

## ADVANCING THE ROLE OF MUSLIM WOMEN IN THE GLOBAL ECONOMY

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<p><b>Receive:</b> 01/05/2026</p> <p><b>Accepted:</b> 10/05/2026</p> <p><b>Publish:</b> 01/06/2026</p> <p>Correspondence*</p>  <p>This work is licensed under the <a href="https://creativecommons.org/licenses/by/4.0/">Creative Commons Attribution 4.0 International License</a>.</p>	<p><b>Abstract-</b> <i>This study aims to develop and analyze a conceptual framework for advancing the role of Muslim women in the global economy by integrating Islamic economic principles, human capital development, social capital, institutional support, and digital economy access. The research is motivated by the persistent structural, cultural, and institutional barriers that continue to limit Muslim women's full participation in global economic activities, despite increasing access to education, entrepreneurship opportunities, and digital platforms. This study employs a qualitative approach using a systematic literature review combined with descriptive-analytical methods to synthesize relevant findings from academic journals, books, and international institutional reports. The analysis focuses on identifying key determinants, patterns, and relationships that influence Muslim women's economic empowerment across different contexts. The findings indicate that Muslim women's economic empowerment is a multidimensional construct shaped by the interaction of normative Islamic values, socio-economic capabilities, institutional frameworks, and technological advancement. Islamic economic principles provide the ethical foundation for participation, while human capital and social capital enhance individual capacity and access to opportunities. Institutional support plays a critical role in reducing structural barriers, and digital economy access significantly expands market participation and financial inclusion. The study further reveals that digital transformation and inclusive institutional policies are the most influential contemporary drivers of empowerment. The novelty of this research lies in its integrated conceptual model that bridges Islamic economic thought with modern development and digital economy perspectives, offering a more holistic understanding of women's empowerment. The study provides theoretical contributions to Islamic economics and gender studies, as well as practical implications for policymakers, financial institutions, and development stakeholders in promoting inclusive and sustainable economic participation for Muslim women globally.</i></p> <p><b>Keywords :</b> Muslim women, economic empowerment, Islamic economics, digital economy, global economy</p>
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### Introduction

The advancement of Muslim women's roles in the global economy has become an increasingly important issue in contemporary economic and social discourse. The growing participation of women in education, labor markets, and entrepreneurial activities reflects the broader impact of globalization and digital transformation. However, despite these developments, Muslim women continue to encounter significant structural, cultural, and institutional barriers, including limited access to finance, labor market discrimination, and restrictive socio-cultural norms that hinder their full economic engagement. Empirical evidence suggests that enhancing women's economic participation contributes substantially to economic growth, poverty alleviation, and social development, particularly in developing and Muslim-majority countries (World Bank, 2020, p. 23; UN Women, 2018, p. 15).

Existing studies have proposed various approaches to strengthening women's economic roles, including Islamic financial inclusion models, women-centered entrepreneurial development, and digital empowerment strategies. Within the framework of Islamic economics, principles such as justice, equity, and empowerment provide a strong normative basis for supporting women's participation in economic activities (Chapra, 2000, p. 118; Ahmed, 2006, p. 72). Research clustered around women's entrepreneurship highlights the importance of institutional support systems, education, and social capital in enhancing economic capacity, while digital economy studies emphasize the transformative role of technology in expanding market access and financial inclusion (Roomi & Parrott, 2008, p. 45; Tlaiss, 2015, p. 38). Among these approaches, integrated models combining financial inclusion and digital empowerment appear to offer the most promising outcomes. Nevertheless, prior research reveals key limitations, particularly the lack of comprehensive integration between global frameworks and local socio-cultural contexts, as well as insufficient exploration of scalable strategies tailored to Muslim women across different regions.

Addressing these gaps, this study seeks to develop a more integrative framework for advancing the role of Muslim women in the global economy by combining insights from Islamic economic principles, digital transformation, and gender empowerment strategies. The novelty of this research lies in its holistic approach that bridges theoretical perspectives with practical applications across diverse socio-economic contexts. The findings of this study are expected to contribute theoretically by enriching the discourse on gender and Islamic economics, and practically by providing policy-relevant strategies for governments, institutions, and development organizations. Furthermore, the implications of this research offer practical recommendations to enhance inclusive economic policies, strengthen institutional support, and leverage digital platforms to empower Muslim women globally. Therefore, the objective of this article is to analyze and formulate effective strategies to advance the role of Muslim women in the global economy by identifying key factors, challenges, and opportunities that support their sustainable economic participation.

## Literature Review

### Background Theory

The theoretical foundation of this study is built upon the integration of economic empowerment theory, Islamic economic principles, and gender and development perspectives. Within development economics, women's empowerment is understood as the process of expanding individuals' ability to make strategic life choices. This concept emphasizes access to resources, participation in decision-making, and control over economic outcomes as key indicators of empowerment (Kabeer, 1999, p. 437). From a global economic perspective, women's participation is further explained through the human capital theory, which posits that investment in education and skills enhances productivity and contributes to overall economic growth (Becker, 1993, p. 17).

In Islamic economics, women's participation in economic activities is grounded in principles of justice (*al-'adl*), balance (*tawazun*), and public interest (*maslahah*). Islam recognizes women's right to engage in economic activities as long as they operate within Shariah principles. This perspective is reinforced by the concept of economic justice, which emphasizes equitable access to resources and balanced rights and responsibilities within society (Chapra, 2000, p. 118). Moreover, the framework of *maqāsid al-sharī'ah* highlights the protection of wealth (*hifz al-māl*) and the preservation of human welfare as core objectives that support women's economic participation (Dusuki & Abdullah, 2007, p. 29).

Gender and development theories further provide critical insights into the structural dimensions of women's economic roles. The Gender and Development (GAD) approach argues that gender inequality is socially constructed and requires structural transformation and policy intervention to achieve equality (Moser, 1993, p. 3). In addition, social capital theory explains that networks, trust, and social norms play a crucial role in enhancing women's economic capacity, particularly in entrepreneurship contexts (Putnam, 2000, p. 19). In the digital era, digital economy theory highlights how information and communication technologies reduce

market barriers, improve financial inclusion, and expand economic opportunities for women (Tapscott, 2014, p. 45).

By integrating these theoretical perspectives, this study constructs a conceptual framework that positions Muslim women's economic empowerment as the outcome of interactions between economic, social, institutional, and technological factors. This framework serves as the basis for analyzing effective strategies to enhance the role of Muslim women in the global economy in an inclusive and sustainable manner.

### Previous Studies

Previous studies on women's economic empowerment have consistently highlighted that increasing women's participation in economic activities contributes positively to economic growth, poverty reduction, and social development. A broad consensus in the literature indicates that improving women's access to education, financial resources, and employment opportunities leads to higher productivity and more inclusive economic systems (World Bank, 2020, p. 23; UN Women, 2018, p. 15). These findings establish that gender inclusion is not only a social objective but also an economic necessity in achieving sustainable development.

In the context of Muslim women, several studies have examined the role of Islamic economic principles in supporting women's participation in economic activities. Research emphasizes that Islamic teachings promote justice, equity, and economic participation for both men and women, provided that ethical and Shariah-based principles are maintained (Chapra, 2000, p. 118; Ahmed, 2006, p. 72). Furthermore, studies on Muslim women's entrepreneurship reveal that institutional support, cultural acceptance, and access to education significantly influence their ability to engage in business activities (Roomi & Parrott, 2008, p. 45; Tlaiss, 2015, p. 38). These studies collectively suggest that Muslim women possess strong potential for economic contribution when structural barriers are reduced.

Another strand of literature focuses on the role of digital transformation in enhancing women's economic participation. Studies in this area argue that digital platforms, fintech services, and e-commerce systems provide new opportunities for women to overcome traditional barriers such as mobility constraints and limited access to physical markets (Tapscott, 2014, p. 45). Empirical findings show that digital inclusion can significantly improve women's entrepreneurial performance and financial independence, particularly in developing economies.

Despite these advancements, the literature also reveals several unresolved issues. First, most studies tend to examine women's economic empowerment from either a global development perspective or an Islamic economic perspective, with limited integration between the two frameworks. Second, while digital economy studies emphasize technological opportunities, there is insufficient analysis of how these technologies interact with religious, cultural, and institutional factors in Muslim contexts. Third, existing research often focuses on general women's empowerment without specifically addressing the diverse socio-economic realities of Muslim women across different regions.

These gaps indicate that although there is a general consensus on the importance of women's economic empowerment, the specific pathways for advancing Muslim women's roles in the global economy remain underexplored. Therefore, this study addresses the need for a more integrated and context-sensitive approach that combines Islamic economic principles, gender development theory, and digital economy perspectives to better understand and strengthen Muslim women's participation in the global economy.

### Conceptual Framework (optional)

The conceptual framework of this study is developed to explain how Muslim women's participation in the global economy can be enhanced through the interaction of Islamic economic principles, socio-economic empowerment factors, and digital transformation. The framework positions Muslim women's economic empowerment as the dependent variable, while the independent variables consist of Islamic economic values, human capital development, institutional support, social capital, and digital economy access.

Islamic economic principles—such as justice (*al-'adl*), equality (*al-musawah*), and public welfare (*maslahah*)—serve as the normative foundation that shapes inclusive economic participation. These principles influence institutional policies and societal attitudes toward women's economic roles, thereby creating an enabling environment for participation (Chapra, 2000, p. 118; Ahmed, 2006, p. 72). In addition, human capital development, particularly through education and skills training, enhances women's productivity and competitiveness in the labor market (Becker, 1993, p. 17). Social capital, including networks, trust, and community support, further strengthens women's ability to access resources and entrepreneurial opportunities (Putnam, 2000, p. 19).

Institutional support, such as inclusive financial systems, gender-sensitive policies, and entrepreneurship programs, acts as a structural driver that reduces barriers faced by Muslim women in economic participation (Roomi & Parrott, 2008, p. 45). Meanwhile, digital economy access—through e-commerce platforms, fintech services, and digital skills—functions as a transformative enabler that expands market reach and reduces traditional constraints such as mobility limitations and market exclusion (Tapscott, 2014, p. 45).

The interaction among these variables is expected to produce improved economic empowerment outcomes for Muslim women, reflected in increased income, greater entrepreneurial participation, enhanced decision-making power, and broader inclusion in the global economy. The framework suggests that empowerment is not driven by a single factor, but rather by a multidimensional synergy between religious values, socio-economic structures, and technological advancement.

Overall, this conceptual framework illustrates that strengthening Muslim women's role in the global economy requires an integrated approach that aligns Islamic ethical principles with modern development strategies and digital innovation. This integration provides the analytical basis for answering the research questions and achieving the objectives of this study.

## Methodology

This study employs a qualitative research approach with a descriptive-analytical design. The purpose of this approach is to explore, synthesize, and critically analyze existing literature related to the advancement of Muslim women's roles in the global economy. The data used in this study are secondary data derived from relevant academic sources, including peer-reviewed journal articles, books, reports from international organizations, and policy documents. Key references include publications from the World Bank, UN Women, and authoritative scholars in Islamic economics, gender studies, and development economics.

The model development in this study is conceptual in nature. It integrates three main theoretical domains: Islamic economic principles, gender and development theory, and digital economy frameworks. These theories are synthesized to construct an analytical framework that explains the multidimensional factors influencing Muslim women's economic empowerment. The model assumes that economic empowerment is the result of the interaction between normative factors (Islamic values), structural factors (institutional and social support), and technological factors (digital access and inclusion).

The analytical method used is thematic content analysis. This method is applied to identify, categorize, and interpret patterns from the selected literature. The analysis process involves three stages: (1) data reduction, where relevant literature is selected based on relevance to the research topic; (2) data display, where findings are organized according to thematic categories such as empowerment, entrepreneurship, and digital inclusion; and (3) conclusion drawing, where synthesized insights are formulated into an integrated conceptual understanding.

To ensure academic rigor, triangulation of sources is applied by comparing findings from different authors and institutional reports. This helps to strengthen the validity of interpretations and reduce bias in literature selection. The study does not involve primary data collection or statistical testing; therefore, no mathematical equations or quantitative modeling are included in this research.

Overall, this methodology allows for a comprehensive understanding of the complex factors shaping Muslim women's participation in the global economy and supports the development of an integrative conceptual framework that addresses gaps in existing literature.

## Data

Data in this study are secondary data obtained from reputable and authoritative academic and institutional sources. The selection of data is based on relevance to the research focus, namely the advancement of Muslim women's roles in the global economy. The data include peer-reviewed journal articles, scholarly books, and international organizational reports that discuss themes related to women's economic empowerment, Islamic economics, gender and development, entrepreneurship, and digital economy transformation.

The primary sources of data include publications from international institutions such as the World Bank and UN Women, which provide global statistical and policy-based insights on gender equality and economic participation. In addition, academic literature from recognized publishers and journals is used to support theoretical and empirical arguments, particularly works in Islamic economics and development studies (e.g., Chapra, 2000; Ahmed, 2006; Roomi & Parrott, 2008; Tlaiss, 2015). These sources are selected because they are widely cited, methodologically rigorous, and relevant to the conceptual framework developed in this study.

The use of secondary data is appropriate for this research because the study adopts a qualitative descriptive approach that focuses on literature synthesis rather than primary data collection. This type of data allows for a broad and comprehensive understanding of existing knowledge, as well as the identification of gaps in previous studies. Furthermore, secondary data enable the integration of multiple perspectives across different geographical, cultural, and institutional contexts, which is essential for analyzing the global role of Muslim women in the economy.

The inclusion criteria for selecting data are as follows :

1. Publications from reputable academic publishers and peer – reviewed journals.
2. Studies related to women's economic empowerment and global economic participation.
3. Reports that provide empirical or theoretical discussions relevant to the reserch topic.

To ensure data validity and reliability, only sources published by credible publishers, indexed journals, and recognized international organizations are included. Data that are outdated, non-academic, or lack methodological clarity are excluded from the analysis. This selection process ensures that the findings of the study are based on high-quality and academically reliable evidence.

## Model Development

The model developed in this study is a conceptual integrative framework that explains the advancement of Muslim women's roles in the global economy through the interaction of Islamic economic principles, socio-economic empowerment factors, and digital transformation. The model is constructed based on synthesis from several established theoretical foundations, including Islamic economics (Chapra, 2000; Ahmed, 2006), gender and development theory (Kabeer, 1999; Moser, 1993), human capital theory (Becker, 1993), social capital theory (Putnam, 2000), and digital economy perspectives (Tapscott, 2014).

In its original form, these theories are often applied separately to explain women's empowerment. However, this study modifies and integrates them into a unified multidimensional model to address the limitation of fragmented approaches in previous research. The proposed model emphasizes that Muslim women's economic empowerment is not determined by a single factor but is the result of dynamic interactions among five main components: (1) Islamic economic values, (2) human capital development, (3) social capital, (4) institutional support, and (5) digital economy access.

Islamic economic values function as the normative foundation that shapes ethical behavior and policy direction, ensuring that economic participation aligns with principles of justice, equity, and welfare (Chapra, 2000, p. 118). Human capital development enhances

individual capability through education and skills training, thereby increasing productivity and competitiveness (Becker, 1993, p. 17). Social capital provides access to networks, trust, and community-based support systems that facilitate entrepreneurial opportunities (Putnam, 2000, p. 19). Institutional support, including financial inclusion policies and gender-sensitive economic programs, reduces structural barriers faced by Muslim women (Roomi & Parrott, 2008, p. 45). Meanwhile, digital economy access serves as a transformative driver that expands market reach, enables online entrepreneurship, and improves financial inclusion through fintech and e-commerce platforms (Tapscott, 2014, p. 45).

The interaction among these variables can be represented in a conceptual formulation as follows:

$ME = f(IV, HC, SC, IS, DE)$  (1) where:  $(ME)$  = Muslim women's economic empowerment -  $(IV)$  = Islamic values -  $(HC)$  = Human capital -  $(SC)$  = Social capital -  $(IS)$  = Institutional support -  $(DE)$  = Digital economy access Equation (1) illustrates that economic empowerment is a function of multiple interrelated factors rather than a single determinant. The model assumes that the strengthening of each component will positively influence the overall level of empowerment. Based on this model, the main proposition of the study is that: **H1:** Islamic economic values, human capital, social capital, institutional support, and digital economy access collectively have a positive and reinforcing effect on the economic empowerment of Muslim women in the global economy. This integrated model provides a more comprehensive understanding compared to previous studies by bridging normative Islamic perspectives with contemporary development and technological frameworks. It also serves as a foundation for analyzing strategic pathways to enhance Muslim women's participation in global economic systems.

## Method

This study employs a qualitative research method using a systematic literature review (SLR) approach combined with descriptive-analytical techniques. The selection of this method is based on its suitability for synthesizing existing knowledge, identifying conceptual patterns, and constructing an integrative framework related to complex and multidimensional issues such as the role of Muslim women in the global economy.

The systematic literature review method is grounded in the work of Tranfield, Denyer, and Smart (2003), who emphasize that SLR is particularly effective for rigorously collecting, evaluating, and synthesizing research evidence in management and social sciences. Unlike traditional narrative reviews, SLR follows a structured and transparent procedure, enabling replicability and minimizing selection bias. This method is considered more appropriate than experimental or survey-based approaches because the objective of this study is not to test causal relationships empirically, but to develop a comprehensive conceptual understanding based on existing scholarly evidence.

In addition, this study draws on the descriptive-analytical method, which is widely used in qualitative research to interpret and explain phenomena based on theoretical and contextual analysis. According to Creswell (2014), qualitative descriptive approaches are suitable when the researcher aims to explore meanings, patterns, and relationships within existing data without manipulating variables. This approach is particularly relevant for studies that integrate multiple theoretical perspectives, such as Islamic economics, gender studies, and digital economy frameworks.

The combination of SLR and descriptive-analytical methods is chosen over quantitative or experimental methods because the research problem is conceptual and theoretical in nature. Quantitative methods require measurable variables and primary data collection, which are not aligned with the objective of this study. Similarly, experimental designs are not suitable because the study does not involve intervention or control groups. Instead, the focus is on synthesizing and critically analyzing existing literature to build a new integrated conceptual model.

The methodological process involves four main stages:

- 1) identification of relevant literature from reputable databases and institutional reports;
- 2) screening based on inclusion and exclusion criteria such as relevance, credibility, and publication quality;
- 3) thematic analysis to categorize findings into key conceptual themes; and
- 4) synthesis to develop an integrated framework explaining the advancement of Muslim women's economic roles.

By applying this method, the study ensures academic rigor, transparency, and comprehensiveness in analyzing existing knowledge. It also enables the identification of research gaps and the development of a more holistic understanding of the factors influencing Muslim women's participation in the global economy.

## Results and Analysis

### Results

This study produces a conceptual integrative model that explains the advancement of Muslim women's roles in the global economy. The results are derived from a systematic synthesis of previous literature and are presented in the form of a conceptual framework rather than numerical data. The findings indicate that Muslim women's economic empowerment is influenced by five interrelated dimensions: Islamic economic values, human capital development, social capital, institutional support, and digital economy access.

The synthesis of literature reveals a consistent pattern across studies that each of these dimensions contributes positively to women's economic participation, but their effectiveness is significantly higher when they operate in an integrated system rather than in isolation. The conceptual relationship among these variables is illustrated in the following model:

$$ME=f(IV,HC,SC,IS,DE)$$

Where ME represents Muslim women's economic empowerment, while IV, HC, SC, IS, and DE represent Islamic values, human capital, social capital, institutional support, and digital economy access respectively.

The results also show that digital economy access and institutional support emerge as the most influential enabling factors in contemporary contexts, particularly in relation to entrepreneurship and financial inclusion. Meanwhile, Islamic economic values function as a normative foundation that strengthens ethical participation and legitimizes economic engagement within Muslim societies.

### Endurance test

The robustness of the findings was assessed through source triangulation and cross-study consistency analysis. Source triangulation was conducted by comparing findings from international organizations (e.g., World Bank and UN Women) with peer-reviewed journal articles and academic books. The results demonstrate high consistency across different contexts, indicating that the identified factors remain stable regardless of geographical or socio-economic differences.

In addition, temporal consistency was examined by comparing older foundational theories (e.g., Becker, 1993; Putnam, 2000) with recent empirical studies (e.g., World Bank, 2020; Tlaiss, 2015). The analysis shows that although the context of application has evolved—particularly with the emergence of digital technologies—the core determinants of women's economic empowerment remain consistent. This strengthens the reliability and durability of the conceptual findings.

### Analysis

The analysis of findings indicates that Muslim women's economic empowerment is a multidimensional construct influenced by the interaction of normative, structural, social, and

technological factors. The integration of Islamic economic principles with contemporary development theories represents a key contribution of this study, as previous research often treats these perspectives separately.

The novelty of this research lies in its integrative conceptual model that combines Islamic values with digital economy frameworks. Unlike earlier studies that focus primarily on either socio-economic or technological factors, this study demonstrates that empowerment is most effective when these dimensions interact simultaneously. For example, while human capital and institutional support have long been recognized in development literature, the inclusion of digital economy access as a transformative driver provides a more updated and context-relevant perspective.

Compared to previous studies such as Roomi & Parrott (2008) and Tlaiss (2015), which emphasize institutional and cultural constraints, this study expands the discussion by highlighting how digital platforms can mitigate traditional barriers such as mobility restrictions and limited market access. Similarly, while Chapra (2000) and Ahmed (2006) emphasize normative Islamic foundations, this study operationalizes these principles within a globalized and technology-driven economic context.

Overall, the findings suggest that the most effective strategy for advancing Muslim women's roles in the global economy is not isolated interventions, but an integrated approach combining Islamic ethical frameworks, human and social capital development, institutional reform, and digital inclusion. This integrated perspective provides a more comprehensive and actionable understanding of women's economic empowerment in the contemporary global economy.

## Conclusions and Recommendations

### Conclusion

This study concludes that the advancement of Muslim women's roles in the global economy is a multidimensional process shaped by the interaction of Islamic economic values, human capital development, social capital, institutional support, and digital economy access. The findings of the study indicate that no single factor independently determines economic empowerment; rather, empowerment emerges from the synergy between normative, structural, social, and technological dimensions.

Islamic economic principles such as justice, equality, and welfare provide the ethical foundation that legitimizes and encourages women's participation in economic activities. Human capital development enhances individual capability through education and skills, while social capital strengthens access to networks and entrepreneurial opportunities. Institutional support plays a critical role in reducing structural barriers, particularly through inclusive policies and financial systems. Meanwhile, digital economy access emerges as a transformative factor that significantly expands opportunities for Muslim women by overcoming traditional constraints such as mobility limitations and restricted market access.

Overall, the research findings confirm that integrating Islamic values with modern development strategies and digital transformation creates a more comprehensive framework for understanding and strengthening Muslim women's participation in the global economy. This integrative approach addresses the limitations of previous studies that tend to separate normative, socio-economic, and technological perspectives.

### Recommendations

Based on the findings, several recommendations are proposed for practitioners, regulators, and academics :

1. For Practitioners (Women Entrepreneurs and Community Actors):  
Muslim women are encouraged to enhance their digital literacy and entrepreneurial skills to fully utilize opportunities provided by the digital economy. Participation in training programs, online business platforms, and

financial literacy initiatives is essential to strengthen competitiveness in global markets.

2. For Regulators and Policymakers:

Governments and policy institutions should strengthen inclusive economic policies that support women's entrepreneurship, particularly through access to Islamic finance, microfinance schemes, and digital infrastructure. Policy frameworks should also ensure gender-sensitive regulations that reduce structural and institutional barriers faced by Muslim women.

3. For Financial and Development Institutions:

Financial institutions are encouraged to expand Sharia-compliant financial products and digital financial services that are accessible to women entrepreneurs. Development agencies should also support capacity-building programs that integrate economic empowerment with digital transformation strategies.

4. For Academics and Researchers:

Future research is recommended to empirically test the proposed conceptual model using quantitative methods or mixed-method approaches. In addition, comparative studies across different Muslim-majority countries are needed to better understand contextual variations in women's economic empowerment.

By implementing these recommendations, it is expected that the role of Muslim women in the global economy can be strengthened in a more inclusive, sustainable, and equitable manner.

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