
BALANCING CAREER AND PERSONAL LIFE: BUSINESS MANAGEMENT CHALLENGES FOR MUSLIM WOMEN IN BANYUWANGI REGENCY

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ABSTRACT

The challenges faced by Muslim women in balancing their careers and personal lives, especially in the context of Banyuwangi Regency, can be diverse. Studies from Bangladesh and Malaysia highlight common barriers such as lack of finances, gender bias, work-life balance issues, and social norms. Successful Muslim women entrepreneurs emphasized the importance of faith, worship, and morality in managing their businesses effectively, demonstrating the importance of Islamic values in entrepreneurship. Strategies such as flexibility, family support, organizational support, time management, stress management, and maintaining good relationships with stakeholders emerged as important factors to achieve work-life balance and overcome challenges in a patriarchal society such as Banyuwangi Regency. Understanding these dynamics is essential to empowering Muslim women in Banyuwangi Regency to navigate the complexities of business management while maintaining personal well-being.

Keywords: balancing career and personal life, business management, muslim women

INTRODUCTION

Muslim women have historically played an important role in many aspects of society, challenging stereotypes and contributing positively to their communities. Research shows that Islam has given women rights and recognized their importance in socio-economic activities. Despite the prevailing stereotypes about Muslim women as passive figures, recent science has highlighted their active involvement in social movements and organizational roles. In addition, the study emphasizes the noble position of women in Islam, with the same rights and obligations as men, demonstrating their valuable contribution to family life and society. The honor and rights granted to Muslim women under Islam, emphasize their autonomy in fulfilling their religious obligations and the support they receive in their families. Overall, Muslim women have a history of empowerment, resilience, and meaningful involvement in various areas of life. Integrate religion and skills to drive business success, focusing on factors such as veiling, sharia guidance, and prayer practices, alongside effective leadership and market reputation (Azid & Altwijry, 2022a; See also, 2021; Choudhury et al., 2023a)

One example of a Muslim woman who plays an active role in the business world is the wife of the prophet Muhammad PBUH, Siti Khodijah. He is an entrepreneur who has excellent managerial skills. Khadijah bint Khuwailid is a glorious example of success in the business world, with her business footprint not only expanding domestically but also internationally (Mu'awanah, 2022). In Indonesia, there is also a group of Muslim women entrepreneurs who are members of the Indonesian group (MiWES). Muslim Women's Enterprise Support (MIWES) aims to empower Muslim women in various aspects of business and entrepreneurship. The group provides training, access to resources, as well as networking to support Muslim women in starting and growing their businesses (Choudhury et al., 2023b).

In general, women have greater access to informal networks and the resources associated with them. This allows them to gain legitimacy in the eyes of customers, especially thanks to their marital status, which makes them considered more prepared for entrepreneurship. There are several factors that affect women's success in doing business, especially in the context of the use of digital channels by Muslim women entrepreneurs.

In Banyuwangi district with the majority of the Muslim population with the sex ratio in the district is 100.20 with a population of around 1,718,462 (Banyuwangi in Numbers, 2024). The development of Muslim entrepreneurs in Banyuwangi is influenced by various factors such as compliance with Islamic Business Ethics, the motivation of non-immigrant Muslims in the creation of small businesses, educational management for the development of mosque-based entrepreneurship, local values and religious ethics among Banjarese traders, as well as business strategies during the Covid-19 pandemic in Indonesia (Komarudin et al., 2023; Vargas-Zeledon, 2023a; Alfisyah & Arofah, 2022).

These factors highlight the importance of religious principles, community involvement, and adaptability to challenging circumstances in driving the growth of Muslim entrepreneurs in Banyuwangi. By integrating Islamic values, community-based initiatives, and strategic responses to external challenges such as the pandemic, Muslim entrepreneurs in Banyuwangi can improve their businesses, contribute to the well-being of the community, and ensure sustainable growth in their entrepreneurial ventures. This can make Banyuwangi Regency one of the districts that can provide space for Muslim women to take part in the world of entrepreneurship even though they have a domestic role as housewives. From the overview above, the researcher wants to study more deeply how Muslim women in Banyuwangi district can balance career demands in business management with personal life responsibilities and what are the main challenges faced by Muslim women in Banyuwangi district in pursuing a career in business management while maintaining a personal life balance. The purpose of this study is to analyze the challenges and strategies of balancing career and personal life faced by Muslim women entrepreneurs in Banyuwangi in the context of business management.

LITERATURE REVIEW

The Concept of Entrepreneurship in an Islamic Perspective

Entrepreneurship in an Islamic perspective is firmly rooted in the teachings of the Prophet Muhammad SAW, emphasizing values such as honesty, integrity, and ethical business practices. (Fakhri, 2023a; Ghoul, 2010; Silver, 2015) Islamic entrepreneurship is seen as a form of worship, encouraging Muslims to engage in business activities while adhering to Islamic principles and ethics. The concept of Islamic entrepreneurship focuses on leading, managing, and owning a business in accordance with Islamic teachings, which aims to benefit society and achieve economic growth. This form of entrepreneurship is seen as a catalyst for economic development, with Islam promoting the idea of success in this world and the hereafter through legitimate and ethical business practices. Understanding Islamic entrepreneurship is essential in fostering the spirit of entrepreneurship, especially in difficult times such as the Covid-19 pandemic, as it offers a way to overcome economic crises and bring prosperity to society. (Fakhri, 2023b) (True & 24, 2023).

Islamic entrepreneurship differs from conventional entrepreneurship by integrating Islamic principles and teachings into business practices. Islamic entrepreneurship, as highlighted in various research papers, (Hassan & Hippler, 2014) (Fakhri, 2023c) emphasizes (Fakhri, 2023a) values such as honesty, justice, and sincerity in all business dealings, in line with the teachings of the Qur'an and the Hadith of the Prophet Muhammad. It is seen as a form of worship, which aims to bring prosperity to society while adhering to ethical guidelines and avoiding practices such as bribery, corruption, and usury. Islamic entrepreneurship also focuses on creating benefits for society and seeking the pleasure of Allah SWT, distinguishing it from conventional entrepreneurship that may prioritize profit maximization over ethical considerations. In addition, Islamic entrepreneurship encourages innovation, creativity, and risk-taking within the boundaries of Islamic teachings, encouraging a holistic approach to business that considers both mundane and spiritual aspects. (Vargas-Zeledon, 2023b)

Work-life balance theory for entrepreneurs

The work-life balance theory for employers is a multifaceted concept that is influenced by various personal and environmental factors. The study emphasizes the importance of satisfaction with work-life balance in promoting subjective well-being and strong growth. Employers often face challenges in managing the boundaries between work and personal life, with some prioritizing work over family life, impacting their work-life balance. Factors such as family demands, parental responsibilities, and family support systems play an important role in influencing the work-life balance of women entrepreneurs, highlighting the importance of achieving a positive spillover between the personal and professional domains. In addition, cultural differences can influence how employers feel satisfaction with their work and work-family balance, demonstrating the contextual nature of work-life balance theory. Ultimately, maintaining a work-life balance significantly contributes to service delivery and the overall performance of women entrepreneurs (Drnovšek et al., 2024; Tahir, 2024; School, 2020; Gao et al., 2022; Lakshmypriya et al., 2022).

Employers can effectively maintain work-life balance by implementing a combination of behavior-based and cognition-based strategies as outlined in the research. Behavior-based strategies include engaging in a variety of roles and domains, enhancing role enrichment, managing role conflicts, and creating role balance. Additionally, providing a good work environment and facilities can improve employee motivation, job satisfaction, and retention, ultimately contributing to work-life balance. In addition, policies to align work and personal life, such as flexible employment contracts and parental leave options, can significantly affect employee satisfaction and productivity, reducing turnover rates and increasing engagement. Encouraging work flexibility, effective leave plans, and incentives are also important in fostering job satisfaction, boosting morale, and increasing organizational productivity in industries such as tourism. Overall, prioritizing work-life balance activities not only benefits employees by boosting morale and reducing absenteeism but also has a positive impact on organizational performance, making it a key focus for employers (Kalliath & Brough, 2008; Pathak, 2021; Obintub & Kpaji, 2022; Todorova, 2020).

The role of women in Islamic economics

Women play an important role in Islamic economics, as highlighted in various research papers. Islamic history shows that women have actively participated in a wide range of socio-economic and administrative activities, with Islam granting them proper rights and recognition for their contributions. Women's empowerment in Islam includes religious, social, political, and economic dimensions, which aims for holistic and multidimensional empowerment. The concept of gender equality in Islamic economics is essential for national development, as it positively impacts the economic sector and supports sustainable development goals. In addition, women's involvement in the economy, such as through micro-enterprises and employment to improve the household economy, in line with the principles of Islamic finance and sharia maqashid, contributes to economic well-being and societal change (Azid & Altwijry, 2022b; Umam, 2022; Nawawi et al., 2022; Nirmalasari & Putri, 2022).

Women contribute significantly to the Islamic economy through entrepreneurship, scavenging, and participation in the workforce. Islamic principles encourage women to engage in entrepreneurial activities, leading to economic prosperity and social growth. Female Muslim scavengers play an important role in reducing the financial burden on their families by contributing to household expenses through their work, despite facing challenges such as weather conditions and community suspicion. In addition, women working in various sectors, such as the garment industry, help improve the household economy by meeting daily needs and contributing to the overall economic well-being of the family, in line with the principles of maqashid sharia. However, challenges such as funding bias remain, driving the need for Sharia-compliant financial platforms to economically empower women through initiatives such as crowdfunding. Islam recognizes women's economic rights, emphasizes the division of labor based on natural

comparative advantage and ensures their financial support by husbands and family members (Muhammad et al., 2020; Suhertina, 2020; Nirmalasari & Putri, 2022; Wardhana et al., 2020; Islahi, 2020)

Socio-economic and cultural context of Banyuwangi

Banyuwangi, a district in East Java, features a rich socio-economic and cultural landscape. The region has experienced significant economic growth, especially in the tourism sector, due to its natural beauty and diverse cultural heritage. Efforts to preserve regional culture, such as through the promotion of Batik in Kampoeng Batara, not only boost the economy but also increase community pride and cultural preservation. Banyuwangi's focus on Micro, Small and Medium Enterprises (MSME) as a key economic stimulant has led to a strategy that prioritizes sectors such as education and health, with tourism playing a crucial role in driving economic turnaround and public confidence. In addition, the cultural values of this district are embedded in its social life, as seen in musical traditions such as angklung paglak and Kunthulan, which reflect local values and strengthen community ties. In addition, unique arts such as Mocoan in Banyuwangi, especially Mocoan Lontar Yusup, highlight the cultural diversity of the district and its relevance to the heritage of its people (Wijaya et al., 2023; Paramita et al., 2022; Mask, 2023; Wiyono et al., 2021)

HYPOTHESIS

Balancing career and personal life poses a significant challenge for Muslim women in Banyuwangi Regency, as highlighted in various research papers. Cultural diversity and religious perspectives in Banyuwangi influence women's entrepreneurial behavior, while the presence of home industries in the region emphasizes the importance of upholding Islamic Business Ethics in business transactions. In addition, the role of the Religious Courts in providing justice for Muslim women facing domestic violence underscores the need for women to be active agents in determining their marital status. Implementing education management for entrepreneurship development based on mosque activities can further empower women in the community. Therefore, the hypothesis is that Muslim women in Banyuwangi Regency face unique challenges in balancing their careers and personal lives due to cultural, religious, and social factors, which may require tailored support systems and strategies to address them effectively (Komarudin et al., 2023; Maula & Ariyanti, 2022; Tharaba & Noviyanti, 2022)

METHODS

The type of research method in this article is to use a qualitative research method with a case study approach. Because the researcher wanted to further explore the experiences and perspectives of individuals, understand complex social phenomena such as career and personal life balance and allow a focus on specific groups (Muslim women entrepreneurs in Banyuwangi). Data collection with in-depth interview techniques with Muslim women entrepreneurs in Banyuwangi, Participant Observation. Data analysis uses source triangulation techniques.

RESULTS

Banyuwangi is the district with the most dominant total number of adherents of Islam among other religions with a total of 1,718,074 adherents of Islam out of the total population of Banyuwangi regency based on the results of the population census projection of around 1,718,462 people in 2023. Muslim women entrepreneurs in Banyuwangi, are Muslim women entrepreneurs who prioritize the value of a unique blend of religious values and entrepreneurial skills. By integrating religious factors such as the role of the veil, sharia guidance, and prayer practices with an effective leadership style, honesty, and market image to improve business performance. The types of businesses that are mostly run by Muslim entrepreneurs in Banyuwangi district are classified in various business sectors.

According to Banyuwangi Regency SME data in 2023, the number of MSMEs in Banyuwangi district is as follows (Banyuwangi in Numbers, 2024).

Table 1. Types of MSME Business Sectors by Business Field in Banyuwangi Regency

NO	Business Sectors	Sum
1	Agriculture, Forestry, and Fisheries	238.739
2	Mining and Quarrying	768
3	Processing Industry	44.665
4	Electricity and Gas Procurement	297
5	Water Procurement, Waste Management, Waste and Recycling	688
6	Construction	4.028
7	Wholesale and Retail Trade; Car and Motorcycle Repair	121.908
8	Transportation and Warehousing	6.622
9	Provision of Accommodation and Meals	30.986
10	Information and Communication	7.487
11	Financial Services and Insurance	783
12	Real Estate	344
13	Corporate Services	3.584
14	Educational Services	4.901
15	Health Services and Social Activities	2.444
16	Other Services	12.443
Total		480.687

Source: Data UKM (2023)

From the data above, the number of business sectors that have the greatest business opportunities in Banyuwangi district is the Agriculture, Forestry, and Fisheries business sector with a total of 238,739. In addition, the growth of the Muslim fashion industry in Indonesia allows young Muslim women to succeed as entrepreneurs while upholding religious virtues, despite concerns about the exploitation of the lower-class female workforce in the industry. Furthermore, research in Banyuwangi emphasizes the importance of Islamic business ethics in home industries, highlighting the application of ethical principles such as unity, balance, honesty, and responsibility among women entrepreneurs. Overall, Muslim women entrepreneurs in Banyuwangi navigate their businesses by combining religious values with entrepreneurial acumen and ethical practices, showcasing a multifaceted approach to entrepreneurship within an Islamic framework.

Muslim women's strategies in Banyuwangi in prioritizing work-life balance

Muslim women in Banyuwangi balance their careers and personal lives by upholding Islamic Business Ethics in their professional endeavors, as seen in the home industry sector. In addition, millennial Muslim women in Indonesia, including in Banyuwangi, East Java, manage dual role conflicts by prioritizing time management and effective communication with their family members. Furthermore, the concept of work life balance for career women in an Islamic perspective emphasizes moderation and balance, providing guidelines for prioritizing aspects of life to achieve a balance between work and personal responsibility. These findings collectively highlight the importance of adhering to Islamic principles, effective time management, and communication strategies in enabling Muslim women in Banyuwangi to successfully navigate the demands of their careers while maintaining a harmonious personal life. Muslim women in Banyuwangi prioritize work-life balance through various strategies. Research by Hairina and Fadhila revealed that these women use time management, set specific schedules for family time, monitor

the family at work, and share roles with their husbands. In addition, Mahmudah et al emphasized the importance of partner support and commitment in achieving work-life balance. Furthermore, Romli and Ghani highlighted stress management activities, early planning of work and home responsibilities, and the use of technology to manage work and home as the main strategies used by women entrepreneurs in Terengganu. This strategy helps Muslim women in Banyuwangi navigate the challenges of balancing work and family responsibilities effectively, ensuring the harmonious integration of both aspects of their lives (Hairina & Devil, 2018; Jauhariyah et al., 2020; Romley & Ghani, 2018).

Commitment to work

Muslim women in Banyuwangi manage their work commitments through various strategies influenced by factors such as Islamic work ethic, organizational commitment, and accountability. Research in Banyuwangi highlights the importance of organizational commitment among female employees in private Islamic schools, emphasizing the need to increase levels of commitment. In addition, the study of village fund management in Banyuwangi emphasizes the importance of accountability in managing resources effectively. Understanding the principles of work discipline, work environment, and organizational commitment can help Muslim women in Banyuwangi navigate their work commitments successfully, ensuring productivity and performance in their respective roles. By incorporating an Islamic work ethic and fostering a sense of commitment and accountability, Muslim women in Banyuwangi can effectively balance their work responsibilities while upholding their values and beliefs.

Time Management and Priorities of Muslim Entrepreneurial Women Banyuwangi Muslim women entrepreneurs in Indonesia, particularly in Banyuwangi, demonstrate a unique blend of religious and personal factors that affect their business performance. Factors such as the moderate version of Islam practiced, women's economic involvement, leadership style, honesty, market image, and religious practices such as wearing the veil, Sharia guidance, and Salah prayers have a significant impact on their businesses. In addition, women entrepreneurs in Muslim societies navigate patriarchal norms through effective leadership behavior and personal negotiations with their husbands, highlighting the importance of the couple's relationship in supporting women's entrepreneurship. Balancing work and family roles are essential for Javanese women street vendors, who rely on effective planning, responsibility structuring, support systems, and quality time with family to effectively manage dual roles. This insight emphasizes the multifaceted approach that Muslim women entrepreneurs in Banyuwangi apply to manage their businesses and personal lives successfully.

Muslim women entrepreneurs in Banyuwangi prioritize tasks based on a combination of factors. Research shows that factors such as the skills of female business owners, religious beliefs, effective leadership styles, honesty, reputation for fairness, and market image significantly affect their business performance. In addition, intrinsic motivations such as the desire to be independent, freedom in management, and being their own boss play an important role in encouraging women's involvement in entrepreneurial activities. Islamic teachings guide Muslim women entrepreneurs in their business behavior, emphasizing traits such as truth, trust, wisdom, and fulfilling commitments. The factors influencing the success of Muslim women entrepreneurs in Medan include trait-based, social psychology-based, and behavior-based approaches, highlighting the importance of various factors in their business endeavors. By integrating these elements, Muslim women entrepreneurs in Banyuwangi can effectively prioritize tasks to improve their business performance.

CONCLUSION

The research paper provides valuable insights into the challenges faced by women entrepreneurs, especially Muslim women, in balancing their careers and personal lives. Some studies highlight common themes such as financial constraints, work-family balance

issues, cultural and religious expectations, and external factors such as the economic crisis and governance changes impacting women-owned businesses. These challenges underscore the importance of addressing work-life balance issues, providing support for women entrepreneurs, clarifying Islamic guidelines on business activities, and promoting gender equality through interventions such as work-family balance initiatives and improved access to finance. These findings underscore the need for tailored strategies to empower Muslim women in business management, especially in areas such as Banyuwangi Regency, to effectively navigate the complexities of balancing career aspirations with personal responsibility.

Cultural norms significantly impact work-life balance for Muslim women by shaping their experiences and strategies in balancing career and family responsibilities. Studies in various Muslim-majority countries in Banyuwangi district highlight the influence of social, cultural, and religious norms on women's ability to manage work and personal lives. These norms often define gender roles, family expectations, and societal perceptions, creating challenges such as time constraints, gender stereotypes, and societal disapproval of women's work outside the home. However, strategies such as flexibility, family support, organizational assistance, effective time management, and priorities have been identified as essential for Muslim women to navigate these challenges and achieve a harmonious work-life balance within the confines of their cultural context.

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