International, Journal of Islamic Business Management (IJMBS)
E-ISSN 2963-2218
Vol. 5, No. 3, June 2026, Page. 427 - 433

MUSLIM WOMEN AS DRIVERS OF GLOBAL ECONOMIC DEVELOPMENT: OPPORTUNITIES, CHALLENGES, AND CONTRIBUTIONS

Diva Wamanda[1]*, Zainal Abidin[2], Khairani Hayat Situmorang[3]

[1,2,3]Institut Agama Islam Daar Al Uluum Asahan,
Alamat: Jl. Mahoni (Sibogat), Kelurahan Mekar Baru, Kecamatan Kisaran Barat, Kabupaten Asahan, Sumatera Utara 21216, Indonesia
Email:[1]divawamanda@gmail.com, [2]Ije2362@gmail.com
[3]hayatkhairanisitumorang@gmail.com

Receive:
27/06/2026

Accepted:
29/06/2026

Publish:
30/06/2026

*Correspondence**

This work is licensed under the Creative Commons Attribution 4.0 International License.

Abstract *Muslim women have increasingly emerged as significant contributors to global economic development through their active participation in entrepreneurship, the labor market, education, Islamic finance, and digital innovation. Despite this progress, many continue to face structural, socio-cultural, and institutional barriers that limit their economic potential. This study aims to explore the opportunities, challenges, and contributions of Muslim women to global economic development from the perspective of Islamic economic principles and contemporary literature. Employing a qualitative research design based on library research, the study analyzes scholarly articles, books, international reports, and policy documents published between 2019 and 2025. The collected data were examined using thematic content analysis to identify recurring patterns and emerging themes. The findings reveal that Muslim women contribute significantly to economic growth by increasing household income, fostering entrepreneurship, supporting small and medium-sized enterprises (SMEs), promoting financial inclusion through Islamic finance, and participating in the digital economy. Furthermore, Islamic teachings encourage women's economic participation while emphasizing justice, dignity, responsibility, and ethical business practices. However, persistent challenges including gender inequality, limited access to education and finance, digital disparities, and restrictive socio-cultural norms continue to hinder their full participation. The study concludes that empowering Muslim women through inclusive education, financial access, supportive public policies, digital literacy, and gender-responsive Islamic economic frameworks can strengthen sustainable and inclusive global economic development. These findings provide valuable insights for policymakers, educators, researchers, and development institutions seeking to enhance women's economic empowerment within an Islamic context.*

Keywords: *Muslim women, global economic development, women's economic empowerment, Islamic economics, entrepreneurship*

Introduction

Global economic development has increasingly recognized the importance of women's participation as a key factor in achieving sustainable growth, social welfare, and economic resilience. Across the world, women contribute significantly to labor markets, entrepreneurship, education, and innovation. Among them, Muslim women represent a substantial and dynamic segment of the global population whose economic contributions have gained growing attention in both academic and policy discussions. As globalization, technological advancement, and digital transformation continue to reshape economic structures, Muslim women are emerging as important actors in local, national, and international economic development. Islam provides a framework that supports women's participation in economic activities while emphasizing principles of justice, dignity, and social responsibility. Historical evidence demonstrates that women actively engaged in trade, business, and wealth management during the early Islamic period. The example of Khadijah bint Khuwaylid, a successful entrepreneur and respected businesswoman, illustrates that economic participation by women has deep roots within Islamic civilization. Contemporary interpretations of Islamic economic principles continue to support women's rights to own property, conduct business, and contribute to economic development. In recent decades, Muslim women have expanded their presence across various sectors, including entrepreneurship, finance, education, healthcare, technology, and creative industries. The growth of the digital economy has further opened opportunities for Muslim women to establish online businesses, access international markets, and engage in remote work. These developments have enabled many women to overcome geographical and social barriers while balancing professional and family responsibilities. Consequently, Muslim women are increasingly recognized as drivers of economic growth, poverty reduction, and community development.

Despite these achievements, Muslim women continue to face numerous challenges that may limit their economic participation. These challenges include unequal access to education and financial resources, gender stereotypes, workplace discrimination, and disparities in digital access. In some societies, cultural norms and institutional barriers continue to restrict women's opportunities for economic advancement. Such challenges highlight the need for inclusive policies and support systems that promote gender equity while respecting cultural and religious values. The significance of Muslim women's economic participation extends beyond individual empowerment. Their contributions influence household welfare, human capital development, business innovation, and national productivity. Furthermore, increasing women's participation in economic activities aligns with global development agendas, particularly the Sustainable Development Goals (SDGs), which emphasize gender equality, decent work, and inclusive economic growth. Therefore, understanding the role of Muslim women in global economic development is essential for policymakers, educators, researchers, and development practitioners seeking to foster sustainable and inclusive societies.

This study aims to examine the role of Muslim women in global economic development by exploring their contributions, opportunities, and challenges within contemporary economic contexts. Through a qualitative literature review approach, the study seeks to provide a comprehensive understanding of how Muslim women contribute to economic transformation while maintaining the values and principles embedded within Islamic teachings.

Methodology

Research Design

This study employed a qualitative research design using a literature review approach. Qualitative research is appropriate for exploring social phenomena, understanding human experiences, and interpreting complex issues related to economic participation and gender empowerment. The literature review method was selected to synthesize existing knowledge concerning the role of Muslim women in global economic development and to identify emerging themes, challenges, and opportunities discussed in previous studies.

Data Sources

The study relied on secondary data obtained from various academic and institutional sources. The materials reviewed included:

1. Peer-reviewed journal articles on Muslim women, gender studies, and economic development.
2. Books and book chapters related to Islamic economics and women's empowerment.
3. Reports published by international organizations such as the United Nations (UN), World Bank, International Labour Organization (ILO), and Islamic Development Bank (IsDB).

4. Conference proceedings and scholarly publications discussing women's entrepreneurship, financial inclusion, and labor market participation.
5. Relevant policy documents addressing gender equality and sustainable development.

These sources were selected because they provide comprehensive perspectives on the economic roles of Muslim women across different geographical and socio-economic contexts.

Data Collection Procedures

Data collection was conducted through a systematic search of academic databases and digital libraries, including Google Scholar, Scopus-indexed journals, and institutional repositories. Keywords used in the search process included: Muslim women, development, Women's empowerment, Islamic economics, Entrepreneurship, Financial inclusion, Gender equality, Globalization, Sustainable development. The inclusion criteria required that sources be relevant to the research topic, published in English, and provide substantial discussion regarding the economic participation of Muslim women. Sources that lacked academic credibility or did not directly address the research focus were excluded.

Data Analysis

The collected data were analyzed using thematic analysis. This method involved several stages:

1. Reading and familiarizing with the selected literature.
2. Identifying significant concepts and recurring patterns.
3. Coding key information related to Muslim women's economic contributions, challenges, and opportunities.
4. Grouping codes into broader themes.
5. Interpreting the themes within the framework of Islamic economics and global development.

Thematic analysis enabled the researcher to identify common findings across studies and to develop a comprehensive understanding of the factors influencing Muslim women's participation in economic development.

Trustworthiness of the Study

To enhance the credibility and reliability of the findings, the study utilized multiple sources from reputable academic publications and international organizations. Triangulation of data from different sources helped ensure consistency and minimize bias. Furthermore, the researcher critically evaluated the relevance and quality of each source before inclusion in the analysis.

IJMBS
International Journal of
Islamic Business Management

Ethical Considerations

This study did not involve human participants, interviews, surveys, or experimental procedures. Therefore, formal ethical approval was not required. Nevertheless, ethical research principles were maintained by accurately citing all sources, avoiding plagiarism, and ensuring proper acknowledgment of the original authors whose works contributed to the analysis.

Research Framework

The study was guided by the assumption that Muslim women's economic participation contributes significantly to global economic development through entrepreneurship, workforce engagement, education, innovation, and community development. The analysis focused on examining how opportunities and challenges influence their ability to contribute to sustainable economic growth while maintaining Islamic values and principles.

Results and Analysis

The analysis of the reviewed literature revealed that Muslim women play an increasingly significant role in global economic development through entrepreneurship, labor force participation, education, digital innovation, and community empowerment. Several major themes emerged from the thematic analysis.

1. Muslim Women as Economic Contributors

The literature indicates that Muslim women contribute substantially to both household and national economies. Their participation in income-generating activities improves family welfare, enhances educational opportunities for children, and strengthens financial stability. At the macroeconomic level, increased female labor force participation contributes to productivity growth, human capital development, and national economic performance. Studies consistently demonstrate that countries with higher levels of women's economic participation tend to experience greater economic growth and improved social outcomes. Muslim women contribute not only as employees but also as entrepreneurs, investors, educators, and community leaders. Their economic activities create employment opportunities and stimulate local economic development.

2. Entrepreneurship as a Driver of Economic Growth

Entrepreneurship emerged as one of the most prominent areas of economic participation among Muslim women. Many women have established successful businesses in sectors such as halal food production, modest fashion, cosmetics, education services, healthcare, and digital commerce. The growth of the global halal industry has created new opportunities for Muslim women to participate in domestic and international markets.

The literature highlights that women-owned enterprises often generate positive social impacts beyond financial profit. These businesses frequently support community development, women's employment, and family welfare. Furthermore, entrepreneurial activities provide Muslim women with greater economic independence and decision-making power.

The findings suggest that entrepreneurship serves as an effective mechanism for promoting economic empowerment while allowing women to maintain cultural and religious values. Consequently, entrepreneurship represents a critical pathway through which Muslim women contribute to sustainable economic development.

3. Education and Human Capital Development

Another significant theme identified in the analysis is the relationship between education and economic participation. Higher educational attainment enhances women's access to professional careers, leadership positions, and entrepreneurial opportunities. Education also improves digital literacy, critical thinking skills, and innovation capacity.

The reviewed studies reveal that educated Muslim women are more likely to participate actively in economic activities and contribute to knowledge-based economies. Access to higher education enables women to develop specialized expertise in fields such as finance, technology, healthcare, and business management. As a result, education functions as a key driver of both individual empowerment and broader economic development.

The findings further indicate that investment in women's education produces long-term economic benefits through increased productivity, reduced poverty, and enhanced social mobility.

4. Digital Transformation and Economic Opportunities

Digital technologies have significantly expanded economic opportunities for Muslim women. The emergence of e-commerce platforms, digital payment systems, social media marketing, and remote working arrangements has enabled women to access broader markets and participate in the global economy. Many Muslim women have successfully utilized digital platforms to establish online businesses, provide professional services, and engage in freelance employment. Digital entrepreneurship offers flexibility that allows women to balance economic responsibilities with family commitments. The literature suggests that digital transformation has reduced traditional barriers associated with geographical limitations and restricted mobility. However, access to technology remains unequal in some regions, creating disparities in participation and economic outcomes.

5. Challenges Affecting Economic Participation

Despite significant progress, several challenges continue to affect Muslim women's economic participation. The most frequently reported barriers include limited access to financial resources, gender stereotypes, workplace discrimination, and unequal access to technology. Financial constraints often limit the ability of women to establish or expand businesses. Access to credit, investment capital, and financial services remains a challenge in many developing economies. Additionally, cultural expectations regarding gender roles may influence women's career opportunities and entrepreneurial activities. The digital divide represents another significant challenge. Women in rural and economically disadvantaged communities may experience limited access to internet connectivity, digital devices, and technological training. Such limitations reduce their ability to benefit fully from the opportunities offered by the digital economy.

These findings indicate that structural and institutional barriers continue to influence the extent of women's economic participation despite increasing educational and technological opportunities.

6. Islamic Values and Economic Empowerment

The literature consistently emphasizes that Islamic teachings support women's involvement in economic activities. Islamic principles encourage productive work, ethical business conduct, property ownership, and social responsibility. These values provide a framework through which Muslim women can pursue economic advancement while maintaining religious commitments. The analysis demonstrates that Islamic economic principles contribute positively to women's empowerment by promoting fairness, accountability, and inclusive participation. Many Muslim women perceive their economic activities as not only a source of income but also a means of contributing to social welfare and community development. This finding challenges misconceptions that Islamic values necessarily restrict women's economic participation. Instead, the literature suggests that Islamic teachings can serve as a foundation for promoting women's economic engagement and sustainable development. The findings confirm that Muslim women have become important contributors to global economic development. Their participation extends beyond traditional domestic roles and encompasses entrepreneurship, professional employment, innovation, and community leadership. Consistent with theories of human capital and economic empowerment, the analysis demonstrates that education, skills development, and access to opportunities significantly influence women's economic contributions. Furthermore, the expansion of digital technologies has created new pathways for economic participation, enabling Muslim women to engage more actively in global markets. However, persistent challenges related to finance, technology, and social norms continue to limit their full potential.

Addressing these barriers requires collaborative efforts involving governments, educational institutions, financial organizations, and civil society.

Overall, the findings suggest that strengthening educational access, promoting financial inclusion, supporting entrepreneurship, and expanding digital opportunities can significantly enhance the role of Muslim women in achieving inclusive and sustainable global economic development.

Conclusions and Recommendations

This study concludes that Muslim women play a vital role in advancing global economic development through their contributions to entrepreneurship, labor force participation, education, innovation, Islamic finance, and the digital economy. Their increasing involvement in productive economic activities not only enhances household welfare but also promotes inclusive economic growth, poverty reduction, and sustainable development. From the perspective of Islamic economics, women's participation in economic life is consistent with the principles of justice (*ʿadl*), public welfare (*maṣlaḥah*), human dignity (*karāmah*), and social responsibility, provided that economic activities are conducted ethically and in accordance with Islamic values.

The findings indicate that significant opportunities have emerged for Muslim women as a result of digital transformation, expanding educational access, financial inclusion, and supportive policy initiatives. The rapid growth of e-commerce, fintech, remote work, and digital entrepreneurship has enabled many Muslim women to participate more actively in local and global markets while balancing family and professional responsibilities.

Nevertheless, several challenges continue to limit their economic potential. Gender inequality, limited access to quality education and financial resources, inadequate digital infrastructure, discriminatory labor practices, and persistent socio-cultural stereotypes remain major obstacles in many countries. These barriers reduce women's opportunities to maximize their skills, productivity, and leadership in economic development.

Overall, the study demonstrates that empowering Muslim women is not only an issue of gender equality but also a strategic investment in sustainable global economic development. Strengthening women's economic participation contributes to more resilient economies, greater social inclusion, and the achievement of the **Sustainable Development Goals (SDGs)**, particularly those related to gender equality, decent work, poverty reduction, and inclusive economic growth.

Recommendations

Based on the findings, several recommendations are proposed:

1. **Governments** should formulate gender-inclusive economic policies that improve Muslim women's access to education, vocational training, entrepreneurship support, and Islamic financial services.
2. **Educational institutions** should strengthen women's economic capacity by integrating entrepreneurship, digital literacy, financial management, and Islamic economic ethics into curricula and lifelong learning programs.
3. **Islamic financial institutions** should expand inclusive financing schemes, such as microfinance, profit-sharing financing, and women-focused entrepreneurial programs to support Muslim women-owned businesses.
4. **International organizations and development agencies** should promote collaborative initiatives that reduce digital inequality, strengthen women's leadership, and encourage equal participation in economic decision-making.

5. **Communities and religious leaders** should promote a balanced understanding of Islamic teachings that supports women's economic empowerment while preserving Islamic ethical values and family responsibilities.
6. **Future researchers** are encouraged to conduct empirical studies using quantitative, mixed-methods, or comparative approaches across different countries to examine the socioeconomic impacts of Muslim women's economic participation and evaluate the effectiveness of empowerment policies.

In conclusion, empowering Muslim women through education, inclusive finance, digital transformation, and supportive public policies is essential for building a more equitable, resilient, and sustainable global economy. Their economic participation should be recognized not only as a fundamental human right but also as a key driver of innovation, prosperity, and long-term global development.

References

Ahmed, L. (1992). *Women and gender in Islam: Historical roots of a modern debate*. Yale University Press.

Ali, S. S. (2016). *Gender and human rights in Islam and international law: Equal before Allah, unequal before man?* Kluwer Law International.

Buvinic, M., Furst-Nichols, R., & Koolwal, G. (2014). Mapping gender data gaps. *World Bank Policy Research Working Paper, 6936*, 1–45.

Chapra, M. U. (2000). *The future of economics: An Islamic perspective*. Islamic Foundation.

Hasan, Z. (2010). Islamic finance and women's economic empowerment. *International Journal of Economics, Management and Accounting, 18*(2), 189–208.

International Labour Organization. (2024). *World employment and social outlook: Trends 2024*. International Labour Organization.

Kabeer, N. (2012). *Women's economic empowerment and inclusive growth: Labour markets and enterprise development*. International Development Research Centre.

Moghadam, V. M. (2005). *Globalizing women: Transnational feminist networks*. Johns Hopkins University Press.

Roomi, M. A., & Parrott, G. (2008). Barriers to development and progression of women entrepreneurs in Pakistan. *The Journal of Entrepreneurship, 17*(1), 59–72. https://doi.org/10.1177/097135570701700105

Sen, A. (1999). *Development as freedom*. Oxford University Press.

Syed, J., & Ali, F. (2010). Principles and practices of employment of women in Islamic societies. *Human Resource Development International, 13*(4), 385–403. https://doi.org/10.1080/13678868.2010.501962

United Nations. (2015). *Transforming our world: The 2030 agenda for sustainable development*. United Nations.

United Nations Development Programme. (2024). *Human development report 2023/2024*. UNDP.

World Bank. (2024). *Women, business and the law 2024*. World Bank.

Yousafzai, S. Y., Saeed, S., & Muffatto, M. (2015). Institutional theory and contextual embeddedness of women's entrepreneurial leadership: Evidence from 92 countries. *Journal of Small Business Management, 53*(3), 587–604. https://doi.org/10.1111/jsbm.12062

Islamic Development Bank. (2023). *Women's economic empowerment and inclusive growth in OIC countries*. Islamic Development Bank.

Metcalfe, B. D. (2008). Women, management and globalization in the Middle East. *Journal of Business Ethics, 83*(1), 85–100. https://doi.org/10.1007/s10551-007-9654-3

OECD. (2023). *Joining forces for gender equality: What is holding us back?* OECD Publishing.

World Economic Forum. (2024). *Global gender gap report 2024*. World Economic Forum.

International Journal of Islamic Business Management