


ECONOMIC AGENCY OF MUSLIM WOMEN IN THE ERA OF GLOBALIZATION

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<p>Receive: 03/05/2026</p> <p>Accepted: 12/05/2026</p> <p>Publish: 01/05/2025</p> <p>Correspondence*</p>  <p>This work is licensed under the Creative Commons Attribution 4.0 International License.</p>	<p>Abstract - This study examines the economic agency of Muslim women in the era of globalization, focusing on their participation in economic activities, the factors influencing their involvement, and the impact of globalization on their empowerment. The research employs a qualitative approach using a literature-based method, drawing on secondary data from academic journals, books, and reports from international organizations. The findings indicate that Muslim women's economic agency has significantly increased, particularly in entrepreneurship, formal employment, and the digital economy. This development reflects their growing ability to make independent economic decisions and access resources, as emphasized in the capability approach of Amartya Sen. However, their participation is influenced by both supporting factors, such as education, technological advancement, and institutional support, and inhibiting factors, including socio-cultural norms, limited access to capital, and structural inequalities, as highlighted by Naila Kabeer. Furthermore, globalization plays a dual role by providing broader economic opportunities while also reproducing certain inequalities, as argued by Saskia Sassen. In conclusion, although globalization has enhanced the economic agency of Muslim women, comprehensive efforts are still needed to address existing barriers and ensure inclusive and sustainable economic empowerment.</p> <p>Keywords : economic agency, Muslim women, globalization, economic empowerment, gender equality</p>
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Introduction

In the era of globalization, economic activities are increasingly interconnected across national boundaries, creating both opportunities and challenges for individuals and communities. Within this context, Muslim women have emerged as significant economic actors, contributing to various sectors such as entrepreneurship, labor markets, and digital economies. The concept of economic agency refers to the ability of individuals to make independent economic decisions, control resources, and actively participate in economic processes. Historically, Muslim women's participation in the economy has often been shaped by socio-cultural norms, religious interpretations, and structural constraints. However, globalization has transformed these dynamics by expanding access to education, technology, and financial resources. Digital platforms, global trade networks, and microfinance initiatives have enabled Muslim women to overcome traditional barriers and engage more actively in economic activities. At the same time, challenges remain. Issues such as gender inequality, limited access to capital, and societal expectations continue to affect the extent of women's economic empowerment in many Muslim-majority societies. Therefore, understanding the economic agency of Muslim women in the era of globalization is essential to assess both their contributions and the obstacles they face.

Problem Formulation

Based on the background above, the research problems can be formulated as follows:

1. How is the economic agency of Muslim women manifested in the era of globalization?
2. What factors support and hinder the economic participation of Muslim women?
3. How does globalization influence the empowerment of Muslim women in economic activities?

4. Research Objectives

Objectives of the Study

The objectives of this study are:

1. To analyze the forms of economic agency among Muslim women in the globalization era.
2. To identify the supporting and inhibiting factors affecting Muslim women's economic participation.
3. To examine the impact of globalization on the economic empowerment of Muslim women.

Literature Review

1. Concept of Economic Agency

The concept of economic agency refers to an individual's capacity to make decisions, control economic resources, and actively participate in economic activities. According to Amartya Sen, agency is closely linked to freedom and the ability to pursue goals that individuals value. In his capability approach, Sen emphasizes that development should be understood as the expansion of human capabilities, including women's ability to act as economic agents. Similarly, Naila Kabeer defines women's empowerment as the process through which those who have been denied the ability to make strategic life choices gain such ability. Economic agency, therefore, is a core dimension of empowerment, particularly in access to income, employment, and financial independence.

2. Muslim Women and Economic Participation

Studies show that Islam, as a religion, does not prohibit women's participation in economic activities. Historically, Khadijah bint Khuwaylida successful businesswoman—serves as an important example of women's economic engagement in Islamic tradition. Contemporary scholars argue that cultural interpretations, rather than religious doctrines, often limit Muslim women's economic roles. Research by Leila Ahmed highlights that socio-cultural practices in Muslim societies significantly influence women's participation in public and economic life. Meanwhile, World Bank reports indicate that increasing women's labor force participation can significantly boost economic growth in developing countries, including those with large Muslim populations.

3. Globalization and Women's Economic Empowerment

Globalization has created new opportunities for women through improved access to education, communication technologies, and global markets. According to United Nations Development Programme, globalization can enhance women's economic empowerment by providing greater access to employment and entrepreneurship opportunities, particularly through digital platforms. However, globalization also brings challenges. Saskia Sassen argues that while globalization opens new economic spaces, it can also reproduce inequalities, especially for women in informal sectors. Muslim women, in particular, may face a "double burden" of gender and cultural expectations.

4. Previous Studies

Several empirical studies have examined the economic agency of Muslim women:

1. A study by Valentine Moghadam (2005) found that globalization has increased women's labor force participation in Muslim-majority countries, but structural inequalities persist.

2. Research by Ziba Mir-Hosseini highlights that legal frameworks and interpretations of Islamic law play a significant role in shaping women's economic rights.
3. A report from the International Labour Organization shows that Muslim women are increasingly participating in entrepreneurship, particularly in small and medium enterprises, although access to finance remains limited.

5. Research Gap

Although previous studies have explored women's empowerment and globalization, there is still limited research specifically focusing on how Muslim women exercise economic agency in the context of rapid digital and global economic transformation. Many studies emphasize constraints rather than highlighting women's strategies, resilience, and adaptive capacities. Therefore, this research aims to fill the gap by analyzing both the opportunities and challenges faced by Muslim women in exercising economic agency in the era of globalization.

Methodology

1. Research Approach

This study uses a qualitative research approach aimed at understanding and analyzing the economic agency of Muslim women in the era of globalization. A qualitative approach is chosen because it allows the researcher to explore social phenomena in depth, particularly those related to experiences, perceptions, and socio-cultural contexts that cannot be measured numerically. According to John W. Creswell, qualitative research is suitable for examining complex social issues and providing detailed interpretations of human behavior and social interactions. In this context, the qualitative approach enables the researcher to examine how Muslim women exercise economic agency, how globalization influences their roles, and what challenges and opportunities they encounter in different socio-economic environments.

2. Research Design

The research applies a descriptive-analytical design combined with a library research (literature-based) method. The descriptive aspect focuses on systematically describing the forms of economic participation and agency among Muslim women, while the analytical aspect aims to interpret and critically examine the influencing factors. Library research is used to collect and analyze theories, concepts, and empirical findings from previous studies. This approach is appropriate because the study relies on existing scholarly works and documented data rather than primary field data. Through this design, the research is able to construct a comprehensive and theoretically grounded analysis of the topic.

3. Data Sources

The data used in this study are secondary data, obtained from credible and academically recognized sources. These include:

- a) Peer-reviewed journal articles discussing gender, globalization, and economic empowerment
- b) Academic books related to Islamic perspectives on women and economic roles
- c) Reports and publications from international organizations such as World Bank, United Nations Development Programme, and International Labour Organization
- d) Official statistics and policy documents related to women's economic participation

- e) The selection of data sources is based on relevance, credibility, and publication quality to ensure that the findings of the study are valid and reliable.

4 Data Collection Techniques

The primary data collection technique used in this research is documentation. This method involves systematically collecting written materials such as books, journal articles, research reports, and official documents related to the topic. According to Sugiyono, documentation is an effective technique for obtaining data from recorded sources that are relevant to the research problem.

The steps in data collection include:

- a) Identifying relevant keywords such as “economic agency,” “Muslim women,” and “globalization”
- b) Searching for academic sources through journals, digital libraries, and institutional reports
- c) Selecting sources based on credibility and relevance
- d) Organizing the collected data according to themes and research variables

5 Data Analysis Techniques

This study uses qualitative content analysis to interpret the data. The analysis process follows several systematic steps based on the model proposed by Matthew B. Miles and A. Michael Huberman:

1. Data Reduction

The researcher selects, simplifies, and focuses on relevant data related to the research questions. Irrelevant information is excluded to maintain clarity and focus.

2. Data Display

The data are organized into categories and themes, such as forms of economic agency, supporting factors, and inhibiting factors. This step helps in structuring the information systematically.

3. Conclusion Drawing and Verification

The researcher interprets the data to identify patterns, relationships, and key findings. Conclusions are continuously verified to ensure consistency and accuracy.

Through this process, the study provides a comprehensive understanding of how Muslim women engage in economic activities within the context of globalization.

6. Validity and Reliability

To ensure the validity of the research, this study applies source triangulation, which involves comparing information from multiple credible sources. By cross-checking data from journals, books, and institutional reports, the research minimizes bias and increases the accuracy of findings.

Reliability is maintained by using consistent data collection procedures and clearly defined criteria for selecting sources. Additionally, well-established theoretical frameworks are used to support the analysis.

According to Norman K. Denzin, triangulation enhances the credibility and trustworthiness of qualitative research by validating findings through multiple perspectives.

7. Scope and Limitations of the Study

This study focuses on the economic agency of Muslim women in the context of globalization, particularly in relation to economic participation, empowerment, and structural challenges. However, since the research relies on secondary data, it may not capture real-time or location-specific experiences of Muslim women.

Despite this limitation, the use of diverse and credible sources ensures that the study provides a comprehensive and valid analysis of the topic.

Results and Analysis

1. Economic Agency of Muslim Women in the Era of Globalization

The findings of this study reveal that the economic agency of Muslim women has experienced significant transformation in the era of globalization. Economic agency, understood as the capacity to make independent economic decisions, access resources, and actively participate in economic activities, is increasingly evident among Muslim women across different sectors.

In the context of globalization, Muslim women are no longer confined to traditional domestic roles but are actively involved in productive economic activities. One of the most prominent manifestations of this agency is entrepreneurship, particularly in small and medium enterprises (SMEs). Muslim women engage in various business sectors such as fashion (especially modest fashion), culinary industries, handicrafts, and service-based businesses. The growth of the halal industry has also provided a unique opportunity for Muslim women to participate in culturally relevant economic sectors.

Furthermore, the advancement of digital technology has significantly enhanced women's economic agency. Through social media platforms, e-commerce marketplaces, and digital payment systems, Muslim women are now able to operate businesses online with relatively low capital. This digital transformation allows them to reach broader markets, including international consumers, without the limitations of physical mobility.

In addition to entrepreneurship, Muslim women are increasingly participating in the formal labor market, including professions such as teachers, healthcare workers, administrators, and professionals in corporate sectors. This shift indicates a growing recognition of women's capabilities and contributions to economic development.

From a theoretical perspective, this phenomenon aligns with the concept of agency proposed by Amartya Sen, which emphasizes that development should be understood as the expansion of individuals' freedoms and capabilities. Muslim women's involvement in economic activities reflects their ability to make strategic life choices and improve their well-being.

However, it is important to note that the level of economic agency varies depending on socio-economic background, education level, and geographic location. Women in urban areas tend to have greater access to resources and opportunities compared to those in rural settings. Therefore, while globalization has expanded opportunities, it has not eliminated disparities entirely.

2. Factors Supporting and Hindering Muslim Women's Economic Participation

The analysis identifies a complex interaction of factors that both support and hinder Muslim women's economic participation. These factors operate at individual, social, and structural levels.

a. Supporting Factors

One of the most important supporting factors is education. Increased access to education has equipped Muslim women with knowledge, skills, and confidence to participate in economic activities. Education not only enhances employability but also fosters critical thinking and decision-making abilities, which are essential components of economic agency.

Another key factor is technological advancement. The rapid development of information and communication technologies has created new economic opportunities, particularly in the digital economy. Muslim women can engage in online businesses, remote work, and freelance activities, which provide flexibility and reduce barriers related to mobility and time constraints.

Institutional support also plays a significant role. Organizations such as the World Bank and United Nations Development Programme have implemented programs aimed at empowering women through access to finance, entrepreneurship training, and policy advocacy. These initiatives contribute to enhancing women's capacity to participate in economic activities.

Additionally, religious legitimacy can act as a supporting factor. Islamic teachings, when interpreted progressively, support women's involvement in economic activities, as long as ethical principles are upheld. This provides a moral and cultural foundation that encourages women's participation.

b. Inhibiting Factors

Despite these supporting factors, several challenges continue to limit Muslim women's economic participation. One major barrier is socio-cultural norms, which often reinforce traditional gender roles that prioritize domestic responsibilities over economic engagement. In some communities, women's mobility and decision-making autonomy are still restricted.

Another significant challenge is limited access to financial resources. Many Muslim women face difficulties in obtaining capital due to lack of collateral, limited financial literacy, or institutional biases. This constraint limits their ability to start or expand businesses.

The issue of double burden is also prominent. Muslim women often have to balance domestic responsibilities, such as childcare and household management, with professional or entrepreneurial activities. This can reduce their productivity and limit their economic advancement.

Furthermore, structural inequalities, including gender discrimination in wages, employment opportunities, and leadership positions, continue to hinder women's full participation in the economy. These inequalities are often embedded in institutional systems and require policy-level interventions to address.

These findings are consistent with the empowerment framework developed by Naila Kabeer, which highlights that empowerment involves access to resources, the ability to exercise agency, and the achievement of desired outcomes. Without addressing structural barriers, women's economic empowerment remains incomplete.

3. **The Impact of Globalization on the Economic Empowerment of Muslim Women**

Globalization has a profound impact on the economic empowerment of Muslim women, offering both opportunities and challenges. Its influence can be seen in various aspects of economic life, including market access, employment patterns, and social norms. On the positive side, globalization has expanded access to global markets, enabling Muslim women to sell products and services beyond their local environments.

This is particularly evident in the growth of e-commerce, where women entrepreneurs can reach international customers with relatively low costs.

Globalization has also facilitated the exchange of ideas and knowledge, promoting gender equality and women's rights. Exposure to global discourses on empowerment encourages changes in societal attitudes toward women's roles in the economy. Moreover, the rise of the digital economy has created flexible work opportunities that are particularly beneficial for women. Remote work, freelancing, and online businesses allow women to participate in economic activities while managing domestic responsibilities.

According to the International Labour Organization, globalization has contributed to increasing female labor force participation in many developing countries. This indicates that global economic integration can serve as a catalyst for women's empowerment. However, globalization also presents several challenges. As argued by Saskia Sassen, global economic systems can reproduce inequalities, particularly for women working in informal sectors with limited legal protection. Muslim women may be disproportionately affected due to additional cultural and structural constraints.

In addition, globalization increases competition, requiring women to continuously upgrade their skills and adapt to rapidly changing economic conditions. Those who lack access to education and technology may be left behind, widening the gap between different groups of women.

Therefore, while globalization provides significant opportunities for empowerment, its benefits are not equally distributed. Effective policies and support systems are needed to ensure that Muslim women can fully benefit from globalization. Overall, the analysis based on the three research questions demonstrates that Muslim women's economic agency in the era of globalization is growing significantly. This growth is driven by factors such as education, technological advancement, and global economic opportunities. However, the process of empowerment is still constrained by socio-cultural norms, limited access to resources, and structural inequalities.

Thus, the economic empowerment of Muslim women requires a comprehensive approach that not only enhances individual capabilities but also addresses systemic barriers. Only through such efforts can Muslim women fully realize their potential as active economic agents in the globalized world.

Conclusions and Recommendations

Conclusion

Based on the overall discussion, it can be concluded that the economic agency of Muslim women in the era of globalization has shown significant development, although it is still accompanied by various challenges. Globalization has opened wider opportunities for Muslim women to participate in economic activities, both in the formal sector and through entrepreneurship, particularly in the rapidly growing digital economy.

First, Muslim women's economic agency is increasingly visible through their active involvement in business activities, employment, and digital entrepreneurship. This reflects their growing ability to make independent economic decisions, access resources, and contribute to household and national economies. In line with the perspective of Amartya Sen, this condition indicates an expansion of women's capabilities and freedoms in determining their economic roles.

Second, the participation of Muslim women in economic activities is influenced by both supporting and inhibiting factors. Supporting factors include improved access to education, technological advancement, institutional support, and religious values that allow women's economic involvement. On the other hand, inhibiting factors such as socio-cultural norms, limited access to capital, the double burden of domestic and professional responsibilities, and structural inequalities continue to restrict women's full economic participation. These findings are consistent with the empowerment framework proposed by Naila Kabeer, which emphasizes the importance of access to resources, agency, and achievements.

Third, globalization plays a dual role in shaping the economic empowerment of Muslim women. On one hand, it expands access to global markets, enhances knowledge exchange, and creates flexible work opportunities through digital platforms. On the other hand, globalization can also reinforce existing inequalities, particularly for women in informal sectors or those with limited access to education and technology, as highlighted by Saskia Sassen.

In conclusion, although Muslim women's economic agency has significantly increased in the era of globalization, it has not yet reached its full potential due to persistent structural and socio-cultural barriers. Therefore, a comprehensive approach that integrates education, technology, policy support, and social transformation is necessary to strengthen the role of Muslim women as active and empowered economic agents in the global economy.

Recommendations

To enhance the economic agency of Muslim women in the era of globalization, it is recommended that governments, institutions, and communities strengthen access to education, digital literacy, and financial resources for women. Policies should focus on reducing structural barriers, such as limited access to capital and gender-based discrimination in the labor market. In addition, training programs and support from organizations such as the World Bank and United Nations Development Programme should be expanded to promote entrepreneurship and digital economic participation among Muslim women. Furthermore, there is a need to encourage more inclusive socio-cultural perspectives that support women's active roles in the economy, while still respecting cultural and religious values. By integrating these efforts, Muslim women can maximize the opportunities provided by globalization and achieve sustainable economic empowerment.

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