

Motivation of Women as Entrepreneurs: An Islamic Perspective

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ABSTRACT

This paper deals with the Motivation of Women as Entrepreneurs as well as Islamic law on women entrepreneurship which are explained in the Holy Quran and said by Prophet (PBUH). Islam is a complete way of life, every act of its followers both male and female considered as Ibadah (worship) if he/she done with an intention of pleasing Allah (SWT). The Holy Quran and Sunnah motivates both men and women to work hard and to earn lawful money and offers to distribute excess profit for the welfare of the society through zakat, alms, charity, and gifts rather than rely on begging. Similarly, Islam is not against on women working and they treated them as equal to men. Many Sahabiya (women companions) of Prophet (PBUH) and his own wife Hazrat Khadijah tul Kubra were involved in business activities. Therefore, the present study concluded the Islamic life style to motivate women as entrepreneurs.

Keywords: *Islam, Women Entrepreneurship, Motivation, Quranic Verses, Hadith*

Islam is an Arabic word derived from the ‘Salema’ which means peace, purity, submission and soul. It stands complete submission and obedience to Allah (SWT) that is why it is called Islam. According to Al Maraghi (2001) in the Holiest book Quran, verses 56- stated **the purpose of creation of human being is to know Allah (SWT) and his obedience.** (p. 03) Islam is a comprehensive system of life every act of its followers both male and female deliberated as Ibadah (worship) if he/she completed with the purpose of pleasing Allah (SWT). Similarly, Islam is an integral part of life which tells their followers how to manage all activities in an ethical way and gives proper instructions to live proper life.

Motivation Among Women as Entrepreneurs

By tradition, the character of women was primarily as homemakers whereas the character of the spouse or husband was that of the main source of income (or primary economic provider) (Davis & Greenstein, 2007).

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“In the case of neo-traditional marriages, although the men and women work, men and women are expected to have goals aligned to work centrality and family centrality, respectively; this being in sharp contrast with an egalitarian gender role orientation mind-set, where men and women can aspire equally to both roles” (Fletcher & Bailyn, 2005).

The process of Entrepreneurship is not a gender related or feminine, masculine based phenomenon, as well as gender bias concerning to gender-stereotypic beliefs about entrepreneurship is widespread (Jennings and Brush, 2013).

(Hessels et al., 2008) Entrepreneurial motivation states to the need or tendency to arrange, operate as well as master organisations, social beings or ideas as quickly and self-reliantly as possible. For an effective business foundation, the most necessary component is Entrepreneurial motivation (Ardichvili et al., 2003).

Those individuals who score high in entrepreneurial motivation will put extra struggle into avoiding failure of their businesses than those individuals who score low in entrepreneurial motivation so there is an “downstream” effect. (Carsrud et al., 2017).

However, as male entrepreneurs the female entrepreneurs through equivalent access to resources can do economically better in some dimensions (Watson, 2002; Robb and Watson, 2012).

The Theory of Need for Achievement stresses on those individuals who try to reach their goals as well as advance in their organization and recognizes three core categories of achievement motivation affiliation, authority, and achievement. (McClelland, 1961)

Women entrepreneurs Motivations empirically, are associated with different factors. The organization of these elements fluctuates from author to author. For instances, Bartol and Martin (1998) classified motivational factors into

1. Personal characteristics,
2. Life-path circumstances as well as
3. Environmental factors.

Islamic perspective of Entrepreneurship

Islam has provided benefits for Muslims by motivating and pursuing profit through the creation, engagement, business projects; the single condition that existing is the realization that every business undertaking is a practice of Ibadah (worship) planned firstly to please the Allah (SWT). The business activities are intending to build up the belief (iman) in the follower of Islam by obligating them to the remembrance of Allah and involving to his religious responsibilities (Kayed,2010). So, those who accomplish effectively their business-related activity it is expected that they should also have good performance in terms of reliance and belief towards the Almighty (Nayeem, 2006). In fact, one of the teachings of Islam is to encouraged its followers to engage in productive or entrepreneurial activity (Kayed and Hassan 2011; Adas 2006). In general, there are some principles that have been fixed as an instruction to create each work as worship (ibadah) such as legal (halal) occupation, truthful meaning, obey with the Shari'a in their jobs and do not disregard the specific worship to Allah (Yusuf Al-Qaradhawi, 1995). The Muslim religious entrepreneurs would have these features like they perform five times daily prayer in a day, reading the Holy Qur'an on a daily basis, pay 'zakat' and help those who are needy and poor, and whatever they have they must be grateful (Din ,2007). The Muslim entrepreneur should be

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honest, truthful, fair full, having love to Allah is the priority, modest to avoid corruption (Beekun, 1996) have experienced, abilities, kind-hearted, reliable, (Ibrahim Abu Bakar, 1997), and having kindness, and incentive to support others (Mushtaq Ahmad, 2001).

In fact, Trade and commerce have always been a part of Islam from pre-Islamic days; the Holy city of Mecca has been the centre of commercial activities, entrepreneurship is a part of Islamic culture and Islam warmly motivates all Muslims to be entrepreneur. As said by Allah (SWT) in suran Al-Juma-10., **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.** The word entrepreneur was originally used to describe people who ‘take’ on the risk between buyers and sellers. It is process of designing, launching, and running a new business and the people who create these businesses are called entrepreneur. The process of discovering, creating and or making something new that already exists is termed as Entrepreneurship (Henderson, 2002). The method by which those either their own or inside administrations follow opportunities without regard to the resources they currently control” are defined as entrepreneurship (Stevenson and Jarillo , 1990)

As mentioned earlier Islam as a religion that invites to its followers to be active and hardworking which are features of entrepreneurs and business owners, it also encourages to increase wealth through the correct usage of the resources given by Allah (SWT). So, the characteristics of a successful Muslim entrepreneur are: “wise, strong, and intelligent, has a strong memory, knowledgeable, very experienced, modest, honest, prudent, just and has a strong will” [Yaacob and Azmi, (2012), p.87].

Accordingly, there are two central foundations that practice the beginning for Islamic thought; the holy book Qur’an and the sayings and traditions of the Prophet Muhammad (pbuh) (a’hadith) (Mutahhari, 1985). Consequently, In Islam the role of entrepreneurship is based on two primary sources that are the Holy book Quran and the Prophet (PBUH) Sunnah. For the followers of the religion the Holy book Quran contains the words of Almighty in 114 chapters with 600 verses and the Sunnah is deeds, sayings and silent or tacit approvals of the prophet Mohammad (PBUH).

Unlike other entrepreneurs the Muslim entrepreneurs are different as they stay away from all the prohibition as prescribed in Islam; they have the capacity to run their business honestly, clearly, appropriately (Mohammad Noorizzuddin Nooh & Hisham Sabri, 2005).

Additionally, the followers of Islam are differing in terms of their entrepreneurship from other entrepreneurs in respect to they follow strict guidelines that set by their Islamic jurisprudence (sharia) or Islamic law such as prohibiting dishonesty, greed, exploitation, monopoly as well as activities that involve the business of alcohol, drugs, gambling and prostitution.

Islamic perspective of Women Entrepreneurship

Similarly, the religion of Islam is not against on women entrepreneurs, working, engaging or contributing her worth in business related activities. Islam from the beginning grant independence and or liberation to the womenfolk (Abbas, 2012)

Women entrepreneurs means the enterprise established and managed by women. Those women who show an interesting character by actively engage her by socio financial support

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domains in society is called women entrepreneur (Pareek 1992 as cited by Anjum et. al. 2012).

The early roots of Islam were tied in entrepreneurship as the first spouse of the Prophet Muhammad (Khadija bint Khuwaylid) was a merchant and an entrepreneur of Arab. Therefore, as by all religions Islam demonstrates, encourage and spread traditional value systems within the cultures and a part of it. These value orientations in opportunity move propensity toward entrepreneurial activity. (Katz and Green, 2009).

According to Khan 2004; Islamic jurisprudence stated that an adult women can take part in all financial matters e.g., trade, investment, trust etc. In Islam women are equal to men in spiritual as well as other spheres of life and both have similar rights even though they are biologically different. As said by Almighty **both men and women – they are friends and protectors of one another: they all enjoin the doing of what is right and forbid the doing of what is wrong, and are constant in prayer, and render the purifying dues, and pay heed unto God and His Messenger. (At-Tawbah 9:71)** and in another place Positive connection of women and men earnings is a clear communication of the Holy book Quran which is recited 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).**

In fact, women are a highly honoured figure in Islam whether she is a daughter, wife or mother which is mentioned by a hadith of prophet (pbuh) observe your duty in God with respect to the women and recommend them to be well treated. As said by one of the Muslim scholar sheikh Mohammad Aslam a woman secured an honoured position as the prophet was born with a lap of a woman, he wrapped and nursed by a woman, his face and smile was first seen by a woman, when his mother died, he returned to Mecca with a woman, the first person who believed in him when he returned to Ghar E Hira (historical landmark of Mecca) was a woman and the person who first pray with him was a woman. Similarly, Islam sees a woman whether she is single or married as an independent figure where she has her own right to buy and sell and to pay charity (zakat), alms on poor and needy and spend her money as she most likes which also showed the beauty as well as the equality of Islam on behalf of gender.

Historical background of women Entrepreneurship in the light of Holy Quran and Hadith.

The holiest book Quran and Sunnah invites its follower both men and women to work hard and to earn lawful money which indicates that women are allowed in entrepreneurship, many sahabiya (women companions) of prophet Mohammad (pbuh) were involve in various business activities which is allowed in Islam, the prophet (pbuh) himself promoted women in various spheres of activities trade and commerce was one of them; his own wife Hazrat Khadijah tul Kubra were involved in business activities and counts one of the biggest traders of that time.(Abbas 2012)..

Certain prohibitions in Holiest Quran on entrepreneurship

As mentioned earlier entrepreneurship in Islam is based on two primary sources that are the Holy book Quran and the Prophet (PBUH) Sunnah. Islam labels definite prohibition in the financing and investment of a business activity on both men and women. Individual connecting such kind of business activity that involve selling drugs and alcohol as well as take in usury, gambling and encompass prostitution are acts that considered as great sins and are strictly prohibited in Islam (Hassan and Hippler, 2014).

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As mentioned in the Quran buying or selling certain products **such as Pork (Quran 2:173), Alcohol or gambling (Quran 5:90)** is forbidden in Islam.

Certain practices such as **False measuring (Quran 55:9; 17:35)** or **Lying (Quran 6:152; 33:70; 17:36)** are also not allowed.

Allah gradually emphasized that *riba*, the taking of interest, is forbidden. In a first verse (Quran 30:39) Almighty stated **“That which you give in usury *riba* (interest) in order that it may increase on people’s property has no increase with Allah...”** The second verse (4:161) says: **“And (because) of their taking usury when they were forbidden it...”** In the third revelation (3:130): **“O you who believe do not live on usury, multiplying your interest many times over...”** Finally, verse 2:275 established that: **“...Allah has permitted trade and forbidden usury...”** The Quran even entails a **declaration of war against those who use usury (Quran2:279).**

Other prohibitions are *gharar* and *maisir/qimār*.

Gharar refers to the uncertainty or ambiguity due to the lack of clarity on the price or subject matter in an exchange or contract.

Maisir or *qimār* relates to games of chance such as gambling. The Quran also states **“O you who believe! Do not devour your property among yourselves wrongly; but trade by mutual consent...” (Quran, 4.29).**

Certain prophetic ways of Entrepreneurship

The prophet pbuh said that **“Give the wages of employee before his sweat dry”**; **“I will be the opponent of three types of people on the Day of Judgment, and he listed one of them as ‘one who hires a worker, but does not pay him his right wages owed to him after fulfilling his work” (Ayloush, 2015);**

In a Hadith the prophet Muhammad S.A.W expounded that 9 out of 10 sources of Rizq can be found in business. The Prophet (PBUH) explained that a person acquiring any unlawful profit (from prohibited things) is a sinner.

In another Hadith he mentioned: **“Give the worker his wages before his sweat dries” (Tirmidhi; Ibn Majah).**

In a Hadith the prophet Muhammad (pbuh) said: **“None of you is of complete imān until they love for others what he/she loves for herself/himself”.** (Bukhari, Muslim).

The Islamic history records motivation of many Muslims women who participated in various fields as well as fought against the enemies of Islam. This is an indication that Islam allow all adult male and female to work for themselves after fulfilling the responsibilities of 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 (is one of the best example of women entrepreneurship) in Islam. Ayesha (RA), the wife of Prophet Muhammad (pbuh), was a lady of profound erudition and even took active part in many battles. She 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), According to Ghadanfar, (2006). Saudah, the Prophet's wife, was an expert in lather tanning skins she sold

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her tanned goods to trading caravans and local men throughout Medina. The women companion similarly practiced the practical or survival skills as we individual know them today. Agriculture, business, trade and commerce, writing, editing cottage industries like weaving, are mentioned in the Musnad (collection) of Imam Ahmad (Ghadanfar, 2006).

Zainab (RA), the daughter of Hazrat Ali (K), was a great Islamic scholar of theology. Fatima Binte Abbas and Sikha Sayeeda, the two Islamic scholars, used to come to the mosque regularly to deliver lectures on Islamic theology. Umme Atyqah was a brave lady who accompanied the Prophet (pbuh) in seven battles. Many Sahaba (companions of the Prophet) and Tabeeyeen (direct followers of the Sahaba) used to come to her for learning Islamic law, theology and Hadith. A companion of Prophet pbuh named Quila said "I am a woman who buys and sells things." Then she asked several questions about buying and selling to the prophet. The wife of 'Abdullah ibn Mas'ud met her expenses by manufacturing and selling handicrafts (Ali, 2011).

This revealed that women excelled in the field of war, literature, public administration, theology (Kalam), jurisprudence (Fiqh), Hadith Studies (I'lmul Hadith) etc. This further showed that Islam is not against on women entrepreneurship.

CONCLUSION

As stated, that Islam regards women as one of the two pillars of the society, they can perform their social duties and are free in choosing their occupation too. The history of Islam also revealed that Muslim women also left their mark in the field of spirituality as well as in entrepreneurship and enjoyed the freedom of working, the position of women is unique having no comparison with other systems. Islam announces the equilibrium women rights and status in order to preserve social balance. For women trading in Islam were never forbidden she seeks profit through business activities; the only condition that presented is the realization that every business undertaking is a form of Ibadah (worship) intended firstly to please the Allah (SWT) and do not involve in such kind of businesses that strictly prohibited in Quran and Hadith. The holy Quran invites their followers (male or female) to work earn lawful money and the Prophet himself promoted women in various fields' trade and commerce is one of them. Prophet (women companions) also participated in agriculture, business, trade, commerce, writing, editing and designing dress (Musnad collection). One of the companions 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). This indicated that women entrepreneurship are allowed in Islam. The Islamic jurisprudence within the limits allows a woman to engage in work activity they have the right to work in such a way that protects her reputation and dignity (Al-Sheha ,1997). As women have a special status in Islam, Allah (SWT) said in the Holy Quran (24: 30) "**woman must guard their modesty**" The Islamic jurisprudence suggests women safety through the foundation of ethical and loyal business environment (Kavossi , 2000). Like she must take approval from her guardian either (father or husband if married) Consequently Islam advices that men not allow women to perform laborious work because women are like fragrant flowers and not warriors, her home and children must be care by her properly as she is free in selecting their careers, they must choose one that does not weaken the cornerstones of the family does not deprive children of maternal love and affection and correct education and training. In such kind of circumstances shared agreement of both men and women helps to choose a suitable career in proportion with the harmony of the whole family, and she carry proper hijab and

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decent clothing and follow the Islamic path as mentioned earlier “woman must guard their modesty.”

Suggestion

This study suggest that for the follower of Islam both men and women to work hard and to earn lawful and offers to distribute excess profit for the welfare of the society through zakat, alms, charity, and gifts and rather than rely on begging as narrated by Abu Huraira (R) one of the companion of the prophet Mohammad said that “ by him in whose hand is my soul, if one of you were to carry a bundle of firewood on his back and sell it, that would be better for him than begging a man who may or may not give him anything”.(Sahih al Bukhari 1401, Sahih Muslim1042) and in another place it is mentioned that providing charity for others is far better than receiving charity yourself (Sahih Muslim 1410) and in one more place as reported by the Abdullah ibn Umar the messenger of Allah said that the upper hand is better than the lower hand, the upper hand being the one that gives and the lower hand being the one that receives. Hence it is further concluded that the follower of Islam should develop a strong and responsible work ethic. They should do their best to provide for themselves and others rather than relying upon the charity of others. They should not beg unless it is completely essential but even then, they should answer the request of the beggars.

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Conflict of Interest

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