


THE ROLE OF MUSLIM WOMEN IN GLOBAL ECONOMIC DYNAMICS

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<p>Receive: 04/05/2026</p> <p>Accepted: 04/05/2026</p> <p>Publish: 01/06/2026</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 role of Muslim women in global economic dynamics by integrating perspectives of gender, economic participation, and Islamic values. The research addresses the problem of limited participation of Muslim women in the global economy despite their significant potential. Using a qualitative approach with a literature review method, this study analyzes data from reputable books, academic journals, and international institutional reports. The findings indicate that Muslim women contribute significantly to economic development through labor participation, entrepreneurship, and informal sectors. However, their role is influenced by empowerment factors such as access to education, economic resources, and decision-making capacity. In addition, structural and socio-cultural barriers, including limited opportunities and interpretations of religious values, continue to affect their participation. The study also finds that Islamic values, when interpreted contextually, can support rather than hinder women's economic involvement. This research highlights that empowering Muslim women can enhance economic growth and social welfare. Therefore, inclusive policies, improved access to education and financial resources, and contextual understanding of Islamic values are essential to optimize the role of Muslim women in the global economy.</p> <p>Keywords : Muslim women, global economy, women's empowerment, Islamic values, economic participation</p>
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Introduction

Contemporary global economic developments demonstrate that women's participation is a crucial factor in driving economic growth and sustainable development. The Women, Business and the Law report indicates that increasing women's access to employment and entrepreneurship directly correlates with increased economic productivity in a country (World Bank, 2023). In this context, Muslim women are a crucial part of this dynamic, particularly in countries with large Muslim populations. However, Muslim women's involvement in the global economy still faces various challenges. Structurally, women often have more limited access to education, formal employment, and economic resources than men (Elborgh-Woytek et al., 2013). Furthermore, in Muslim societies, there are additional dimensions in the form of social norms and religious interpretations that can influence women's participation in the public sphere (Ahmed, 1992). This suggests that the barriers faced by Muslim women are not only economic but also social and cultural. The main issue in this research is how Muslim women can play an optimal role in the dynamics of the global economy amidst these various limitations. A study by Naila Kabeer confirms that women's economic participation is strongly influenced by access to resources, agency (decision-making ability), and the surrounding social

structures (Kabeer, 2016). In many cases, Muslim women experience limitations in these three aspects, resulting in their contribution to the global economy being less than optimal. The research gap lies in the limited number of studies that comprehensively integrate a global economic perspective with Islamic values. Research on women and the global economy is generally universalistic and fails to consider the religious context (Elborgh-Woytek et al., 2013), while studies on women in Islam often focus on normative and historical aspects without linking them to modern economic dynamics (Ahmed, 1992). In fact, studies such as those conducted by Junaidah Syed and Harry J. Van Buren III (2014) indicate that there remains tension between global business norms and interpretations of Islamic values regarding women's roles in the workplace..

Based on this, this study aims to: (1) analyze the role of Muslim women in global economic dynamics, (2) identify factors that influence Muslim women's economic participation, and (3) examine the contribution of Muslim women to economic development based on Islamic values. This study is systematically structured into several sections, namely introduction, literature review, research methods, results and discussion, and conclusions and implications. This structure aims to provide a comprehensive understanding of the position and contribution of Muslim women in the global economy..

Theoretically, this research contributes to enriching global economic studies by simultaneously incorporating gender and Islamic perspectives. This aligns with the argument that economic analysis cannot be separated from its surrounding social and cultural context (Kabeer, 2016). Practically, this research is expected to serve as a basis for formulating more inclusive policies for women, particularly in improving access to education, employment, and entrepreneurship. Numerous studies have shown that when structural barriers are reduced, women can make significant contributions to economic growth. For example, increasing female labor force participation can significantly increase Gross Domestic Product in various countries (Elborgh-Woytek et al., 2013). In the context of Muslim women, this contribution is also evident in the entrepreneurial sector and the informal economy, especially in developing countries (Rinaldo, 2013). The implication of this research is the importance of creating policies that support the comprehensive empowerment of Muslim women, including through increased access to education, financial inclusion, and a reinterpretation of religious values that better support women's participation in the public sphere. Thus, Muslim women become not only objects of development, but also active subjects in the dynamics of the global economy.

Literature Review

Background Theory

The role of women in the global economy can be understood through the theory of labor participation and economic development, which emphasizes that women's involvement is a crucial factor in a country's economic growth. According to the International Monetary Fund, increasing women's participation in the labor market can significantly boost productivity and economic growth, as well as strengthen macroeconomic stability (Elborgh-Woytek et al., 2013). Similarly, the World Bank also emphasizes that gender equality in access to education, employment, and entrepreneurship contributes to increased well-being and poverty reduction (World Bank, 2023). Thus, women, including Muslim women, hold a strategic position as agents of development in the global economic system. Furthermore, Naila Kabeer's theory of

women's empowerment explains that women's participation in the economy is influenced by three main dimensions: resources, agency, and achievements (Kabeer, 1999). These three dimensions are interrelated in determining the extent to which women can make decisions and contribute to economic activities. In the context of Muslim women, limited access to education, capital, and employment opportunities is often a major obstacle to enhancing their role at the global level. Therefore, women's empowerment is not only related to increasing individual capacity, but also changing social structures to be more inclusive of women.

On the other hand, the Islamic perspective provides a normative foundation that supports women's involvement in economic activities. Leila Ahmed explains that throughout Islamic history, women have played an active role in economic activities, including trade and property ownership (Ahmed, 1992). Islam recognizes women's right to work, own assets, and participate independently in economic activities. However, in practice, social and cultural interpretations often limit the implementation of these values, thus affecting Muslim women's position in the global economy. Therefore, a contextual understanding of Islamic teachings is necessary to promote a more optimal role for Muslim women in the dynamics of the global economy.

Previous Studies

Previous studies have shown that women play an increasingly significant role in global economic dynamics, particularly in enhancing economic growth and social welfare. Research conducted by the International Monetary Fund found that increasing women's participation in the workforce can significantly increase Gross Domestic Product (GDP) in various countries (Elborgh-Woytek et al., 2013). This finding is reinforced by a World Bank report, which shows that countries with higher levels of gender equality tend to have more stable and inclusive economic growth (World Bank, 2023). Thus, there is consensus that women's involvement is a crucial factor in global economic development. In the context of Muslim women, several studies have shown that they have significant potential in the economic sector, particularly in entrepreneurship and the informal economy. A study by Rachel Rinaldo revealed that Muslim women in Indonesia are able to integrate religious values with modern economic activities, thus creating a form of economic participation that is adaptive to globalization (Rinaldo, 2013). Furthermore, research by Naila Kabeer confirms that access to resources, education, and employment opportunities are key factors determining women's success in economic participation (Kabeer, 2016). This shows that the empowerment of Muslim women is highly dependent on structural and institutional factors.

However, several studies also point to the barriers Muslim women still face in the global economy. Research by Junaidah Syed and Harry J. Van Buren III (2014) found tensions between global business norms and interpretations of Islamic values regarding women's roles in the workplace. Furthermore, a study by Leila Ahmed highlighted that cultural factors and religious interpretations often hinder women's participation in the public sphere (Ahmed, 1992). These findings suggest that while Islam does not normatively prohibit women from working, social practices often limit this role.

In general, it can be concluded that there are several consensuses in previous research, namely: (1) women have a significant contribution to economic growth, (2) women's empowerment through access to education and the economy is a key factor, and (3) Muslim women have great potential in the dynamics of the global economy. However, there are still several things that have not been fully resolved, such as how to integrate Islamic values with the global economic system harmoniously, and how to overcome structural and cultural

barriers that limit the participation of Muslim women. Thus, the research puzzle that underlies this research is how Muslim women can play an optimal role in the global economy without abandoning Islamic values, and how policies and social structures can support their empowerment in a more inclusive manner. This research is present to fill this gap by examining the role of Muslim women in the dynamics of the global economy more comprehensively.

Conceptual Framework (optional)

The conceptual framework in this study was developed to explain the relationship between factors influencing the role of Muslim women in global economic dynamics. In general, this framework integrates theories of women's empowerment, economic participation, and Islamic perspectives in viewing women's involvement in economic activities. Illustratively, this research conceptual framework can be described as follows:

Input Factors (Determinants)	Process (Empowerment and Participation)	Output (Outcomes)
Access to education.	Women's empowerment (resources, agency, achievements).	Contribution to the global economy.
Access to economic resources (capital, technology).	Participation in the workforce and entrepreneurship.	Improved welfare.
Social and cultural norms.		Economic inclusion based on Islamic values.
Understanding of Islamic values.		

Conceptually, this study is based on Naila Kabeer's theory of women's empowerment, which states that women's empowerment is determined by access to resources, decision-making ability (agency), and the resulting achievements (Kabeer, 1999). In this context, Muslim women will be able to play a role in the global economy if they have adequate access to education and economic resources. Furthermore, the theory of economic participation explains that women's involvement in the labor market and entrepreneurship is a crucial factor in economic growth. According to the International Monetary Fund, increasing women's participation in the economy can significantly increase productivity and economic growth (Elborgh-Woytek et al., 2013). Therefore, Muslim women's participation in various economic sectors is an important indicator in assessing their contribution to global economic dynamics. On the other hand, the Islamic perspective is an important variable that distinguishes this study from conventional economic studies. Leila Ahmed explains that Islam normatively provides space for women to participate in economic activities, including ownership rights and work (Ahmed, 1992). However, social and cultural interpretations of Islamic teachings often influence the level of Muslim women's participation in the economy.

Thus, the relationship between the variables in this study indicates that education, economic resources, and social norms influence the level of empowerment of Muslim women. This empowerment then impacts economic participation, which ultimately results in a tangible contribution to the global economy. This framework also emphasizes that Islamic values can act as both supporting and inhibiting factors, depending on how they are understood and implemented in the social context. This conceptual framework serves as a basis for answering

the research question of how Muslim women can optimally participate in the dynamics of the global economy, as well as the factors that influence this role.

Methodology

Data

This study uses a qualitative approach with a library research method, namely reviewing various relevant academic sources to understand the role of Muslim women in the dynamics of the global economy. The data used in this study are secondary data, obtained from international textbooks, reputable scientific journal articles, and reports from credible international institutions. The use of secondary data in qualitative research aims to build conceptual and theoretical analysis based on existing findings (Creswell & Creswell, 2018). The main data sources in this study include academic books discussing gender, the global economy, and women in Islam, such as the work of Leila Ahmed who explains the position of women from an Islamic perspective (Ahmed, 1992), and the work of Naila Kabeer who examines the concept of women's empowerment in the context of the global economy (Kabeer, 2016). In addition, this study also uses journal articles from Google Scholar relevant to the topic of Muslim women and the global economy, such as the study by Junaidah Syed and Harry J. Van Buren III (2014) which discusses the relationship between global business norms and Islamic values related to women in the workplace. The data selection was based on its suitability to the research focus, which was to comprehensively understand the factors influencing the role of Muslim women in the global economy. Furthermore, the use of sources from reputable books and journals aimed to ensure the validity and reliability of the data. According to John W. Creswell, literature-based qualitative research emphasizes in-depth analysis of credible and relevant sources (Creswell & Creswell, 2018).. The collected data were then analyzed using qualitative descriptive analysis techniques, namely by identifying, classifying, and interpreting information related to the role of Muslim women in the global economy. The analysis process was carried out through the stages of data reduction, data presentation, and drawing conclusions, as explained by Matthew B. Miles and A. Michael Huberman (Miles et al., 2014). This technique allows researchers to understand the phenomenon in depth and connect various previous research findings into a systematic conclusion. Thus, the use of secondary data in this study is considered appropriate because it is able to provide a comprehensive picture of the role of Muslim women in global economic dynamics, while also fulfilling the requirements of qualitative research methods that emphasize theoretical and conceptual analysis.

Model Development

This study proposes an integrative conceptual model that combines theories of women's empowerment, economic participation, and Islamic perspectives to explain the role of Muslim women in global economic dynamics. This model refers to the concept of women's empowerment developed by Naila Kabeer, which emphasizes three main dimensions: resources, agency, and achievements, as factors that determine women's participation in economic activities (Kabeer, 1999). This model serves as the main basis for understanding how Muslim women can access economic opportunities and contribute to the global system. Furthermore, this research model also adopts an economic participation approach that emphasizes the importance of women's involvement in the labor market and entrepreneurship as drivers of economic growth. According to the International Monetary Fund, increasing women's participation in the economy can have a positive impact on Gross Domestic Product (GDP)

growth and economic stability (Elborgh-Woytek et al., 2013). Therefore, Muslim women's economic participation in this model is positioned as a mediating variable linking women's empowerment with contributions to the global economy..

This model was then modified by adding contextual variables in the form of Islamic values, which act as moderating factors in the relationship between empowerment and economic participation. This perspective is based on Leila Ahmed's study, which states that Islam normatively provides space for women to participate in economic activities, but its implementation is heavily influenced by social and cultural interpretations (Ahmed, 1992). Thus, the Islamic values in this model can function as factors that strengthen or limit Muslim women's participation in the global economy. Schematically, this research model consists of:

- a) Independent variable: women's empowerment (resources, agency, achievements),
- b) Mediating variable: economic participation (labor and entrepreneurship),
- c) Moderating variable: Islamic values (normative and interpretive),
- d) Dependent variable: Muslim women's contribution to the global economy.

Based on this model, this study proposes the following hypotheses:

H1: Women's empowerment positively influences Muslim women's economic participation.

H2: Muslim women's economic participation positively influences their contribution to global economic dynamics.

H3: Islamic values moderate the relationship between women's empowerment and economic participation.

H4: Women's empowerment indirectly influences global economic contributions through economic participation.

These hypotheses are based on previous research findings showing that increased access to economic resources and opportunities will increase women's participation, which ultimately impacts economic growth (Kabeer, 1999; Elborgh-Woytek et al., 2013). By including Islamic values as a moderating variable, this study seeks to provide a new contribution to understanding the dynamics of Muslim women's roles in the global economy in a more contextual manner.

Method

This study uses a qualitative approach with a literature study method (library research) to analyze the role of Muslim women in global economic dynamics. A qualitative approach was chosen because this study focuses on an in-depth understanding of social phenomena, particularly those related to values, culture, and religious interpretations that cannot be measured quantitatively. According to John W. Creswell, qualitative research aims to explore and understand the meanings that individuals or groups give to a social problem (Creswell & Creswell, 2018). The literature study method was used because this study does not collect primary data, but rather examines and synthesizes various relevant scientific sources. This method allows researchers to gain a comprehensive understanding of theories and previous research findings. Lawrence A. Machi and Brenda T. McEvoy explain that literature review is a systematic method for identifying, evaluating, and interpreting existing research findings to answer specific research questions (Machi & McEvoy, 2016). Thus, this method is very suitable for conceptual and theoretical research such as the study of Muslim women in the global economy. Furthermore, the data analysis in this study employed qualitative descriptive analysis techniques, which refer to the approach developed by Matthew B. Miles and A. Michael Huberman, which includes three main stages: data reduction, data presentation, and conclusion

drawing (Miles et al., 2014). This technique was chosen because it systematically organizes data and allows researchers to discover patterns and relationships between relevant concepts.

The qualitative method used in this literature study was chosen based on the characteristics of the research topic. The study of the role of Muslim women in the global economy involves multidimensional aspects, such as economic, social, cultural, and religious aspects. Therefore, a quantitative approach focused on statistical measurements is considered less capable of explaining the complexity of the phenomenon in depth. Quantitative approaches are generally used to examine relationships between variables numerically, while this study places greater emphasis on conceptual and interpretive analysis (Creswell & Creswell, 2018). Furthermore, mixed methods were not chosen because this study does not combine quantitative and qualitative data simultaneously. The use of mixed methods typically requires extensive and complex empirical data, while this study focuses more on synthesizing theory and previous research findings. Therefore, the literature study method was deemed the most relevant and efficient method for achieving the research objectives.

Thus, the use of a qualitative approach through literature review in this research is based on its suitability to the research objective, which is to deeply understand the role of Muslim women in global economic dynamics based on theoretical perspectives and previous research findings. This method is also supported by strong methodological references, thus producing a valid and comprehensive analysis..

Results and Analysis

Results

Based on an analysis of various academic literature sources, findings indicate that Muslim women make significant contributions to global economic dynamics, particularly in the labor, entrepreneurship, and informal economy sectors. Previous research indicates a positive relationship between women's empowerment and economic growth, despite the persistence of various structural and cultural barriers.

1. Results of Synthesis of Previous Research

Following is a summary of the results of some of the main studies:

No	Researchers	Research Focus	Key Results
1	Elborgh-Woytek et al. (2013)	Women's participation in the global economy	Increasing women's participation increases GDP and economic productivity.
2	Kabeer (2016)	Women's empowerment	Access to resources and agency determine women's economic participation
3	Syed & Van Buren (2014)	Muslim women and the world of work	There is tension between Islamic norms and global business
4	Rinaldo (2013)	Muslim Women in Indonesia	Muslim women are able to integrate religious values and modern economics
5	World Bank (2023)	Gender and economic equality	Gender equality improves well-being and economic growth.

2. Main Research Results

Berdasarkan tabel di atas, hasil penelitian ini menunjukkan beberapa temuan utama:

a. Economic Contribution of Muslim Women

Muslim women contribute to various economic sectors, particularly entrepreneurship and the informal sector. Studies show that women are able to increase household income and strengthen local economies (Rinaldo, 2013). Furthermore, globally, increased female participation in the workforce contributes to macroeconomic growth (Elborgh-Woytek et al., 2013).

b. The Influence of Empowerment on Economic Participation

Research shows that women's empowerment, including access to education, capital, and employment opportunities, has a direct impact on economic participation. Women who have agency and access to resources tend to be more active in economic activities (Kabeer, 2016).

c. Obstacles in the Global Economy

Despite their immense potential, Muslim women still face various obstacles, such as limited access to economic resources and social norms that limit women's roles. Furthermore, there is tension between cultural values and global economic demands (Syed & Van Buren, 2014).

d. Impact of Gender Equality on the Economy

Global data shows that countries with higher levels of gender equality experience more stable and inclusive economic growth. This demonstrates that the empowerment of women, including Muslim women, is a critical factor in economic development (World Bank, 2023).

3. Data Description and Finding Patterns

The analysis reveals the following patterns:

a. A positive linear relationship between women's empowerment and economic participation.

b. Women's economic participation → increases global economic growth.

c. Cultural and religious variables act as factors that can strengthen or hinder this participation.

Overall, the research findings indicate that Muslim women have significant potential in the dynamics of the global economy, but their contribution is not optimal due to structural and cultural barriers.

Endurance test

The robustness test of the results in this study was conducted to ensure that the findings obtained were valid, consistent, and meaningful, even though the study used a qualitative approach based on literature studies. One of the main techniques used was source triangulation, which is comparing various research results from different institutions and academics. This triangulation concept is important in qualitative research to increase the validity of the data (Creswell & Creswell, 2018). In this study, results from the International Monetary Fund and the World Bank showed a similarity that increasing women's participation in the economy contributes significantly to global economic growth (Elborgh-Woytek et al., 2013; World Bank, 2023). The consistency of these findings strengthens the belief that the research results are not subjective or biased from a single source. Furthermore, the consistency test of the findings was also conducted by comparing various relevant previous studies.

According to Matthew B. Miles and A. Michael Huberman, consistency between findings is an important indicator in assessing the reliability of qualitative research (Miles et al., 2014). The results of this study show a similar pattern to previous studies, namely that women's empowerment influences increased economic participation, and ultimately impacts economic growth. In addition, research also consistently finds that Muslim women still face structural and cultural barriers in accessing economic opportunities (Kabeer, 2016).

Conceptual validity was tested by examining the alignment between the research findings and the theory used. In this regard, the research findings align with Naila Kabeer's theory of women's empowerment, which emphasizes the importance of access to resources, agency, and achievement in determining women's economic participation (Kabeer, 1999). The research findings indicate that Muslim women with better access to education and economic resources tend to have higher economic participation, thus strengthening the theory's relevance. Finally, a contextual fit test was conducted to ensure the research findings were relevant to the social and cultural conditions of Muslim communities. Leila Ahmed explains that the role of women in Islam is heavily influenced by social and cultural interpretations (Ahmed, 1992). The results of this study indicate that Islamic values can act as either supporting or inhibiting factors for women's economic participation, depending on how these values are understood within society. Thus, all of these tests demonstrate that the research findings have a good level of robustness, supported by data consistency, theoretical fit, and contextual relevance..

Analysis

The findings of this study indicate that Muslim women make a significant contribution to global economic dynamics, particularly through increased participation in the workforce and entrepreneurship. These findings generally align with findings from the International Monetary Fund, which states that increasing women's economic participation can boost Gross Domestic Product (GDP) growth and enhance economic stability (Elborgh-Woytek et al., 2013). Furthermore, a World Bank report also confirms that gender equality is positively correlated with inclusive economic development (World Bank, 2023). This empirically demonstrates that the findings of this study are consistent with the global consensus on the importance of women's roles in the economy. However, this study offers novelty by integrating global economic perspectives and Islamic values within a single analytical framework. Unlike most previous studies, which tend to separate gender studies from Islamic studies, this study demonstrates that Islamic values are not always an obstacle but can instead be a strengthening factor for Muslim women's economic participation when understood contextually. These findings expand on previous research by Leila Ahmed, which focused primarily on the historical and cultural dimensions of women in Islam (Ahmed, 1992), by adding a more contemporary global economic dimension.

In terms of justification, the findings of this study can be explained through Naila Kabeer's theory of women's empowerment. Kabeer emphasized that access to resources, decision-making ability (agency), and achievement are key factors determining women's economic participation (Kabeer, 1999). The results of this study indicate that Muslim women with access to education and economic resources tend to be more active in economic activities, thus strengthening the validity of this theory in the context of Muslim societies. Furthermore, the results also identified structural and cultural barriers that continue to limit the role of Muslim women. These findings align with research by Junaidah Syed and Harry J. Van Buren III (2014), which demonstrated tensions between global business norms and interpretations of

Islamic values regarding women's roles in the workplace. However, this study differs in its emphasis, as it views these obstacles not only as conflicts but also as opportunities for a more inclusive reinterpretation of Islamic values regarding women's roles in the economy. Compared with Rachel Rinaldo's study, which highlighted Muslim women's ability to integrate religious values with modern economic activities (Rinaldo, 2013), this study extends these findings to the broader global economic context. The results demonstrate that the integration of religious and economic values occurs not only at the local level but also has the potential to contribute to the global economic system.

Critically, despite similarities with previous research, this study identifies that the suboptimal contribution of Muslim women is not solely due to religious teachings, but is more influenced by structural factors such as access to education, economic policies, and social norms. This strengthens the argument that gender inequality in the economy is more systemic than theological. Thus, the results of this study provide a new perspective that empowering Muslim women must be carried out through a multidimensional approach that simultaneously encompasses economic, social, and religious aspects.

Conclusions and Recommendations

Conclusion

Based on the research findings, it can be concluded that Muslim women play a crucial and strategic role in the dynamics of the global economy. The main findings of this study indicate that Muslim women's participation in the economic sector, both through the workforce and entrepreneurship, contributes to economic growth and improved societal welfare. This role is strongly influenced by their level of empowerment, particularly in terms of access to education, economic resources, and decision-making skills. Furthermore, this study found that Islamic values normatively support women's involvement in economic activities. However, in practice, Muslim women's participation is still influenced by prevailing social and cultural factors. This suggests that the barriers faced by Muslim women do not stem solely from religious teachings, but rather from interpretations and social structures that limit their roles.

Other findings indicate that Muslim women have the ability to integrate religious values with modern economic activities. This is evident in their involvement in the entrepreneurship and creative economy sectors, demonstrating that religious identity is not a barrier but can instead be a strength in building ethics and trust in economic activities. However, this contribution is still not optimal due to limited access to economic opportunities and inclusive policy support. Thus, this study confirms that the role of Muslim women in the global economy can be enhanced through a comprehensive approach, encompassing economic empowerment, increased access to education, and fostering a more inclusive religious understanding. These findings also answer the research question: Muslim women are not only capable of participating in the global economy but also have significant potential to become agents of change in sustainable economic development.

Recommendations

This research shows that Muslim women play a significant role in the dynamics of the global economy through their participation in the workforce, entrepreneurship, and the creative economy. This contribution is influenced by the level of empowerment, particularly access to education, economic resources, and decision-making skills. Furthermore, Islamic

values fundamentally support women's economic activity, but their practices are still influenced by limiting social and cultural factors. Other findings indicate that Muslim women are able to integrate religious values with the modern economy, although their contributions are not optimal due to structural barriers such as limited access to capital and opportunities. Thus, Muslim women have great potential as global economic agents, which needs to be supported through empowerment and more inclusive policies.

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