

Women Entrepreneurship: Islamic Perspective

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Abstract

Islam is a complete way of life. Every act of a muslim is worship if done with the intention of pleasing Allah (SWT). So there is no separation between business and religion. Islam has its own entrepreneurship culture and guiding principles based on the Al-Quran and Hadith to guide business operation. According to the study it can be said that Islam is not against women working or engaging themselves or contributing their worth in business related activities. Many sahabiya (Women companions) of Prophet (PBUH) were involved in various business activities which is allowed in Islam. The Holy Qur'an and Sunnah invite people (Men/Women) to work to earn lawful money i.e Women entrepreneurship was allowed. It is also to be noted that the Muslim woman was given a role, duties and rights more than 1400 years ago that most women do not enjoy today, even in the West. These are rights granted by Allaah and are designed to keep balance and peace in the society.

Key word: Al-Quran, Hadith, Business, Business women, Entrepreneurs, Women entrepreneurship, Islamic entrepreneurship, Women in Islam.

1. Introduction

In the manufacturing sector today, human capital is still essential for most factories to carry out a variety of The concept of entrepreneurship was first established in the 1700s, it refers to the activities related to undertaking the efforts to set up an industry or business establishment. Entrepreneurship has different meanings to different people. In practice Entrepreneurship is about creating something new, or discovering a new way of making something that already exists (Henderson, 2002; Schumpeter, 1947). An entrepreneur undertakes innovations or introduces new things in an effort to transform innovations into economic goods. Drucker (1985) stated that Entrepreneurship is neither a science nor an art. It is a practice. The entrepreneur shifts economic resources out of an area of lower and into an area of higher productivity and greater yield. In economics, entrepreneurship combined with land, labor, natural resources and capital can produce profit. An entrepreneur is a person who mobilized the resources for more benefits with lowering the cost. Entrepreneurs develop new goods or processes that the market demands and are not currently being supplied. Innovation is needed for the development of new methods in production process, exploration of new sources for raw materials, finding out new segment of markets and development of strategies. An entrepreneur is a risk taker, intelligent decision maker, recognize potential profit opportunities, and conceptualize the venture strategy.

1.1 Islamic entrepreneurship

Islamic entrepreneurship is doing business or business by innovations and risk and by strict guideline set by Islam to regulate profit accumulation by prohibiting dishonesty, greed, exploitation and monopoly. The Prophet (PBUH) explained that a person acquiring any unlawful profit is a sinner. Muslim entrepreneur are permitted and encouraged to involve only in morally accepted and socially desirable productive business activities. Activities that involve alcohol, drugs, usury, prostitution, gambling and highly speculative business behavior are strictly prohibited. Muslim entrepreneurs should differ from other entrepreneurs in their motives and aims. It is hoped that if they are able to manage their business successfully, they should also have good performance in terms of faith and belief towards Allah the Almighty (Nayeam, 2006).

The role of religion (Islam) is that it imposes some restrictions of doing business for muslims, while behaving religiously. The imposed limitations are wanted essentially for the benefit of the concerned people or parties. Naturally, absence of such laws and boundaries could easily lead people or organizations to behave in abnormal ways, which will create excesses, abuses and conflicts (Oukil, 2013).

1.2 Women entrepreneurship

Female who play an intriguing role by frequently interacting and actively adjusting herself with socio-economic, financial and support spheres in society is called women entrepreneur (Pareek, 1992-as cited by Anjum et. al. 2012). Women entrepreneurship means the enterprise established and managed by women. An enterprise which involved women as an entrepreneur activities, registered owner of the enterprises as well as are the main responsibility and decision-making power. The involvement of women in different entrepreneurial behavior has recognized them in societal, financial and cultural activities. Abbas(2012) stated that advent of Islam brought a spotless of independence and relief to the womenfolk. Islam established equality of both men and women; the area of business has been devoid of Muslim women as a whole. Muslim women were engaged in many kinds of business and they managed it. Prophet Mohammad (PBUH) himself encouraged women in various spheres of activities, trade and commerce was one of them; his own wife (Khadija) is the example for Muslim women.

2. Objectives

The basic objectives of this study are:

- To highlights the Islamic Entrepreneurship.
- To evaluate Women Entrepreneurship in Islamic perspective.
- To present some cases of muslim women entrepreneurship in the world.

3. Research Question

Though Women entrepreneurship is not a new dimension of the world, but their involvement has attracted much attention today. Islam is a complete code of life. The question is what are the aspects of Women entrepreneurship based on Islamic values?

4. Methodology

This research is a desk study on the basis of secondary information basically through the study of Quran and Hadith, various articles, journals, website etc. Some Islamically recognized personalities were also interviewed informally to get better insight about the subject matter.

5. Literature Review

Islam endorses entrepreneurship regardless of its being opportunity or necessity driven as long as it stands on moral and ethical grounds and conforms to the Islamic code of conduct. Stimulating entrepreneurship is mainly driven by the prospect of material rewards (Kayed,2010).

Islam has nothing against Muslims seeking profit through the creation of, or the engagement in, business ventures. The only condition that must be preserved is the realization that every business undertaking is a form of ibadah intended firstly to please The Almighty Allah. Accordingly, business activities are meant to strengthen the Muslims' faith (iman) by committing them to the remembrance of Allah and attending to His religious duties (Kayed,2010).

"By men whom neither traffic nor merchandise can divert from the remembrance of Allah, nor from regular prayer, nor from the practice of regular charity"(Qur'an, 24, 37) (Kayed,2010).

Entrepreneurs (Women and Men) embrace positive perceptions and attitudes regarding the role of Islamic values in promoting productivity through entrepreneurship (Nayeam, 2006).Positive correlation of women and earnings is an clear message of the Holy Quran which is quoted below:

"Men shall have a benefit from what they earn, and women shall have a benefit from what they earn." (Surah An- Nisa: Ayat 32)

This is also in line with Islamic point of view that all human beings should endeavor to become successful.

"Allah will not change what is any nation (the fate of the nation) until they all collectively make a change occur in what is in themselves" (Surah Ar-Ra'ad; Ayat 11).

There is an incident that illustrates the equal and active status of women in Islam which is mentioned in the Qur'an. When the Prophet was selected to lead the Muslims, women participated in that selection. They came to the Prophet as a delegation of the women of Arabia and extended to him their bay'ah (vote of confidence). The Qur'an refers to this event as well as to the words of the Prophet on that occasion (al-Hibri,1997).

Thus Islam encourages participation of women in socio economic activities. An opposite perception is not in conformity with guidance provided by Allah in The Holy Quran. It is note that Islam protects the woman. Islam

liberated woman over 1400 years ago. Al-Sheha (1997) stated that Islamic law does not deprive a woman from the right to work within the limits that protect her honor and dignity. Islam permits the woman to personally conduct her business contracts and financial transactions. All such contracts and transactions are sound and valid in the view of Islamic jurisprudence. The work that the women engage outside the home must not conflict with her duties and responsibilities to her husband and children. Her work must be with other women and free of intermingling in a male environment where she may come into physical contact with men, or is confined and exposed to molestation and abuse. As the Messenger of Allah said :

"A man is not secluded with a woman, but that the Satan is the third party to them."[Tirmidhi#1171].

The Prophet's sunnah itself indicates a lack of commitment to a gender-based division of labor. His first wife Khadijah (RA) was a prominent business woman and after her death he married A'isha (RA) who became a distinguished religious leader. Both enjoyed the full freedom of locomotion. The Prophet himself mended his own clothes, cut meat, and performed other household chores. In short, as a husband, the Prophet did not demand "obedience" at home. Instead, his private life was characterized by cooperation and consultation, all to the amazement of some of the men who knew about it (Al-Hibri,1997).

A good understanding and correct implementation of principles and rules of Islam offer real possibilities of enhancing various types of businesses. Moreover, that can also be possible in a well-balanced way, i.e., making business profit and at the same time targeting spiritual rewards. Specifically, this practice of doing business could help Muslim entrepreneurs avoid deviations from generally agreed business ethics and spirituality, as based on the lastly sent Holy Scriptures (Oukil, 2013).

6. Islamic Entrepreneurships

Trade and commerce have always been a part of Islam. From pre-Islamic days, the Holy City of Mecca has been the center of commercial activities. It was indeed the annual trading center of Mecca that provided Prophet Mohammad the forum for preaching Islam. The early Muslims were not only engaged in trade but they went to distant lands in connection with business. Islam in fact reached East and West Africa, East Asia through the business people. Islam encourages work in general, and trade and commerce in particular, Prophet Mohammad was himself engaged in this profession before he became a prophet. He was a successful businessman. Known for integrity, he bore the honorific title, "Al-amin" or "the Trustworthy".

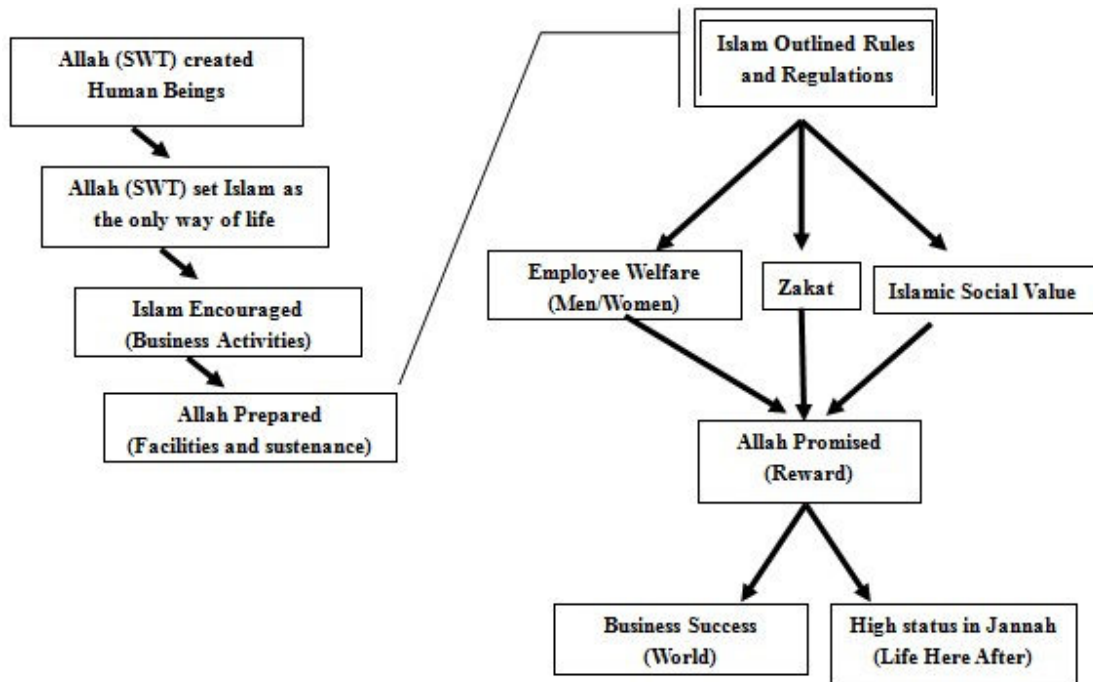
Entrepreneurship is an integral part of Islam. Islam encouraged its ummah to venture into business . Prophet Muhammad S.A.W expounded that 9 out 10 sources of Rizq can be found in business. For a religion wherein the first convert was a businesswoman and the third caliph was the wealthiest man in Arabia, the followers of Islam in the recent past have been turning away from financial pursuits and prosperity choosing instead a life of "self imposed poverty" and a sense of false contentment.

Islam encourage society to get involved in entrepreneurship and self-development for economic development on the other hand, excess profits earned by these entrepreneurs will be distributed to the society through zakat, alms, gift and other forms of donation. As such, Muslims should be urged to get involve in business and trade to upgrade the stature of themselves and their family for they are also responsible in freeing society from mental and economic domination (Hamid and Sa'ari. 2011). Vargas-Hernandez and Noruzi (2010) explained that entrepreneurship is a part of Islamic culture and Islam warmly invites all Muslims to be entrepreneurs. (cited by Cooney,2011).

Muslims economic life is seen as a means to a spiritual ends, where prosperity means the living of a virtuous life. Islam views extrinsic aspects of work positively, and the Islamic work ethic argues that engagement in economic activity is an obligation. Work is thus the source of independence and the means to achieve a fulfilled life. The Qur'an speaks in favour of free trade and legitimate profit so long as it is consistent with Islamic ethics and does not exploit others (Yousef, 2000; Ludwig, 2001-as cited by Cooney,2011).

Islam has permitted and in fact encouraged business. The Islamic principle in business is based on individual enterprise and correspondingly individuals reward. It is basically based on benefiting the humanity while maintaining God's orders. In business relationships Islam strictly forbids any discrimination between people based on their religion, sex, or gender. There is no basic conflict between good business practice and profit making in Islam. Islam looks at profit as secondary way to measure efficiency.

6.1 *A Model of Islamic Entrepreneurship*



6.2 *Principles of Islamic Entrepreneurship*

Islamic Entrepreneurship Focus on following Principles of Thoughts:-

- a) Entrepreneurship is an integral part of Islamic religion.
- b) By virtue of human nature , the Muslim entrepreneurs are ‘khalifah’ and have the responsibilities develop prosperity and sees business as part of ibadah or good deed.
- c) Taqwa (God consciousness) - relates entrepreneurs with total recumbence to Allah and to have good relationship with other people
- d) Motivation – success in Islam is not merely measured by the end result but also the way and means of achieving them.
- e) Ibadah – business activity is part of ibadah or “good deed”
- f) Position of Entrepreneurship and business in Islam – Islam encouraged its ummah to venture into business . Prophet Muhammad S.A.W expounded that 9 out 10 source of rizque (sustenance) can be found in business.
- g) Islamic Economic System - Islamic Entrepreneurship should operate within the domain of Islamic Economic system and act as the vehicle towards global acceptance of Islamic Economic System.
- h) Guiding Principles of Islamic Entrepreneurship is by the al-Quran and al-Hadith
- i) Entrepreneurial Ethics based on exemplary conducts of Prophet Muhammad S.A.W

7. **Women Entrepreneurs in Islam**

Women in Islam are treated as equal to men in spiritual as well as some other aspects of life though the area of responsibility is different. Prophet Muhammad (PBUH) used to address both men and women together. Additionally, we find that women are recognized in Islam as independent legal entity, who can run a business.

Women empowerment depends on taking part in various development activities. In other words, the involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women within the home as well as outside the family (Nawaz, 2009). Muslim women were engaged in many kinds of trade and they managed business. Prophet Mohammad (PBUH) himself promoted women in various spheres of activities, trade and commerce was one of them; his own

wife being one of the biggest traders of that time is the testimony to the fact (Abbas, 2012).

Islamic jurisprudence stated that an adult women can take part in all financial matters e.g. trade, investment, trust etc (Khan, 2004). In this respect a woman has full authority and capability and her father or husband cannot prevent her from doing so, nor do they have any right on the money earned by her. It means that she has right to work herself and to spend the money she earns the way she likes. The Holy Qur'an invites people to work to earn lawful money.

Then when the (Jumu'ah) Salat (prayer) is ended, you may disperse through the land, and seek the bounty of Allah (by working), and remember Allah much, that you may be successful (Al-Juma-10).

This is an indication that Islam requires all the adult Muslims to earn for themselves after fulfilling the responsibilities of Allah, of saying the prayers. It is indeed worshipping Allah. Khadija Bint-I- Khuwailad, the Holy Prophet's (PBUH) first wife, was a famous trader of Quraish and the Holy Prophet Muhammad (PBUH) in his youth used to take her goods to Syria. Ayesha (RA) told about Umm-al-Momineen Zainab Bint-I-Jahash, that *She used to process leather and then sew different things from it to sell in the market. She spent the money gained in this way for alms giving (Al-Bukhari).*

7.1 History: Early Muslim Female Entrepreneur

The women companions also practiced the practical or survival skills as we know them today. Agriculture, business, trade and commerce, writing, editing cottage industries like weaving, manufacture and designing of clothes- all these are mentioned in the Musnad (collection) of Imam Ahmad (Ghadanfar, 2006).

7.1.a Women Farmers

Agriculture was practiced mainly in the rural fertile areas around Al-Madina especially by the women of Al-Ansar. (Ghadanfar, 2006)

Sahl Ibn Sa'd, a companion of the Prophet mentioned a woman who had her own farm. She used to cultivate beets and barley to feed the companions of the Prophet with it after Friday prayer.

The daughter of Abu Bakr, Asma', mentioned that when she was married to Zubair, they did not have wealth. The Prophet gave them some land about two miles away from their home. She used to farm and transport the produce herself. Asma' bint Abu Bakr reported, "One day I was coming back with date stones on my head. Then I met the Prophet with some people from Madinah. He asked me to ride with him on his camel's back...." It was apparent that farming was independently done by women. Moreover, they transported farm produce. If they had modern trucks, trains, ships and planes, Asma' and other women would have used them rather than carrying the goods on their heads

7.1.b Women Traders

Khadija bint Khuwaylid was the first wife of the Prophet Muhammad (PBUH). Khadija was a merchant by inherited of her father, a successful businesswoman whose vast wealth and business talents were by Khadija, who successfully managed her father's business and preserved the family's fortune. Her renown for business dealings created image in Arabian. Khadija earned many titles, the most common three were: Ameerat-Quraish (Princess of Quraish) and al-Tahira (The Pure One), and Khadija Al-Kubra (Khadija the Great) and was said to have had an impeccable character.

Women were never forbidden from trading in Islam. During the Prophet Muhammad's time there were many well known women traders like Umm al-Munzir binti Qays, Asmah binti Makhzemah bin Jandal and during the rule of Saidina Omar, a woman trader Al-Shifa binti Muawiz was elected "commandant" of Medinah market (Abbas, 2012). Other women such as Khaula, Lakhmia, Thaqafia, and Bint Makhramah traded in oriental oil based perfumes (Ghadanfar,2006).

Saudah, the Prophet's wife, was an expert in lather tanning skins (Ghadanfar,2006). She sold her tanned goods to trading caravans and local men throughout Medina. A companion named Quila said to the Prophet, "I am a woman who buys and sells things." Then she asked several questions about buying and selling. The wife of 'Abdullah ibn Mas'ud met her expenses by manufacturing and selling handicrafts (Ali, 2011). Clearly, business was a legitimate activity of the women companions of the Prophet.

The Muslim woman has the privilege to earn money, the right to own property, to enter into legal contracts and to manage all of her assets in any way she pleases. She can run her own business and no one has any claim on her earnings including her husband. Allaah Says (what means):

"And wish not for the things in which Allaah has made some of you to excel others. For men there is reward for what they have earned, (and likewise) for women there is reward for what they have earned, and ask Allaah of His bounty. Surely, Allaah is Ever All-Knower of everything." [Quran 4:32]

7.1.c Women artists

Some women were very skilled in the art of penmanship and calligraphy. Shifa Binte Abdullah was celebrated for her skill at this art (Ghadanfar, 2006).

8. Rules Regarding Women Entrepreneurships:

Islam established the highest right of the women, Islam allow women entrepreneurship but fulfilling of rules which protect the women:

There are several obvious guidelines that should be followed:

First, Women must take consent from her guardian or husband (if married), who may offer a broader perspective on how her activities may influence the family and its functioning.

Secondly, a woman must ensure that her home and children are properly cared for. Her husband may be of assistance in this area, or outside help may be employed.

Thirdly, care must be taken to choose the business that is appropriate and fits with her skills. Obviously, any work that deals with forbidden activities, services, or products would not be allowed but there is a world of possibilities available.

Fourthly, any activities that prevents her from fulfilling any of her Islamic obligations, like Hijaab or Prayer for example, is not an option to be considered.

Fifth: Hijab-Women's Dress in Islam:

- a) Clothing must cover the entire body, only the hands and face may remain visible.
- b) The material must not be so thin that one can see through it.
- c) The clothing must hang loose so that the shape / form of the body is not apparent.
- d) The female clothing must not resemble the man's clothing.
- e) The design of the clothing must not resemble the clothing of the non believing women.
- f) The design must not consist of bold designs which attract attention.
- g) Clothing should not be worn for the sole purpose of gaining reputation or increasing one's status in society.

Allah has stated in the Quran that women must guard their modesty.

" Say to the believing women that they should lower their gaze and guard their modesty ; that they should not display their beauty and ornaments except what must ordinarily appear thereof. " [Quran : 24.31]

Allah has given us guidance through the Quran and Sunnah, He also given us the logic and commonsense to apply these in our everyday life. However, Allah is not unreasonable and understands the mankind's weakness.

9. Some cases of Muslim Women Entrepreneurship in different Countries:

Bangladesh: Parvin et. al. (2012) studies that 16% of women are self-employed out of 66% self-employed citizen (based on entrepreneurship status). Self-employed women are lesser in urban areas in comparison to rural areas where greater opportunities lie with the income generating activities of NGOs, which provide credit. Women in rural areas are being self-employed through the agricultural and non-agricultural sector, as entrepreneurs. These activities are cropping, livestock and poultry rearing, fish farming, nursery and tree planting, tool making, handcrafting, food processing, tailoring, rice processing, etc. It is inspiring that a new women entrepreneur's class is increasingly emerging in Bangladesh by taking the challenge of working in a competitive and complex economic and business environment. Their entrepreneurship not only improves their living conditions and earns them more respect in the family and the society, but also contributes to business and export growth, supplies, employment generation, productivity and skill development. In Bangladesh, women are actively participating in many productive sectors with the help of microcredit, SMEs and extended government programs (Al-Hossienie, 2011).

Malaysia: Fauzi et.al. (2012) studies that among total workforces in Malaysia 37% are women, 15% of the women own business enterprises in Malaysia. Although there is no data on the number of women involved in small business, but in the last few decades women participation in small businesses increased tremendously. Women play major roles in promoting the development of Malaysia economic, as well as help providing job opportunities. A significant contribution to their higher participation in business may be due to a lack of paid employment in both the public and private sectors, which has prompted women to engage in business activities. In addition to that, other factors such as the advent of globalization and technology have ensured that women entrepreneurs now find it easier to venture into the business world on their own (Fauzi et. Al.,2012) . They are engaged in Food and Beverage, Fashion and Boutique, Tele-communication, Grocery, Self employed (operated business from home) etc. (Normah, 2006 - as cited by Lai, Robert, Khong, and Boon , 2010).

Indonesia: Tambunan (2009) 29% of total SMEs in the manufacturing sector are operated by women most of the women entrepreneurs are in the food, beverages and tobacco industry, followed by textile, garment and leather and non-metallic mineral products. In basic metal and fabricated metal products, the proportion of women entrepreneurs is always very small, not more than 1%. This indicates that women entrepreneurs in manufacturing industry tend to do busi-nesses that do not require high skills and expertise.

Pakistan: A study in Pakistan showed that a significant number of the women entrepreneurs owned or managed micro enterprises. The majority of the businesses operated within the traditional sectors of textiles and apparel, education, food, beauty and the health sector. Throughout the research deeply rooted socio-cultural values of female segregation (hijab) were found to be evident (Roomi, 2008). Another study (Goheer, 2002) showed that what motivates women in Pakistan to start a business was mainly economic reason (76%).The other significant reasons were continuation of hobby (53 %), productive occupation (47 %), desire for recognition and economic independence (24 per cent) and philanthropy (9 %).

India : Muslim women are overwhelmingly self-employed (engaged in home-based work) in India. Sewing, embroidery, zari work, chikan work, readymade garments, agarbatti rolling, beedi rolling are some of the occupations in which Muslim women workers are concentrated. There is high share of Muslim women workers engaged in self- employment activity like in own account worker in household enterprise 29.1% and employer in household enterprise 0.7% (higher than Hindus). As compared to all other socio religious groups, a much larger proportion of Muslims (both men and women) work in self-owned proprietary enterprises. This is particularly so in urban areas. Participation of women workers in women-owned proprietary enterprises is significantly higher for Muslims (13.7%). However, as enterprises of Muslim women are mainly home-based, they are typically engaged in sub contracted work with low levels of earnings (Abbas, 2012).

Northern Nigeria: A study shows that the Muslim Hausa women in Northern Nigeria, through hidden economic activities in their households, can bypass the open market and contribute significantly to the economic progress of the society. Zakaria (2001) also argues on the basis of the comparison between Muslim and non-Muslim women that Islam does not inhibit economic activities of Muslim Hausa women. Islamisation provided Hausa women with an opportunity to forsake labouring in the fields and to develop craft skills. Men encouraged or at least accepted wife seclusion because it increased individual prestige and was associated with piety. This increased the men's burden and permitted women to acquire individual wealth. Since much of their activity involves the preparation of cooked foods, an economy based on a high degree of labor specialization arose (Barkow, 1972 as cited by Zakaria, 2001).

Conclusion:

Entrepreneurship is a rising trend in present economy and its emphasis is being visible in recent literature. The current expansion of Islamic banks, financing, and markets across the world, enhances the development of Islamic entrepreneurship (Oukil, 2013). Islam has always considered entrepreneurship the most important source of living. Business criterion of employment opportunities are considered as form of giving or spending in the way of The Almighty Allah. Muslim entrepreneurs are given the glad tiding of Jannah in hereafter as well the satisfaction and potentially high return on her investment in this life. Rasulullah (p.b.u.h.) said: رُجَانًا مُفُودًا نُبِمَانَا ۚ عَم نَبِيِنَا نَبِيَقِيْدَانَا ۚ اَدْمُشْنَاو “An honest and sincere businessman will be placed with the prophets,

siddiqin and al-syuhada"" (Hadith Hasan, al-Tirmidhi). For muslims the benefit of earning halal income far exceed the benefits of giving in a charitable manner. Muslim women were engaged various kinds of activities during the days of the Prophet. Farming, trading, construction, tool making, tanning, bread making, teaching, transporting goods, nursing, health care and defense of the nation were the major economic activities in those days. Women companions of the Prophet participated in all these activities with his approval. Today also muslim women entrepreneurs are becoming more important players in the entrepreneurial landscape. The muslim community should recognize this fact that Islamic guidelines set the best rules and boundary for business and economic conducts which is absent in any other system, so they should strive to facilitate women entrepreneurship especially through proper Islamic education to avail of the opportunities provided by Allah (SWT). If the Islamic guidelines are strictly followed the muslims will insha' Allah regain the past glory of the Ummah.

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