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Original Article

Empowered Muslim Women Entrepreneurs: A Thought for Assessing Success

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Abstract: Profitability and growth are conventional measures for assessing the success of an entrepreneurial effort. This paper argues that an empowered Muslim woman entrepreneur's success should not be assessed primarily in relation to these economic measures; rather the delicate balance that she maintains between her roles in family and in business should be the main consideration for her success measurement. The idea of balance as a success factor is derived from a Muslim woman's obligation and status in the family sphere. Islam entrusts a Muslim woman with critically irreplaceable roles in family management by declaring her status as a mother three degree above a Muslim man. At the same time, for the proper discharge of her roles, Islam renders her free from the obligation to provide financial supports for the family. This concept paper substantiates the idea of role alignment or balance by employing the conceptual categories of (a) responsibility and right, (b) obligation and option, (c) prime and subordinate, and (d) irreplaceable integral and replaceable substitute as they pertain to her role playing in the family-business complex. The significance of this discussion lies in the fact that increasing participation of Muslim women in organized economic activities has been a socioeconomic reality of the contemporary Muslim world.

Keywords: Balance, Role Alignment, Empowerment, Muslim Women Entrepreneurs, Success.

Introduction: As the title suggests, this paper is about empowered Muslim women entrepreneurs. They are empowered not because of their entrepreneurial career; the career is not a means for their empowerment. Rather, they already are empowered some other way and have undertaken entrepreneurial career by their own choice. So, the question is how are they empowered? This paper offers an answer to this question.

The second part of the title is concerned with assessing their success as entrepreneurs. Success is generally measured by goal accomplishment. Entrepreneurial success is thus to be measured by achievement of entrepreneurial objectives. Our entrepreneurs here did not engage in business to be empowered. So, empowerment is not an appropriate criterion to assess their success. Profitability and growth are conventional measures of business success. But we are only ready to accept these as marginal or secondary measures. Again, the question is how to measure their entrepreneurial success then?

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This paper produces an answer; but it does not attempt to offer a set of criteria to be used by Muslim women entrepreneurs to measure their success. It rather attempts to generate a thought as to how their success needs to be measured when they are absolved from financial obligations.

On a methodological note, this is not an empirical paper, it is conceptual; it applies the methods of reflection and theoretical analysis for forming arguments. The subjects of this paper, Muslim women, are thus not actual entrepreneurs. They are envisioned. Arguments and discussion that follow are built on relevant literature including authentic religious sources, i.e., The Holy Qur'ān and the Prophetic narrations.

Empowered Muslim Women: The social movement theory for women empowerment coined a pithy term of "equal rights" in the 1990s. In the new millennium, the women liberation movement, all over the world, firmly stands for "gender equality." If *equality* of rights is the construct underlying the concept of women empowerment, Muslim women are empowered. How?

By voluntarily embracing Islam, a woman becomes *Muslimah* (Muslim woman). By this act, like a Muslim man, she recognizes her dual identity. She is, or rather strives to be, a *slave* in her relationship with Allah Almighty. The Holy Qur'ān states this identity: "*I created the jinn and humankind only that they might worship Me.*"[1] This relationship, as portrayed vertically in the following Figure1 is the first relationship; and it is the foremost and the ultimate relationship. She is well aware that she has an account with Allah Almighty as a Muslim man has.
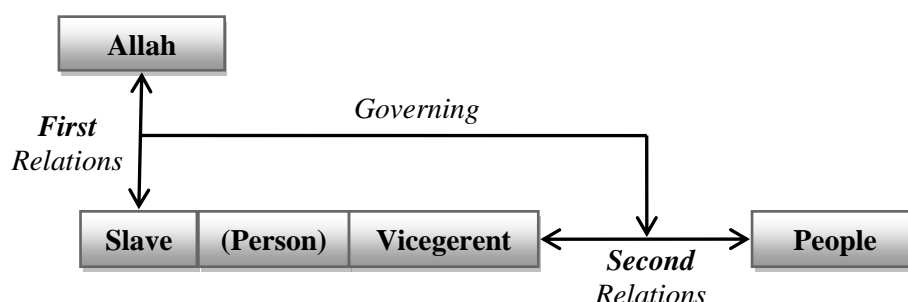

Figure1: Man's dual identity in Islam

She can improve her account by good deeds as a man can. Also, she can damage her account by bad deeds as a man can. "*Whoever works righteousness, man and woman, and has faith, verily, to him will we give a new life that is good, and we will bestow on such their reward according to the best of their actions.*"[2] The Holy Qur'ān also declared, "And their Lord has accepted (their prayers) and answered them (saying): '*Never will I allow to be lost the work of any of you, be he male or female; you are members, one of another....*'"[3] She knows she is neither inferior nor superior to a man because of her being female. Her dignity and status in the eyes of Allah Almighty is determined only by her good deeds done with good intention; gender or any other factor is simply irrelevant in ascertaining her position. The Holy Qur'ān clearly stated, "Verily the most honored of you in the sight of Allah is (he who is) the most righteous of you."[4] Thus, as a member of humankind, as a *slave* of Allah Almighty, she has rights as a man has in the eyes of Allah Almighty.

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Hence, in the sense of equality of rights she is empowered in her first, enduring and eternal identity.

Now, her progression in the vertical relation as a *salve* depends on her roles in the second relations where she is a *vicegerent* (*khalifah*) of Allah Almighty, her second identity. She knows both man and women are created to serve as vicegerents of Allah Almighty on the earth.[567] As shown in the figure above, in the horizontal second relations she relates her to other members in her society. The two most significant ways she relates to others as a *vicegerent* are as a wife in spousal relationship and as a mother in parental relationship. The question arises: Is she empowered in these role relationships? In other words, is she empowered as a *vicegerent*? To answer this question, we address issues like how she gets into these role relationships, her positions and status in these roles and her capacity to perform them.

Empowerment in the Family Fort: Both the role of a wife and the role of a mother originate from marital relationship. Through this relationship, family is formed which creates conditions for the seed of civilization to germinate.[8] Marriage in Islam unites a man and a woman physically, psychologically and spiritually to form a legitimate family which is recognized as the basic unit of human civilization.[9] The Qur'an refers to this union of man and woman through marriage as a sign of Allah Almighty and honors married women by the term *al-Muhsanat* which is derived from "*hisn*".[10] [11] [12] *Hisn* means fort. Contextually, it implies that both the male and female, who get married, are fortified.[13] This fort is to safeguard the couple's moral chastity and function as a unit of human civilization based on love, compassion and respect for each other.[14] The family fort is thus a critical micro-organization of human society in which both spouses are obliged to play their roles in order to fulfill the objectives of this organization. The familial roles of a Muslim woman as a wife and as a mother are viewed as noble and dignified responsibilities of women.[15] In a similar vein, it has been observed that wives of Adam and Ibrahim (Abraham) and the mothers of Musa (Moses) and 'Isa (Jesus) are mentioned in the Qur'an with high esteem. The two following sections explore a woman's position in these two significant roles that take place in the family fort.[16]

Position and Status in Spousal Role: A Muslim woman knows her proper performance of vicegerent's role is to be governed by her first relation as a *slave* of Allah Almighty. When she endeavors to understand her responsibility and position in her family fort, she finds the Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) offering her guidelines.

> "All of you are guardians and are responsible for your wards. The ruler is a guardian and the man is a guardian of his family; the lady is a guardian and is responsible for her husband's house and his offspring; and so all of you are guardians and are responsible for your wards."[17]

She understands that *house is her central workplace* and she is second-in-command beside her husband in the overall family fort management. She is an essential and integral part of this management. The fort management will immediately collapse in her absence or if her multifarious roles are deserted or even neglected. She also discovers reciprocity and complementarity in spousal relationship in the Quranic statement: "They (women)

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are apparel for you, and you are apparel for them."[18] As for her rights, she appreciates that Allah Almighty granted women rights over men as men have rights over women in an equitable manner.[19]

Position and Status in Parental Role: Parents are held in high esteem by Islam. The Holy Qur'ān enjoins Muslims to show utmost respect to their parents, take good care of them, treat them politely and generously, and serve them well even if they are still disbelievers.[20][21][22]Allah Almighty reminds us of the special roles, and thus a special position, of a mother when her painstaking and immense contribution for child-rearing is underscored as a reason for showing gratitude and being good to parents.

> "And I have enjoined on man (to be good) to his parents: in travail upon travail did his mother bear him, and in years twain was his weaning: (hear the command), "Show gratitude to Me and to your parents: to Me is (thy final) Goal."[23]

A Muslim woman, who has become a mother, can rejoice knowing her lofty status as declared by the Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*). *"Paradise is at the feet of the mother."[24]* It is reported that a man came to Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) and asked, "Who amongst all people is most worthy of my good company?" The Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) replied, "Your mother." The man asked, "Who is next?" The Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) said, "Your mother." The man asked again, "Who is next?" Again, the Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) said, "Your mother." Then, in reply to the same question he said, "Your father."[25] To her satisfaction, she can see her elevated and enviable position in this Prophetic narration. While she stands second to her husband in the spousal capacity, she is raised three degrees above her husband in the parental capacity. Such an honored and dignified mother is the *de facto* school for the basic and moral education and training of her children. Her nation-making role is echoed in the assertion of Hafez Ibrahim (1872-1932), an Arabic-Egyptian poet: "A mother is a school; if you prepare her well then you have really prepared a generation of excellence."[26]

Empowerment: The Capacity to Perform: Certain things are clear by now. A Muslim woman is entrusted with critical, reciprocal, complementary roles in spousal relationship. She is granted with comparable, equitable spousal rights. As a mother, her position and dignity are too high to be attainable by her husband, the father. If rights and status, either equivalent or equitable, are taken as a key criterion to decide empowerment, Allah Almighty and His Messenger (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) have empowered her in the family fort management. In this sense of empowerment, a man, either as a husband or as a father, does not possess any authority to act for or against her empowerment. However, we want to address her empowerment in the family fort management from another perspective: the perspective of employee empowerment in organizations. The perspective is relevant because, as mentioned earlier, family is a fundamental micro-organization of a human society.

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The concept of empowering people in the organization has been highly prevalent in management literature.[27] It involves making four things available for them so that they can act more freely to accomplish their jobs: information, knowledge, power and rewards.[28][29] According to these authors, an empowered employee will have access to all operational and financial information of the organization; she will receive trainings and other development tools to acquire necessary knowledge and skills to contribute to organizational goals; she will have power to make substantive decisions; and she will be rewarded based on her contribution to organization performance. Power is the key issue in Hollander and Offermann's conception of empowerment.[30] They consider it as sharing and delegating power down the organizational hierarchy. In fact, empowerment in organization is not a dichotomous matter which means employees are either empowered to make all decisions or not allowed to make any decisions at all. Embracing the idea of *degree* of delegation of power or the *degree* of participation in decision making, empowerment is rather a fuzzy concept.[31] Hence, what exists in organization in reality is a continuum of empowerment. At the lower end of this continuum, an employee's skills requirement is low and her level of engagement in decision making is low; she has almost no decision discretion. On the other hand, at the upper end, she is required of having many and complex skills, and she not only makes decisions, but also is responsible for decision process and strategy.[32][33][34]

To apply the employee empowerment concept to a Muslim woman's empowerment in her family fort management, we need to maintain the two following assumptions. (1) A Muslim woman's roles, responsibilities, rights,[35] etc., as described above, are endowments from Allah Almighty and His Messenger (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) that create true potentials for her empowerment. (2) The actualization of the empowerment potentials mostly rests on her efforts and supports from family members.

Now, a closer look at the four conditions of employee empowerment (information, knowledge, power and rewards) reveals that the first three are necessary to create ability and capacity to perform, and the last is needed to generate willingness to perform. What are the *rewards* that motivate a Muslim woman to perform her roles in the family fort management? The highest reward is her progression on the vertical line of relationship, becoming better slave, getting closer to Allah Almighty. This is the ultimate and enduring reward which alone is sufficient to motivate her. Apart from this, however, pleasure of helping others to fulfill their life mission, sense of being together in a harmonic and peaceful manner and similar other factors may motivate her.

Do conditions prevail for her to build capacities that she needs to perform her roles? The most important condition is *knowledge* acquisition which enables her to be fully cognizant of her nobles and dignified roles and then facilitate her to perform them. As for the acquisition of knowledge, Muslim men and women enjoy equal rights. In accordance with revelation sequence, the first verse of The Holy Qur'ān is: *"Read in the name of your Lord and Cherisher Who created."*[36] Women are not excluded from the reading exhortation. "Both men and women are exhorted 'to read' so that they become enlightened by the wisdom of the Qur'an and lead a successful life in this world and in the hereafter."[37] So, learning is a duty and responsibility; it is not just simply a right. The

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Prophet (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*) said: "*Seeking knowledge is mandatory upon a Muslim man and a Muslim woman.*"[38]

As for the condition of *power*, the key construct of empowerment, a misconception should be removed. Generally, husband is thought to be the authority to empower his wife. By our first assumption stated above we reject this idea of empowering authority of husband. As vicegerents, both husband and wife have specific roles, responsibilities, rights and authorities which form the foundation of empowerment. For the attainment of their life goals, they are bound to support each other in their course of life. The Holy Qur'ān declared: "*The Believing men and the women are supporters (protectors) of each other*."[39] This supportive-protective relationship shall manifest in ordering good, prohibiting evil, performing prayers, offering charity and obeying Allah Almighty and His Messenger (*Hazrat Muhammad Rasulullah Khatam un Nabiyyen Sallalahu Alihi Wa Aleihi Wa Sallam*). Taken this supporting function as an empowering role, it is not only *a masculine role*; it is evidently *a feminine role* too. She is really empowered when she is capable of rendering him her assistance and cooperation in the performance of all sorts of possible good deeds.

Having access to necessary functional *information* is another condition of empowerment. Being in charge of the family fort, she is not deprived of this information right. Mutual trust and love among a Muslim couple make condition conducive for mutual exchange of information and facts that facilitate achieving the common goals of the family fort.

The above discussion points to the fact that conditions for empowerment of a Muslim women in the family fort management generally prevails. How much of her *Divinely* ordained and endowed empowerment potentials will be actualized is contingent upon a host of factors. Her personal effort and predisposition are the most important of all. Other factors include supportive family environment, supportive husband, stages of family life cycle, and her immediate social network.

Entrepreneurial Success: The purpose of this section is to generate an idea as to how entrepreneurial success of empowered Muslim women needs to be assessed. Putting differently, this section explains what should be the key consideration in ascertaining this success and why. This explanation consists of three parts. A brief review of classifications of women entrepreneurs is conducted first which reveals categories contrasting to and resembling with Muslim women entrepreneurs. Goal orientations and priorities of these categories supply ingredients to develop insights into various ways women entrepreneurs can perceive their success. In the next part, relative standing of family fort management and business management by empowered Muslim women is discussed to clarify their goal orientations and priorities. The last part presents the idea of roles alignment or balance as the key consideration in their entrepreneurial success measurement.

Classifications of Women Entrepreneurs: Not all women entrepreneurs get into business following same route. Some of them inherit or acquire a business from family members; some start business with spouses or other business partners; some start on their own; and others buy partial or full ownership of an existing business.[40] [41] As their

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routes to business career are multiple, their entrepreneurial motives and types of business are also diverse. Not differentiating male and female entrepreneurs, Dyer suggests that different entrepreneurs have different motives and conduct different kinds of business.[42] In fact, motivations of women entrepreneurs are diverse.[43] [44] [45] [46] [47]The female entrepreneurs who are less likely to penetrate traditionally male-dominated market and focus on domestic services and retail sectors instead, Moore marks them as **traditionals**.[48] Counterparts of them, in Moore's categorization, are the *modern* female entrepreneurs who venture into new markets and are driven by money making motive. [49] Similar observation is made by Anna *et al*. They observe that women in the traditional businesses (the *traditionals*) have stronger expectations to balance work and family demands, whereas their counterparts (the *moderns*) in the non-traditional business have higher expectations for financial returns.[50]

Goffee and Scase classify women entrepreneurs into four categories based on their attachment to entrepreneurial values and conventional female roles: *conventionals, radicals, innovators* and *domestics*. While *conventionals* have high commitment to entrepreneurial values and traditional female roles, **domestics** are clearly more concerned with domestic roles and consider their businesses as secondary and subordinate to family interests.[51] An investigation of Cromie and Hayes, which examined the validity of above classification, resulted in three-fold categorization of female entrepreneurs: *innovators, dualists* and *returners*. While career development is major thrust for *innovators* to venture into business, the reason of the **dualists** for the same is strike a balance between their domestic and business roles. The **returners** are those who interrupt their careers due to domestic obligations in raising children and venture into business for personal satisfaction.[52]

Based on several differentiators, Mitra classify women entrepreneurs into four groups: *young achievers, block-factor entrepreneurs, family-driven entrepreneurs*, and *income-driven entrepreneurs*. The first group places low importance on both conventional roles of women and relational support. Contrary to this group, *block-factor entrepreneurs* and *family-driven entrepreneurs* give high importance to both the role and the support. The **family-driven entrepreneurs,** however, are different from *block-factor entrepreneurs* by their entrepreneurial motivation. They give priority to family interests over their business, which they operate more like a hobby and for self-fulfillment. The last group is clearly more driven by financial needs although conventional female roles are not less important to them.[53] Zarina and Hassan report shift in economic motives during women's entrepreneurial career. While a group's initial explicit and strong economic motive turned implicit and weaker down the career, the case of another group was a complete reverse.[54]

It is interesting to note that non-economic motives are recognized as important to both male and female entrepreneurs, but the latter are more motivated by non-economic goals than the former.[55] Corroborating this observation, Carter notes that, compared to man, women expect less that their business income would be the main income of their family.[56] Moreover, women entrepreneurs generally put efforts to balance their economic and non-economic motives. For instances, they seek equilibrium between profit and growth in the one hand and personal fulfillment and independence on the other hand.[57] [58] They prefer self-employment because of its flexibility that helps them

finding balance between family and work.[59] [60] They value the ability to pursue career goals in tandem with family obligations.[61]

Muslim Women: Managing Home and Business: Managing a home and a business simultaneously is an issue of work-life balance. Men, traditionally less burdened with home management when their spouses are non-careerists, still have concerns about work-life balance.[62] [63] In the case of dual-career couples, this question of balance assumes greater importance and attention.[64] [65] Undoubtedly, the variety and the intensity of challenges posed by the work-life balance working women encounter is the highest given that their family roles are more varied and complex.[66] [67] [68] [69] [70] For a Muslim, the question of balance or moderation (*wasatiyyah*) is critically significant as he is required to recognize and maintain balance in every domain of his life.[71] [72] [73] [74]

The Muslim women entrepreneurs of our current interest are empowered as *slaves* of Allah Almighty. As *vicegerents* of Allah Almighty, they are endowed with full potentials of empowerment. Conditions for the actualization of these potentials largely prevail. They are exempted from the *jihad* in the sense of armed struggle (*qital*) which is an obligation upon Muslim men. *Jum'a* Prayer, which is mandatory for Muslim men, is supererogatory for them. They are not required to offer daily prayers with congregation. Their prayers at a private place are considered better than in public. They are rendered free from financial obligations to support themselves and their family. Muslim men are obliged to support them financially as they need.

> "Men are the protectors and maintainers of women, because Allah has given the one more [strength] than the other, and because they support them from their means."[75]

Thus, they are facilitated to perform critically irreplaceable roles in the family fort – the house. In this central workplace of their, they have highly diversified and enriched portfolio of activities. In the framework of spousal and parental relationships, they perform multifarious roles. Adam enumerates a list of fifteen roles that women perform in the house: wife, mother, teacher, tutor, psychologist, counsellor, financier, chef, baker, tailor, driver, buyer and store clerk, switchboard operator, receptionist, and waitress.[76] The list could be longer incorporating roles like house cleaning, gardening, washing and pressing clothes.

When these empowered (or potentially empowered) Muslim women annex a non-family role, to their core roles in the sphere of family, they know the relative standing of the annexed role (here business). While family fort management is their *responsibility*, business is not; running a business is their *right*, not responsibility. They know that Islam instills moral values to form a mentality that will be more prone to think more about responsibility towards others than rights of own. Ansari makes this important observation with respect to the concepts of duty (responsibility) and right. "The Quranic moral code is based on the emphasis on 'obligation' or 'duty' in contrast to the emphasis on 'right'."[77] On the scale of obligation and option, family fort management is their *obligation* which they cannot dispense with; whereas, business is an *option*; they have choice to take it or leave it.

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In a similar vein, family management is their *prime* responsibility and business management is *secondary*. Their business issues are subordinate and subservient to their family interests and priorities. Finally, in the family fort management, they are an *integral* part; without them, complete and proper management is unthinkable. They have no substitutes; none can be considered their replacement. By the same token, family itself is an *irreplaceable* means to their becoming *slaves* closer to Allah Almighty through delivering services as vicegerents of Him. Non-family roles, in sheer isolation of their family roles, cannot be a means to this end. On the other hand, business is a *non-essential complement* to what the empowered Muslim women are to become[78]. Depending on their personal interests, preferences and capabilities, they can undertake other non-family roles like teaching, social work, and political services. Similarly, in business management, their presence is not essential. If wish, they can find suitable deputies to delegate authority and responsibility to run their business. These key ideas concerning the relative importance of family fort management and business management are shown in Table1 below.

Family Fort Management	Business Management
Responsibility	Right
Obligation	Option
Prime	Secondary and Subordinate
Integral, Irreplaceable	Complement, Replaceable Substitute

Table 1: Importance of Family and Business to Empowered Muslim Women

Alignment of Roles – The Key Success Factor: We are now in a state to view the empowered Muslim women entrepreneurs as a category that has contrasting and resembling counterparts in the literature on female entrepreneurship. The resembling categories, marked bold and italic above, are: *traditionals, domestics, dualists, returners, and family-driven entrepreneurs*. A factor common to all these resembling categories is concern for family or domestic roles and balance between work and family (relevant parts are underlined above). Of these categories, *domestics and family-driven entrepreneurs* are reported to have a direction in their balancing effort. To them, their business is matter secondary interest; they give priority to family interests over their business. In other words, in aligning their family roles and business roles, the trade-off they make goes in favor of family interests. Having a clear understanding of the relative significance of different roles in family-business complex venture, the empowered Muslim female entrepreneurs show close resemblance with these two groups by their goal orientations and priorities; and logically, their roles alignment behavior will also be similar to these groups.

Despite this obvious similarity, a critical point of difference exists that makes the empowered Muslim women entrepreneurs a distinct category. The difference lies in their attitude towards and understanding of the nature of the trade-off that they make for striking balance or aligning roles. Is the trade-off a behavior by design (choice) or a behavior by default? It is a behavior by design for non-Muslim women entrepreneurs, or even Muslim women entrepreneurs who are not conscious of their empowered position, and empowerment potentials and conditions. They may align business roles

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with family roles considering overriding family interests because they *like and prefer* to do so. But the empowered Muslim women entrepreneurs certainly know that she *must* do so, i.e., she is obliged to do so. Doing otherwise goes against her ultimate interest in the hereafter. So, the trade-off that fits the non-family roles to the family roles is a by default behavior for them. They view it as a matter of immense importance outcome of which transcends the boundary of family-business complex in which the very trade-off takes place.

This being the case of empowered Muslim women entrepreneurs, sense of justice will categorically claim that the *delicate balance* they maintain between their roles in family and in business should be the central and most critical factor in measuring their entrepreneurial success. Factors like customer satisfaction, social need fulfillment, sense of independence, and personal growth may come in the second row for their own assessment of the success. Economic measures like profitability, market share and growth should get the least weight as success criteria.

Conclusion: All women entrepreneurs do not view their entrepreneurial success in the same way. A Muslim woman, who is conscious of her empowered status as a *slave* of Allah Almighty and her empowerment potentials as *vicegerent* of Him, and voluntarily ventures into business, belongs to a distinct category of women entrepreneurs. The key consideration in determining her entrepreneurial success is her capability of maintaining a healthy and fine balance between her family roles and non-family roles.

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