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HOW DO MUSLIM WOMEN ENTREPRENEURS ACHIEVE SUSTAINABLE BUSINESS PERFORMANCE? THE INFLUENCE OF SOCIAL SUPPORT, RELIGIOSITY, AND GENDER STEREOTYPES

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ABSTRACT

From an Islamic perspective, entrepreneurship has been an essential activity for a long time. It started at the beginning of human life on this earth and continues to grow rapidly along with the development of human life itself. The interpretation and discussion of entrepreneurship from a capitalist and developed nation point of view has caused many researchers and practitioners in the world, including Malaysia, to prioritize the opinions of Western thinkers in evaluating business performance. Thus, this study aims to examine the influence of social support, religiosity, and gender stereotypes on the sustainable business performance of Muslim women entrepreneurs in the informal sector. This study selected women entrepreneurs based on cluster and purposive sampling techniques. Data processing using the structural equation modeling (SEM) method with the help of AMOS software. The study findings show that social support, religiosity, and gender stereotypes significantly predict social, economic, and environmental performance. The study findings hope to assist the relevant ministries and agencies in formulating an action plan to increase Muslim women's involvement in entrepreneurship. In addition, this study can also be referred to as an aid to the ministry in planning and designing programs needed by Muslim women entrepreneurs to help improve their ability to operate a business.

Keywords: social support, religiosity, gender stereotypes, sustainable business performance, women entrepreneurs.

INTRODUCTION

Entrepreneurs are the most active, imaginative, and innovative individuals. The entrepreneur is often stated and used interchangeably with the businessman or corporate figure (Ratten, 2023). Islam is a practical religion, not just a theory. Allah s.w.t. orders humans to do good deeds (work). Islam strongly inspires its people to work, especially working to meet the needs of oneself, for family, and people under one's care (Ozahir Kacar, 2025). Islam strongly detests unemployment and begging (Althalathini et al., 2022). Islam strongly inspires its people to work and earn a living through business, which is categorized as a *fardhu kifayah* requirement (Tlaiss & McAdam, 2021). The borderless world has challenged Muslim women entrepreneurs to keep moving forward by exploring various skills, such as conquering new technologies and innovations. Muslim women entrepreneurs must unavoidably be skilled in aspects of digitalization, including blockchain technology and artificial intelligence (Mohd Noor et al., 2024). Scholars also suggest that entrepreneurial personalities, such as confidence, hard work, courage to try, motivation, and desire for autonomy, are universal across race, culture, and geographical boundaries (Weking et al., 2023). However, when this professional career is connected to Islam, their behavior must be holistically based on Islamic direction (Tlaiss & McAdam, 2021).

Muslim women entrepreneurs in developing countries often face problems such as a lack of confidence from banks, suppliers, and customers, a deficiency of startup capital, and family problems (Mohd Noor et al., 2024). Maheshwari et al. (2025) found that most women entrepreneurs face problems of a lack of business training, a lack of management experience, a lack of experience in terms of financial skills, a lack of advice and guidance, a lack of experience in hiring external services, a lack of respect, a lack of participation from peers, and discrimination. Noor et al. (2024) contend that other problems include difficulty obtaining loans and feelings of prejudice against women or a reliability gap resulting from the general statement that women are not talented enough to run their businesses.

Past studies have found that sustainable business performance is crucial for the survival of small businesses (Alkoliby et al., 2025; Althalathini et al., 2022; Tlaiss & McAdam, 2021). Sustainable business performance can be categorized into three dimensions: environmental, social, and financial (Agrawal et al., 2022; Lee & Roh, 2023). Businesses are successful if they can reduce environmental impacts through efficient energy management and sustainable use of raw materials (Nguyen et al., 2021). Using renewable energy, such as solar and green production practices, has the potential to reduce carbon emissions, which is in line with customer demand that is increasingly sensitive to climate change. Social performance includes ensuring employee well-being by providing an inclusive and safe work environment and offering training opportunities to improve skills. Moreover, businesses can also support education and health initiatives and collaborate with local communities and other stakeholders (Beisland et al., 2021). In addition to providing scholarships to underprivileged students, these steps build strong long-term relationships with customers and strengthen the role of business in local economic growth (Ioannou & Serafeim, 2023). Meanwhile, financial performance shows a company's income, including operating costs, gross profit, and net profit. It also includes a snapshot of a company's assets, liabilities, and shareholders' equity, and its cash inflows and outflows, which helps to understand how it manages its cash effectively (Chinyamurindi et al., 2021).

In a sociological interpretation, the social setting greatly influences everyday human actions (Van Burg et al., 2022), including sustainable business performance. This is different from the public view that sees everyday phenomena as a display of individual free will. Sociologists try to see the link between the social environment and individual movements (Mahato & Jha, 2024). Employing a sociologist's perspective, the rise and fall of a business vary depending on the socio-cultural environment. Socio-cultural factors are the elements surrounding attitudes, behaviors, and values in society (Vuong et al., 2023). Their trends and developments are thoroughly connected to population, lifestyle, culture, tastes, customs, and traditions (Wasim et al., 2024). These factors are formed by society and often passed down from one generation to another. According to Noor et al. (2025), the work pressure experienced by women in carrying out business and household responsibilities is enormous, affecting the quality of time with family. The imbalance between work and life can have various adverse effects. It was found that women entrepreneurs allocate a long time to work or manage the business (Welsh et al., 2021). This

study is further supported by Oliveira et al. (2024), who state that women entrepreneurs work longer than ordinary workers in other sectors.

In discussing the effect of religion, Muslim entrepreneurs who can glorify Islam are excellent. In running businesses, their status as servants and caliphs of Allah s.w.t is preserved (Onjewu et al., 2023). Religiosity is significant because it greatly influences behavior and personality (Alkhaleel, 2021). Avnimelech and Zelekha (2023) also specified that religiosity or diversity provides self-confidence in the individual. Islam encourages entrepreneurs to maintain the boundaries of entrepreneurial activities in line with the original goal in life, which refers to the entrepreneurial characteristics of the Prophet Muhammad SAW, namely, always to ensure that entrepreneurial activities are in line with the requirements of Sharia and avoid all elements of evil (Althalathini et al., 2022; Tlaiss & McAdam, 2021). Businesses can help the poor and needy through their rights from the payment of zakat. Islamic entrepreneurship has become one activity that contributes to society's economic and social strengthening (Onjewu et al., 2023).

Next, the theory of feminism starts from the basis of gender differences, where women are often treated differently from men, and this becomes the basis of the feminist movement (Lagrasta et al., 2024). The purpose of this feminist movement is to achieve equality of rights and obligations that are applied to all genders, namely women and men (Alkhaleel, 2021). Women are portrayed as less aggressive and are emphasized as sex objects. Confident women are often labeled as "tough," while men with the same qualities are portrayed as "leaders." In some communities, men are naturally more dominant than women. The oppression of women will not end if the capitalist system continues to be applied (Oliveira et al., 2024). This is what is said to be the marginalization of the role of women as part of the social, political, and economic products related to the existence of capitalism as a system. This is the oppression rooted in the existence of classes in society. Therefore, the purpose of this study is as follows:

RO1: To examine the influence of (a) social support, (b) religiosity, and (c) gender inequality on the social performance of Muslim women entrepreneurs in the informal sector.

RO2: To examine the influence of (a) social support, (b) religiosity, and (c) gender inequality on the economic performance of Muslim women entrepreneurs in the informal sector.

RO3: To examine the influence of (a) social support, (b) religiosity, and (c) gender inequality on the environmental performance of Muslim women entrepreneurs in the informal sector.

This study hopes to fill research gaps since most studies have scrutinized the women's entrepreneurship performance from the setting of Western countries, where social and cultural values, social order, human behavior, and the country's viewpoint are used to base the outline of behavior and prevailing social structure. In Malaysia, entrepreneurs and Islam are indivisible. It is the religion of Islam that forms the culture of most Malaysians. Islam, as a religion, identifies the special position of entrepreneurs. They are the leading group that progresses the business sector. Islam has also encouraged its followers not to put worldly life in the spotlight. All human actions will be counted and questioned individually in the Hereafter, even if they are as small as a particle. Allah s.w.t loves people who are balanced both spiritually and physically. Islam specializes in managing power, time, and production resources, which it strongly emphasizes for sustainable business performance. Islam strongly condemns those who do not use power effectively (Ozasir, 2025). The concept also applies to the use of resources in the process of production and consumption. Allah s.w.t associates those who are wasteful with the practices of Satan.

LITERATURE REVIEW

Feminists and Sociological Analyses of Women Entrepreneurship

Entrepreneurship is a process of recognizing and exploiting an opportunity so that it delivers value to gain maximum profit by assuming that all risks faced can be executed in a short time (Weking et al., 2023). Consequently, entrepreneurs need to produce and venture into new fields to increase

competitiveness by offering more choices for society and their well-being (Ratten, 2023). The world of business is not a foreign field for women. The most accurate example of a female entrepreneur is Siti Khadijah, who is involved in business at an international level. Siti Khadijah is the best example of a female entrepreneur for women interested in entrepreneurship. With the attitude, commitment, and desire shown among female entrepreneurs today, one day, women may take over and conquer the world of entrepreneurship. The contributions made by sociologists cannot be undervalued because they have improved their knowledge of entrepreneurship, especially in terms of the theories and models presented (Botelho et al., 2024).

The sociological approach elucidates the social conditions that affect the emergence of an entrepreneur and the social factors that influence the decision to become an entrepreneur (Mahato & Jha, 2024). One of the early sociologists, Max Weber (1958), has linked entrepreneurship with religious elements that are used as a basis for achieving success in economic activities (as cited in Brown, 2023). Belief in this religious life creates a diligent and responsible attitude in working and is a driver for accumulating productive assets. He said that the success of Protestants in economic activities is due to the teachings of religion itself. A firm hold on religion has driven them to succeed economically (as cited in Brown, 2023).

On the other hand, feminist theory is extensively used by researchers, particularly if the work used is associated with women. This is because most of the characters and narratives are significantly related to the problems faced by women (Lagrasta et al., 2024). Feminism is a women's movement that occurs all over the world. Feminist theory is a system of ideas encompassing social life and human experience that grows based on women's societal issues. In other words, feminist theory is women-centered (Alkhaled, 2021). In essence, it does not want to see gender as a factor or issue that separates the population based on gender, discriminates against or restricts women's opportunities in various areas of life, and places women's positions lower than men's positions (Oliveira et al., 2024). Women entrepreneurs face problems due to gender stereotypes, particularly in the male-dominated finance and banking sectors (Noor et al., 2024). They need guarantors or business advisors to obtain loans from banks or financial institutions. Research studies on women entrepreneurs have found that many use personal savings to start businesses (Hamdani et al., 2023).

Sustainable Business Performance

Sustainability has become a significant concern for businesses across a range of industries. Sustainable business performance refers to environmental, social, and economic criteria, and integrating the three elements into business strategies can enhance reputation, attract investors, and reduce risk (Mio et al., 2022). With rising environmental and social challenges, businesses face greater pressure from consumers, governments, and stakeholders to adopt sustainable practices (Agrawal et al., 2022). Shifting to sustainable operations improves brand reputation and drives long-term profitability and innovation, increased efficiency, and reduced waste (Goni et al., 2021). Sustainability in business practices brings significant environmental benefits. It helps reduce pollution, conserve natural resources, and maintain biodiversity (Goni et al., 2021; Larbi-Siaw et al., 2022). Businesses prioritizing environmentally friendly practices often find new market opportunities and differentiate themselves in a competitive landscape. Consumers are increasingly turning to sustainable products. Businesses that adopt green practices can attract a loyal customer base and increase their market share (Bota-Avram, 2023).

Businesses can also solve social problems, where profits will be reinvested to expand and improve businesses among communities that need help (Al-Qudah et al., 2022). Businesses can empower and improve the condition of the community by providing financial assistance without interest and increasing the well-being of the poor and needy. Muslim business entities should prioritize social objectives where the excess profits obtained will be used in business for the benefit of society rather than maximizing profits for stakeholders and business owners (Alkhaled, 2021; Avnimelech & Zelekha, 2023). The realities of climate change and resource scarcity underscore businesses' urgent need to adopt a sustainable approach. Organizations that proactively address these issues position themselves as

leaders in their fields and contribute positively to society. This benefits the planet and lays the foundation for a resilient business future. Many governments offer tax breaks or incentives for sustainable practices. These can create additional financial benefits for businesses (Bota-Avram, 2023). Islam greatly emphasizes environmental protection by establishing various rules and laws that ensure its safety, balance, and stability. It protects all elements of nature, including water, air, soil, animals, plants, and others (Tlaiss & McAdam, 2021). Islam encourages its followers to prosper and improve the earth by preserving these resources and ensuring environmental and social sustainability (Althalathini et al., 2022). This teaching shows that each element of nature has its value that must be respected and preserved for the good of all creatures and the well-being of future generations (Alkoliby et al., 2025).

Social Support and Sustainable Business Performance

The integration of society and business can support the formation of social performance (Makeel et al., 2022). Zafar et al. (2022) found that social support is important in social performance. For example, the availability of funds from non-governmental organizations (NGOs) can help businesses in a certain way and improve the standard of living for those who are less fortunate. Empirical findings have also proved that social support influences business creditworthiness, cost reduction, and financial viability (Rashid, 2025). Hussain et al. (2024) found that social support influences growth potential, valuation, and attractive investment. Social support comprises support to women entrepreneurs, such as equipment grant aid, promotion, entrepreneurship training, and constant monitoring (Vuong et al., 2023). Social networks are significant in carrying out entrepreneurial activities. Furthermore, social networks have become a popular subject in entrepreneurial literature, and their position in cultivating the performance of a business is widely documented (Mohd Noor et al., 2024; Neneh, 2022). Social networks have been designated as one of the most influential assets that an entrepreneur can have because they deliver easy access to information, capital, power, knowledge, and others (Van Burg et al., 2022). Wasim et al. (2024) clarify that a business model needs network value from organized actions through the roles and responsibilities of social relationships. A woman entrepreneur also needs support from family members, especially her spouse, to face business and household administration (Noor & Omar, 2024; Welsh et al., 2021). According to Welsh et al. (2021), support from family members can decrease the conflicts faced by working women. Support can contain behavioral, emotional, and material support. Zhang et al. (2025) define emotional support as displaying sympathy and caring for the spouse, such as finding out about the spouse's work, being a good listener, and guiding the spouse. It is documented that most work-family conflicts will have negative psychological consequences and require social support to lessen work-family stress (Maheshwari et al., 2025; Noor et al., 2025). Based on the above argument, the following hypothesis is postulated:

H1: Social support significantly predicts the relationships between (a) social, (b) economic, and (c) environmental performance of Muslim women entrepreneurs in the informal sector.

Religiosity and Sustainable Business Performance

Previous studies have recommended that studies in the field of entrepreneurship should be directed according to the religion practiced by entrepreneurs, because each religion is said to have diverse effects (Giacomin et al., 2023; Ozasir Kacar, 2025). Avnimelech and Zelekha (2023) specified that Islam is a religion that promotes well-being to humans. Islamic religiosity is distributed into two: firstly, about obligations and duties (such as praying on time, advising others to do good, and abandoning evil), and secondly, applying prohibitions (avoiding alcoholic beverages and avoiding gambling) (Althalathini et al., 2022). As part of the Islamic economic and business system, entrepreneurship is closely related to efforts to utilize as many opportunities as possible from limited resources. Islam always calls upon its followers to become innovative and active entrepreneurs. Islam advocates a broad concept of entrepreneurship, including aspects of life in this world and the Hereafter (Onjewu et al., 2023). This means that entrepreneurial activities carried out in this world are connected to religion and life in the Hereafter. Entrepreneurship is an activity that Islam highly fortifies. The ground of business is the key source of sustenance. Running a business is also part of the duties of the caliph of Allah (Tlaiss & McAdam, 2021). The role of the caliph is to manage and succeed in this world. In other words, humans

are accountable for advancing a good and prosperous life for all humans and the world. Therefore, entrepreneurship is one way to build a good life. It can help humans meet their needs and provide comfort in their lives. Consequently, a Muslim entrepreneur must realize that they are not only seeking personal profit but also fulfilling the demands of the fardhu kifayah entrusted to them (Onjewu et al., 2023). They must provide the necessities of society. They should not take advantage of the opportunity to make profits to the point of oppressing society (Althalathini et al., 2022). The formula for entrepreneurial success in Islam is closely related to well-being in the Hereafter, which cannot be separated (Tlaiss & McAdam, 2021). Therefore, the following hypothesis is posited:

H2: Religiosity significantly predicts the relationships between (a) social, (b) economic, and (c) environmental performance of Muslim women entrepreneurs in the informal sector.

Gender Stereotypes and Sustainable Business Performance

Stereotypes have long afflicted women, restraining their potential and condescending to their contributions to various life areas, including entrepreneurship (Bullough et al., 2022). Gender stereotypes are generalizations and expectations that are frequently made based on a person's gender. These stereotypes can continue harmful biases and limit an individual's opportunities and potential (BarNir, 2021). Identifying and eradicating these stereotypes significantly promotes equality and justice for all genders. In Malaysia, there are a variety of stereotypes that affect women. One common stereotype is that women should focus principally on their roles as wives and mothers, rather than pursuing their careers or ambitions (Sundermeier, 2024). These stereotypes can limit their opportunities for business growth. Moreover, if a woman lacks or does not have the characteristics set by society, the woman will be mocked or observed negatively (Laguía et al., 2022). Usually, in Malay society, decision-making is often left to men because of their role as heads of families. In addition, the mentality of society says that men have dominant power over women. This is because men are considered logical, rational, autonomous, competitive, leading, and decision-makers (Constantinidis, 2021). In most societies, women cannot control their resources and do not have the power to change the situation (Bullough et al., 2022). This situation distresses the sustainable performance of Muslim women entrepreneurs. Thus, we can conclude that gender stereotypes might hinder women entrepreneurs' social, economic, and environmental performance. Thus, the following hypothesis is posited:

H3: Gender stereotypes significantly predict the relationships between (a) social, (b) economic, and (c) environmental performance of Muslim women entrepreneurs in the informal sector.

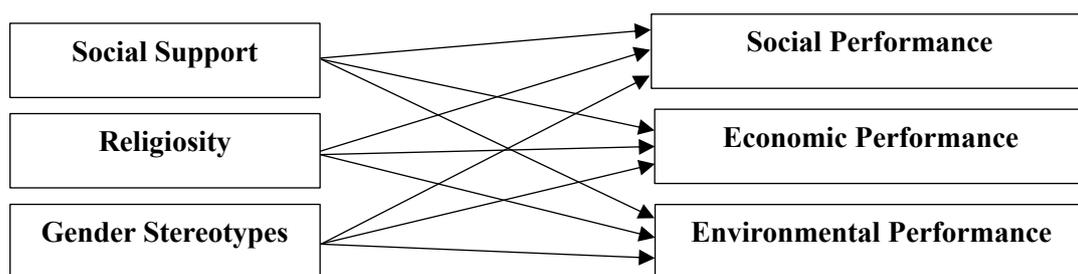


Figure 1. Research Model

METHODOLOGY

A quantitative approach using a questionnaire was used for the study design. This study population includes Muslim women entrepreneurs who run informal businesses in Selangor, Malaysia. Informal entrepreneurship refers to business activities that are not entirely in accordance with the law, such as not having a business license or not paying taxes but are still considered legal and accepted by the

community (Laing et al., 2022). For example, grab drivers, street hawkers, small vendors, home-based businesses, and freelancers. Although these activities often cause the government to lose tax revenue and create unfair competition with formal businesses, informal entrepreneurship provides many job opportunities, especially for the low-income group. Selangor is one of the most developed states in Malaysia and is the country's economic center. The minimum suggested sample size for analysis using structural equation modeling (SEM) in AMOS is 100 to 200 participants (Kenny et al., 2015). Thus, 400 samples (N) will be selected for the study. The probability cluster and non-probability purposive sampling methods are used as sampling procedures. The cluster sampling is employed by dividing the sampling frame into districts, namely Gombak (n=100), Klang (n=100), Petaling (n=100), and Sepang (n=100). The four districts are selected as sampling frames since informal businesses are a community group with uniformity in some specific respects, such as socio-economic background. In this context, homogeneous means that each member in the group has similar characteristics. For example, many members are from a low-income group. Next, a purposive sampling is employed where the researchers deliberately select participants based on specific characteristics relevant to the study's goals. These criteria include 1) Muslim women entrepreneurs, 2) informal sector businesses, 3) Malaysian citizens, 4) aged between 18 and 60 years old, 5) low-income (B40) households, and 6) operating businesses in Gombak, Klang, Petaling, and Sepang districts.

The study focused on Muslim entrepreneurs since business is one of the most significant sources of sustenance. Islam strongly encourages its followers to seek the pleasures of life, and business is one of the ways to do this. However, Islam sets out some guidelines so that everything done is always blessed and pleasing to Allah s.w.t. This is why Muslim entrepreneurs differ from others (Althalathini et al., 2022; Tlaiss & McAdam, 2021). However, Muslim entrepreneurs are described as less competitive and less resilient (Hassan, 2022). In Islam, avoiding usury, investing halal, managing debt well, and giving zakat are some principles that should be applied in business. Failure in business often occurs due to several factors involving support, discrimination, and attitude as a Muslim. Moreover, there is a lack of previous studies on women entrepreneurship from an Islamic perspective. The results of this study found that most previous studies only focused on women entrepreneurship based on a Western perspective (e.g., Agrawal et al., 2022; Lee & Roh, 2023). Therefore, an in-depth analytical discussion will be highlighted in this study.

This study used a questionnaire as a data collection instrument. Measurement items were developed based on the literature from previous studies. Social support items were modified from the study of Ahmed et al. (2021). Then, religiosity items were adapted from Laila et al.'s (2023) study. Gender stereotype was assessed using items modified from Malach-Pines and Schwartz (2008) and Garcia-Gonzalez et al. (2019). Finally, sustainable business performance dimension items are adapted from Lee and Roh (2023) and Agrawal et al. (2022). A five-point Likert scale with extreme labels was used, where a score of 1 represents strongly disagree and a score of 5 refers to strongly agree. Table 1 shows the measurement items used in this study. Reliability is the extent to which a test measures a construct, and a Cronbach Alpha (α) coefficient value exceeding 0.70 indicates good internal consistency (Hair et al., 2018). As shown in Table 1, all variables are reliable.

Table 1
Measurement of Variables

Variables	Items	α
Social Support	<ol style="list-style-type: none"> 1. My friends and family members will approve of my actions. 2. If necessary, my friends and family members will loan me money to help me start my own business. 3. If necessary, my friends and family members will provide me with materials and equipment to help my business. 	0.835

	<ol style="list-style-type: none"> 4. My friends and family members will give me advice on my business. 5. My community sees entrepreneurship as a logical choice of career opportunities. 	
Religiosity	<ol style="list-style-type: none"> 1. My religion is vital to me. 2. I always perform my duty as a Muslim (e.g., pray five times a day, fasting during Ramadan). 3. I need to do good deeds for others. 4. I need to follow Allah's commandments conscientiously. 5. Religious beliefs influence all my dealings with others. 6. In general, I consider myself a devoted Muslim. 	0.850
Gender Stereotypes	<ol style="list-style-type: none"> 1. In my country, women are often seen as incapable of managing business activities. 2. In my country, women are often seen as incompetent in making final or important decisions. 3. In my country, women have often been seen as weaker than men in terms of knowledge, skills, and innovation. 4. In my country, society does not recognize gender equality for women in business. 	0.860
Social Performance	<ol style="list-style-type: none"> 1. Stakeholders are satisfied with my business's sustainable business practices. 2. My business is aware of the community's needs and rights. 3. My business always tries to comply with any legal requirement. 	0.780
Economic Performance	<ol style="list-style-type: none"> 1. My business's profit increases every year. 2. My business's sales volume increases every year. 3. My business is increasing productivity. 	0.810
Environmental Performance	<ol style="list-style-type: none"> 1. My business reduces waste generation. 2. My business decreases environmental incidents. 3. My business makes more careful and efficient use of natural resources. 	0.820

Data analysis for this study involved two types of techniques: descriptive and inferential. Descriptive statistics were used to describe the characteristics and demographic background of the sample, consisting of frequency and percentage analysis, using the Statistical Package for Social Science (SPSS) software. Inferential statistics were used to test the proposed hypotheses. The analysis technique used was Structural Equation Modeling (SEM). SEM is a multivariate technique that allows simultaneous analysis to be carried out that relates to several independent and dependent variables.

FINDINGS

Demographic Analysis

A total of 287 questionnaires were returned from 400 questionnaires distributed to respondents. Table 2 shows the demographic distribution of respondents. Most respondents are 40 to 49 years old, with 114 women entrepreneurs (39.7%). This followed with 31–39 (n=89, 31.0%), 20–30 (n=56, 19.5%), and 50–60 (n=28, 9.8%). In examining the household income category, most respondents have obtained a monthly income of RM3,970 – RM4,849 (n=78, 78%), and the rest is RM3,170 – RM3,969 (n=63, 22%). From the data, 129 respondents obtained a secondary education or Sijil Pelajaran Malaysia (SPM)

(44.9%). This was followed by Diploma (n=80, 27.9%), Bachelor's degree (n=45, 15.7%), Sijil Tinggi Pelajaran Malaysia (STPM) (n=20, 6.0%), Foundation (n=11, 3.8%), and Post-graduate (n=2, 1.7%). Moreover, most respondents are single, with 172 respondents (60%). This was followed by married, with 109 respondents (38%), and divorce/widow (n=6, 2%).

Table 2
Demographic Profiles (n=287)

Profile	Frequency (n)	Percentage (%)
1. Age		
18–30	56	19.5
31–39	89	31.0
40–49	114	39.7
50–60	28	9.8
2. Household Monthly Income		
Less than RM2,500	0	0.0
RM2,500 – RM3,169	0	0.0
RM3,170 – RM3,969	63	22.0
RM3,970 – RM4,849	224	78.0
3. Academic Qualifications		
<i>Peperiksaan Menengah Rendah (PMR)</i>	0	0.0
<i>Sijil Pelajaran Malaysia (SPM)</i>	129	44.9
<i>Sijil Tinggi Pelajaran Malaysia (STPM)</i>	20	6.0
Foundation	11	3.8
Diploma	80	27.9
Bachelor's degree	45	15.7
Post-graduate	2	1.7
Others	0	0.0
4. Marital Status		
Married	109	38.0
Divorce/Widow	6	2.0
Single	172	60.0

Confirmatory Factor Analysis (CFA)

Before drawing any conclusions, the study should test whether the specified model fits the data. Figure 2 shows the measurement model built through confirmatory factor analysis (CFA). The analysis results show that the measurement model has met the required index fit values. The fit values for the Goodness-of-fit Index (GFI), Tucker-Lewis Index (TLI), Comparative Fit Index (CFI), and Normed Fit Index (NFI) met the fit values suggested by the literature, namely 0.90 and above (Hair et al., 2010). Meanwhile, the index value for the Root Mean Square Error of Approximation (RMSEA) was less than 0.08. The Normed Chi-Square index value (χ^2/df) was less than 5.0, indicating that the fit value criteria for each index category have been achieved (Hair et al., 2010). As shown in Figure 2, the factor loadings found for all items are above 0.50, indicating that the unidimensionality criteria for the measurement scales were met.

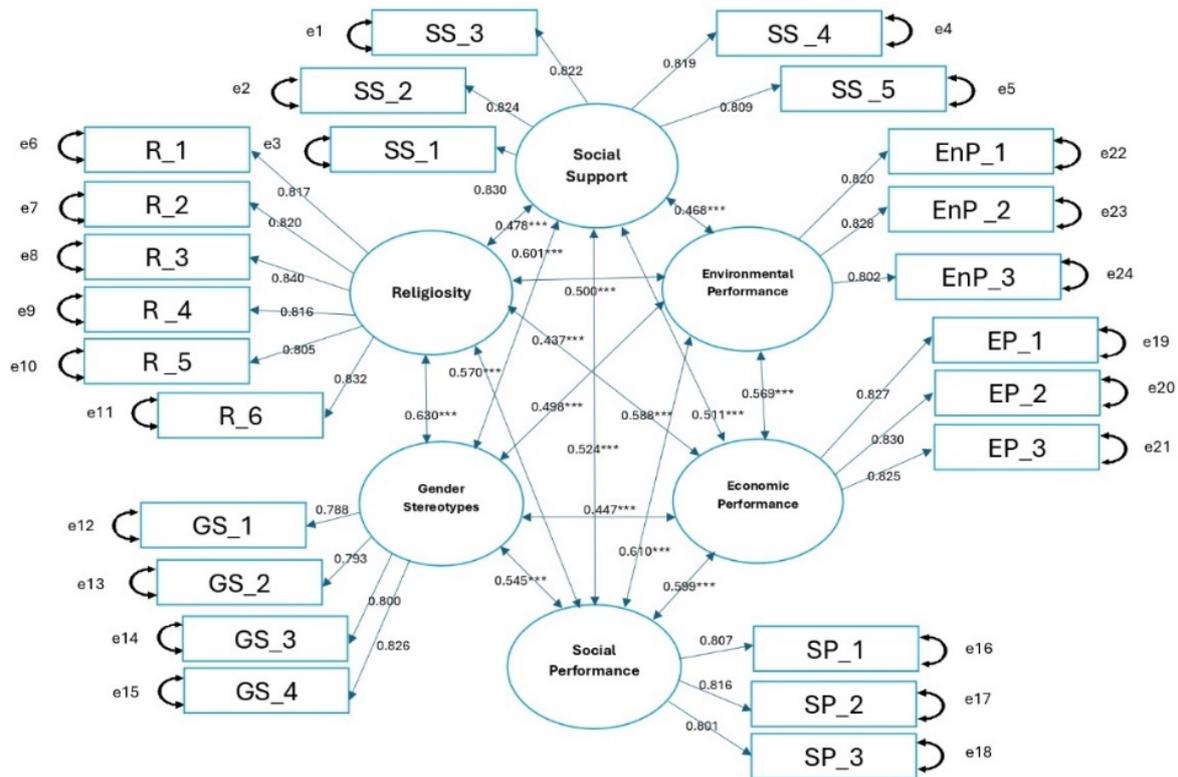


Figure 2. CFA model

Validity and Reliability Tests

After meeting the model fit criteria, the validity assessment is conducted. The Average variance extracted (AVE) value should be a value >0.5 , and the composite reliability (CR) value should be a value >0.70 . The AVE and CR values for social support construct (AVE=0.673, CR=0.911), religiosity (AVE=0.675, CR=0.925), gender stereotypes (AVE=0.643, CR=0.878), social performance (AVE=0.652, CR=0.849), economic performance (AVE=0.684, CR=0.866), and economic performance (AVE=0.667, CR=0.857) meet the determine criteria, indicating that convergent validity has been achieved (Hair et al., 2010). The correlation value between the constructs is below the 0.85 level, proving that discriminant validity has been met, where each construct is different.

Table 3
Composite Reliability (CR) and Average Variance Extracted (AVE) Results

Variable	Items	Item Loadings	AVE	CR	$\sqrt{\text{AVE}}$
Social Support	SS1	0.830***	0.673	0.911	0.820
	SS2	0.824***			
	SS3	0.822***			
	SS4	0.819***			
	SS5	0.809***			
Religiosity	R1	0.817***	0.675	0.925	0.821
	R2	0.820***			
	R3	0.840***			
	R4	0.816***			
	R5	0.805***			

	R6	0.832***			
Gender Stereotypes	GS1	0.788***	0.643	0.878	0.801
	GS2	0.793***			
	GS3	0.800***			
	GS4	0.826***			
Social Performance	SP1	0.807***	0.652	0.849	0.807
	SP2	0.816***			
	SP3	0.801***			
Economic Performance	EP1	0.827***	0.684	0.866	0.827
	EP2	0.830***			
	EP3	0.825***			
Environmental Performance	EnP1	0.820***	0.667	0.857	0.816
	EnP2	0.828***			
	EnP3	0.802***			

Discriminant Validity

Validity means measuring what should be measured, and discriminant validity ensures that each concept from each latent model is different from other variables. Discriminant validity relates to the principle that measuring different constructs should not be highly correlated. The discriminant validity test is evaluated based on the cross-loading of the measurement with the construct. Discriminant validity testing can be evaluated based on the Fornell-Larcker criterion and cross-loading. In the Fornell-Larcker criterion test, discriminant validity is likely good if the root of the AVE on the construct is higher than the construct's correlation with other latent variables. As shown in Table 3 and 4, the validity assessment is proven to meet the satisfactory criteria as the square root AVE values for social support (0.820), religiosity (0.821), gender stereotypes (0.801), social performance (0.807), economic performance (0.827), and environmental performance (0.816) were higher than correlations between constructs (Fornell & Larcker, 1981).

Table 4
Discriminant Validity

No.	Variable	1	2	3	4	5	6
1	Social Support	0.820					
2	Religiosity	0.478**	0.821				
3	Gender Stereotypes	0.601**	0.630**	0.801			
4	Social Performance	0.524**	0.570**	0.545**	0.807		
5	Economic Performance	0.511**	0.588**	0.447**	0.559**	0.827	
6	Environmental Performance	0.486**	0.500**	0.498**	0.610**	0.569**	0.816

Note: Values in the diagonal show the square root of AVE

Hypothesis Testing

The results of the direct relationship analysis found social support ($\beta=0.326$, $p<0.001$), religiosity ($\beta=0.248$, $p<0.001$), and gender stereotypes ($\beta=-0.117$, $p<0.001$) significantly predict social performance. Therefore, H1(a), H1(b), and H1(c) are supported. On the other hand, the findings of the analysis of the direct relationships showed social support ($\beta=0.445$, $p<0.001$), religiosity ($\beta=0.278$, $p<0.001$), and gender stereotypes ($\beta=-0.132$, $p<0.001$) significantly predict economic performance. Therefore, H2(a), H2(b), and H2(c) are supported. Finally, the findings also showed social support ($\beta=0.400$, $p<0.001$), religiosity ($\beta=0.342$, $p<0.001$), and gender stereotypes ($\beta=-0.207$, $p<0.001$) significantly predict environmental performance. Therefore, H3(a), H3(b), and H3(c) are supported.

Table 5
Assessment of the Structural Model

Path			β	S.E.	C.R.
Standardized Direct Effects					
Social Performance					
Social Support	→	Social Performance	0.326***	0.038	1.630
Religiosity	→	Social Performance	0.248***	0.042	3.804
Gender Stereotypes	→	Social Performance	-0.117***	0.029	2.234
Economic Performance					
Social Support	→	Economic Performance	0.445***	0.042	5.590
Religiosity	→	Economic Performance	0.278***	0.046	3.800
Gender Stereotypes	→	Economic Performance	-0.132***	0.039	4.589
Environmental Performance					
Social Support	→	Environmental Performance	0.400***	0.033	2.780
Religiosity	→	Environmental Performance	0.342***	0.025	6.450
Gender Stereotypes	→	Environmental Performance	-0.207***	0.037	1.188

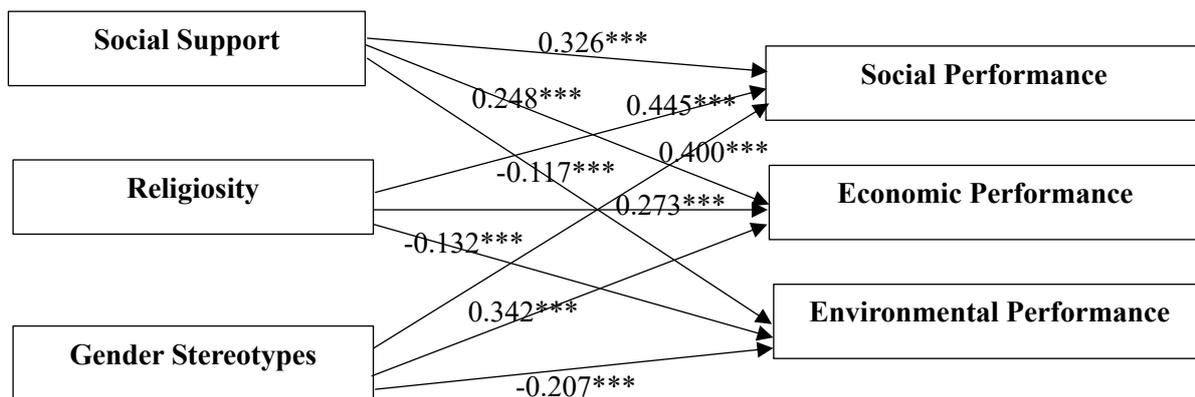


Figure 3. Final Research Model

DISCUSSION

Entrepreneurship is an important field of da'wah in Islam. Islam inspires its followers to enter entrepreneurship because almost all their sustenance comes from business (Althalathini et al., 2022). As the hadith says: "Business is nine-tenths of sustenance..." In the era of globalization and a world without borders, the issues and challenges in entrepreneurship are increasingly challenging. Therefore, Muslim entrepreneurs are strongly required to always adhere to the teachings of Allah contained in the Quran and Hadith (Avnimelech & Zelekha, 2023). The study findings show that social support, gender stereotypes, and religiosity significantly predict Muslim women entrepreneurs' social, economic, and environmental performance. The social support offered to women entrepreneurs supports them to peacefully do their jobs, shape, and grow their businesses (Noor & Omar, 2024; Welsh et al., 2021). Increasing social support will decrease dual role struggles and affect the cultivation of women

entrepreneurs' business performance. Social networks are an important factor influencing the sustainability of entrepreneurs' businesses (Wasim et al., 2024).

Through these networks, entrepreneurs can obtain new opportunities, human resources, financial resources, and knowledge from social network actors, providing business success opportunities (Mohd Noor et al., 2024; Neneh, 2022). Next, the framework for developing entrepreneurs based on local religious and cultural values should be given priority because there are differences in the environment, culture, and various ways of life. Integrating religious and socio-economic appreciation is the basis for ensuring that human life is always on the right track (Althalathini et al., 2022; Hassan, 2022). Adhering firmly to monotheism is a guarantee for shaping the behavior of successful women entrepreneurs in this world and the Hereafter (Tlaiss & McAdam, 2021). This spiritual element is important because it will bring prosperity to all parties.

Women have made progress over the past half-century in terms of advancement in the workforce (BarNir, 2021). Bias and discrimination against women's entrepreneurs can occur when society holds certain stereotypes that contradict the actual characteristics of women, and these stereotypes have also prevented women from achieving their goals (Bullough et al., 2022; Constantinidis, 2021; Laguía et al., 2022). Sundermeier (2024) has revealed that women also receive less venture capital than men, despite evidence showing they perform better than men. The limited access to venture capital presents a severe blockade for women-led startups. The study findings hope to assist the relevant ministries and agencies in formulating an action plan to increase Muslim women's involvement in entrepreneurship. In addition, this study can also be referred to as an aid to the ministry in planning and designing programs needed by Muslim women entrepreneurs to help improve their ability to operate a business.

Consequently, the government must remain committed to empowering women by expanding opportunities and supporting Muslim women entrepreneurs. It marks the government's commitment to increasing women's participation in the national economy, which aligns with efforts to empower this group, which often faces challenges regarding access to capital, business opportunities, and adequate support. Building support networks is also essential to break down stereotypes. By creating safe spaces for women to share their experiences, challenges, and successes, we can provide empowerment and promote unity among Muslim women entrepreneurs (Mohd Noor et al., 2024; Neneh, 2022). These networks can also serve as a source of guidance and inspiration for women, helping them break free from the limitations imposed by stereotypes. Social support is a form of interaction or reciprocal relationship in a social network that involves emotional, informational, and material aspects to bring convenience, comfort, and satisfaction to the parties involved (Maheshwari et al., 2025; Noor et al., 2025).

The role of women as wives, mothers, children, or workers must be managed well. They need to be smart in managing their responsibilities towards their family and achieve excellence in their careers. If all of this can be achieved, there is a balance between career and family (Welsh et al., 2021). Social support and the concept of understanding are important in influencing the level of achievement (Zhang et al., 2025). Muslim women entrepreneurs need to plan their work with good time management. In addition, by raising awareness of the negative consequences of stereotypes, we can foster a collective understanding of the need for change (Bullough et al., 2022). Education plays a vital role in challenging stereotypes. By incorporating a comprehensive and inclusive curriculum, we can teach young minds about gender equality, debunk stereotypes, and promote the value of diversity. In addition, raising awareness through campaigns, workshops, and discussions can help dispel misconceptions and foster a more inclusive society. The media and popular culture greatly influence public perceptions. By promoting positive and diverse representations of women in the media, we can challenge stereotypes and showcase the multifaceted nature of femininity (Constantinidis, 2021). This includes portraying women in leadership roles, celebrating their entrepreneurial achievements, and highlighting their strengths beyond traditional gender stereotypes.

CONCLUSION

Entrepreneurship is a challenging career field. Women's involvement in business is not new. One thousand four hundred years ago, Sayyidatina Khadijah was famous as a successful female entrepreneur before she married the Prophet Muhammad SAW. The business activities she pursued crossed state borders and even went international. Sayyidatina Khadijah is the best example of a female entrepreneur for women interested in entrepreneurship. Islam does not prohibit women from being involved in business. The purpose of this study is to examine the influence of social support, religiosity, and gender inequality on the sustainable business performance of Muslim women entrepreneurs in the informal sector. The study findings show that social support, gender stereotypes, and religiosity significantly predict social, economic, and environmental performance. Therefore, it is hoped that this study can expand research related to women entrepreneurship, especially in the Muslim community. Every study conducted requires suggestions to improve the quality of research that will be conducted by other researchers in the future. One suggestion that can be made based on this study's limitations is to expand the context or areas of study since the study only focuses on Muslim women entrepreneurs in Selangor. In addition, other researchers can use qualitative techniques further to develop an in-depth understanding of the study context. Other researchers can also use qualitative methods to obtain information directly from respondents and obtain each respondent's ideas and perspectives.

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