that gives these entrepreneurs the strength, courage to continue their prospective income generating activity and also provides access to information as revealed in past studies by Kloosterman et. al (1998).

### Socio-cultural values

The impact of socio-cultural values has a positive influence and hence contributed to the development of the personality of the respondents. All of them stated that their religious belief helped them to have a strong conscience and was a source of strength to pursue forward in their business. This was evident in way of dealing with clients. Women entrepreneurs having fully fledged support of their family in term of customs and traditions had the independence of mobility within their societal sphere. They also appeared to be confident and well aware of the problems and issues related to their field of work. They have mastered the art of managing their time for their family and business as *Ms.Zulfika Madani* says, *“If one is educated, it does not mean you should work in an office, if one is at home you can keep a close watch on your children and also earn an income to support the family.”* The level of education that these women have been exposed to was also an influential factor to start-up up entrepreneurial activity as revealed in the study by Wit and Van (1989). While living in a society, which is reluctant to let women actively participate in the mainstream economic activities due to socio-cultural factors as identified by Otero (1999), the importance of family’s moral support was quite evident. *Ms.Zuvina Haniffa* says, *“Muslim women should work and have their own independence and freedom of speech. For example, even the Holy Prophet’s wife, Khadija was a successful business woman. Basically, women play a vital role in building the society on healthier foundations. Without the participation of women in national activities, the social, economic and political progress of a country will be stagnated.”*

The factors influencing on income generating activities as presented in the conceptual framework (Figure 1) of Muslim women clearly reveal the findings of past studies. When analyzing the factors, some of the Muslim women entrepreneurs who were seen to be motivated by financial rewards of entrepreneurship were from poor backgrounds. These women had lower educational levels and/or had experienced traumatic events like death of parent or spouse. This as noted by past studies, indicates that hostile environments are also likely to bring out the creativity in

individuals (Korunka, 2003). Some others have been motivated by interest in a particular craft and availability of spare time.

The study revealed that almost all the women entrepreneurs were operating their businesses as a single proprietorship with complete ownership rested with them. This research has been focusing on a selected sample of Muslim women basically from the Colombo District. The main factors influencing income generating activities are; early childhood experiences, psychological characteristics, family support, social networks and culture.

### **Discussion**

Each respondent had a different motive for engaging in entrepreneurial activity; need for independent income, source of economic survival, utilizing free time to earn an additional income, hobby turned into a profession, to encourage women's empowerment and expansion of family business. The study also found educational qualifications, is an important contributing factors to compound entrepreneurial growth. Whereas, business family background and need for independence were other factors influencing income generation of these women. Therefore, background factors such as age, marital status, education, family and experience have an impact on them.

### **Conclusions and Recommendations**

The findings reveal the entrepreneurial characteristics of Muslim women entrepreneurs to be; proactive, self-motivated, opportunistic, creative, self-confident, internal locus of control, need for achievement and innovative. They possess adequate support of family members, thus are able to access resources, overcome the challenges and grow their businesses. This study is limited to selected case studies within Colombo district only. Further research could be expanded to other regions of Sri Lanka.

The study confirmed the five factors revealed in the conceptual framework (see appendix II) which influence the income generating activity of Muslim women entrepreneurs in Sri Lanka.

As a remark, the interpretation of the status of women needs to change and help to promote the inclusion of women in economic activities. By changing the stereotypical images of Muslim women in society and encouraging family support more young women could develop entrepreneurial ambitions. The status of a 'Muslim woman' who has the right to acquire knowledge through education and the right to manage their own enterprises should be understood by the society. This could be facilitated by publishing images of inspirational and positive role models of successful Muslim women entrepreneurs. This would not only provide a source of inspiration for women to make specific career choices, but will also create an environment for family members to provide encouragement as female entrepreneurs seek to establish enterprises.

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## Appendix I: Profile and background of respondents

Case Study	Marital Status	Education	Type of income generating activity	Purpose/influencing factors	Entrepreneurial characteristics
Case 01 Ms.Shabeeha Raashid Sally	Married	Ordinary Level	Producing designer wear khurtas, salwars, sarees.	Creativity and skills development, additional income	Internal locus of control, need for achievement
Case 02 Ms.Riley Abdul Rahuman	Married	I.C.M.A. (Part 1)	Providing consultancy services	Utilizes her free time to keep her occupied	Proactive and self-motivated
Case 03 Ms.Nazneen Hashim	Married	Advanced Level	Running a lifestyle boutique	Expansion of family business	Antecedent influence of family business background, self-confident
Case 04 Ms.Zulfika Madani	Married	Advanced Level	Tailoring, bridal dressing, cake making, catering	Main source of income for survival of family	Self-confident, innovative
Case 05 Ms.Sabira Deen	Married	Advanced Level	Catering for orders	Skills development, need for independence income	Need for achievement, need for independence
Case 06 Ms.Shamila Nazim	Married	A.M.I. Diploma, ATESOL	Giving tuition classes	Free time utilized to earn an income	Opportunistic, innovative
Case 07 Ms.Zuvina Haniffa	Married	MBA, Higher Diploma in International Relations	Providing insurance and financial advice	To help and encourage women's empowerment	Internal locus of control, proactive and self-motivated
Case 08 Ms.Haiza Mazahim	Single	Diploma in Child and Adolescent Psychology	Teaching and running a hijab store, also mehendi designer	Hobby turned into profession, need for independence to earn own income	Need for independence, internal locus of control

\*Source: Researcher's interview records.

Appendix II: Conceptual Framework

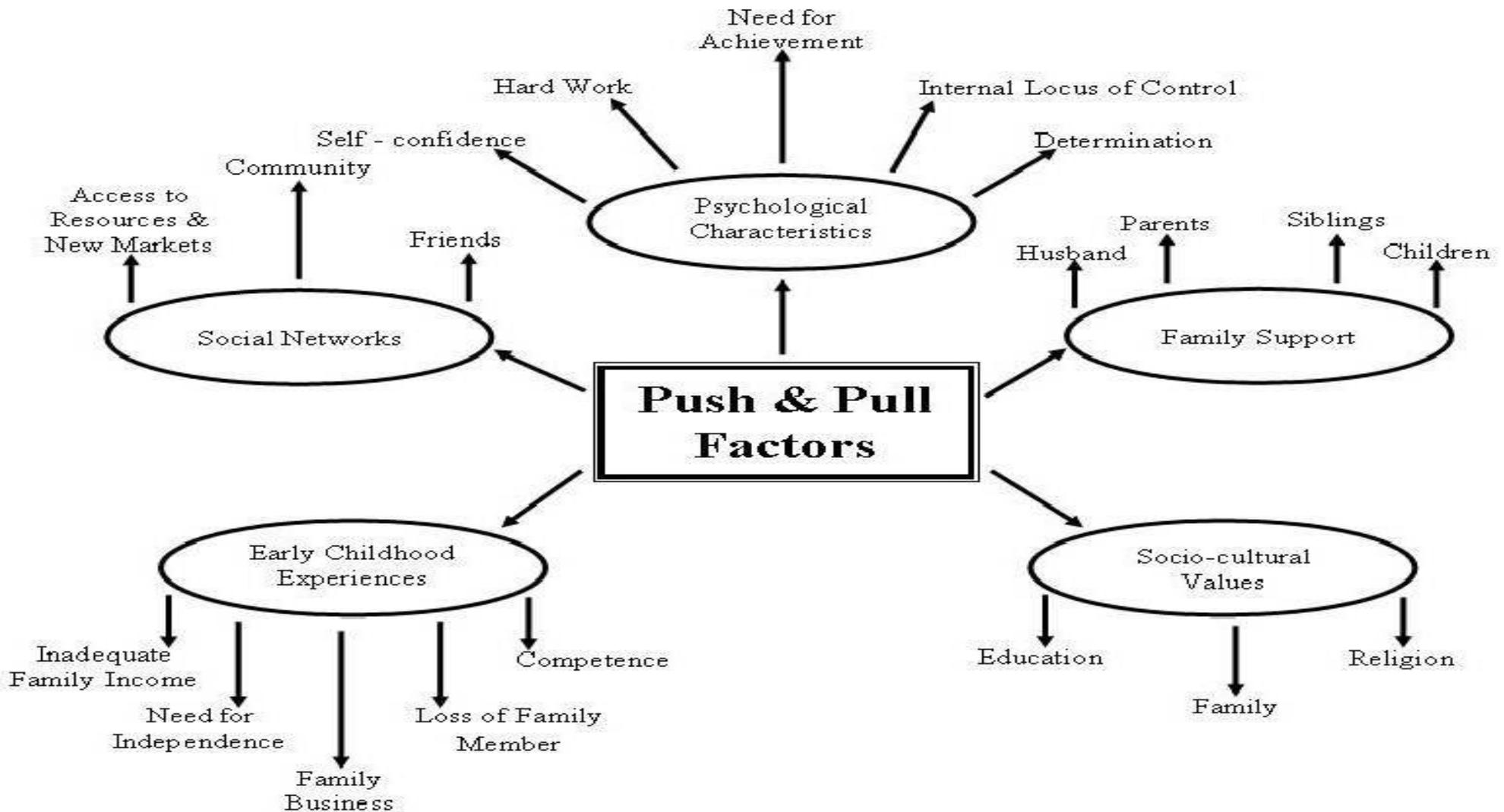


Figure 1: Conceptual framework of the push and pull factors influencing on income generating activities of selected Muslim women entrepreneurs in Colombo District developed by researcher.