

Women and Entrepreneurship: A Study in the Light of Islamic Teachings

** Sana Kishwer*

M.Phil Research Scholar, Fatima Jinnah Women University, Rawalpindi

*** Dr. Aayesha Rafiq*

Head, Department of Islamic Studies, Fatima Jinnah Women University, Rawalpindi

Abstract

Entrepreneurship is an emerging trend in the world at large. Youth is attracted and engaged in entrepreneurship globally. Females are approximately 50 percent of the total population and their role in a country's economy is vital. We have moved far ahead of a social system in which one man used to be the sole breadwinner for five to ten family members. Today, due to inflation, it is not possible for a single man to take care of the financial needs of so many dependents. Secondly, women are getting educated and many of them are pursuing higher education. Therefore, parents and country expect them to be productive members of society. On the other hand, in conservative Muslim societies this mind set still exists that women cannot own their own income generating projects or are not allowed to interact with men for their business activities. It is a general understanding that Islam prohibits women to participate in income generating activities and go outside their homes and interact with men for the sake of business and earning a livelihood. This situation marks the importance of the current research. This article explains the position of women regarding their engagement in business and social entrepreneurship in the light of Qur'anic verses and Islamic history. It is concluded that Islam gives equitable rights to women and men in an Islamic society. Although, Islamic social norms place the primary role of livelihood on men's shoulders, but it does not prohibit women from earning money or owning their own business enterprise.

Keywords: women, entrepreneurship, Islam, social entrepreneurship, business enterprise.

Introduction

Entrepreneurship is related to those actions which are used for establishing an industry or a new business. It was in 1700s when the concept of entrepreneurship was first recognized in the world. In practice, the concept of entrepreneurship is used for making something which is new and to use such kind of new ways which produce something that already exists. Entrepreneur is a person who accepts modernization and

fully transforms modernization into the economic field. According to Drucker, 'entrepreneurship is a practice it is neither a science nor an art'.¹ Entrepreneurship moves the economic resources from the lower area to the higher area for the better production and the larger income, the market entrepreneurs are innovators that provide the goods to the markets which the market demands. An entrepreneur is a person who takes risks for the production of new business, has a capacity of judgment to identify possible income chances.²

Islam sets a clear guideline for doing business and strictly prohibits corruption, greediness, misuse and dishonesty. According to Islamic teachings any person who gains unlawful profit is a sinner. Muslim entrepreneurs are allowed to engage in business, which is morally accepted and socially recognized. Business activities, which involve sale and purchase of unlawful commodities like drugs, wine, usury, gambling are not allowed in Islam. Similarly, any other unethical activity or hypothetical business which involves ambiguity (gharar) is also not allowed under Islamic entrepreneurship.

Islam lays great stress on fair dealings and honesty in business, which are common ethical norms and standards for carrying out business or entrepreneurship. However, Muslims by virtue of their belief in Allah Almighty are expected to be more conscious and God fearing in their business engagements. Qur'an states in Surah al-Nisa, verse 124 that:

وَمَنْ يَعْمَلْ مِنَ الصَّالِحَاتِ مِنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَأُولَٰئِكَ يَدْخُلُونَ الْجَنَّةَ وَلَا يُظْلَمُونَ نَقِيرًا³

Whoever, male or female, does good deeds and is a believer, then such people shall enter Paradise, and they shall not be wronged in the least.

Islam gives equal right and status to both men and women and this is clearly mentioned in the Holy Quran. Under Islamic family institution men and women have different responsibilities, but both are treated as equitable almost in all aspects of life. Prophet Muhammad (PBUH) gave same status to both genders and inculcated respect for each other. Moreover, in Islam women are celebrated as a self-governing legal entity, which have the capacity to organize and run a business. Before Islam, women participated in different matters and managed the property. Prophet Muhammad (PBUH) also encouraged them to participate in various activities, trade and commerce, which was common at that time. Hazrat Khadija (R.A) is the prime example of that society and the Prophet Muhammad's support extended to Hazrat Khadija even before prophet-hood. Many women companions of the Prophetic era were well known in many fields and we can take them as an example today. Those women participated in writing, editing, trade and commerce, agriculture, and business and other related

fields.⁴

Muslim women can earn her own money and she has a right to enter into legal contracts and manage her property, money and legal matters. The Quran says:

لِّلرِّجَالِ نَصِيبٌ مِّمَّا كَسَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا كَسَبْنَ

“For men there is a share of what they earned, and for women, a share of what they earned.”

In the global context, women empowerment carries great importance. Women are half of the population and no country can flourish if half population is non-participative in the country's economy. In Islam, there is no restriction on education of women. Islam gives equal rights to both men and women. Women can become an important part of a flourishing society, if provided opportunities. Women can change the destiny of any country by showing their devotion towards its economic activities.⁶

Literature Review

Not much literature is available on the given subject, specifically related to the Islamic point of view on the involvement of Muslim women in entrepreneurship activities. Prof. Anis Ahmad writes in his book *Women and Social Justice: An Islamic Paradigm* (1996), the primary institution and responsibility for a woman is her family and all other things are considered as secondary.⁷ Islam gives an independent role to women in the social and economic system. In Islam, there is no objection/problem for women to establish and run a business. It is discussed that many Muslim women successfully established institutions in an ideal Islamic society.

In Islamic social system, it is the innovatory fact that the women can conduct the business by her own name in both pre as well as post marriage situations. Furthermore, the Quran discusses that woman can save, invest, and distribute the money according to her decision, as mentioned in verse 35 of Surah Al Ahzab that women have to pay Zakat.⁸ How can Zakat be incumbent on woman, if she is not allowed to own, inherit or earn her own living and establish her own business? In contemporary Islamic discourses, this allowance is not properly discussed, but some of the renowned scholars have discussed the economic dimension of Zakat in detail like Sayyed Abu A'la Maududi (1903-1979) and *Yusuf al-Qardawi*. Zakat is not only applicable on jewelry, but is also levied on those savings which comes from business stock and personal wealth. This clearly shows that the obligation to pay zakat on woman has granted her the right of investment, earning and participation in economic activities.

Islam plays an important role in a Muslim women's life. In this paper, it is clear that wearing hijab facilitates women's access to enter into the business networks with

grace and security and family support is also very important. It is discussed that trade and commerce have always been an important part of Islam and Makkah was the center of trade activities. Islam gives inspiration to society to involve in entrepreneurship because the excess of profit, which is earned by entrepreneurs, for the welfare of society. In Islam, there is no discrimination, women can take part in different activities. When women are involved in various entrepreneurial activities, it will empower them in social, economic and cultural fields, which makes them able to take a decision at homes as well as outside the family. Some of the verses and ahadith are also mentioned in this article to support this idea. The early Muslim female entrepreneurs took part in different fields like farming, trading and work as an artist (calligraphy). In the end some cases of Muslim entrepreneurs from different countries are discussed, e.g. Bangladesh, Malaysia, Indonesia, Pakistan, India and North Nigeria.

John C McIntosh, and Samia write in their article 'Beyond the veil: The influence of Islam on female entrepreneurship in a conservative Muslim context' (2010) that in high, middle and low income countries phenomena of female entrepreneurship is growing. This paper also deliberates on the question that how is female entrepreneurship shaped by Islamic traditions & Sharia in a conservative Muslim context? Mauro F Guillen discusses in the book *Women Entrepreneurs* that it is mainly based on the case study research about those women who become successful entrepreneurs. The writer discusses that role of women in entrepreneurship is admirable, but more attention needs to be given to gender dynamics, education, culture and family structures and traditions. Anil Kumar and R. Rahman discuss in their book *Women Entrepreneurship* that women are becoming popular in different fields, making their position strong and raising their status in society. An overview of the last five decades is discussed in this book that how the women were appearing in the fifties and in 21st century. In the fifties, men were not able to carry family responsibility because of low income; therefore women took the responsibility of her family. In the sixties, the situation becomes better and women received education from schools and colleges and they started their business on a small level at homes. Women entrepreneurs of 21st century are a source of inspiration for others.

In developing Asian countries, presently the important issue is the development of entrepreneurship related to the economic improvement. Mostly in these countries due to the lack of skilled workers and technology the main cause of the economic backwardness is lack of entrepreneurship. This article suggests that participation of women in economic field can help to reduce the poverty from the society and the main focus of this paper is on women entrepreneurs in SMEs (Small Medium Enterprises).

Methodology

This research is qualitative. It pertains to understanding of various factors affecting the participation of Pakistani women in independent business activities. For this purpose, interviews were taken from approximately fifty women who are engaged in Entrepreneurial activities. The sample is divided into three categories, women engaged in upper level entrepreneurship activities with leading businesses and a brand name, women engaged in the middle level entrepreneurship activities who have made a name in their communities and are successfully running their business for more than five years and finally the lower level of entrepreneurship activities in which women have established small scale business and have been into this business for less than five years. The questioner was developed of about twenty to twenty five questions and all were open ended. Their interviews were recorded and the contents of the interviews were analyzed thoroughly. All women selected as the sample out of the population were women engaged in social enterprise at either of the three levels mentioned above and the sample was selected through purposive sampling. The population from which sample was selected were Pakistani Muslim women residing in Rawalpindi and Islamabad or at least who have established their branches in Rawalpindi and Islamabad.

Besides this the concept of entrepreneurship is explored from various books and articles written by Pakistani authors and foreign authors. So literature has also been reviewed and examined to understand the concept of entrepreneurship. This research is based on the study of Pakistani women and the impact of religious orientation & understanding of Islam is also taken into consideration. Thus, primary sources of Islam, which are the Quran and Sunnah are studied and verses relevant to the topic are selected for this study. To understand the Islamic perspective, Muslim history is studied and examples are selected from Muslim history where Muslim women have contributed towards entrepreneurship and have become role models.

Concept of Entrepreneurship

Entrepreneurship is related to those actions which are used for establishing an industry or a new business. In 18th century the concept of entrepreneurship was first recognized.⁹ The word entrepreneur originates from the French word, *entreprendre*, which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business or enterprise. It has been defined as the "capacity and willingness to develop, organize, and manage a business venture along with any of its risks in order to make a profit"¹⁰. Traditionally, an entrepreneur has been defined as "a person who organizes and manages any

enterprise, especially a business, usually with considerable initiative and risk"¹¹

According to Drucker¹² (1909-2005) entrepreneurship is a practice; it is neither a science nor an art. The entrepreneurship moves economic resources from lower area to the higher area for better production and larger income, market entrepreneurs are innovators that provide the goods to the markets which the market demands. An entrepreneur is a person who takes risks for the production of new business, has a capacity of judgment, to identify possible income chances.¹³ Richard Cantillon¹⁴ (1680 -1734) defines entrepreneurship in following words, "Entrepreneurship is defined as self-employment of any sort. Entrepreneurs buy at certain prices in the present and sell at uncertain prices in the future. The entrepreneur is a bearer of uncertainty." According to this definition an entrepreneur is a person who buys things at a certain price, but sells it at uncertain prices in the future means that an entrepreneur is taking a risk, not knowing what will be the demand and the price of a commodity he purchased in the past at a certain price. Risk bearing and uncertainty in a business establish the Islamic concept of financial transactions and make an enterprise lawful under Islam. Therefore, this definition is compatible with Islam.

According to Jean Baptiste Say¹⁵ (1767 -1832) an entrepreneur takes into account all expenses incurred in production of an item or a product and estimates the final value of the product which includes his profit. He also takes into consideration the initial capital and other expenses incurred such as rent, transportation, wages and interest. He also adds to it the profit specified for himself. As Smiths (1976), gives the earliest definition of entrepreneurship as "The transformation of demand into supply for profits"¹⁶. According to A.H. Cole¹⁷ (1889-1974), 'Entrepreneurship is the purposeful activity of an individual or a group of associative individuals, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services."¹⁸

Different scholars take entrepreneurship in a different way. If we analyses these definitions, we come across two main points of entrepreneurship common to all definitions; innovation and risk-bearing. An entrepreneur is mainly concerned with innovation in his product or invention and then carries a risk of doing business of that product. Entrepreneurs keep it in mind that the innovation must fulfill the requirements of their customers. Innovation is always according to need of customers and the change occurs from time to time. Entrepreneurs use different techniques to make their services better as the examples of fruit juice, which are now saved in juice containers rather than in bottles. People can easily carry and use it, after using they can throw it. It is the invention which is according to need and desire.

The second point is risk-bearing and it's a very important point in entrepreneurship because involvement of risk gives a birth to creativity. If anyone is trying to do something different or new it is also risk because the person who is taking risk does not know what will be the end. It can be in the form of profit or loss due to the changing requirements of customers, there can be competition, which is increasing day by day and also can be many factors which influence on the enterprise. An entrepreneur is a risk bearer not the risk avoider; he must have ability to bear any sort of loss or profit. As the Japanese saying "Fall seven times, stand up eight" it can be applied to entrepreneurs.¹⁹

Background & Evolution of Entrepreneurship

The word 'entrepreneur' was first used in 1723. It is used as a quality of leadership, initiative and innovation in new venture design. For the history of entrepreneurship the study reaches back in 18th century where the work of Richard Cantillon and Adam Smith, they were the foundational to classical economics.²⁰ In 19th century the particular meaning of this term is attributed to the French economist Jean Baptiste Say. In 19th century Jean Baptiste set it in this way "the entrepreneur shifts economic resources out of an area of lower and into an area of higher productivity and greater yield". In 20th century the term was associated with Joseph Schumpeter. He gives the description of word entrepreneur in the sense of innovator. He said "the function of entrepreneur is to reform or revolutionize the pattern of production."

Since entrepreneurship is an emerging concept, especially in the East not much literature is available on this subject. After going through the available literature term "entrepreneurship" seems to have variety of categorizations proposed by different scholars and economists. There is no need of going into the classification and categorization of the concept, but two broad divisions of entrepreneurship is recognized by all, which are as follows:

- a. Social entrepreneurship
- b. Business entrepreneurship

a. Social Entrepreneurship

"A social entrepreneur is someone who recognizes a social problem and uses entrepreneurial principles to organize, create, and manage a venture to make social change." "The main aim of a social enterprise is to further its social and environmental goals. This need not be incompatible with making a profit - but social enterprises are often non-profits. Social enterprises are for 'more-than-profit'.²¹

Concept of social entrepreneurship is used for solving the social problems like poverty, illness, etc., it used as a key to make a better life. Greg Dees is known as a

father of social entrepreneurship, he says that , social entrepreneurs are innovators according to Schumpeter but they should have a social mission. Their ideas and decisions are bold. They are making efforts for the positively changing and better improvement in society.²²

b. Business Entrepreneurship

Business entrepreneurship is referred to business field and someone who performs entrepreneurship in business is called business entrepreneur. According to him, entrepreneurship is very important and has essential parts for the betterment and improvement of society. Keeping the view of innovation he said that the managers should have innovation and must use it in their work. “This kind of entrepreneurship is practiced within the sphere of existing organizations is sometimes referred as intrapreneurship.”²³

Business entrepreneurs are more concerned with earning profit. They want to expand and develop their business, they also want to improve the society, but their primary concern is their business progress. Their main objective is to fulfill the needs of their customers, for this purpose they make changes from time to time.²⁴

Women in Entrepreneurship in the World in 21st Century

During 1960's and 70's the journey of women in entrepreneurship started. In the 21st century, they are taking an important part in the global economy for business development. “One is the explosion of women-owned businesses; the second is international trade”.²⁵ Now women are running their own business by themselves on a large scale as compared to men. In developed countries, women are much more facilitated. The literacy rate is high, they are provided with entrepreneurial skills, give liberty to choose the business. There is no gender discrimination, this gives them confidence and they are showing their entrepreneurial activities without any hindrance. All these factors help them to become a successful entrepreneur.²⁶

As mentioned earlier in the journey of women entrepreneurship started during 1960's and 70's. Now in present century women are increasingly involved in different activities and showing their capabilities. If we compare men with women then we come to know that women are now more active than men and they are doing their own businesses either traditional or non-traditional. Women have right to do work and take active part in different activities in developed countries. Education is high, provide different skills to entrepreneurs for development and they have liberty of choice. This environment gives them confidence for becoming successful entrepreneurs.

In the 21st century use of new technology, providing information by using different ways and so many competitions are there in the business field. In the past,

there were so many difficulties in the business field to achieve the goals or attain profit, but now the situation is not the same people are doing hard work and are using different techniques at work for achieving their goals so human resources are becoming very beneficial for the development of any country. Now entrepreneurship is used as a solution to overcome the problems, although it's risky, but through invention things are improving day by day. Women entrepreneurs are also proving their skills in business field and giving their full contribution to overcome the problems of economic development.

In 21st century women entrepreneurs want to prove their capabilities through their skills and want to be supported for their families. By engaging in entrepreneurial activities they help their husbands for a better lifestyle, to give good education to their children, etc. now they are developing themselves in a manner that they possess all capabilities of doing business.²⁷ Now in business people use different and innovative techniques for the betterment of their business, but in the past people faced many difficulties in the business field. They had less resources to avail opportunities. Entrepreneurship involves risk, but beneficial for solution of problems and through entrepreneurship entrepreneurs are becoming successful. In 21st century women have played important role in different fields. They are taking active part in economic field and through their income they are supporting their families also.

Islam and Entrepreneurship

Quranic Text

Qur'anic verses related to the concept of entrepreneurship or equality of men and women in matters of blessings and rewards for their efforts are given below:

Men & women are equal

Islam gives equal rights to both men and women even in religious deeds, and both will be rewarded or punished in here after. The Holy Quran mentions the religious equality of men and women in verse# 124 of Surah Nisa.

وَمَنْ يَعْمَلْ مِنَ الصَّالِحَاتِ مِنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَأُولَٰئِكَ يَدْخُلُونَ الْجَنَّةَ وَلَا يُظْلَمُونَ نَقِيرًا²⁸

Whoever, male or female, does good deeds and is a believer, then such people shall enter Paradise, and they shall not be wronged in the least.

Men and women will be equally accountable for worship and their deeds as Quran says:

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا

رِجَالًا كَثِيرًا وَنِسَاءً وَاتَّقُوا اللَّهَ الَّذِي تَتَسَاءَلُونَ بِهِ وَالْأَرْحَامَ إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا²⁹

O men, fear your Lord who created you from a single soul, and from it created its match, and spread many men and women from the two. Fear Allah in whose name you ask each other (for your rights), and fear (the violation of the rights of) the womb-relations. Surely, Allah is watchful over you.

And again in the Qur'an:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ
أَتْقَاكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ³⁰

O mankind, We have created you from a male and a female, and made you into races and tribes, so that you may identify one another. Surely the noblest of you, in Allah's sight, is the one who is most pious of you. Surely Allah is All Knowing, All-Aware.

Men and women have similar responsibilities and equitable rights which are given to them by Allah Almighty.

Quran always address both men and women equally and this is a clear proof that there is no discrimination. In these verses it is mentioned that men and women both are equal because both are addressed equally at the same time. If both have faith, then both will be rewarded and will enter into paradise and there will be no discrimination between them because the sight of Allah only those are superior who have Taqwa. Believing men and women addressed together as a friend and protector and will be rewarded for their good deeds and will be punished for their misdeeds and they are the follower of Allah and His messenger.

Men & women are each other's support

Men and women have same responsibilities which are given to them by Allah Almighty.

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ
الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَٰئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ³¹
The believers, male and female, are friends to each other. They bid virtue and forbid vice and establish Salah and pay Zakah and obey Allah and His Messenger. Those are the ones whom Allah will bless with mercy. Surely, Allah is Powerful, Wise.

Men and Women Pay zakat

As it is mentioned in the Holy Quran:

إِنَّ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْقَانِتِينَ وَالْقَانِتَاتِ وَالصَّادِقِينَ

وَالصَّادِقَاتِ وَالصَّابِرِينَ وَالصَّابِرَاتِ وَالْخَائِضِينَ وَالْخَائِضَاتِ وَالْمُتَصَدِّقِينَ وَالْمُتَصَدِّقَاتِ وَالصَّائِمِينَ
وَالصَّائِمَاتِ وَالْحَافِظِينَ فُرُوجَهُمْ وَالْحَافِظَاتِ وَالذَّاكِرِينَ اللَّهَ كَثِيرًا وَالذَّاكِرَاتِ أَعَدَّ اللَّهُ لَهُمْ
مَغْفِرَةً وَأَجْرًا عَظِيمًا³²

Surely, Muslim men and Muslim women, believing men and believing women, devout men and devout women, truthful men and truthful women, patient men and patient women, humble men and humble women, and the men who give Sadaqah (charity) and the women who give Sadaqah, and the men who fast and the women who fast, and the men who guard their private parts (against evil acts) and the women who guard (theirs), and the men who remember Allah much and the women who remember (Him) – for them, Allah has prepared forgiveness and a great reward.

This verse talks about the believing Muslim men and women. The main point in this verse is “for men and women who give in charity”. It is common sense that charity work done by those people who have money or other sources of income. Here men and women both are addressed and if the women have no source of income then how she can do charity work. So it's clear that women have right to earn money then she will be able to do a charity work and will be helpful for society.

Allah Almighty says in Qur'an:

لِّلرِّجَالِ نَصِيبٌ مِّمَّا كَتَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا كَتَبْنَ³³

Do not covet something in which Allah has made some of you superior to others. For men there is a share of what they earned, and for women, a share of what they earned. Pray to Allah for His grace. Surely, Allah is All-Aware of everything.

“Some interpreter argue that in this verse ‘earn’ means here to do good deeds as Qatadah (R.A) said earn means good actions while Ibn Abbas had the opinion that ‘earn’ means to strive for financial benefits. Imam Qurtabi prefers this meaning by arguing that next to this verse also consist of commandment about inheritance. Some other commentator also second the opinion of Imam Qurtabi (RA). Messenger of Allah Almighty also allows women to participate in economic activities.”³⁴

All above verses show that there is no discrimination between men and women. Both are equal in religious as well as in social aspect and this point is verified by all these verses.

Men and Women both have Right of Allegiance

As Hazrat Aisha (R.A) said that Prophet Muhammad (PBUH) takes the pledge

from women by only their words and for reference she recite this verse of Holy Quran:³⁵

يَا أَيُّهَا النَّبِيُّ إِذَا جَاءَكَ الْمُؤْمِنَاتُ يُبَايِعْنَكَ عَلَى أَنْ لَا يُشْرِكْنَ بِاللَّهِ شَيْئًا وَلَا يَسْرِقْنَ وَلَا يَزْنِينَ وَلَا يَقْتُلْنَ أَوْلَادَهُنَّ وَلَا يَأْتِينَ
بِبُهْتَانٍ يَفْتَرِينَهُ بَيْنَ أَيْدِيهِنَّ وَأَنْفُسِهِنَّ وَلَا يَعْصِيَنَّكَ فِي مَعْرُوفٍ فَبَايِعُهُنَّ وَاسْتَعْفِفْنَ لهنَّ اللَّهُ إِنَّ اللَّهَ عَفُورٌ رَحِيمٌ³⁶

O you who believe, when the believing women come to you, seeking bai'ah (a pledge of allegiance) with you that they will not ascribe any partner to Allah, and will not commit theft, and will not commit fornication, and will not kill their children, and will not come up with a false claim (about the parentage of a child) that they falsely attribute (to the sperm of their husbands being dropped) between their hands and their feet (i.e. their private parts), and will not disobey you in what is recognized (in Shariah), then take them in your bai'ah, and pray Allah for their forgiveness. Surely Allah is Most-Forgiving, Very-Merciful.

If men are not available women can go out for their needs and income

In the early time and in rural areas women are advancing help to their husbands and fathers in fields and other activities especially at that time when there is unavailability of men.³⁷ They become the helping hands of men to graze their animals. There is also an incident when Hazrat Musa (A.S) left the Egypt and went to Median. He saw that two girls looking after their sheep then he helped them it is mentioned in Holy Quran as:

وَلَمَّا تَوَجَّهَ تَلْقَاءَ مَدْيَنَ قَالَ عَسَىٰ رَبِّي أَنْ يَهْدِيَنِي سَوَاءَ السَّبِيلِ³⁸

When he set out towards Madyan, he said, .I hope my Lord will guide me to the straight path.

وَلَمَّا وَرَاةَ مَاءِ مَدْيَنَ وَجَدَ عَلَيْهِ أُمَّةٌ مِنَ النَّاسِ يَسْقُونَ وَوَجَدَ مِنْ دُونِهِمُ امْرَأَتَيْنِ تَذُودَانِ قَالَ مَا خَطْبُكُمَا قَالَتَا لَا نَسْقِي حَتَّىٰ يُصَدِرَ الرِّعَاءَ وَأَبُونَا شَيْخٌ كَبِيرٌ³⁹

And when he arrived at the waters of Madyan, he found a large number of people watering (their animals) and found, aloof from them, two women keeping (their animals) back. He said, .What is the matter with you?. They said, .We cannot water (our animals) until these shepherds take (their animals) back after watering them, and our father is very old man..

فَسَقَىٰ لَهُمَا ثُمَّ تَوَلَّىٰ إِلَى الظِّلِّ فَقَالَ رَبِّ إِنِّي لِمَا أَنْزَلْتَ إِلَيَّ مِنْ خَيْرٍ فَقِيرٌ⁴⁰

So he (Musa) watered (their animals) for them, then he turned to a shade and said,. My Lord, I am in need of whatever good you send down to me.

Women should cover themselves properly

It is obligatory for women to wear hijab and cover herself when she goes outside of the home because this is consider as modified Islamic dress which is defined by Quran and Sunnah. According to Islam it is prohibited for women to go outside of the home by using perfume or make up. Women must cover herself from strangers (Na Mehrum) because Islam does not permit any Muslim women to come in front of strangers without covering herself properly. As Quran said:

وَقُلْ لِلْمُؤْمِنَاتِ يَعْضُمْنَ مِنْ أَبْصَارِهِنَّ وَيَحْفَظْنَ فُرُوجَهُنَّ وَلَا يُبْدِينَ زِينَتَهُنَّ إِلَّا مَا ظَهَرَ مِنْهَا
وَلْيَضْرِبْنَ بِخُمُرِهِنَّ عَلَىٰ جُيُوبِهِنَّ وَلَا يُبْدِينَ زِينَتَهُنَّ إِلَّا لِبُعُولَتِهِنَّ أَوْ آبَائِهِنَّ أَوْ أَبْنَائِهِنَّ
أَوْ إِخْوَانِهِنَّ أَوْ إِخْوَاتِهِنَّ أَوْ بَنِي إِخْوَانِهِنَّ أَوْ مَا مَلَكَتْ أَيْمَانُهُنَّ أَوِ التَّابِعِينَ غَيْرَ أُولِي الإِرْبَةِ مِنَ الرِّجَالِ أَوِ الطِّفْلِ الَّذِينَ لَمْ يَظْهَرُوا عَلَىٰ عَوْرَاتِ النِّسَاءِ وَلَا يُضْرِبْنَ
بِأَرْجُلِهِنَّ لِيُعْلَمَ مَا يُخْفِينَ مِنْ زِينَتِهِنَّ وَتُوبُوا إِلَى اللَّهِ جَمِيعًا أَيُّهَا الْمُؤْمِنُونَ لَعَلَّكُمْ تُفْلِحُونَ⁴¹

And tell the believing women that they must lower their gazes and guard their private parts, and must not expose their adornment, except that which appears thereof, and must wrap their bosoms with their shawls, and must not expose their adornment, except to their husbands or their fathers or the fathers of their husbands, or to their sons or the sons of their husbands, or to their brothers or the sons of their brothers or the sons of their sisters, or to their women, or to those owned by their right hands, or male attendants having no (sexual) urge, or to the children who are not yet conscious of the shames of women. And let them not stamp their feet in a way that the adornment they conceal is known. And repent to Allah O believers, all of you, so that you may achieve success.

This verse talks about the Muslim women and gives order to the believing women to cover her in a proper way that she is not allowed in sight of Islam to expose herself in front of any Ghair-Mehrum. She has to cover herself except her Mehrum relatives like father, husband, brothers, sons etc.

A woman who is a true Muslim tries to fully avoid mixing with men because Islam does not allow for it. And an obedient Muslim woman who is on the level of Taqwa has accepted naturally the will of Allah because she knows that He knows better

for her in all matters.

Prescribed manners for men

Islam lays broad general principles or a framework within which these activities are to be carried out e.g. for any business activity there are laws for business transaction and certain principles which governed them. For Muslim women Islam lays down specific decorum to interact with men such as dressing up modestly, covering their Satar lowering their gaze and speaking in a modest manner. Some manners are prescribed for men in Islam when they are intermingling with women; men are expected to cover their Satar, lower their gaze and behave in a modest way giving respect to Muslim women.

قُلْ لِلْمُؤْمِنِينَ يَغُضُّوا مِنْ أَبْصَارِهِمْ وَيَحْفَظُوا أْفْرُوجَهُمْ ذَلِكَ أَزْكَى لَهُمْ إِنَّ اللَّهَ خَبِيرٌ بِمَا يَصْنَعُونَ⁴²

Tell the believing men that they must lower their gazes and guard their private parts; it is more decent for them. Surely Allah is All-Aware of what they do.

This clearly shows that Islam does not discriminate between men and women and lays down similar rules, interaction or intermingling for both.

Anything which is not prohibited is permissible

Regarding involvement in business enterprise nowhere in the primary religious text. It is explicitly prohibited that Muslim women cannot participate in it; therefore something which is not prohibited is generally allowed.

“The initial presumption for all things is permissibility unless an evidence indicates prohibition”⁴³

The jurists have deduced this maxim of permissibility of things from the obvious verses of the Qur'an. For example:

وَسَخَّرَ لَكُمْ مَافِي السَّمَاوَاتِ وَمَافِي الْأَرْضِ جَمِيعًا مِنْهُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يَتَفَكَّرُونَ⁴⁴

He has subjugated for you whatever there is in the heavens and whatever there is in the earth, all on His own. Surely in this there are signs for a people who reflect.

أَلَمْ تَرَ أَنَّ اللَّهَ سَخَّرَ لَكُمْ مَافِي السَّمَاوَاتِ وَمَافِي الْأَرْضِ وَأَسْبَغَ عَلَيْكُمْ نِعْمَهُ ظَاهِرَةً وَبَاطِنَةً⁴⁵

Have you not seen that Allah has subjugated for you what is in the heavens and what is on the earth, and has perfected His blessings on you, both outward and inward? But among people there are those who debate about Allah with no knowledge, no guidance and no book to enlighten.

In Islamic law, the initial rule and origin for all things is permissibility as they are

created by the Creator of this universe. There is a legal maxim that 'Al asl fil asya al ibah' This Islamic legal maxim is upheld by Imam Shafa'i and many Hanafi jurists like al-Karkhi. They hold the view point that the reality of all things is permissibility till it is prohibited through some legal evidence. The wisdom behind this maxim is that Allah Almighty has produced all things for benefit of human beings so they should be consumed and cherished.⁴⁶

Within Islamic framework there are some priority roles assigned to men and women. Men are expected to be bread winner of the family thus the obligation of earning money and giving provisions to family rests on men's shoulder whereas on the other hand Muslim women are expected to look after the internal domain of the house and looking after the children. This is simply a division of work load in an Islamic setup. However, there are segments of women in contemporary society who are not married or are widowed or divorced who have to earn a living for themselves or their children willingly or unwillingly.

1. Women in Entrepreneurship in Muslim History

Agriculture and Farming

Women become helping hands of men to graze their animals and in farming there is also an incident when Hazrat Musa (A.S) left the Egypt and went to Median. He saw that two girls are looking after their sheep then he helped them it is mention in Holy Quran as:

وَلَمَّا تَوَجَّهَ تَلْقَاءَ مَدْيَنَ قَالَ عَسَىٰ رَبِّي أَن يَهْدِيَنِي سَوَاءَ السَّبِيلِ⁴⁷

When he set out towards Madyan, he said, I hope my Lord will guide me to the straight path.

وَلَمَّا وَرَدَ مَاءَ مَدْيَنَ وَجَدَ عَلَيْهِ أُمَّةٌ مِنَ النَّاسِ يَسْقُونَ وَوَجَدَ مِنْ دُونِهِمُ امْرَأَتَيْنِ تَذُودَانِ قَالَ مَا

خَطْبُكُمَا قَالَتَا لَا نَسْقِي حَتَّىٰ يُصَدِرَ الرِّعَاءَ وَأَبُونَا شَيْخٌ كَبِيرٌ⁴⁸

And when he arrived at the waters of Madyan, he found a large number of people watering (their animals) and found, aloof from them, two women keeping (their animals) back. He said,. What is the matter with you?. They said,. We cannot water (our animals) until these shepherds take (their animals) back after watering them, and our father is very old man.

فَسَقَىٰ لَهُمَا ثُمَّ تَوَلَّىٰ إِلَى الظِّلِّ فَقَالَ رَبِّ إِنِّي لِنَا أَنزَلْتَ إِلَيَّ مِنْ خَيْرٍ فَقِيرٌ⁴⁹

So he (Musa) watered (their animals) for them, then he turned to a shade and said, .My Lord, I am in need of whatever good you

send down to me.

Islam is not against the women's work outside of home but restrict those factors which might cause of problems in society. There is no restriction for her to involve in lawful activities for livelihood outside of home if she takes care and follows all those restrictions which are given by Islamic Sharia. ⁵⁰

عَنْ عَائِشَةَ، قَالَتْ خَرَجَتْ سَوْدَةُ بِنْتُ زَمْعَةَ لَيْلًا فَرَأَاهَا عُمَرُ فَعَرَفَهَا فَقَالَ إِنَّكَ وَاللَّهِ يَا سَوْدَةُ مَا تَخْفَيْنَ عَلَيْنَا، فَرَجَعَتْ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَذَكَرَتْ ذَلِكَ لَهُ، وَهُوَ فِي حُجْرَتِي يَتَعَشَّى، وَإِنِّي فِي يَدِي الْعَرَقَا، فَأُنزِلَ عَلَيْهِ فَرَفَعَ عَنْهُ وَهُوَ يَقُولُ "قَدْ أُذِنَ لَكُنَّ أَنْ تَخْرُجْنَ لِحَوَائِجِكُنَّ". ⁵¹

Narrated by Hazrat Aisha (R.A) "Once Saudah bint Zam'a went out at night for some need, and 'Umar saw her' and recognizing her, he said (to her), "By Allah, O Saudah! You cannot hide yourself from us." So she returned to Prophet (PBUH) and mentioned that to him while he was sitting in my dwelling taking his supper and holding a bone covered with meat in his hand. Then the divine revelation was revealed to him and when that state was over, he Prophet Muhammad (PBUH) was saying": "O women, You have been allowed by Allah to go out for your needs."

It shows that Islam does not restrict women from going outside home when she needs something or for any lawful requirements.

عَنْ عَائِشَةَ، قَالَتْ كَانَ الرُّكْبَانُ يَمْشُونَ بِنَا وَنَحْنُ مَعَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مُحْرِمَاتٌ فَإِذَا حَادُوا ابْنًا سَدَلَتْ إِحْدَانَا جَلْبَابَهَا مِنْ رَأْسِهَا إِلَى وَجْهِهَا فَإِذَا جَاوَزُونَا كَشَفْنَاهَا. ⁵²

It is reported by Hazrat Aishah (R.A): "Riders would pass by us when we were performing the rites of pilgrimage with Allah's messenger. When they came near us, we would let down our outer garments from our head over our faces and when they had passed on, we would uncover our faces."

قَالَ ابْنُ جُرَيْجٍ أَخْبَرَنَا قَالَ أَخْبَرَنِي عَطَاءٌ، إِذْ مَنَّعَ ابْنُ هِشَامٍ الرِّسَاءَ الطَّوَاتَ مَعَ الرِّجَالِ قَالَ كَيْفَ يَمْتَنِعُهُنَّ، وَقَدْ طَاتَ رِيسَاءُ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَعَ الرِّجَالِ فُلْتُ أَبْعَدَ الْحِجَابِ أَوْ قَبْلَ قَالَ إِي لَعَمْرِي لَقَدْ أَدْرَكَتُهُ بَعْدَ الْحِجَابِ. فُلْتُ كَيْفَ يُحَالِطَنَّ الرِّجَالُ قَالَ لَمْ يَكُنَّ يُحَالِطَنَّ كَانَتْ عَائِشَةُ. رَضِيَ اللَّهُ عَنْهَا. تَطَوُّتُ حَجْرَةً مِنَ الرِّجَالِ لِأَخْتِ الطُّهْمِ، فَقَالَتْ أَمْرًا أَنْ تَطْلُقِي نَسْتَلِمُ يَا أُمَّ الْمُؤْمِنِينَ. قَالَتْ { انْطَلِقِي } عَنْكَ، وَأَبَتْ. { وَكُنَّ } يَخْرُجْنَ مُتَكَبِّرَاتٍ بِاللَّيْلِ، فَيَطْفِئْنَ مَعَ الرِّجَالِ، وَلَكِنَّهُنَّ

كُنَّ إِذَا دَخَلْنَ الْبَيْتَ قُمْنَ حَتَّى يَدْخُلْنَ وَأُخْرِجَ الرِّجَالُ، وَكُنْتُ آتِي عَائِشَةَ أَنَا وَعُبَيْدُ بْنُ عُمَيْرٍ وَهِيَ
مُجَاوِرَةٌ فِي حَوْفِ نَبِيرٍ. قُلْتُ وَمَا حَجَابُهَا قَالَ هِيَ فِي قُبَّةٍ تُرَكِبُهَا لَهَا غِشَاءٌ، وَمَا بَيْنَنَا وَبَيْنَهَا غَيْرُ ذَلِكَ،
وَرَأَيْتُ عَلَيْهَا دِرْعًا مُوَرَّدًا.⁵³

Ibn Juraij said, "Ata informed us that when Ibn Hisham forbade women to perform Tawaf with men he said to him, 'How do you forbid them while the wives of Prophet Muhammad (PBUH) used to perform Tawaf with the men?' I said, 'Was this before decreeing the use of the veil or after it?' 'Ata took an oath and said, I saw it after the order of veil.' I said, 'How did they mix with men?' Ata said, 'The women never mixed with the men and Aishah (R.A) used to perform Tawaf separately and never mixed with the men. (Once it happened that Aishah was performing the Tawaf and a woman said to her, 'O mother of believers! Let us touch the black stone.' 'Aishah said to her, 'Go yourself,' and she herself refused to do so. The wives of the Prophet Muhammad (PBUH) used to come out at night, in disguise and used to perform Tawaf with the men. But whenever they intended to enter the Kabah, they would stay outside till the men had gone out. I and Ubaid bin 'Umair used to visit 'Aishah while she was residing at Jauf Thabir." I asked, "What was her veil?" 'Ata said, "She was wearing an old Turkish veil, and that was the only thing (veil) which was a screen between us and her. I saw a pink cover on her."

From above narrations it is clear that Muslim women can go out of their homes for their needs and can engage in social or business activities but they are supposed to cover themselves modestly and wear hijab and must not adorn themselves for men to see.

Education

Urwa ibn Zubair (R.A) talks about the knowledge of Hazrat Aisha (R.A) in these words: "I have not seen anyone (man or woman) who has more scholarly knowledge of the Quran, the obligatory duties, what is lawful and what is unlawful (halal and haram), poetry and literature, and the history of Arabs and their genealogy, than Aishah".⁵⁴

Musa Ibn Talha says that he never saw anyone more fluent and eloquent in the Arabic language than Aishah (R.A). She has much information about medical and great interest with poetry and literature, people were surprised on her knowledge but Ibn abi Mulaika said that don't be surprised on her knowledge of poetry because she is

daughter of Hazrat Abu Bakr (R.A) who was also expert in this field but from where she learnt about the medical? She replied that whenever Prophet Muhammad (PBUH) feels illness the delegations come from abroad and when suggest any medication she memorized it. ⁵⁵ Hazrat Umm Salamah (R.A) ⁵⁶ was the great jurist of her time and she had a maid named Umm ul Hasan who was much talented and had great talents of God gifted. She was preaching and giving dawah of Islam on regular basis. ⁵⁷

Women and Jihad

In Islamic society Jihad is not obligatory on women but in case of need she can go in battlefield look after the injured, can provide food, water and other things to them which were needed. ⁵⁸ Jihad comes under social entrepreneurship because the main objective of social entrepreneurship is to give facilities and work for the betterment of society. Muslim women took part in jihad, provided water and gave services to injured as they had knowledge about the medical field so they worked for the betterment of the society.

In the battle of Uhad Hazrat Ayesha (R.A) and Umm e Saleem (R.A) quickly laid down the water bags on their backs and give it to the Muslims. Hazrat Fatima (R.A) was washing Prophet's wound. She burns the mat and fills his sore with its ashes to stop bleeding. ⁵⁹

عَنِ الرَّبِيعِ بِنْتِ مَعْوِذٍ، قَالَتْ كُنَّا مَعَ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَسْقِي، وَنُدَاوِي الْجُرْحَى، وَنُرْدُّ الْقَتْلَى إِلَى الْمَدِينَةِ. ⁶⁰

Ar-Rubayyi 'bint Mu'auwidh narrated that in battle of Uhad we have duty to give water to the people, bandaged the injured and those who were killed their dead bodies were brought to Medina.

It was reported from Anas, who said: "The messenger of Allah used to take Umm Sulaim and few other women from the Ansar on expeditions. They would supply water and looked after the injured." ⁶¹

قَالَ تَعْلَبَةُ بْنُ أَبِي مَالِكٍ إِنَّ عُمَرَ بْنَ الْخَطَّابِ رَضِيَ اللَّهُ عَنْهُ قَسَمَ مَرُوطًا بَيْنَ نِسَاءٍ مِنْ نِسَاءِ الْمَدِينَةِ، فَبَقِيَ مَرُوطٌ جَدِيدٌ فَقَالَ لَهُ بَعْضُ مَنْ عِنْدَهُ يَا أَمِيرَ الْمُؤْمِنِينَ أَعْطِ هَذَا الْبَيْتَةَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الَّتِي عِنْدَكَ. يُرِيدُونَ أُمَّ كَثُومَ بِنْتَ عَلِيٍّ. فَقَالَ عُمَرُ أُمَّ سَلِيمَةَ أَحَقُّ. وَأُمَّ سَلِيمَةَ مِنْ نِسَاءِ الْأَنْصَارِ، مِمَّنْ بَالِغَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. قَالَ عُمَرُ فَأَتَاهَا كَانَتْ تَزْفِرُ لَنَا الْقَرَبَ يَوْمَ أُحُدٍ. ⁶²

Narrated Tha'laba bin Abi Malik: 'Umar bin Al-Khattabii ; distributed woolen clothes amongst some women of Al Madina, and a nice woollen garment remained. Some of those who were sitting

with him said, "O chief of the believers! Give it to the daughter of Allah's Messenger who is with you," and by that, they meant Umm Kulthüm, the daughter of 'Ali. 'Umar said, "Umm Salit has got more right than she." Umm Salit was amongst those Ansart women who had given the Baia (pledge) to Allah's Messenger. 'Umar added, "She (Umm Salit) used to carry the filled water skins for us on the day (of the battle) of Uhud."

Through all these Ahadith we come to know that in battlefield Muslim women performed such services which are given bellow:

- Look after the wounded
- Bandaged the wounded
- Made arrangements for wounded and sick people to reach at safe places
- Handled the dead bodies.

For looking after the sick and wounded people women were considered most suitable due to their polite nature and in these matters they have more interest than men.

So non prohibition in Islam for women to work for a livelihood gives space to such Muslim women. Thus they can engage themselves in entrepreneurial activities to earn a respectable livelihood for themselves. There are also such women living in society who are not blessed with children or they have passed their marriageable age and did not marry. Such women do not have much responsibilities at home, therefore they can contribute their time and potential for the betterment of society by engaging in social entrepreneurship. Such women also do not have male supporters in their families and they need to earn their livelihoods and thus resort to business entrepreneurship. They have enough time to engage in social work, entrepreneurial activities or earning through jobs and thus become productive part of society. Islam also gives Muslim women rights to acquire property or business in her name by way of inheritance through her father, husband and brother. This clearly shows that Islam does not put any restriction on women to own a business enterprise or property.

Conclusion

The term "entrepreneur" was first used in 1723⁶³. The concept of entrepreneurship is used for making something which is new and to use such kind of new ways which produce something that already exists. Entrepreneur is a person who accepts modernization and fully transforms the modernization into the economic field. A number of scholars describe the concept of entrepreneurship in the sense of innovation

and risk bearing tasks and taking risk is directly linked with the Islamic point of view in doing business.

Islam emphasizes on equality of men and women, Quran always addresses both men and women equally and this is clear proof that there is no discrimination. This has been evident through the verses quoted above. Within Islamic framework there are some priority roles assigned to men and women. Men are expected to be a bread winner of the family thus the obligation of earning money and giving provisions to family is rest on men's shoulder whereas on the other hand Muslim women are expected to look after the internal domain of the house and looking after the children. This is simply a division of work load in an Islamic setup. However, there are segments of women in a society who are not married or widowed or divorced who have to earn a living for themselves or their children willingly or unwillingly. They can engage themselves in entrepreneurial activities to earn a respectable livelihood for themselves.

There are also such women living in society who are unable to bear children due to biological reasoning such women have not much engagement at home and they have enough time to engage in social work, entrepreneurial activities or earning through jobs and thus become productive part of society. Islam also gives Muslim women to acquire property or business in her name by way of inheritance through her father, husband and brother. This clearly shows that Islam does not put any restriction on women to own a business enterprise or property. Primary responsibility of women under Islamic Sharia is to take care of her home, husband and children. Islamic social set up does not allow her to neglect her primary responsibilities and engage in activities outside her home.

We also come to know through examples from Islamic history that there is no restriction regarding the normal economic affairs but a woman must observe certain limitations. It is obligatory on her that during that time when she is from outside home she must wear hijab. Within the limitations which are prescribed by Sharia for women, they can start and continue their entrepreneurial activities. There are so many examples of women entrepreneurs from Islamic history. The incidence of Jabir's aunt was divorced and she was in period of iddat and Prophet Muhammad (PBUH) give permission in these words: "O women, You have been allowed by Allah to go out for your needs."⁶⁴ Similarly Hazrat Abu Bakr's daughter Hazrat Asma (R.A) discusses her early time when she was married with Hazrat Zubair (R.A). Once she was coming by holding the seeds of dates over her head. Similarly women of Medina used to engage in agricultural work.⁶⁵

Urwa ibn Zubair (R.A) talks about the knowledge of Hazrat Aisha (R.A) in these

words: "I have not seen anyone (man or woman) who has more scholarly knowledge of the Quran, the obligatory duties, what is lawful and what is unlawful (halal and haram), poetry and literature, and the history of Arabs and their genealogy, than Aishah".⁶⁶ This clearly speaks of how liberated were Muslim women of that era. Hazrat Asma was known for her knowledge and she was educated by Aisha (R.A)⁶⁷

This can be done by exploring these exemplary figures through a study of hadith literature and Islamic history. It is observed that religion has always played a vital role in shaping the lives, thinking and attitude of people living in a society. It is a powerful force through which people living in a society can be motivated to adopt higher social norms and good ethical standards. It also helps in regularizing laws for a harmonious living.

Mind set of the society is a result of various factors. Religion, education, media, economic conditions and laws. There might be many more factors adding to the mindset of a community but understanding of religion and shaping one's life in accordance with it has been an overriding factor in Pakistani society. This calls for a correct and positive understanding of Islam in Pakistani society and knowing Islamic history fully well. This draws a strong connection between and a nexus between Religion and Society.

Islam gives equal rights to both men and women and there is no discrimination between them. Islam give women's rights that they can earn money for the betterment of family as well as for society. In Islamic history there are so many examples that show women's involvement in social and business entrepreneurial activities. Many Sahabiyat took part in different field and fulfilled their needs. Hazrat Khadija (R.A) was the successful business woman and it shows that women can engage in economic or other regarding activities within the prescribed limitations by Islam. Holy Quran talks about many times that men and women both are equal and a supporter of each other so there is no discrimination between them.

Islamic society is full of those examples in which women took part in different fields, like commerce, Education, Jihad etc. There are numerous verses of Holy Quran which are supportive towards equitable role of men and women in society. Although Islamic social norms place the primary role of livelihood on men's shoulders, it does not prohibit women from earning id they can manage both responsibilities well.

References

- 1- Peter Drucker. (1986). Innovation and entrepreneurship: Practice and principles, (New York: Harper & Row), p. 30.
- 2- Maruf Ullah, Taskeena binta Mahmud and FatemaYousuf. (2013). "Women entrepreneurship: Islamic Perspective." EJBM-Special Issue: Islamic Management and Business, 5(11), 44.
- 3- Al Quran, 4:124
- 4- Maruf Ullah, Taskeena binta Mahmud, and FatemaYousuf, "Women entrepreneurship: Islamic perspective," 45.
- 5- Al Quran, 4:32
- 6- Retrived July 10, 2016 from <http://khasnsabeen6.blogspot.com/>
- 7- Anis Ahmad. (1996). Women and Social Justice: An Islamic Paradigm, 1st ed edition, (Institute of Policy Studies, Pakistan.
- 8- Indeed, the Muslim men and Muslim women, the believing men and believing women, the obedient men and obedient women, the truthful men and truthful women, the patient men and patient women, the humble men and humble women, the charitable men and charitable women, the fasting men and fasting women, the men who guard their private parts and the women who do so, and the men who remember Allah often and the women who do so - for them Allah has prepared forgiveness and a great reward.
- 9- Maruf Ullah,Taskina Binta Mahmud and Fatima Yousaf. "Women Entrepreneurship: Islamic Perspective." p. 43.
- 10- Retrived December 29, 2016 from <http://www.businessdictionary.com/definition/entrepreneurship.html#ixzz3xv9ci0nt>
- 11- Retrived January 10, 2016 from <http://dictionary.reference.com/browse/entrepreneurship>
- 12- Peter Drucker is an Austrian born American Business consultant who laid philosophical foundations for Modern Business Corporation.
- 13- Maruf Ullah,Taskina Binta Mahmud and Fatima Yousaf. "Women

- Entrepreneurship: Islamic Perspective.” p. 44.
- 14- Richard Cantillon was an Irish-French economist. At his early age he became a successful banker and marchand.
- 15- Jean-Baptiste Say was a French economist and businessman. He had classically liberal views and argued in favor of competition, free trade, and lifting restraints on business.
- 16- Robert D Hisrich, Michael P Peters, and Dean A Shepherd, (2002). Entrepreneurship (New York, America: McGraw Hill, pp. 10-11.
- 17- Arthur Harrison Cole was born November 21, 1889 in Haverhill, MA. In 1933, he became Professor of Business Economics at Harvard Business School. In 1929, Arthur Cole was appointed financial supervisor of the International Scientific Committee on Price History. Funded by the Rockefeller Foundation, which supported the study of social and economic problems, the Committee researched commodity prices of leading European countries and the United States prior to 1861. He died November 10, 1974.
- 18- Anil Kumar, R Rahman., eds. (2009). Women Entrepreneurship. (New Delhi, India: Deep & Deep Publications PVT.LTD, p. 73.
19-Veerabhadrapa Havinal, Management and Entrepreneurship; pp. 106-107.
- 20- Stuart Crainer, and Des Dearlove. (2000). Generation entrepreneur: Shape today's business reality, create tomorrow's wealth, do your own thing, London: FT Press, p. 202.
- 21- Retrived July 18, 2017 from <http://hatman2.blogspot.com/2009/02/social-entrepreneur.html>.
- 22- J. Gregory Dees, The Meaning of Social Entrepreneurship, 4-5
- 23- Retrived May 28, 2017 from <https://www.enotes.com/homework-help/what-business-entrepreneurship-72887>.
- 24- Retrived March 16, 2017 from <http://www.simplexpayroll.com/blog/2016/03/social-entrepreneurs-vs-business-entrepreneurs-the-similarities-and-differences/>.
- 25- Faryal Salman, Mustaghis-ur-Rahman, (2008). Women Entrepreneurship and Women Enterprise Management in Karachi, Pakistan, Karachi: SZABIST, p. 42
- 26- Faryal Salman, Mustaghis-ur-Rahman, (2008). Women Entrepreneurship and Women Enterprise Management in Karachi, Pakistan, Karachi: SZABIST, p. 42
- 27- Ayesha Kalim, (n.d.) Women Entrepreneurship: Turning Challenges Into

- Opportunities, Lahore: Innovative Educational Solutions, pp. 15-17
- 28- Al-Qur'an, 4: 124
- 29- Al Quran, 4:1
- 30- Al Quran, 49:13
- 31- Al Quran, 9:71
- 32- Al Quran, 33:35
- 33- Al-Quran, 4:32
- 34- Retrived June 16, 2017 from <https://quran.com/4/32>.
- 35- Afzal ur Rahman, (1986). Role of Muslim Women In Society, London, England: Seerah Foundation, p. 170.
- 36- Al Quran, 60:12
- 37- Afzal ur Rahman, Role of Muslim Women In Society, p. 158.
- 38- Al Quran, 28:22
- 39- Al Quran, 28:23
- 40- Al Quran, 28:24
- 41- Al Quran, 24:31
- 42- Al Quran, 24:30
- 43- Retrived May 23, 2017 from <https://islamicbankers.files.wordpress.com/2015/09/ilm-mashaqqah-al-yaqin-1.pdf>.
- 44- Al-Qur'an: 45:13.
- 45- Al-Qur'an, 31:20.
- 46- Abdul Malik Irfani, (n.d.) Islami Qanoon Key Kulyaat, Lahore, Pakistan: Qanooni Kutab Khana, pp. 44-45.
- 47- Al Quran, 28:22
- 48- Al Quran, 28:23
- 49- Al Quran, 28:24
- 50- Afzal ur Rahman, Role of Muslim Women In Society, p. 160.
- 51- Al Bukhari, Muhammad ibn ismaeel, The translation of the meaning of Sahih-al -Bukari, Vol. 7, Book of An-Nikah, Hadith number 5237, p. 110.
- 52- Abu Dawud, Sulaiman bin Ash'ath, (2008). English translation of Sunan abu Dawud, trans: Yasir Qadhi, vol 2, The rites of Hajj and Umrah, Hadith number 1833, Saudi Arabia, Darussalam, pp. 391-392.
- 53- Al Bukhari, Muhammad ibn ismaeel, The translation of the meaning of Sahih-al -

- Bukari, Vol 2, The book of hajj ,Hadith number.1618, pp. 393-394
- 54- Afzal ur Rahman, Role of Muslim Women In Society, 56-57.
- 55- Abi Abdullah Muhammad bin Abdullah, (2009). Al Mustadrak, Trans: Shah Muhammad Chisti, vol 4, Pakistan: Idara Peghamul Quran, p. 11.
- 56- Umm Salama was one of the most influential wives of Muhammad, recognized largely for recalling numerous Hadiths, or stories about Muhammad
- 57- Muhammad bin Sa'ad al Matufi, (n.d.). Tabqat ibn Sa'd, Trans. Abdullah al Emadi, vol 8, Karachi, Pakistan: Nafees Academy, p. 350.
- 58- Ibid, 106
- 59- Ibn al-Hajaj, Abul Hussain Muslim, (2007). The translation of Sahih Muslim ,Trans:Nasir ud din al Khattab ,Vol 5,Book of the two eid, Hadith number 4642, Saudi Arabia, Darussalam, p. 97.
- 60- Al Bukhari, Muhammad ibn ismaeel, The translation of the meaning of Sahih-al –Bukari, Vol 4, Book of Jihad, Hadith no 2882; p. 92.
- 61- Abu Dawud, Sulaiman bin Ash'ath ,English translation of Sunan Abu Dawud ,Vol 3,The Book of Jihad,Hadith number 2531; p. 222.
- 62- Al Bukhari, Muhammad ibn ismaeel, The translation of the meaning of Sahih-al –Bukari, vol 4,Book of Jihad, Hadith no 2881;p. 92.
- 63- http://www.sweethaven02.com/PDF_Lifelong/Entrepreneurship.pdf
- 64- Al Bukhari,Muhammad ibn ismaeel, The translation of the meaning of Sahih-al –Bukari,Trans:Muhhammad Muhsin khan,Vol 7,Book ofAn-Nikah, Hadith number 5237 (Saudi Arabia,Darussalam,1997);110.
- 65- Bushra Jabeen, Islami Riyasat aur Khawateen,91
- 66- Afzal ur Rahman, Role of Muslim Women In Society, 56-57.
67. Afzalur Rahman, Role of Muslim Women In Society , 57