

## **INCOME DYNAMICS OF SELF-EMPLOYED MUSLIM WOMEN IN MUMBAI**

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### **ABSTRACT**

*The Muslim community is the largest religious minority in India. But this community is characterized by social exclusion, political alienation, educational backwardness, and economic vulnerability. The condition of women in this marginalized group is worse wherein they face multiple challenges both within and outside their community. Studies have revealed that the process of economic progress among Muslim women has been much slower as compared to women from other minority groups. Self-employment is becoming an important source of income for women, especially in the face of declining job accessibility. In the Indian context, urban self-employment among Muslim women is higher than among women in other socio-religious groups. The permissibility of women entrepreneurship in Islam makes it an acceptable career option. This paper presents a study of 118 Muslim women owned and managed enterprises in Mumbai, the commercial capital of India. It highlights the influence of choice of business on income, savings and expenditure patterns of the women entrepreneurs. Determined efforts along with interventions in the acquisition of education and technical skills will bring about improvement in the quality of their work and life.*

**Keywords:** *Muslim women, self-employment, income, type of product.*

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## **1. INTRODUCTION**

The Muslim community is the largest religious minority in India. The Census of India, 2011, reveals that the Muslim community constitutes 14.23 percent of the total population while other minority groups such as Christians and Sikhs with a share of 2.3 and 1.72 percent of population, lag far behind (Census of India, 2011). Approximately 75 percent of India's minority population is composed of Muslims. However, this community is characterized by social exclusion, political alienation, educational backwardness, and economic vulnerability. The condition of women in this marginalized group is worse, wherein they face multiple challenges both within and outside their community. The process of economic progress among Muslim women has been much slower as compared to women from other minority groups.

Self-employment is becoming an important source of income for women, especially in the face of declining job security. Muslim women find it much more difficult than men to get decent jobs. As a result, many women are turning to self-employment and small businesses for economic survival. In the Indian context, urban self-employment among Muslim women is higher than among women in other socio-religious groups. According to National Sample Survey (India. National Sample Survey Organisation, 2013), around 60 percent working Muslim women are engaged in self-employment, whereas the figures for Hindu and Christian women stand at 40 percent and 28 percent, respectively.

Mumbai serves as an economic hub of India. The economy of Mumbai has something to offer those coming there with an

intention of earning for livelihood. In addition to being a leading financial centre, the manufacturing sector in Mumbai is also dominant.

The present study highlighting the dynamics of small businesses in Mumbai holds significance as Mumbai has many unskilled and semi-skilled self-employed people who primarily earn their livelihood by undertaking low paying activities. It is also true that while there has been some research on in general on women-owned enterprises, not much is known specifically about Muslim women. The conditions facing Muslim women owned businesses and their economic contribution needs to be studied.

Several interventions to include women in the growth process are introduced. It is expected that such studies will provide visibility to Muslim women so that they benefit from these interventions.

The objective of this paper is, first to identify the choice of business for self-employed Muslim women in manufacturing in Mumbai, and then study the effect of this choice on their income, savings, and expenditure patterns.

## **2. Review of Literature**

Self-employed are defined as individuals “who earn no wage or salary but who derive their income by exercising profession or business on their own account and at their own risk” (Parker, 2004 p.6). A report by Institute for Human Development states that self-employment comprises of persons from different economic strata; while the better-off households have access to credit, technical know-how and social support to establish

enterprises, the poor resort to self-employment as a survival strategy.

Heilman and Chen (2003) in their study on self-employment among women and minorities have brought out that those with little education or training most often turn to self-employment because it is their best chance for achieving career and social mobility. Mostly, women fall into this group and their businesses tend to focus on providing domestic services and skills. The conditions are similar for minorities who are hindered by social barriers and socioeconomic stratification --“For these individuals, self-employment often means sole proprietorships and low-income, low-equity, small and slow-growing enterprises.” (p. 349)

Studies on Muslim women in India reiterate that the majority are among the most disadvantaged, economically impoverished, and politically marginalized sections of Indian society today. Hasan and Menon (2004) state that the lives of Muslim women are located at the intersection of gender, family, and community within the dynamic context of Indian society, polity, and economy. At the same time, however, their minority location does qualitatively transform women’s experiences and perceptions in very distinct ways. In India, there is a shortage of a community-disaggregated data on women’s status. The increasing documentation of gender inequality and women’s economic and social subordination has left Muslim women out of this discussion. It is necessary to understand the specific factors that keep a large section of Muslim women in a state of poverty and subordination.

No matter which class or region Muslim women belong to, they are subordinated by specific patriarchal forces (Roomi, 2009). Such subjugation has strong influences on women's occupational roles. In spite of the fact that the law grants women right to inheritance, right to private property and right to enter into contracts in their own name, Muslim women continue to remain an economically vulnerable group.

The Sachar Committee, instituted by the Government of India to study the socioeconomic and educational status of Muslim community in India, has shown that the gaps in economic well-being between Muslims and the average population are very high, more in case of urban areas and women. Various governmental programmes have not impacted their condition much.

The patterns of urban self-employment differ from those in rural areas. It has been observed that it is the lack of job opportunities in rural areas which makes the educated take up self-employment. Such enterprises are associated with higher education, superior status and play an important role in absorbing surplus labour from the agricultural sector. Urban self-employment is more prolific in nature. It may be adopted as a survival strategy by less educated individuals or promote entrepreneurship among individuals who give up formal sector jobs to make it on their own (Das, 2004). Self-employment in urban areas responds to a demand for urban services and small-scale manufacturing. The micro businesses in urban areas can co-exist alongside small, medium and large businesses.

Muhammad *et al.*, (2021) hold that income from entrepreneurship is a source of economic wellbeing for the

individual, laying the foundation for wellbeing of community and society.

## **2.1 Women Entrepreneurship in Islam**

The preponderance of self-employment among Muslim women can be attributed to the permissibility of women entrepreneurship in Islam. At the outset, entrepreneurship in general is encouraged in Islam as is mentioned in the Quran: "...Allah has permitted sale and purchase and prohibited usury..." (Quran 2:275)

Islam does not regard gender as a barrier to entrepreneurship. It is evident that the first wife of Prophet ﷺ, Khadija (*Radi Allahu unhumu*) was a successful entrepreneur. Concomitantly, her sincerity towards Islam, obedience to her husband, devotion to family and impeccable manners have been highlighted.

The Prophet (Sallahu alaihi wa sallam) said: 'Sufficient for you among the women of mankind are Mariam bint Imran, Khadijah bint Khuwalid, Fatimah bint Muhammad (Sallahu alaihi wa sallam) and Asiyah the wife of Firaun (At-Tirmidhi, Book 49, Hadith Number 4252).

Despite being an entrepreneur, she has been designated as one of the best women in human history. It proves that women entrepreneurship is not prohibited in Islam. However, the negative impacts of women's work towards herself and her environment must be avoided (Angaddwita.et. al, 2015).

Women can play a pivotal role in helping to meet the needs of the family in solving various problems because Allah has made it clear in the (Qur'an 13 :11) 'Indeed, Allāh will not change the

condition of a people until they change what is in themselves. 'It is also mentioned in the Holy Quran: 'And whoever does righteous deeds, male or female, while believing will enter Paradise'.(Quran 4:124)

In a hadith, Prophet ﷺ has referred to the housewife as the manager of the house. "Each of you is a leader and will be held accountable for his leadership. The head of state is the leader and he will be held accountable for the leadership of his people. The head of the family is the leader for his family and he will be held accountable for his leadership. A woman becomes a leader in her husband's house, she will be held accountable for it." (Al Bukhari, Book 55, Hadith 14). Being a leader of the household, she must play a proactive role, more so in times of social, moral, or financial crisis.

Qilat Ummi Bani Ammar was a woman who came to Prophet ﷺ to seek advice in the field of trade (Saleh, 2022). She was not discouraged but rather guided in buying and selling and price fixation. However, women businesses contrary to the laws of Islam and causing offence and conflict, have been restricted in Islam (Oukil, 2013).

Angaddwita et.al. (2015) have shown in their conceptual model of entrepreneurship that women can create jobs, decrease unemployment, reduce social inequalities and discrimination against women, and encourage the entrepreneurial spirit, especially for the youth. In the Islamic perspective, the overall entrepreneurial activity of women should be according to the teachings of Islam. This will create a positive impact on social change.

### **3. METHODOLOGY**

The terms self-employment and entrepreneurship carry several shades in their meaning and have been used interchangeably (India. National Commission for Enterprises in the Unorganised Sector, 2007). Self-employed women (own-account workers and employers) belonging to the Muslim community were the target of this research work.

The manufacturing sector is chosen because the data has indicated a concentration of Muslim women in this specific industry (India. National Sample Survey Organisation, 2013). A sample of 118 such women was selected for primary study using purposive sampling technique. The survey was carried out using a pre-designed and well-structured interview schedule. A one-way subjects ANOVA was used to show relationship between categorical variables.

### **4. ANALYSIS**

Data was collected on the income and expenditure pattern of women entrepreneurs and analysed based on choice of business. This choice was revealed by the type of Product manufactured. Most of the women in the sample were engaged in traditional manufacturing enterprises making products mainly used by women (Table 1).



Table 1. Distribution of Respondents by Type of Products Manufactured

Products	Number	Percent
Foods and Perfume	42	35.6
Textiles	39	33.1
Articles / Footwear	19	16.1
Jewellery	18	15.3
Total	118	100.0

For the purpose of analysis, similar types of products manufactured were clubbed together and categorized as - Foods/Perfume, Textiles, Articles/Footwear and Jewellery.

## 5. RESULTS

### 5.1 Average Monthly Family Income

Average monthly family income revealed the economic background of Muslim women entrepreneurs. It is seen in the table below (Table 2) that 53 percent of women had monthly family income of more than Rs.25000, 38 percent between Rs.5000 to Rs.25000 while only 9 percent quoted income less than Rs. 5000.

Table 2. Distribution of Sample Population by Average Monthly Family Income

Rupees	Number	Percent
1. Up to 5000	11	9.3
2.5001-10000	17	14.4
3.10001-15000	6	5.1
4.15001-20000	14	11.9
5.20001-25000	7	5.9
6.25001 and above	63	53.4
Total	118	100

Most of these women belonged to middle class and upper middle-class homes that provided them support in their entrepreneurial venture.

An analysis using one-way between subjects ANOVA was performed to examine the impact of the type of products manufactured (Food/Perfume, Textiles, Articles/Footwear and Jewellery) on average monthly family income. There was a significant effect of type of product manufactured on average monthly family income at the  $p < .05$  level for the various products. [ $F(3, 114) = 11.57, p = 0.000$ ]. Post hoc comparisons indicated that the mean scores for Food/Perfumes ( $M = 3.76$ ) and Articles/Footwear ( $M = 3.47$ ) were significantly different than Textiles ( $M = 5.6$ ) and Jewellery ( $M = 5.00$ ). Specifically, our results suggest that monthly family income of women engaged in the manufacture of Textiles and Jewellery is higher than those making Food/Perfumes and Articles/Footwear.

The socioeconomic status of a woman's family has an impact on her business (Roomi& Parrott, 2008). Financially sound families were socially more progressive wherein they educated their women and allowed them to explore possibilities of earning based on their interest. Further, access to finance made it possible for them to produce goods of higher value. Family support helped to mitigate the risk of loss, provided capital and access to markets.

### **5.2 Average Monthly Personal Income**

Average monthly personal income is an indication of the amount profits generated by these women owned enterprises. Table 3 suggests that half of Muslim women entrepreneurs were earning less than Rs.5000 per month while only 25 percent were earning more than Rs.10000. 9 percent women were earning more than Rs.25000.

Table 3. Distribution of Sample Population by Average Monthly Personal Income

Personal income	Number	Percent
1.less than 5000	59	50
2.5001-10000	29	24.6
3.10001-15000	9	7.6
4.15001-20000	7	5.9
5.20001-25000	3	2.5
6.25001 and above	11	9.3

It indicated that the enterprises run by these women are small scale generating low levels of profit. In certain cases, family incomes were higher than individual incomes.

ANOVA showed a significant effect of type of product manufactured on average monthly personal income at the  $p < .05$  level for the various products. [ $F(3, 114) = 14.22, p = 0.000$ ]. Post hoc comparisons indicated that the mean scores for Food/Perfumes ( $M = 1.19$ ) and Articles/Footwear ( $M = 1.84$ ) were significantly different than Textiles ( $M = 3.13$ ) and Jewellery ( $M = 2.56$ ). Our results suggested that the average monthly personal income of women manufacturing Foods/Perfume and Articles/Footwear is lower than those making Textiles and Jewellery. Entrepreneurial incomes are directly affected by the choice of business products. (Martinet al, 2010)

Manufacture of Textiles and Jewellery were skill-based businesses. It was found that human capital formation in terms of education and skills has a positive impact on the performance of women owned businesses (Lerner et al., 1997).

### **5.3 Contribution to Total Family Income**

Attempts were made to measure the contribution of women to their family income. The profits generated by women entrepreneurs made a notable contribution to their total family income. (Ge. et al., 2022). 20 percent contribute to less than 20 percent of family income.

Table 4. Distribution of Sample Population by Contribution to Family Income

Contribution to family income	Number	Percent
0 to 20	24	20.3
21-40	41	34.7
41-60	22	18.6
61-80	6	5.1
81-100	25	21.2
Total	118	100

These were women from economically well-off families pursuing business as an activity of interest. 58 percent of women contributed between 20 to 80 percent of family income. Lastly, 21 percent of women contributed to more than 80 percent of family income. These women were among the main earners in the family, taking the responsibility of running the household and their business activity is need-based.

A one-way between subjects ANOVA showed significant effect of type of product manufactured on contribution to total family income at the  $p < .05$  level for the various products. [ $F(3, 114) = 3.22, p = 0.025$ ]. Post hoc comparisons indicated that the mean score for Food/Perfumes ( $M = 3.02$ ) was significantly different than Textiles ( $M = 2.23$ ). However, there was not a significant difference among the rest of the groups. Specifically, our results

showed that women making Food/Perfume made much greater contributions to family income as compared to Textile manufacturers.

It was observed in the analysis above those women producing Food/Perfume mainly belonged to low-income households. The contribution of female entrepreneurs is substantial where overall household incomes are low (Afrin et al., 2010).

#### **5.4 Proportion of Income Saved and Spent on Household Expenses**

Since personal income levels of Muslim women entrepreneurs were low, the proportion of income saved was less. Savings from small scale enterprises only helped to meet daily requirements (Hannington et al., 2022). 25 percent of the respondents were not able to save at all. 67 percent were saving less than 40 percent of their income. 15 percent of women could save more than 50 percent of their income.

Table 5. Distribution of Sample Population by Proportion of Income Saved and Proportion Spent on Household Expenses

Proportion of Income	Saved		Spent on Household Expenses	
	Number	Percent	Number	Percent
0-10	45	38.2	32	27.1
10 - 20	14	11.9	19	16.1
20-30	9	7.6	8	6.8
30-40	11	9.3	3	2.5
40-50	21	17.8	7	5.9

50-60	4	3.4	5	4.2
60-70	5	4.2	4	3.4
70-80	3	2.5	7	5.9
80-90	6	5.1	11	9.3
90-100	-	-	22	17.6
Total	118	100	118	100

ANOVA tests revealed a significant effect of type of product manufactured on proportion of income saved at the  $p < .05$  level for the various products. [ $F(3, 114) = 5.90, p = 0.001$ ]. Post hoc comparisons indicated that the mean score for Food/Perfumes ( $M = 20.48$ ) and Articles/Footwear ( $M = 21.58$ ) was significantly different than Textiles ( $M = 41.79$ ). Specifically, our results suggested that the proportion of income saved in case of those making Textiles is higher than the women making Foods/Perfume and Articles/Footwear. This was corroborated by findings above that the earnings of women owned textile businesses were more than those manufacturing culinary products.

Muslim women entrepreneurs made substantial contribution to total family income and were also required to spend on household expenditure. Women's engagement in economic activities is regarded as a solution for many problems particularly in low-income households (Muhammad et al., 2021). An analysis of the proportion spent on household expenses showed that 17 percent of women, spend almost their entire income on household expenses (Table 5). These families may not have any other source of income and the women may be the sole earners. 47 percent of women spent 50 percent and more of their income on their household. On the other hand,

27 percent of women did not contribute at all to household expenses. Their business activity may not be need-based and they probably belonged to economically well to do families.

A one-way between subjects ANOVA was conducted to compare the effect of type of products manufactured on proportion of income spent on household expenses in case of Food/Perfume, Textiles, Articles/Footwear and Jewellery. There was a significant effect of type of product manufactured on proportion of income spent on household expenses at the  $p < .05$  level for the various products. [ $F(3, 114) = 8.99, p = 0.000$ ]. Post hoc comparisons indicated that the mean score for Food/Perfumes ( $M = 59.76$ ) and Articles/Footwear ( $M = 65.53$ ) was significantly different than Textiles ( $M = 25.26$ ) and Jewellery ( $M = 32.78$ ). Statistically, it is proven that type of products manufactured influences proportion of income spent on household expenses. Specifically, our results suggested that women manufacturing products like Foods/Perfume and Articles/Footwear spend a larger proportion of their income on household expenses than those occupied in the manufacture of Textiles and Jewellery. As denoted earlier, the latter were those belonging to financially secure families with low dependence on female entrepreneurial income to meet household expenditure. On the other hand, the needs and demands of poorer families were greater than their economic resources necessitating large contributions from women's income.

### **5.5 Form of Contribution to Household Expenses**

Further probing was done to find out the areas of household spending (Table 6).



Table 6. Distribution of Respondents by Form of Contribution to Household Expenses

Contribution to Household Expenses	Number	Percent
Personal expenses	38	32.2
All household expenses	27	22.9
Miscellaneous household expenses	29	24.6
Taking care of children's needs/education	34	28.8
Medical expenses	2	1.7
Total	118	100

23 percent took care of all household expenses assuming greater financial responsibility. They contributed a great deal to the economic wellbeing of the family. Around 30 percent spent on fulfilling the needs of their children and some of them indicated that this was their main motive to take up enterprise. 32 percent of entrepreneurs revealed that they spent their income mostly on managing their personal expenses. They were not burdened with household responsibilities but had their incomes at their disposal. Specific responses related to household expenses include expenditure on food items, payment of electricity bills, travel expenses and payment to house help.

Form of Contribution to household expenses was further analysed based on type of products manufactured. Higher proportion of women making Articles/Footwear spent their income on managing total household expenses while those manufacturing Food/Perfume spent more on meeting their children's needs. On the other hand, more women producing Textiles and Jewellery used their income for their personal needs. Since they were not burdened with the financial responsibility of the household, they could focus on their interests and well-being.

## **6. CONCLUSION AND RECOMMENDATIONS**

The socioeconomic and educational backwardness of the Muslim community necessitates discussion about entrepreneurship among women. Besides, there may be instances where men in the family are out of work due to circumstances or lack of opportunities. Moreover, existence of discrimination against Muslims in the Indian formal job market has been reported (India. Sachar Committee, 2006). Consequently, the community witness backwardness at various levels. In such a situation, women can contribute to the economic well-being of the household through entrepreneurial ventures. Alternatively, women-owned enterprises can be a source of financial autonomy and provide opportunities to women to pursue their interests. However, these activities need to be carried out in strong adherence to Islamic values and principles as permissibility of women entrepreneurship is conditional in Islam.

Furthermore, the era of growing liberalisation and withdrawal of the State from the public domain has perpetuated imbalances in the structure, patterns of employment and institutions of the Indian labour market. Productive self-employment may provide expanding opportunities and can be used as a tool of inclusion. Manufacturing sector plays an important role in tackling inequality and unemployment since it is more labour intensive and less unequal. Muslim women possess artistic potential but their economic conditions are too unfavourable for this potential to be realized (India. Sachar Committee, 2006).

The examination of the amount and utilization of income indicates the motivating and inhibiting influencing women's work. Certain women undertake earning activities out of economic compulsion. Financial stringency at home pushes them out in search of additional sources of income. On the other hand, educated and qualified women from rich families seek work to pursue their interests rather than as a source of livelihood.

Further, choice of business is influenced by cultural factors and financial background of women. Products largely demanded by females are produced so that interaction with men is minimal. Those manufacturing traditional culinary products belong to poorer families, earn limited income, and contribute substantially to family income. Business women engaged in skill-based industries like manufacture of Textiles and Jewellery enjoy financial support from well-off families, gain higher returns in business and are not compelled to spend on meeting daily household requirements. Class distinction within the category of self-employed women is distinctly evident.

Consequently, determined efforts on the part of Muslim women to combat the stringent socioeconomic and political situation are needed. Continued and higher education creates substantive improvement in status as more educated women can earn higher incomes. Familial support is another major factor required for sustenance of women owned businesses. It is essential to create an environment conducive to female entrepreneurship that is consistent with their sociocultural background.

In Mumbai, Muslim women are concentrated in such businesses in the manufacturing industry that do not require high skills and expertise. Low level of skills confine women to production of low value goods generating low returns. Specialized skills are essential for increased productivity, and improved incomes. Professional training in business administration and management, product development would help in overcoming the tendency to select only traditional businesses. Use of Information and Communication Technology would increase access to markets. Women only training centres will be compatible with Islamic orientation of Muslim women. There is a need to link skill development organizations with entrepreneurship development agencies for effective interventions.

Finally, integrated efforts of Government, community, financial and educational institutions are needed. The preponderance of Muslim women in self-employment (due to its approval in Islam) and their increased involvement in the manufacturing sector suggests that appropriate interventions will help in alleviating their economic vulnerability.

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