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Women's Participation in Entrepreneurship from an Islamic Perspective

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Abstract

Decades-long efforts of the international community have reduced gender disparities in education, health and the labor market, but there still remains substantial gender inequality in many social aspects represented by discriminatory practices and laws based on conventional concepts and rules of fixed gender roles. Specially, the environment surrounding women has become severe in the world due to conflicts, terror attacks, infectious diseases, climate change and natural disasters. Development policy for ensuring gender equality and greater roles of women in development and social innovation is required in response to such changes in the environment and for newly arising challenges in promoting development. Despite some visible achievements in entrepreneurship developments, there are still many challenges ahead for women entrepreneurs' smooth development. On the other hand, Islam emphasis on the establishment of humankind's due rights given by Almighty Allah (s. w. t) in order to enjoy a quality of life for all. The present paper aims to highlights both conventional and Islamic perspectives on women's participation in entrepreneurial sectors. Subsequently, it attempts to study the obstacles that impede women's participation in entrepreneurship sectors. Lastly, the paper discusses the benefits of women's involvement in entrepreneurship and how it contributes to foster the global economy and societal development.

Keywords: Women, Entrepreneurship, Islam

1. Introduction

Man and woman both are the vicegerents of Allah (s. w. t). They both are created for the purpose of worship and full submission to God. Both men and women are also responsible for establishing righteous deeds and stopped evils in their worldly life (Al-Baqarah, 208, Al-Nur, 21). However, women before the advent of Islam were treated as subordinate to men in the family and society. Women were disregarded in every domain of their social life, particularly in business dealings along with men (Haque, 2020; 2022). People still have the normative

perception that for a woman going outside the house is considered a shame for the family and society. Their entire life is confined within the four walls and imposed on piously attending to household chores (Kausar, 2008; Mawdūdī, 1981; Ta'īmāh, 2005). In addition, women's position in other religions is terrible either in the family or in society. Church preachers like Tertullian, Origen, Chrysostom, Jerome and Augustine stated that the Old Testament and New Testament consider women's position in the family and society as inferior and subordinate to men (Remedios, 2016). In the 21st century, still, the Muslim community is upholding similar views about women's affairs and their participation in worldly life (Ahmed, 1992).

Furthermore, it is a common phenomenon across the many parts of the Muslim society that a modest and pious woman is bound to follow her father's and elder brother's instructions before marriage and after marriage her husband's (Syed, 2010; Haque, 2020; Syed, 2008a). It is also noticed that in ancient societies, pre-Islamic era and till the middle-age, patriarchal social system did not tolerate women's authority over men in the family and society (Koehler, 2011). Most of the time women were deprived of attaining fundamental human rights, i.e., participating in education, economic, politics, workforce, receiving inheritance wealth, property ownership and other social spheres in compared to their male partner (Othman, 1993; Maxwell, 1988; Haque, Solihin, Ahmad & Jani, 2020). Women until recent decades did not enjoy dignity and equality in the family and society; in some cases, they merely considered as a sex commodity of men's enjoyment (Qutb, 2006). They had not any will regarding their own life (Ali, Solihin & Haque, 2018).

However, it is also a common view in Muslim societies that women are only responsible for child-rearing and taking care of household tasks (Haque, 2020; Ahmad, 2011; Al-Sahmarānī, 1997). On the other hand, men are responsible for earning financial means, holding authority over women in every sphere of their life (Rafiki & Nasution, 2019). This kind of normative thoughts and perception create a negative impact on women's advancement in their life and disregard their potential in every domain of their life. The socio-cultural tradition and patriarchal social system often constrict women's participation in the workforce. However, they have outstanding qualifications and skills related to economic aspects, which could increase and make the strong GDP for the country's economy and their financial steadiness.

Islamic Sharī'ah also ensured men and women's involvement in worldly affairs, i.e., in education, economic, workforce, politics and other social activities (Al-Qasas, 77). Furthermore, it is witnessed from the Islamic history that after the advent of Islam, many women had gotten the chance to participate in entrepreneurship business. And they had made a significant contribution in the field of business sectors which foster the country's economy. Islamic maxim does not disregard women's involvement in business affairs; if it does not violet her religious provision, chastity, dignity, and hamper her household tasks. Islamic Sharī'ah promotes women's active participation in the workforce and business affairs (free enterprise) based on their capabilities (Haque, 2020; Ryandono, Permatasari, & Wijayanti, 2019). Allah (s. w. t) says about women's participation in business affairs (free enterprise).

"He it is Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it); so, walk in the paths thereof and eat of His provision. And to him will be the Resurrection" (Al-Mulk, 15).

Similar view has been reported in the Prophetic tradition about the involvement of men and women in the workforce to earn their substances for their worldly life in a lawful (halāl) manner. And earning livelihood ways and substances in a lawful approach is been considered as the best action ('amal). The Prophet (s. a. w) says in this regard.

Prophet Muhammad (peace be upon him) was asked what type of earning was best, and he replied: "A man's work with his hands and every (lawful) business transaction." (Musnad Ahmad, 17265)

However, the present paper aims to highlights both conventional and Islamic perspectives on women's participation in entrepreneurial (free enterprise or private ventures) sectors. Subsequently, it attempts to study the obstacles that impede women's participation in entrepreneurship sectors. Lastly, the paper discusses the benefits

of women's involvement in entrepreneurship and how it contributes to foster the global economy and societal development.

2. Literature Review

Women's empowerment in the economic sector is one of the vital Agenda of Sustainable Development Goals (SDGs) 2030 (Meunier, Krylova, & Ramalho, 2017; Hoque, Rahman & Razia, 2014). Globally women's participation in entrepreneurship and its importance for economic advancement is widely recognized. Women's active involvement in economic sectors could help to the strong global annual economy by the additional US \$12 trillion by 2025 (United Nations, 2018; Yasin, Mahmud, & Diniyya, 2020). Several studies have indicated that female involvement in entrepreneurial brings positive impact on the betterment of economic growth, sustainable development and peace (Meunier et al., 2017; Fetsch, Jackson and Wiens, 2015). Research reveals that development of women-owned enterprises not only contribute to the countries socio-economic growth, social and political establishment but also it leads to women's empowerment and their liberation from dependency to independent in family and society (Roomi & Harrison, 2010).

Based on the Report of the United Nations Secretary- General's High-Level Panel 2016 on women's economic empowerment provides a substantial indication that women's participation in the business sectors, having ownership and their access to the financial sectors are lagging compared to men. Notably, women-owned enterprises are very nominal and deprived in terms of having access to credits, resources and assets (Klugman, & Tyson, 2016). The gender discrepancy in entrepreneurship does not only affect the personal financial steadiness but also obstruct and damages significantly country's economic growth and sustainable development (Fetsch et al, 2015). However, women in elite society have more opportunity to participate in entrepreneurship sectors because they have greater access to education along with their male counterparts. At the same time, their husband and their families tend to be less discouraging to their women's participation in entrepreneurship (Roomi et al., 2010).

Nevertheless, the word 'entrepreneurship' originated from the French word 'entreprendre' and the German word 'Unternehmen'. Both verbs indicate the meaning is to "undertake" (Gümüşay, 2015). In short, the entrepreneur undertakes the activities that others do not. The definition of the entrepreneur as cited by Gümüşay "is at once one of the most intriguing and one of the most elusive in the cast of characters that constitutes the subject of economic analysis" (Gümüşay, 2015; Baumol, 1993). It is witnessed from the world economic growth, that women's participation in entrepreneurship is rising immensely. Women's involvement in the informal economic sector is globally recognized though there are a significant number of women who are engaged in informal businesses sector. According to Bullough (2006), between a third and a quarter of businesses in the formal economic sector run and owned by women globally. In Malaysia, 25 percent of Malaysia's gross domestic product in 2016 is contributed by women's micro-businesses traders. It shows the women's contributions and their significant role being played by them in the nation's economic growth annually (Jabbar, 2017).

2.1 Women's Entrepreneurship in Islam

Islam is a complete code of life. It describes all the necessary provisions that humankind needs for their survival on this earth. Thus, Islamic Shariah does not constrict with specific responsibilities, i. e. praying (*salāt*), fasting (*sawm*); instead, it is more comprehensive, demanding men and women to be involved in socio-economic activities which could help them to gain lawful earnings for their survival on this Earth (Gümüşay, 2015; Baumol, 1993). Islam considered women are also an equal part of society as men, and it stresses equality for women (Ahmed, 1992). After the advent of Islam, women received their due rights and treated like men in every aspect of their life, which they were deprived in the era of Jāhiliyyah (ignorance). Islam ensures women's rights as a member of the society, which includes humanitarian rights, social rights and economic rights (Jawad, 1998).

In human rights, men and women both are entitled to have a dignified life in the family and society. Women have equal rights to express their opinions and thoughts in every aspect of familial and societal issues (Ryandono, Permatasari & Wijayanti, 2019; Haque & Osmani, 2017). In Islamic provisions, women are assigned

to have dowries from their prospective husbands (Al-Nisa, 4). Islamic discourse ensures women's right to earn for a living, to get an education, inheritance, dowry and ask divorce (if the husband could not fulfil his responsibility as guardian in terms of private life and financial needs of the family). It also ensures women's active participation in other social activities with maintaining their chastity and dignity (Haque, 2020). In economic rights, women have the right to have ownership and management like men.

In Islam, both men and women are equally free to participate in entrepreneurial sectors, management, i.e., sale, purchase, business deals and so forth (Haque, 2020). Women are allowed to participate in all those sectors as like men to develop the society along with their private (household) tasks (Ryandono et al., 2019). Hence, it is understood that Islamic *Sharī'ah* does not confine women's place within the four walls and make them busy with child-rearing, pleasant husband's desires and other household chores. Women were warmly welcomed to attend all kinds of worldly affairs along with men, i.e., in education, politics, economic and other social spheres, particularly in the field of entrepreneurship. Islamic provision of the Qur'an and the Prophetic traditions emphasizes men and women to participate in entrepreneurship sectors. Also, in Islamic provisions in the Qur'an and Prophetic traditions, there is no sacred text that constricts women's advancement and their empowerment in public and social affairs within their capabilities (QarhDāgī, 2011).

2.2 Women's Participation in Entrepreneurship (Evidences from the Qur'an)

Allah (s. w. t) says in numerous verses about the women's active participation in the economic sector either formal or informal way which will raise their quality of life as well as make them financially stable in the family and society.

... For men there is a reward for what they have earned, and (likewise) for women there is a reward for what they have earned and ask Allāh of His bounty. Surely, Allāh is ever all-knower of everything. (Surah al-Nisa, 32)

And when the prayer has been concluded, then you may disperse through the land, and seek the Bounty of Allah (by working, etc.), and remember Allah much, that you may be successful (Sūrah al-Jumu'ah, 10).

And We have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful (Sūrah al-A'rāf, 10).

The Qur'anic verses mentioned above, clearly indicate that the message of the Qur'an is very affirmative on both men and women's participation in the workforce on this earth to earn their sustenance for their survival. According to al-Jamrī (1986), Islam gives the complete right of gaining ownership to women, just like men. Scholars assert that women are allowed like men to be involved in any form of positive business dealing related to leasing, buying, selling, and other forms of financial transactions. In addition, Islamic jurisprudence does not mention any distinction between men and women in spending their means, having ownership and taking part in financial activities. They are eligible to participate in all forms of business dealings and work which extract money for their own self, for instance, sales, leases, gift, waqf and other forms of transactions (Al-Jamrī, 1986; Haque, 2020). Thus, it shows that women can enjoy all the rights under the Islamic law in a manner that accentuates the importance of humanity. Islam also ensures women as an independent economic entity, as owners of wealth who may sell, buy and benefit themselves (Haque, 2020). According to al-Tabari, the word *'iktisabna* (acquire or gained) in verse 32 of Surah al-Nisa gives a clear indication regarding women's participation in the workforce or involvement in the entrepreneurial sector which could boost their financial stability (Al-Tabari, 2000, p. 267).

2.3 Women's Participation in Entrepreneurship (Evidences from the Sunnah)

Sunnah is one of the medium of interpretation to understand the Qur'an and its message. The first interpretation of the Qur'an had done by the Prophet Muhammad (s. a. w). Prophetic traditions contain the evidence that women during the prophetic era had actively participated in the economic sectors based on their capabilities. In Sunnah, there is no such evidence or clause that discourages women's involvement in economic sectors, particularly in the area of entrepreneurship for their self-advancement and societal development in general. In the

Prophetic tradition, it has been emphasized significantly on one's individual involvement in earning means by their own hands and it has been considered the best (*rizk*).

Narrated by Al-Miqdām (R.A), the Prophet (s. a. w) said, "Nobody has ever eaten a better meal than' that which one has earned by working with one's own hands. The Prophet of Allāh, Dāwūd (David) used to eat from the earnings of his manual labour." (Al-Bukhari, 2072)

In another place, the Prophet Muḥammad (s. a. w) has encouraged directly on women's involvement in dealing with economic aspects to develop her financially stable as well as to fulfill the family desired in financial needs.

Jābir bin 'Abdullāh said: "My maternal aunt was divorced and she wanted to harvest her date palms. A man rebuked her for going out, so she went to the Prophet (inquiring about going out during 'Iddah) and he said: 'No, go and harvest your date palms, for perhaps you will give charity or do an act of kindness." (Sahīh Muslim, 3721)

2.4 Prominent Women Entrepreneurs During the Prophetic Era

2.4.1. In Agricultural Sector

In the primitive era the main economic tolls for family survival were agriculture. Women were also involved in this sector along with men. For instance, the daughter of Abu Bakar, Asma (R.A) the wife Jabir (R.A) used to go a very long distances from her home in order to look after their date tree farm. She often came back to the house by carrying things on her head. Even though, she was the wife of prominent companions of the Prophet (s. a. w). (Sahīh al-Bukhārī, 5224)

2.4.2. In Trading Sector

Islam does not treat women as subordinate to men. Islamic provisions do not bar women from participating in social affairs particularly in the fields of trading in which leads their financial stability. Islam is always very affirmative on women's advancement in socio-economic activities based on their capabilities and skills. It is proven by the Islamic history and existing literature that a woman could be very successful in the area of trading by utilizing her potential and skills (Ali, et al., 2018). For example, Khadija binti Khuwaylid was the most successful trader of her time. She (khadija) had employed Prophet Muhammad (s. a. w) to run her business and made an outstanding profit (Haque, 2020). In addition, along with Khadija there were many Muslim women who actively participated in trade entrepreneurship. Such as Umm Al-MunzirBint-E-Qais, Asmah binti Makhzemah bin Jandal Khaula, Lakhmia, Thaqafia, and Bint Makhramah traded in oriented oil basis perfumes (Ullah, et al., 2013).

2.4.3. In Manufacturing Sector

It is observed from the Islamic history that women in the Prophetic era used to engage in manufacturing sectors in order to help their family with financial needs. As narrated by Aisha (R. A), Ummul Mumineen Zainab bint Jahash (R.A) used to process leather and produced various stuff from it and then sell them in the market. She was very well-known for her charity activities (Sahīh Muslim, 2452). Moreover, one of the greatest companions of the Prophet (s. a. w) Abdullah ibn Masud's wife (R.A) used to fulfill her expenses by manufacturing and selling handicrafts (Ali, Jabeen, & Naveed, 2011). Another great woman, Saudah (R.A) wife of the Prophet (s. a. w) was an expert in leather tanning skins. She used to sell her tanned goods to trading caravans and local men throughout Madinah (Ghadanfar, 2001; Ullah, et al., 2013).

3. Methods

The present paper written based on a thematic research design. The study has followed the analytical methods to explore the research objectives and its importance to the current context. Under the contextual analytical approach, this study has composed all the relevant searches from the secondary sources, e.g. existing literature,

books, articles, reports, newspapers and relevant websites. The study also analyses the relevant data related to women's participation in entrepreneurship from classical and modern texts of Tafsīr (Qur'anic Exegesis) and Hadith (books of Prophetic Sunnah). Besides, it also analyses some statistical data from Internet to explore participation of women in small, medium, and large firms globally. Finally, this study discussed the obstacles that constrict women's involvement in entrepreneurship and provided possible solutions to solve the challenges.

4. Findings and Discussion

4.1 Women in Global Business Statistics

Only one in three small, medium, and large firms globally are run by women. From a low of 18% in South Asia to a high of 50% in Latin America & the Caribbean, this percentage varies both between and within areas. With only 19% of businesses owned by women, South Korea has the lowest percentage of women company owners in East Asia and the Pacific, while the Federated States of Micronesia has the greatest percentage at 87%. Similar variations exist in the Middle East, where they range from a low of 7% in Tunisia to a high of 49% in the Republic of Yemen. There is a little positive correlation between female company ownership and economic levels of nations. Only one in four enterprises in low-income nations is owned by women. The rates are 36% and 37%, respectively, in nations with middle- and high-income levels (Figure 1).

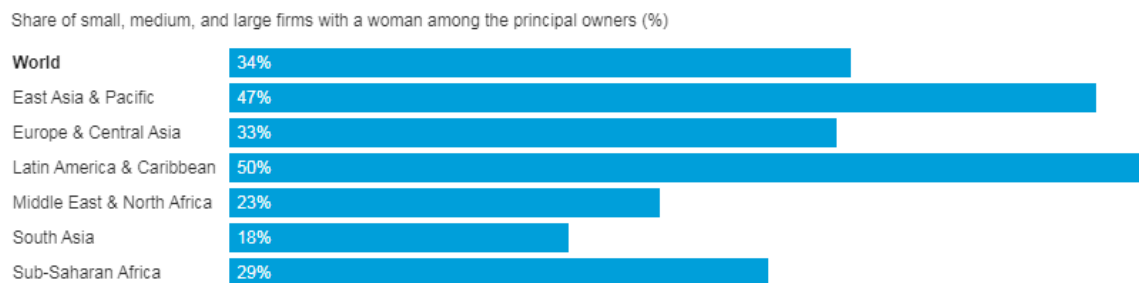


Figure 1: Women participation in small, medium, and large firms globally

Source: Enterprise Surveys. Retrieved from the World Bank Gender Data Portal

There are 12.3 million women-owned firms in the US overall, according to the National Association of Women Business Owners. When you consider that in 1972 there were just 402,000 women-owned enterprises, this statistic is even more amazing (Wbenc Report, 2018). According to the Women's Business Enterprise National Council, companies led by women generate \$1.8 trillion in revenue annually. Unfortunately, just 4.3% of the yearly private sector revenue is made up of the \$1.8 trillion (Wbenc Report, 2018). Four out of every ten US firms are owned by women, according to another WBENC statistic on women in business (Wbenc Report, 2018). Although this ratio still doesn't match the gender distribution of the US population as a whole, it has improved significantly over the previous ten years. Every day in the past year, women launched a net total of 1,821 new enterprises (Wbenc Report, 2018). Women of colour started 64% of the businesses established by women last year (Wbenc Report, 2018). Therefore, the majority of women of colour founding small enterprises were responsible for the expansion of women-run firms. Over just five years, the number of Latina women entrepreneurs has increased (Forbes Report, 2019). The number of women running enterprises now has increased by almost 114% when compared to the number of women starting businesses 20 years ago (Forbes Report, 2019). These women-owned enterprises tend to be more serious endeavours than simple side jobs. According to a woman in business statistic from Small Business Trends, 62% of female entrepreneurs say their business is their main source of income (Forbes Report, 2019). According to Forbes, women who operate private tech firms have a 35% better return on investment than males do (Forbes Report, 2019). Another Forbes data on women in business shows that the performance of women-created businesses in the firm's portfolio, First Round Capital, was 63% higher than that of firms started by males (Forbes Report, 2019). This shows that female-run companies are more likely to succeed than their male rivals, especially those with venture capital backing. Finally, compared to male business owners, women are less likely to apply for business financing. A third of male business owners seek business funding, compared to just 25% of female business owners. The fact that just 4.3% of the private sector's yearly revenue was generated by women-owned enterprises may suggest stricter

budgets, but it may also provide an explanation. Perhaps the share of female company owners contributing to US revenue will increase if more of them look for and are successful in obtaining business funding for expansion prospects. Half a million employment were created by women-owned firms in the US economy between 1997 and 2007 alone. Women-owned enterprises may create even more employment to boost wealth and advance a strong American economy with the correct tools. Just 7% of venture funds go to women-owned start-ups, which is a dismal percentage given the rise of entrepreneurship in the US and the importance of venture capital to this development (Fundera Report, 2017).

Women in Central and East Asia had relatively low rates of solo entrepreneurship, with the majority of them in each nation reporting 1–5 workers. Of the nations in this area, women entrepreneurs in India appear to have experienced the epidemic's effects the most strongly, with two thirds of women blaming the virus for recent company closures. Notably, compared to a global average of 11%, the percentage of entrepreneurial activity among European women is only 5.7%. Women entrepreneurs in Europe were considerably more evenly distributed over the various industrial sectors, with the Netherlands and Switzerland having some of the highest rates of entrepreneurship in the Internet, Communications, and Technology (ICT) industry sector across all regions. The world's greatest rates of female entrepreneurs are found in the Middle East and Africa area. Ironically, this area has both nations with some of the lowest rates of female-to-male established company ownership (such as Angola) and countries with one of the greatest ratios (Morocco, Saudi Arabia, Oman and UAE). Some of the world's most dynamic, entrepreneurial economies are found in the Latin America and Caribbean (LAC) area. For instance, women in Colombia reported selling innovative offerings twice as frequently as males (45.5% vs. 24.1%). A high degree of volatility and uncertainty in their markets is indicated by the fact that women entrepreneurs in LAC also have the highest business closure rates in the world: 20% higher than men entrepreneurs. In North America, the rate of female entrepreneurship has historically been high. 2020 showed excellent early-stage entrepreneurial activity (TEA) rates for women: 13.6% in the U.S. and 13.9% in Canada, which is much higher than the 11.0% global average. The gender gap still exists, with women participating in TEA at a rate of 80% of men's and having a lower presence in fast-growing industries like ICT.

4.2 Factors Influencing Women's Participation in Entrepreneurship

4.2.1. Normative Perception about Women

Neglecting women's rights in family as well as in society is a common phenomenon across the globe either in Muslim or Western world. In Muslim society, often follows the patriarchal social system to run the society where women's concerns and views are often overlooked and denied to accepting regarding the issues that relevant to the familial and societal development (Haque, 2020). In a conservative Muslim society could not accept the women's attainment in the worldly affairs like men, i.e., business, politics and other social activities (Offenhauer, & Buchalter, 2005). A perception widely practices in the Muslim societies that for a woman going outside the house and involved in the earlier mentioned sectors is considered a shame for her family in the society (Khan, 2012). In addition, even in the 21st century, people follow the patriarchal social system where boys are given more preferences than the girls in terms of receiving education, participation in economics, politics and other social domain in the family or society.

Similar phenomenon exists in Muslim countries, where women are getting less attention in the area of education, freedom of expression, healthcare and nutrition than the boys. (Joya, 2017, p. 97). In addition, women are considered in the socio-cultural system as subordinate to men. Thus, they often discriminated in terms of involvement in the field workforce compared to their male counterpart (Haque, Sarker, Rahman & Rakibuddin, 2020). The female employees considered as less intelligent and less effective in the workplace as a male employee. Thus, they get paid less salary than their male colleagues (Galligan, McMahon & Millar, 2020).

4.2.2. Misunderstanding the Islamic Provision

History has witnessed that socio-cultural tradition has played a negative role in the advancement of women empowerment in our modern time, in every domain of their lives particularly in gaining ownership of property

(Alaei, 2017). It is noticed that in the West like the United States, in the 17th and 18th centuries, the woman had no property rights to earn or received it. If they aren't in any form of means it automatically becomes her husband's property once the marriage occurred (Haque, et al., 2020). Moreover, the wife had no right to dispose of or utilize her own wealth without getting the permission from her husband (Knaplund, 2008). There is a misconception within Muslim scholars regarding women's involvement in the workforce. They confined women's activities are only to give birth, upbringing children and taking care of husband property (Haque, 2020). It gives easy access to feminist scholars and feminist's institutions to criticise the teachings of Islam and its values in regard to women's rights and their position in family and society. Hence, the "mainstream" feminists have the normative perception is to view that Islam and gender discrimination as intertwined, a strong union that led to women's disadvantaged in the workplace (Syed, 2010).

4.2.3. Socio-economic Perception

Islam has emphasized women's participation in the fields of economic sectors after the completion of their household chores. If we have noticed the women's contribution to the economic sectors in the Prophetic era, we would find many examples that women used to take active participation in economic sectors to fulfill the familial financial needs. For example, Hazrat Khadijah (r. a) the wife of the Prophet (s. a. w) was the best entrepreneur of all-time. She had appointed the Prophet (s. a. w) to run her trade and made a good profit (Ullah, Mahmud & Yousuf, 2013; Ali et al., 2018). Women's position in socio-economic sectors in Muslim society is nominal compared to their male counterparts.

Generally, women are not welcomed often to be involved in the fields of economic sectors due to socio-cultural tradition and patriarchal social system. It is a common phenomenon in Muslim societies that the sociocultural tradition conceives the idea that women's basic job is only to give birth and taking care of children and husband's property (Al Faruqi, 1988; Haque, 2020). Even, in developed countries, women's positions in the socio-economic sectors are very low compared to their male colleague. The family, society and government agency do not have the trust to invest financial means on women's entrepreneurship due to the assumption that women will not be able to succeed in their free enterprise business, medium business and other types of trades. Particularly, in Muslim societies, concerning financial transactions women are always under male dominance in which they do not have easy access in financial transactions in any affairs of their lives (Batoool et al., 2017).

However, in today's world, women are participating gradually in the workforce for financial contributions to the family, but the employee is discriminating them. Even where women are working along with men, men are getting higher salaries than women. Women often get low paid than men despite of having similar qualifications and doing similar work (Offenhauer et al., 2005). They often offered extra work in the name of overtime and, but they do not receive well payment for their service at the workforce (Haque, Sarker & Rahman, 2019; Hossain, 2013). Moreover, women in the workforce often sexually harassed by their male cliques, supervisors, managers in the name of guiding, promotion, increasing salary and so forth (Schaner & Das, 2016; Gerald, 2000). At the workplace, there is no proper arrangement for women to spend their free time and the employee also does not allocate the proper custody for their infant babies in which they could feed them when necessary.

4.2.4. Less mobilization on Women's Advancement

Negligence of women's advancement is a common phenomenon across the globe. Muslim nations are not free from this notion. Women are often deprived of receiving their basic rights in family and society. Their position in family as subordinate to men and they are bound to be under male authority (Zengenene & Susanti, 2019). Female members in Muslim societies are always receiving less preference than their male counterparts due to narrow socio-cultural practices in family and society (Haque, et al., 2019). It is considered in family that male members are the breadwinners and they are the only members who will bring joy and fame for the family.

On the other hand, girls are considered as shame for the family and investing financial means on female's advancement in education is a total waste. In fact, in developing Muslim countries, it is a common perception within the poor families that the girl's members are the burden in the family (Susanti et al., 2019). Hence,

women generally have a lack of educational skills and technical knowledge in which leads to demoralizing their potentials for their self-development and socio-economic advancement. If we observed the girl's literacy rate within the Muslim countries, we would notice that the ratio of girl's literacy rate is significantly nominal compared to their boys.

According to the UNICEF data on Gender and Education, it shows that the gender gap in the education sector in Muslim Majority countries is very high. For example, Chad and Pakistan consist of the least advancement in girl's education compared to other countries. In Chad and Pakistan, the girl's enrollments in Primary school are 78 and 84 % respectively compared to every 100 boys (UNICEF, 2020). Within the Muslim countries, the youth literacy rate also indicates that the girls comprise the disadvantage and less progress in education. For instance, in Afghanistan 55 (M), 30 (F), Iraq 56 (M), 44 (F), girls are receiving less attention in the advancement of literacy compared to their male counterparts (UNICEF, 2020). However, Islam strongly emphasis women's attainment in religious and social branches of knowledge, i.e., spiritual, social, agriculture, economics, technology and politics. Because, these branches of knowledge are the key dimensions of their self-development as well as societal advancement (Haque, 2020; Maududi, 1981; Malik, 1979).

5. Conclusion

Entrepreneurship today has become an essential profession among women at various societal levels. The developments in women's entrepreneurship are considered a necessary contribution to economic growth of a nation. Therefore, women are started to participate more in entrepreneurial activities in the last couple of decades. The majority of female workers in developing Islamic countries enter the labour market through the sector of SMEs, and most of them are indulged in the service and other small-scale industries. Women empowerment in the entrepreneurship sector would be one of the most significant sectors where women could empower themselves financially and contribute to the country's economic growth, along with men. Women's economic empowerment is not only crucial for Muslim societies' economic development but also their social development in terms of financial stability in the family and community.

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