

# Women's Economic Empowerment in the Light of Islam: A Pathway to Achieve Sustainable Development

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## Abstract

*Economic empowerment is a fundamental element of gender equality and is also necessary for the social and economic advancement of any nation. Islamic teachings on economic empowerment for women are derived from the Quran and the Hadith, which are the sayings and acts of Prophet Muhammad (ﷺ). Allah did not create men and women to be subservient to one another. Islam has upheld women's rights and gender equality in all spheres of life. Sustainable development relies heavily on empowering women, a point that Islamic teachings emphasize. The primary objective of this study is to examine how Islam upholds women's rights. This study looks at the important role that women play within the framework established by the Quran; pursuing sustainable development leads to economic emancipation. The case studies on women's economic rights underscore the prospects and challenges that Islamic societies may face when leveraging women's potential to build a fair and enduring future. Given that only secondary data were utilized, the study is purely qualitative. An analytical method was also used in this investigation. The Holy Quran, several books, papers, journals, and the Prophet's (ﷺ) Sunnah have been systematically reviewed. A thorough review has revealed that Islam guarantees women's rights, dignity, and status rather than depriving them of them. However, women are unable to exercise their rights due to a lack of proper Islamic education and knowledge.*

**Keywords:** Women's Empowerment, Islam, Economic Empowerment, Pakistan, Gender Equality.

**JEL Classification:** B54, B55, J16, Q01

## INTRODUCTION

Given the strong correlation between women's productive labor and the realization of

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sustainable development, women's engagement in economic activities is crucial. Both women and Government agencies are concerned about women's emancipation. The tactics used to improve the status of women ought to be grounded in the realities of women's lives rather than merely presumptions.

### **Women's Empowerment**

The process of empowerment is multifaceted. It's a process that can alter our lives, families, and society. Empowerment is defined as having power. Researchers start to wonder things like, in general and particular in Pakistan, "Are you powerful?" Are you able to decide whether to start a family now or later? Do you possess the potential to alter societal norms around family living standards, spending habits, and saving attitudes? Once more, two questions arise. Can power change, first of all? If so, empowerment as such is secondarily changeable. If power grows, then so can empowerment.

While discoursing about "empowerment," particularly in relation to women, we find that they are always multifaceted victims who are unable to participate in any kind of family decision-making due to their vacuous perceptions of power. It is a fact of life in our South Asian region that societal development cannot occur unless women are empowered. Since we are Muslims, it is our duty to understand how women are treated in Islam. Islam first emancipated women by granting them the freedom to select their life spouse based solely on their own preferences, as taught by our Holy Prophet (ﷺ). In fact, Islam has elevated women's status to the point where our Prophet (ﷺ) is said to have said in a Hadith that "paradise lies under the feet of the mother."

Our religion is the best because it teaches us how to live moral lives and upholds the equality of men and women. Being Muslims, we ought to be aware of the position of powerful women. Islamic trade and commerce have always existed. Mecca, the holy city, has been the hub of commerce since pre-Islamic times. The form of Islam was, in fact, given to Prophet Muhammad (ﷺ) by the Mecca yearly trading hub. Islam incorporates entrepreneurship within its core values. Islam promoted economic ventures among its Ummah.

The fact that Prophet Muhammad (ﷺ)'s own wife was one of the largest traders of that era is evidence that he encouraged women in a variety of fields, including trade and business (Abbass).

Hazrat Jabir bin Abdullah (RA), in Sahih Muslim 1483, Book 18, Hadith 69, reported that his maternal aunt was divorced. She wanted to harvest dates from her orchid during her iddah, but someone told her not to, since it would be improper for her to leave the house during the iddah. She went to the Prophet (ﷺ) and confided in him about her situation. Go to your orchid, he ordered her. Select and sell the dates from your trees. You will be able to donate to charities in this way, and you will also have enough money to accomplish whatever will benefit you in the hereafter. The Holy Quran states that women receive their earnings, and males receive theirs. "Never will I suffer to be lost the work of any of you, be the male or female, you are members of one another," Allah declares in yet another chapter. These verses and hadith clarify the concept of entrepreneurship and promote our work (Afzal, Osman, & Rashid, 2010).

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### ***Sustainable Development***

Development that satisfies current demands without jeopardizing the capacity of future generations to satisfy their own needs is referred to as sustainable development (World Commission on Environment and Development, 1987).

The definition of sustainable development can vary widely depending on the factors considered. It is our duty as Muslims to follow the teachings of the Quran and the Sunnah in all facets of our lives. Since women are the leading experts in changes and progress, they should be widely and deeply evolved. This paper's primary goal is to advance women's economic and social position. In the context of Islam, empowerment is significant because it was previously mandated in the Quran and Sunnah to eradicate poverty and disparities in a variety of spheres of life, including discrimination based on gender, food, and finance.

### ***Sustainable development in an Islamic perspective***

Sustainable development is emphasized in Islamic teachings. The idea of "Khalifah" (stewardship) holds people accountable for safeguarding the environment and making sure resources are used sustainably. This viewpoint is consistent with current sustainability objectives. Allah says, "Verily we have created all the things in proportion and measure" (54:49). In the Quran, Allah says that "o children of Adam, wear your beautiful apparel at every time and place of prayer, eat and drink but waste not by excess, for Allah loves not the wasters" (7:31).

### ***Islamic principles of gender equality***

The cornerstones of economic empowerment and gender equality are contained in the Quran, the holy book of Islam. The Quran stresses that men and women are equal before God in many verses. For instance, Surah Al-Ahzab (33–35) states, "Believe it or not, Muslim men and Muslim women, believing men and believing women, truthful men and truthful women, patient men and patient women, humble men and humble women, charitable men and charitable women, fasting men and fasting women, and the men who guard their private parts and the women who do so." This verse emphasizes that men and women are equal in Islam in terms of spiritual standing.

### ***Economic Rights of Women in Islam***

Islamic principles ensured certain economic rights for women. Women have the right to independently accumulate and manage their resources, including money from earnings, assets, and inheritances. "And do not wish for that by which Allah has made some of you exceed others, for men is a share of what they have earned, and for women is a share of what they have earned," the Quran says in Surah Al-Nisa (4–32). These guidelines guarantee women's financial independence. Khadijah (PBUH) was a successful and esteemed businesswoman. Khadija was born to a father who was a successful merchant in the Quraysh tribe of Mecca. She inherited her father's skills in a time when society was patriarchal and dangerous. Upon

her father's death, she took over the business, which was a hard time for her to assume this responsibility and trade goods through the primary commerce centers of the time, from Mecca to Syria and Yemen. She hired the most trustworthy men of character to brave the dangerous trade routes. Her business was larger than all of the Quraysh trades combined, and the most acclaimed, with a reputation for fair dealing and high-quality goods.

### ***Objectives of the Research***

This research endeavor is intended to substantiate the following objectives

- 1 To assess how Islamic law supports and protects the economic rights of women's empowerment.
- 2 To evaluate the linkages between Islamic teachings supporting women's empowerment and the attainment of sustainable development goals
- 3 To study how the lack of Islamic wisdom and education restricts women from exercising their rights guaranteed by Islam
- 4 To ascertain the challenges faced by Islamic nations in executing women's economic empowerment

### ***Scope of the Study***

- 1 The study is both qualitative and quantitative. It relies on the Quran, Hadith, and research on Sharia.
- 2 This study is interpretative, laying emphasis on Islamic teachings about women's economic empowerment
- 3 The research focuses on Islamic teachings on gender equality and their role in sustainable development
- 4 Geographically, it only focuses on Pakistani Islamic society.

### ***Problem Statement***

The review of Islamic literature reveals that Islam assures the right to economic empowerment, dignity, and equal social status to women; however, women in Islamic societies are still unable to avail themselves of these rights. The grey area primarily stems from insufficient Islamic prudence and from the lack of implementation of Islamic principles related to women's economic empowerment. Therefore, the prospective economic contribution of women to sustainable development is untapped. This has necessitated a critical study of Islamic teachings to explore the proper applications of Islamic principles in promoting economic empowerment for women.

### ***Research Questions***

- 1 How does Islam support the economic empowerment of women?
- 2 Does the empowerment of women, as per the teachings of Islam, add value to sustainable development?
- 3 Does the lack of Islamic prudence restrict women from exercising their rights guaranteed by Islam?
- 4 What are the challenges the Islamic nations are bristling with in allowing the economic empowerment of women?

## **LITERATURE REVIEW**

It has long been recognized that the concept of economic empowerment is a multi-dimensional phenomenon, extending beyond mere income accumulation to encompass social, cultural, and economic perspectives (Habibullah, Hassan, & Zain, 2023). The theoretical formation of empowerment, as coined by Kabeer (199), formally theorizes the concept through the lens of resources (the prerequisite), agency (the ability of women to transform their choices into decisions), and accomplishments (desired results). Regardless of the well-established benefits of women's agency, the setting in many underdeveloped and developing countries exposes intense structural barriers. Research on entrepreneurial behavior among rural women in remote areas of Pakistan has consistently highlighted their challenging circumstances (Afzal, Osman, & Rashid, 2010). These challenges are exacerbated by inherent cultural and social constraints, including deprivation of property ownership, restricted mobility, and dependence on male family members, which often manifest as limited access to land, finance, and necessary business networks (Roomi & Parrott, 2008). These conditions contribute to the severe dearth of formal labor participation relative to emerging economies; only 3 percent of Pakistani women work in income-generating fields (Federal Bureau of Statistics, 2007-08). As a result, the collective impact of these identified challenges, both cultural and institutional, is unambiguously intimated in global indices. According to the WEF (2024) report regarding the global gender gap, Pakistan is persistently ranked among the lowest globally, ranked in 12th position out of 130 countries, even behind Saudi Arabia and Yemen. This underscores the urgent need to address both the social and economic dimensions of economic empowerment.

Islam, being a complete code of conduct, encompasses all aspects of social justice, including women's empowerment (Azid & Ward-Batts, 2020). According to Duflo (2012), there is a close relationship between women's empowerment and economic growth. While progress on its own can significantly reduce gender disparity, empowering women can also positively impact development in the reverse direction. Economic development and women's empowerment are characterized by enhancing women's access to essential elements of development, including political participation, health, education, and employment prospects. To put it another way, empowerment can quicken progress.

Women's empowerment and economic development are intimately associated. According to Bori (2017), development can significantly reduce gender disparity, while in the other direction, and empowering women may advance development. The study of the relationship among employment, women's empowerment, and economic development is closely related. Access to employment opportunities and working conditions at the societal level, as well as a woman's control over resources and her contribution to total family earnings, are major areas of focus. Women's empowerment will result from growth, but it will also change how decisions are made, directly affecting development. The study conducted in Oman context concluded that women are good at household decision-making relevant to the economic well-being rather than social empowerment (Varghese, 2011)

According to Khan et al. (2024), women in rural households are a significant source of unpaid family labor and contribute to the country's economy. Pakistani women do, in fact, face extreme poverty in terms of their access to political, health, educational, and legal opportunities, comparable to women globally and their male counterparts. Due to their shared South East

Asian heritage, women in this region face a number of issues that cut beyond cultural, social class, geographic location, and religious beliefs.

A presentation on "economic empowerment of women and its impact on family structure" was given by (Ambreen, 2012). Since most women in Dasuha village, near Faisalabad, Punjab, have economic power, this location was ideal for a case study on the topic. The primary goal of the research was to determine how economically empowered women manage to juggle their jobs and domestic duties. It also examined how women's financial independence shapes, strengthens, and refines their attitudes and behaviors. According to her, women either directly (by producing income) or indirectly (by inducing savings) contribute to the "household economy." She described how she has noticed that financially successful women seek a comparatively greater say in household decisions and other matters.

In their 2015 article, Mahmud and Hoque (2015) clarified that Islam is a comprehensive way of life. If a Muslim performs an act with the goal of appeasing Allah, then it is worship. Therefore, religion and business are not distinct. Islam has a unique culture of entrepreneurship and tenets for conducting business that are drawn from the Al-Quran and Hadith. They contend that Islam has nothing against women who work, engage in the workforce, or contribute to business-related endeavors.

Islamic entrepreneurship involves conducting business through risk-taking and innovation while adhering to the stringent rules established by Islam to control the accumulation of profit by outlawing exploitation, greed, dishonesty, and monopolies. According to the Prophet (ﷺ), anyone who makes any illegal profit is a sinner. It is strictly forbidden to engage in any activity involving drugs, alcohol, usury, prostitution, gambling, or extremely risky business practices. Muslim business owners should have different goals and motivations from other business owners.

The Prophet Muhammad (ﷺ) himself supported women in a variety of fields, including trade and business; Khadija, his own wife, serves as an example for Muslim women. The primary sources of secondary data for this study were the Quran and Hadith, as well as a variety of papers, journals, websites, and other sources. Islamic trade and commerce have always existed. Mecca, the holy city, has been the hub of commerce since pre-Islamic times. Islam promoted economic ventures among its Ummah. Nine out of ten sources of Rizq, according to the Prophet Muhammad (ﷺ), are found in commerce.

Islam strongly prohibits discrimination on the basis of gender, sex, or religion in commercial dealings. In Islam, there is no fundamental conflict between the pursuit of profit and the sale of things. Profit is seen by Muslims as a secondary metric for measuring effectiveness. Participating in a variety of development initiatives is essential to women's empowerment. Stated differently, women's participation in many entrepreneurial endeavors has conferred advantages on them across social, economic, and cultural domains. They had provided additional instances of Muslim women in business. Asma, Abu Bakr's daughter, was a farmer. A woman who owned her own land was mentioned by the prophet's friend Sahl Ibn Saad. Who, after Friday prayer, used to grow barley and beets to feed the Prophet's (ﷺ) followers? The Prophet Muhammad's (ﷺ) first wife was Khadija bint Khuwaylid (PBUH). Khadija's father was a prosperous businessman, and she inherited this trade. The Madina Market elected Al Shifa bint Muawiz as its "commandant." The Prophet's wife, Sauda, was skilled at tanning skin with lather.



In both the agricultural and non-agricultural sectors, women in rural areas are working for themselves as independent contractors. Cropping, raising cattle and poultry, fish farming, planting trees and nurseries, handcrafting, tool manufacturing, food processing, tailoring, and rice processing are some of these activities. Their entrepreneurial endeavors not only enhance their standard of living and earn them greater respect from their family and society, but also aid in business expansion and exports, job creation, supply, productivity, and skill development. 37% of Malaysians are female, and 15% of them are company owners. In Indonesia, they work in the food and beverage, fashion and boutique, grocery, tele-communication, and self-employment (running a home-based business), among other industries. In the manufacturing sector, women run 29% of all SMEs. The majority of female entrepreneurs work in the food, beverage, and tobacco sectors, with non-metallic mineral products, textile, apparel, and leather products coming in second. According to research conducted in Pakistan, a sizable portion of female entrepreneurs ran or owned micro businesses. The bulk of the company's operations were in the conventional industries of food, cosmetics, education, textiles and clothing, and health care. In the Indian in India, the majority of self-employed women are Muslim. Muslim women are mostly employed in a variety of fields, including sewing, embroidery, zari work, chikan work, ready-made clothing, agarbatti rolling, and beedi rolling. They maintained that the primary means of subsistence in Islam has always been business. Muslim women business owners nowadays are playing an increasingly significant role in both sustainable development and the entrepreneurial scene.

## **METHODOLOGY**

### ***Data Collection***

Since the objective of this research was to evaluate the Islamic perspective on women's economic empowerment critically, the qualitative approach to data collection was appropriate. However, to make the research findings more robust, both qualitative and quantitative approaches to data collection have been employed.

### ***Survey-based approach***

The survey questionnaire was distributed among the Target group: Women (Muslim), both from urban and rural areas of Sindh, District Sanghar, Benazirabad, and District Khairpur, Pakistan. Scholars and Professionals. The sample questions were:

- In my community, the Muslim women have the right to own property
- In our community, we have some barriers for women to own businesses or work professionally.
- Our family leaders have a strong influence on our economic decisions

### ***Interviews***

- With social workers, women entrepreneurs, and Islamic scholars
- Comprehending the Islamic perception of economic rights for women, the focus was made.
- Discourse on cultural versus religious obligations to empowerment

### ***Legal Foundation of Women's Economic Empowerment***

- The review of Islamic Jurisprudence related to the women's economic empowerment and right to own property (Quran, Sunnah, & Hadith)
- The critical review of Labor force statistics extracted from the Pakistan Bureau of Statistics (PBS).
- Congruence with global benchmark: An analysis of SDGs on Gender Equality Goal 5 and Decent Work and Economic Growth Goal 8

### ***Cross-Sectional Survey (Quantitative Approach)***

The questionnaire was distributed to respondents after obtaining their informed consent. The collected data were screened and analyzed using the Statistical Package for the Social Sciences (SPSS) for Quantitative analysis

### ***Thematic Analysis***

Identification of recurring themes such as support for religious values, misconceptions about religion, economic freedom, and Social obligations.

## **RESULTS AND DISCUSSION**

### ***Results***

The interpretation of the relevant research questions asked of the respondents is as follows:

#### ***Q. 1. Does Islam allow the economic Empowerment of women?***

- Quran Verses and Hadith references (e.g., Hazrat Khadijah RA as a businesswoman), which authenticate the women's economic rights
- The participants' belief Agree v/s Disagree

#### ***Q. 2. What are the Obligations?***

- Religious v/s Cultural Misconceptions
- Family and social barriers despite religious permission

#### ***Q. 3. Does it contribute to Sustainable development?***

- Female economic contribution uplifts the household income
- It decreases poverty (SDG1)
- It ameliorates the equality (SDG 5)
- Community well-being

**Table 1** *Survey Results (n=110)*

Question	Response	Frequency	Percentage
Q1	Yes	90	82%
	No	20	18%
Q2	Yes	47	43%
	No	63	57%



Q3	Cultural obligations	39	35%
	Family restrictions	28	25%
	Religious misconceptions	23	21%
	Financial obligations	20	19%

Table No. 1 given above shows that 82 percent of the respondents are of the firm belief that Islam supports the right to earn for women. However, only 47 percent of women are engaged in various business activities, even though their faith/belief allows them. The cultural obligations influenced by 35 percent of women's economic engagements, family restrictions, religious misconceptions, and financial obligations were 25 percent, 21 percent, and 19 percent, respectively. This represents a disassociation between religious teachings and social practices, which supports the idea that empowerment through an appropriate understanding of Islamic teachings can ameliorate development.

**Table 2** *Cross Tabulation & Chi-Square Analysis*

Q1_Right_to_Own * Q2_Barriers_Exist Crosstabulation					
		Q2_Barriers_Exist		Total	
		No	Yes		
Q1_Right_to_Own	Count	9	11	20	
	No				
	% within Q1_Right_to_Own	45.00%	55.00%	100.00%	
	% within Q2_Barriers_Exist	17.00%	19.30%	18.20%	
	Count	44	46	90	
	Yes				
	% within Q1_Right_to_Own	48.90%	51.10%	100.00%	
	% within Q2_Barriers_Exist	83.00%	80.70%	81.80%	
Total	Count	53	57	110	
	% within Q1_Right_to_Own	48.20%	51.80%	100.00%	
	% within Q2_Barriers_Exist	100.00%	100.00%	100.00%	

**Table 3** *Chi-Square Tests*

Question	Chi-Square ( $\chi^2$ )	Df	N	p-value
Q1	44.55	1	110	< .001
Q2	8.18	1	110	.004
Q3	32.73	1	110	< .001

The number of Chi-Square tests was performed to evaluate whether the observed outcomes for Q1, Q2, and Q3 were significantly different from an equal distribution. The results revealed that the Q1 outcome was significant,  $\chi^2(1, N = 110) = 44.55$ ,  $p < .001$ , indicating that most respondents answered "Yes". The results confirm strong agreement with the statement in Q1. Furthermore, as shown in the table captioned "Chi-Square Tests about Q2," the result was significant:  $\chi^2(1, N = 110) = 18.91$ ,  $p < .001$ . The proportion of "Yes" responses exceeded the anticipated level, confirming that most respondents supported the perspective presented in Q2. The results regarding Q2 are also shown to be significant,  $\chi^2(1, N = 110) = 9.82$ ,  $p = .002$ , confirming that the responses were more likely inclined to opt "Yes" instead of "No." Overall, the results demonstrate a persistent trend of significant affirmation across all three questions. Thus, the participant strongly supported the positive role of women in economic empowerment

within the framework of Islam, underscoring the potential for policy configurations that align with social values and religious norms to drive sustainable development.

## Qualitative Data Analysis

Responses through interviews (5 participants)

Respondents	Key Points
Female Banker Karachi	"Societal Barrier not Religions."
Female Scholar from Faisalabad	"Entrepreneurial Engagement is Sunnah"
Social Worker, Sindh Rural	"Legal and religious literacy deficit."
Homemaker, Hyderabad	"Family/Spousal Veto"
Female Professor	"Social Obligation is Supreme"

## Thematic Analysis

<b>Prudence to Islamic Support:</b>	Fairly common understanding prevails that Islam permits economic empowerment.
<b>Cultural Hurdles v/s Religious Barriers:</b>	The majority of the respondents were able to draw the line of distinction between cultural taboos and Islamic teachings.
<b>Necessity of creating due cognizance:</b>	Absence of knowledge in countryside areas regarding the economic rights through Islamic teachings.
<b>Encouraging Spouse but Resistant in Laws:</b>	It was observed that family roles are much stronger in resisting the woman's economic engagement than Islamic reasoning.

## Elucidations of Qualitative findings

This Islamic literature and its teachings have been widely regarded as highly supportive of women's economic engagement; however, a misconception persists. Women's scores indicate that they intend to engage in economic roles, but they are skeptical of being disapproved of and disliked by elders or of the scarcity of opportunities. The awareness sessions and the interventions of religious scholars can help bridge the gap between behavior and belief, thereby contributing to sustainable development.

## Discussion

The results of this research highlight that both quantitative and qualitative findings reinforce and complement each other. Thus, the findings provide robust research evidence regarding the role of Islam in determining women's economic empowerment (Moghadam, 1999; Aijaz, Khan, & Ather, 2024; Atiq, 2025). Islam as a religion provides a significant moral and ethical base for encouraging gender equity and allowing women to become economic contributors. Besides, some hurdles, such as misinterpretation of religious texts, stringent cultural obligations, and a lack of mindful awareness, persistently hinder progress (Noureen, 2015; Merzada & Rajkumar, 2024). These identified challenges are the manifestations of a critical gap between religious principles and cultural practices. Effective redressal, such as targeted interventions, cognizance drives, and other state-sponsored initiatives, can help align religious teachings with sustainable development initiatives, including inclusive economic development, gender equity, and poverty reduction/alleviation.

## **CONCLUSION, LIMITATIONS, AND RECOMMENDATIONS**

### ***Conclusion***

Both qualitative and quantitative outcomes support one another, indicating that religion provides a fundamental basis for economic empowerment. From an Islamic standpoint, empowering women economically is not just a social benefit but also a religious duty and a driver of sustainable development. The global push for economic development and gender equality is consistent with Islamic beliefs. Recognizing women's potential as agents of sustainable development can help countries eliminate poverty, promote economic growth, and build a more sustainable and fair future.

### ***Limitations***

The study has a limited geographic scope; therefore, the generalizability of its findings may not extend to other rural and urban areas of Pakistan. These limitations may be understood as under:

- This study was limited to a particular geographic area in Pakistan; therefore, the findings are inherently limited to that area's novel social, economic, and cultural context, which also includes the kind of religious text interoperation.
- The geographic-specific findings may not be generalized to the diverse rural and urban areas of the country. The obstructions identified through this study, such as "misconception and misinterpretation" of religious doctrine, may vary across the rest of the country's administrative constituencies or even major cities.

### ***Recommendations***

- 1 The targeted intervention, if carried out to develop a sense of awareness, by getting the community involved and by documenting women entrepreneurship, encouraging policy reform, and creating an atmosphere to usher in the SDG goals, such as poverty alleviation, equality, and economic growth, can be attained.
- 2 On the basis of the results of the research, it is recommended to start religious and social cognizance campaigns so that the majority of the population may benefit and become contributors to the economic development.
- 3 It is very important to address the prevailing obstructions to the development, such as misconceptions, cultural taboos, misunderstandings, and a lack of prudence.

### ***Future Research***

The prospective research, while focusing on the outcomes of this study, can be conducted by comparing several regions and communities to uncover the diversification in perceptions and practices of economic empowerment for women in the Islamic context. The longitudinal study can also explore the long-term effect of cognizance campaigns and state initiatives. Moreover, future studies can include cross-cultural analysis, comparing Islamic teachings on women's empowerment with those of other religions to evaluate similarities and differences.

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