

# Economic Empowerment of Women in Islamic Countries: A Systematic Review of Literature

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## Abstract:

*This paper aims to provide an overview of women's economic empowerment, its role in Islam, and its importance in achieving sustainable development goals in Islamic countries (esp. given gender equality, among others). A Systematic literature review method was adopted to investigate the challenges in Islamic countries for women's economic empowerment. The overall research questions were formulated based on a systematic literature review. The prime constructs identified during SLR were the effectiveness of legal and policy frameworks, barriers to accessibility, challenges and opportunities, cultural norms and religious beliefs, and economic well-being. These factors are included in the research questions to address the recent challenges and economic empowerment issues in Islamic countries. The systematic literature review identified 49 relevant research papers that were referred through the PRISMA framework, and these research papers were published between 2018 and 2023. This study finds various factors that hinder women's economic empowerment in Islamic countries, such as social and cultural norms, education disparities, legal barriers, limited access to finance, and workforce segregation.*

**Keywords:** Gender studies, Islamic countries, SLR, Women empowerment, Women entrepreneurship, and Women's challenges.

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## INTRODUCTION

Women's economic empowerment is a global issue, and it's very significant in Islamic countries where traditional gender roles have restricted women's financial work. In most Islamic countries, there are monarchy and sharia law regimes. Women's roles in the economy, politics, and social activities are lesser than men's (Muhammad, 2020). There is a mindset in Islamic countries that men are more potent than women. However, in the last few decades, we saw a considerable shift toward recognising and promoting women's economic rights in Islamic countries (Heamatzai, 2023). This article explores the progress, challenges, and potential for women's economic empowerment in Islamic countries.

Women in many Islamic societies are under traditional roles. They are responsible for caregiving and household responsibilities, which limits their access to education and economic opportunities, promoting gender inequality (Dhanraj, 2019). Islam as a religion does not support the suppression of women's rights. Instead, it encourages gender equality, justice, and the right to work and earn (Azid, 2020). There has been progress in women's economic empowerment in many Islamic countries, and access to education is crucial for women's economic empowerment. Many Islamic countries invested considerably in girls' education, building schools and universities, which resulted in increased economic opportunities for women, improved literacy rates, and more educated women in the workforce (Manzoor *et al.*, 2022).

Some countries made significant legal reforms, including changes to inheritance laws, allowing women to own property, labour laws, and anti-discrimination measures in the workplace, which paved the way for women's economic empowerment. Microfinance institutions provide loans to women that help women establish small businesses, access credit, entrepreneurial support, and training for financial literacy. Women entrepreneurs are essential to economic growth and job creation in Islamic countries. They invest in different sectors, including technology, fashion, real estate, and hospitality. In recent years, the presence of women in politics has increased in several Islamic countries as international organisations, governments, and NGOs have worked

to promote women's economic empowerment in these countries.

Despite progress, some challenges still exist in Islamic countries in front of women's economic work. According to social and cultural traditions that exist in Islamic countries, the man is the breadwinner, and the woman is a caregiver in the home, which restricts women's access to education and job opportunities. Discriminatory laws such as inheritance laws favour heirs and restrictions on women that without male consent, women cannot work or travel. Some women in Islamic countries concentrate on low-paying and low-skill jobs that restrict their income and career advancement. Some women need more access to financial services, making it difficult for them to launch and expand businesses (Karimi, 2018). Access to education is another critical factor that restricts women's knowledge and abilities to access higher-paying jobs and entrepreneurship opportunities. Working women can change the farming method and the way of life in rural areas of the country. Also, they can increase agricultural products and play a significant role in food security activities in Islamic countries (Ghouse, 2021). They each play an essential role in increasing agricultural products and improving rural areas.

## Literature Review

The literature reviews are categorised into four categories: economic factors, entrepreneurial factors, geographical factors, and technological factors.

## Economic Factors

Banihani (2020) stated that there is a relationship in many countries between women's economic work and the improvement of those countries. If the country's women's economic empowerment is high, then such countries are more developed. According to Zitouni and Jedidia (2022), Islamic microfinance is a good tool for reducing poverty. They also found the potential of Islamic microfinance for achieving economic empowerment in Tunisia. ChoudhuryKaul *et al.* (2023) found that religious beliefs impact women's economic work and can shape their entrepreneurial skills. Also, the role of Islam Shariah and hijab covering is important. Selim and Farooq (2020) stated that mobilising resources significantly

reduces poverty. Collaboration is vital for the creation of new income resources and capital. They insist on creating cooperative organisations based on Islamic guidelines for reducing poverty in Islamic countries, revealing that a significant improvement has occurred in Afghan women's economic condition due to taking loans from microfinance institutions (Sultani, 2022). Microfinance institutions enable them to become financially independent. They can save, support their household, make employment opportunities, and access resources. Most women entrepreneurs appreciate the microfinance institutions that work within the country. Mosamim and Villeneuve (2023) stated that since 2001, when the international community came to Afghanistan, the Afghan government has had different approaches to increasing women's employment. However, these approaches were not enough to increase the role of women within the government. The percentage was almost 30% in every ministry and local government administration. Some Afghan women face gender discrimination within the government. Cahalan et al. (2020) found that the situation of women in Afghanistan is terrible, and women's employment is very low. Security concerns are big trouble for women's economic work and constrain their work in all parts of society. Gibbs et al. (2018) found that women in Afghanistan who learn knowledge from their businesses or agriculture work, like women's rights, share this knowledge with their family members and help other women. They are taking part in the expenses of their families. (Buxton, 2020) found that there is a high level of women working in the cultivation of narcotics in some countries. Despite their role in drug cultivation, they have limited access to drug markets because men dominate these markets, and they cannot gain income from drug cultivation; therefore, they cannot support their households.

Balasubramanian et al. (2019) stated that those women who have property like land they want to invest in their land go to banks to get loans and credit, and they open formal accounts for themselves. Women with higher levels of wealth are more involved in these types of activities, but those women who do not have land or any other property and are supported by men are not getting any credit from the banks. Gupta and Roy (2023) stated that every country's economic growth and

development significantly impact women's decision-making abilities. Economic growth and development enable women to make independent decisions. They are insisting on the role of education for women's economic empowerment. Educated women can take jobs and make investment initiatives. They suggest that governments should conduct programs for women's empowerment and that programs should help in women's employment. Also, they should allocate a yearly budget for women's economic empowerment. Fadel et al. (2023) found that unpaid work and gender harassment a significant obstacle to women's leadership and economic development. They also identified mentoring as a positive factor for women's leadership and economic empowerment. Despite progress in some countries, women remain underrepresented in leadership positions.

Albrecht et al. (2022) found that after 2001, the international community entered Afghanistan. Considerable work was done by the international community and the government of Afghanistan to economically empower women despite women's economic participation being meagre in the government. Women's participation is 30% in ministries and provinces, and many challenges exist for women's economic empowerment in Afghanistan. After the Taliban takeover on 15 August 2021, women's conditions became worse in the country; they imposed restrictions on women's economic work, banning women from working in private institutions. Also, they banned women from working in United Nations agencies within the country. They closed Beauty Parlours, causing unemployment to be a problem for 60,000 women. Also, they banned girls from secondary high-level education in schools, which caused 4 million girls to become unable to continue their education in schools. Also, closed universities have prevented 70000 girls from getting a university education. However, many women are still working in the country's health sector. Also, there are some women entrepreneurs in the country. (Saakashvili, 2019) stated that gender equality is crucial in making a sound economy, and it can create a good base for resource efficiency and innovative development that is essential for every country's economy to be competitive in the global market. Gender equality is equal rights for both men and women in every area.

Reshi and Sudha (2023) insist on the role of the gender pay gap. They believe that the gender pay gap has a severe impact on women's income and career advancement. Women who experience a gender pay gap receive fewer wages than their male counterparts. Those women who are the only breadwinners of their households are more likely to be affected by the gender pay gap and live in poverty. Moreover, the gender pay gap may result in a loss of productivity and can cause a high level of female unemployment in the country. Farida and Affandi (2022) stated that Islam did restrict women's economic work. In contrast, Islam gives some rights to women, like the dowry right that they can have after divorce from their husband, the right to earn an inheritance, and also the right to work. The Indonesian government implemented some policies for women's economic empowerment, but it did not have an effective result. Two factors that restrict women's economic empowerment in the country are misunderstanding Islamic guidelines and the other traditional culture of Indonesian society. Fang et al. (2019) insist on the role of FDI in women's economic empowerment. They believe that FDI can eliminate barriers for women entrepreneurs. FDI can improve women's access to financial resources. Moreover, it can educate women and increase women's employment. FDI inflow can increase entrepreneurship activity among women.

### **Technological Factors**

Spitzer (2023) stated that ICT had a significant role in helping Malaysian rural women improve their knowledge and nutrition status and allowing them to access financial resources. Through ICT initiatives, women can change their local businesses into online businesses and advertise their products. Golzard (2020) found that the initiative to work online on the internet significantly affected the economic empowerment of Iranian women. By working online, they can find new markets to sell their products. They can engage in new forms of business and can find new clients for their products. Masud et al. (2019) stated that some women in Middle Eastern countries studied ICT (information and communication technology). The exact number of women entrepreneurs is not precise.

On the other hand, women's entrepreneurship activities are decreasing due to cultural and traditional barriers in these countries that are against the economic work of women. Junussova et al. (2019) insist on Information Technologies and Communication (ICT)'s role in women's economic empowerment. They believe that (ICT) helps women in their economic work, especially those women who have physical mobility problems (ICT) women can work from anywhere at any time. Also, through (ICT) initiatives, they can find new clients and advertise their products abroad. Also, by (ICT) initiative that helps them work from a distance, women can balance their family work with their professional work. (Putnam, 2021) stated that the usage of IT tools by Afghan women business leaders, such as computers, mobile phones, social media, and e-government websites, affects their financial independence. Women had learned new skills from IT tools, developed confidence, became economically independent, and made informed decisions.

Furthermore, IT usage may give voice to Afghanistan's underrated and under-valued population. Merza (2019) insists on the role of social media in women's entrepreneurship. He believes that social media can make a suitable environment for women to sell their products, find new clients, and advertise their products through online sources. He suggests that women entrepreneurs should train other women with their skills. Also, women entrepreneurs can be good examples to other women who want to start entrepreneurship activities.

### **Entrepreneurial Factors**

Manzoor et al. (2022) reveal that women entrepreneurs' role is vital in developing countries' economic development. They are accelerators of the economic engine in every country. They work to help their families and take a large share of the household's burden, although their household work is not shared in return, which creates many responsibilities for them. These women also have the responsibility to train other women. Muhammad et al. (2020) found that Islam as a religion has not only banned women from entrepreneurial activities but also motivated women to take part in these activities. Women's economic work exists in every culture and religion around the world. The contribution of women to

economic activities gave them a chance to take part in the economic burden of their household. It can give them the power to make their own decisions without the interference of others; also, they can spend their income on their children's health, education, and other household spending. Rani et al. (2023) insist on women's ability to be successful entrepreneurs. They appear as efficient as their male co-worker in achieving business goals and moving their organisation to new heights of success. In today's world, every country can possess outstanding women entrepreneurs who have reached the highest level of their careers. Although they have succeeded in their attempts, they have experienced various challenges in their endeavours. Despite this, fewer women are in the top positions of big corporations in Islamic countries.

Althalathini et al. (2020) studied entrepreneur women in a conflict zone like Gaza. They found that family conditions are critical in pushing women in these societies to start entrepreneurship activities to feed their families. They need to work, and the shape and growth of the business depend on that society. Wafeq et al. (2019) insist on a marketing role for the betterment of Afghan women entrepreneurs' businesses. Also, marketing planning is essential for Afghan women entrepreneurs to find markets for their products outside the country and expand their business. Aziz et al. (2022) insist on Islamic microfinance institutions' role in helping women entrepreneurs during the covid 19 pandemic. They believe that despite some women in Islamic countries being affected by the severe effects of the pandemic and losing their jobs, most women benefit from online working. Karimi (2018) stated that the government of Afghanistan should help women with creative ideas and that women have a passion for launching businesses but do not have financial resources. The government of Afghanistan should improve its knowledge and skills and bring all women entrepreneurs under one roof at least once a year to share their experiences (Heamatzai & Rafiqzad, 2023).

Afghan women demonstrated resilience and entrepreneurship by establishing small businesses in various sectors such as agriculture, handicrafts, textiles, and food production, contributing to the local economy and empowering women economically.

However, accessing markets remains a significant hurdle domestically and internationally due to limited infrastructure, transportation constraints, and bureaucratic obstacles. There is a need to improve transportation networks and streamline trade processes to address this. Modarresi and Arasti (2021) believe that cultural context is an important factor that affects entrepreneurship among Iranian women. Despite some progress in women's entrepreneurship activities and its benefits for the economic development of some countries, women still face gender discrimination problems in starting and running their businesses. Nasir et al. (2019) stated that there are lots of challenges that exist in the way of Pakistani women entrepreneurs. These challenges are different. Some women entrepreneurs face family restrictions and cultural restrictions. Pakistan is a traditional society, and the government policy for supporting women entrepreneurs is insufficient. There is a need to change society's mindset. Furthermore, Pakistan's government should implement a strong policy to support women entrepreneurs and those women who want to invest. Sajjad et al. (2020) stated that for the economic development of each country, the role of women entrepreneurs is crucial. They believe that women entrepreneurs can play an important role in developing the world's future. Women entrepreneurs can be an example for future entrepreneurs. Women entrepreneurs can play an important role in employment generation. They can make a country's economy prosperous.

Women entrepreneurs have the patience to achieve the outcome of their work. They are more ambitious about the future of their business, and they launch their entrepreneurial activity through hard work. With their optimistic views, women entrepreneurs can turn any worse situation into a beneficial one for themselves. Korreck (2019) stated that education is a key factor in increasing entrepreneurial activity among women. Education can enable women to learn skills and knowledge to start a business; also, education enables women to solve their challenges. Furthermore, education enables them to struggle with traditional norms in their countries that hinder their potential. Education is a good tool for them to get a higher position in the society. Women entrepreneurs can solve management and business problems with good training and education. There

is a strong connection between women's economic empowerment and education. He suggests that the government should make policies for joining women in leadership and senior positions that will help women gain experience and encourage them to launch entrepreneurial activities. Also, governments should motivate women to use their skills by providing them with job opportunities. Hasan et al. (2023) insist on the role of financial literacy in women's economic empowerment. They believe women entrepreneurs with good financial literacy qualifications can engage in banking sector activities.

### **Geographical Factors:**

In economic activities, political activities, and social activities. Adil et al. (2021) found that the government of Pakistan, according to its international commitment to women's economic empowerment, conducted many initiatives. Despite that, there are lots of socio-cultural challenges in Pakistan. There are not enough schools for women's education in different parts of the country, and because of that, women are less educated than men in the country. Men also dominate the workforce. There is less women representation in the political system of Pakistan. Women face violent offences in different parts of the country. Too much work is needed for women's economic empowerment in the country. Azid et al. (2020) stated that women can play an important role in different parts of society. Their role in creating human capital is significant. Also, women contribute to the GDP growth of every country when they enter the labour market in huge numbers. Moreover, they insist on the role of religion in women's economic empowerment, which hinders and encourages women's economic participation. Muslim women are less involved in economic activity than Western women, especially in the private sector. Also, Muslim women in Islamic countries receive lower wages for their economic work than men. Because of the low level of participation, the number of female executives is meagre.

Abou-Shouk et al. (2021) found that women had a significant effect in promoting tourism in some Islamic countries like Oman, Egypt, and the United Arab Emirates. Nassani et al. (2019) insist on the role of tourism development for women's economic empowerment. They believe the tourism sector

can eliminate gender inequalities by creating opportunities for women to join in economic activity. Also, by joining the tourism sector, women can access financial resources that enable them to become independent. Moreover, the tourism sector allows women to get more jobs. 46% of jobs in the world's tourism sector belong to women. They provide food and accommodation, sell to hawkers, and provide daily necessities. Ghouse et al. (2021) found that some women in Oman living in rural areas of the country wanted to break their traditional roles for growth and development. Also, they analysed the challenges ahead of the way for Oman's rural women entrepreneurs and the future effects of these challenges on them.

Parveen (2021) insists that traditional culture and barriers in Saudi Arabia are a big challenge to women against employment policies in this country. Gender discrimination is also widespread within Saudi Arabian society. Women face discrimination in every work. The private sector also makes discriminatory regulations against women. They are not recruiting women. They pay lower wages for them. Positive changes in women's condition in Saudi society can take a long time. Fallah (2023) reveals that in rural areas of Afghanistan, rural women play an important role in the economy. About 80% of people in Afghanistan live in rural areas. Rural women work in agriculture, animal husbandry, fish farming, chicken farming, and other sectors. The carpet industry is a major exporter in the country. The role of rural women in the carpet industry is very high. They also work in the country's natural resources management. Furthermore, rural women play an important role in dairy production in Afghanistan. Hamidazada et al. (2019) reveal that rural women in Afghanistan suffer from a lack of disaster education. In the country, disaster protection measures now make rural women vulnerable. Moreover, it can cause a huge displacement in the country's rural areas. Cultural norms are other challenges to them. Women in rural areas of the country have no access to drinking water and transportation. Moreover, there are not enough hospitals and other health facilities in the country's rural areas. Panda (2018) stated that several constraints exist against women in developing countries. Lack of access to financial services is one of the biggest things. Some women who want to start a business due to a lack

of understanding about entrepreneurial activity cannot. Gender discrimination is another thing. Some employers pay low wages to their female employees. Also, there is not enough structure in developing countries for women's economic work. Work-family conflict is another challenge to them. They should balance their outside work with their family responsibilities. Rahman et al. (2022) found that in Islamic countries, women's role in financial activities is deficient compared to non-Muslim countries. The Islamic country's cooperation organisation conducted an initiative in the name of Islamic banking. This initiative positively affected women's financial condition in Islamic countries and played an important role in empowering women in Islamic countries. This initiative supported those women who were hindered from financial resources because of religion. This organisation also motivated governments in Islamic countries to take policies for women's economic empowerment.

### Methodology:

The method in this study applied a systematic literature review by using a comprehensive strategy to explore the challenges that exist in Islamic countries for women's economic empowerment. The strategy is to search for national and international journals from the last five years through the ABDC Journal, Scopus, and Google Scholar (2018-2023). A literature review is a systematic, explicit, and reproducible method for identifying, evaluating, and synthesising research works and ideas that researchers and practitioners have produced. The literature review aims to analyse and synthesise existing knowledge related to the topic studied to find gaps in the research. The researcher examined 150 research articles; 49 were relevant to the research title, and 40 were similar in national and international articles. The articles were analysed based on objectives, suitability of topics, methods, and research results.

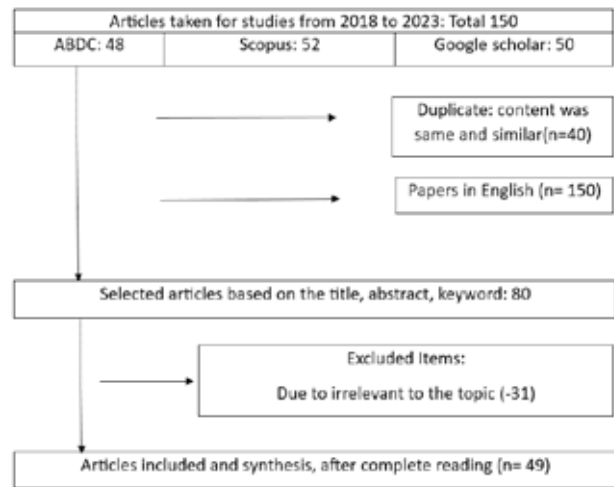


Figure 1. Diagram of search and selection of analyzed source.

### Research gap:

Based on the systematic review of 49 journal articles, it was identified that there needs to be more research analysis and data information available on challenges to women's economic empowerment in Islamic countries. Therefore, the current study attempts to fill that gap and determine the underlying factors influencing barriers and impressive operations that governments can do. There is a need to Investigate how cultural norms and societal expectations, deeply rooted in tradition, influence women's economic choices, access to resources, and entrepreneurial opportunities (Modarresi, 2021). This includes examining gender roles, family dynamics, and community perceptions that may support or hinder women's economic empowerment (Costa, 2021). We should examine the diversity of religious interpretations within Islamic communities and how these interpretations shape women's economic empowerment (Azizah et al., 2019). Taking all things into consideration, this research investigates the following research questions:

**RQ1:** How effectively do legal and policy frameworks in Islamic countries promote women's economic empowerment? Are these policies comprehensive and well-implemented?

**RQ2:** What barriers do women in Islamic countries face to accessing financial services, including microfinance, loans, and banking?

**RQ3:** What are the challenges and opportunities for women entrepreneurs in Islamic countries?

**RQ4:** What role do cultural norms and religious beliefs play in women's ability to start and grow businesses, and how do women in Islamic countries balance their workforce roles with their household and community responsibilities?

**RQ5:** To what extent are women in Islamic countries gaining access to online platforms and digital tools to enhance their economic opportunities?

**RQ6:** How does women's economic empowerment impact their well-being, families, and the broader society in Islamic countries?

Against this backdrop, this research needs a positive prospect for improving women's economic empowerment in Islamic countries.

In addition to the research questions, the author highlighted various theories used by the different authors in their research to show the various factors that impact women's economic empowerment and challenges. (Table 1)

**Table 1:** Articles showing Authors, journal, and year of publication.

S No	Author(S)	Year of Publication	Theory	Journal Name
1	Abou Shouk, MA, Manna, MT. and Elbaz	2021	Social exchange theory	Tourism management perspectives.
2	Adil, F., Yasin, S.A. and Shahed, S.	2021	Standpoint theory	Pakistan Vision
3	Albrecht, C., Rude, B. and Stitteneder	2022	Human Capital theory	In CESifo Forum
4	Althalathum, D., Al-Dajam, H. and Apostolopoulos, N.	2020	Feminist theory	International Journal of Gender and Entrepreneurship
5	Aziz, A., and Ward-Batts, JL. eds.	2020	Feminist theory	Economic Empowerment of Women in the Islamic World. Theory and Practice
6	Aziz A., Iqbal, I Murtza, MH, Gill, SA and Cheema	2022	Resilience theory	Journal of Economic and Administrative Sciences
7	Azizah, N	2023	Feminist theory	Journal of Humanities and Social Sciences Studies
8	Balasubramanman, S.A., Kuppusamy, T. and Natarajan, T	2019	Ownership theory	International Journal of Development Issues
9	Bambani, M	2020	Gender role theory	Journal of Research in Marketing and Entrepreneurship
10	Buxton, J	2020	Criminological and sociological theory	The Impact of Global Drug Policy on Women: Shifting the Needle
11	Cahalan, L. Gitter, S. R. and Fletcher, EK	2020	Conflict theory	Oxford Development Studies
12	ChoudhuryKaul, S. Supriyadi, O and Fahlevi, N	2023	Intersectionality Theory	Journal of Islamic Marketing
13	Costa, J. and Pita. M	2021	Social Cognitive Theory	Journal of Islamic Accounting and Business Research



14	Dhanraj, N., Johnson-Lutz, H. and Rzemysk, T. J	2019	Patriarchy Theory	Rebuilding Afghanistan in Times of Crises: A Global Response
15	Fadel, M. Hao, T. Llamas, J Llamas, M. and Miramontes, G	2023	Critical mass theory and Innovations Theory	Building Pathways for Female Leaders' Economic Empowerment
16	Fallah, M.R., and Soori, M	2023	Resource-Based View	Journal of Science and Technology Policy Management
17	Fang, S., Shams, H. and Xu, L.C	2019	Resource-Based View	Journal of Science and Technology Policy Management
18	Fanda, U., Kasdi, A. and Affandi, Y	2022	Feminist theory	Journal of International Women's Studies
19	Ghouse, SM, Durrah, O. and McElwee, G	2021	Institutional Theory	International Journal of Entrepreneurial Behaviour & Research
20	Gibbs, Andrew, Rachel Jewkes, Fazal Karim, Frozan Marofi, and Julienne Corboz	2018	Economic theory	Global public health
21	Golzard, V	2020	Digital Divide theory and Feminist theory	Gender in Management An International Journal
22	Gupta, I and Roy, A	2023	Feminist theory	Journal of Social and Economic Development
23	Hamidazada, M., Cruz, AM and Yokomatsu, M	2019	Grounded Theory	International Journal of Disaster Risk Science
24	Hasan, R., Ashfao, M., Parveen, T. and Gunardi, A	2023	Technology Adoption Theories	International Journal of Social Economics
25	Heamatzai, M.N. and Rafiqzad, A. J	2023		Challenges, and Pathways to Prosperity in Economic Development
26	Junussona, M Hashim N. Iamshchikova, M. Kakar, P. Khan, M.A., Rajabu, S. and Wardak, F	2019	Gender and Development Theory	University of Central Asia-Institute of Public Policy and Administration
27	Kaw, AM	2018	Economic Development Theory	Challenges of Rural Economy and Women's Economic Empowerment in Afghanistan: A Concept Note
28	Korreck, S	2019	Subject and Supplements Theory	Observer Research Foundation Issue Brief, Forthcoming
29	Manzoor, S., Manzoor, A. and Idrees, N	2022	Feminist theory	Liberal Arts and Social Sciences International Journal
30	Masud, M Siddiqui, A.T. Alkhanumash, E., Visvizi, A., Lytras, MD. Alhalabi, W. and Zhang, X	2019	Cultural Dimensions theory	In The New Silk Road Leads through the Arab Peninsula: Mastering Global Business and Innovation
31	Merza. Z	2019	Risk Theory	The role and importance of social media on women entrepreneurship

32	Modarresi, M. and Arasti	2021	Gender Role Theory	The Emerald Handbook of Women and Entrepreneurship in Economies Developing
33	Mosamum, P. and Villeneuve, J. P	2023	Bureaucracy Theory	Women in government the limits and challenges of a representative bureaucracy for Afghanistan
34	Muhammad, S., Ximei, K., Sharif, I., and ul Haq, Z	2020	Motivation Theory	Review of Economics and Development Studies
35	Nasir, M., Iqbal, R. and Akhtar, C. S	2019	Feminist Theory	Pakistan Administrative Review
36	Nassani, A A Aldakhil, AM, Abro, M.M.Q, Islam, T. and Zaman, K	2019	Human Capital Theory	Journal of Policy Modelling
37	Panda S	2018	Entrepreneurship theory, Institutional-Theory	Gender in Management: An International Journal
38	Parveen, M	2021	Feminist Theory	Society and Business Review
39	Putnam. KA	2021	Bureaucratic management theory and leadership theory	Communications of the IIMA
40	Ram R. S., Dharuragni, R., and Rajamannar K	2023	Resource-Based View Theory	Journal of Women Empowerment and Studies
41	Reshi, I A. and Sudha. T	2023	Gender Pay Gap theory	MORFAI JOURNAL
42	Sajjad, M, Kaleem, N., Chani, MI and Ahmed. M	2020	Theory of entrepreneurship	Asia Pacific Journal of Innovation and Entrepreneurship
43	Selim, M. and Farooq, MO	2020	Islamic Economics and Finance Theory	Journal of Islamic Accounting and Business Research
44	Sepashvili, E	2019	Knowledge Based Economy theory	Globalisation and Business
45	Spitzer, P. A	2023	Social Learning Theory	Empowering Female Climate Change Activists in the Global South The Path Toward Environmental Social Justice
46	Sultani A	2023	Financial Inclusion theory	PhD Thesis, Department of Business Administration, Mangalore University
47	Tunku Abdul Rahman T.H. Shahimi, S and Mohd Nor S	2022	Financial Inclusion theory	International Journal of Islamic Business
48	Wafeq M Al Serhan, O., Catherine Gleason, K., Dasanayaka, S. W.S.B., Houjeir, R. and Al Sakka, M	2019	Assets theory and Social cognitive theory	Journal of Entrepreneurship in Emerging Economies
49	Zitouni, T. and Jedidia, K. B	2022	Micro finance and Poverty Alleviation Theory	Journal of Business and Socio-economic Development

## Limitations and directions for future research

As mentioned, this systematic literature paper does not include journals from other databases (e.g., Business Source Complete, Ebsco host database, etc.). Therefore, the future can also include journal articles from those databases. This paper included keywords related to the topic from the researcher's perspective. Consequently, we could also include other potential keywords for searching journal articles. This paper represents the systematic literature review of journal articles. So, this paper can be further developed using other sources (e.g., dissertations, conference proceedings, etc.). As a result, this paper can be extended by utilising the other articles. Most of all, this study is about women's economic empowerment in Islamic countries. Therefore, the paper can be further developed based on the other articles and dissertations from another perspective.

## Conclusion:

Women's economic empowerment in Islamic countries is a journey with some progress and challenges. By knowing the importance of gender equality and implementing policies and initiatives that support women's economic participation, these countries can use the full potential of their female workforce and contribute to sustainable economic development (Junussova, 2019). Embracing Values of justice and equality inherent in Islam can create a brighter future for women's economic empowerment. Efforts to promote women's economic empowerment in Islamic countries have increased women's access to education and healthcare, expanded opportunities for entrepreneurship and employment, and greater participation in decision-making processes (Heamatzai & Rafiqzad, 2023). These advancements benefit women and contribute to economic growth and development in Islamic countries.

Principles of Islamic finance can lead to the creation of innovative and inclusive economic systems that prioritise social justice and sustainability. By integrating these principles with modern economic practices, Islamic countries have the potential to build more equitable and resilient economies that

empower women to play a central role in their development.

The challenges to women's economic empowerment are complex and multifaceted. One of the most critical challenges in Islamic countries is cultural norms and traditional gender roles that limit women's mobility and decision-making power. These cultural norms can manifest in restrictions on women's education, employment opportunities, and access to resources, ultimately hindering their economic independence.

Lack of childcare and family support services often burdens working women, making it challenging for them to balance their professional and domestic responsibilities effectively. This can lead to a double burden for women and limit their career prospects. To overcome this challenge, Islamic countries should create a supportive infrastructure that includes affordable childcare and family support services that can ease the burden on working women, allowing them to thrive both professionally and personally.

Financial inclusion is another critical issue. Many women in Islamic countries still face limited access to financial services and credit, which can affect their ability to start or expand businesses and access economic resources. Islamic countries can help unlock their economic potential and contribute to broader economic growth and development by enhancing financial inclusion for women through targeted programs and policies.

The gender pay gap also significantly impacts women's economic empowerment (Reshi and Sudha, 2023). Governments, to remove the gender pay gap, should enact legislation that requires employers to pay men and women equally for work of equal value. There should be transparency around payments. Governments can require employers to disclose information about payment levels or encourage voluntary payment transparency measures. Moreover, they are allowing women to identify and challenge unequal payment practices. Flexible work arrangements, such as telecommuting, job sharing, and flexible scheduling, also help reduce the gender pay gap, making it easier for women to balance work and caregiving responsibilities.

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