

Can Muslim Women become Entrepreneurs?

MWC Think + Do Tank Report

Background

The way we do research to inform policy isn't working. Today, most community based/'led' research is done through collaborations between large science or specialist research institutes partnering with local organisations beyond their institutions. Whilst this is an attempt to enrich the quality of research and of bringing wider social benefits, it still lacks the true representation of the communities they are trying to help. Where such partnerships are formed the experiences are not always productive or conducive to drawing on the knowledge and expertise of all participants, as they remain the subject not the co-authors of the research.

There is a need for a process that places these individuals and communities as the authors of research that considers the issues they face; and develops practical responses and recommendations from the ground up. There is a need for a radical shift and movement in how authentic data and insights are collected from women of Black and Minority Ethnic backgrounds.

In response MWC have developed an approach that focuses on the delivery of authentic and appropriate research to create better policy and practice that drive practical solutions that address women's health and wellbeing.

Think + Do Tank

With the support of Wellcome Trust, we hope to reverse the current trend of Muslim males and non-Muslims researching and advocating on behalf of Muslim women, especially regarding issues of health, wellbeing and bioscience.

Our approach will straddle the 'Think + Do Tank' between both policy and beneficiaries (Muslim Women) and will offer authentic insight and appropriate solutions, as it will be led by the beneficiaries. We focus on the relevance, credibility, legitimacy and utility of the research we do, ensuring that we position our research for use.

We focus on Muslim Women from Bradford and surrounding areas. Within this group there is a climate of misogyny and patriarchy fuelled by public stereotyping and male-dominated interpretations of women's roles and positions. In short, society is denying these women their ability to think and act independently or contribute to the creation of health, wellbeing and bio-science policies and practices that affect them and their community.

For example, Muslim women have not been regularly engaged as contributors to research and policy reflective of them. It seems that most research is a male bastion, which undermines their effectiveness and puts them at a disadvantage and impacts on how they research and present the needs of women. This project will be women led and women governed, therefore putting these women at the heart of the research.



Overview



When we think of a Muslim woman we see a housewife, with responsibility for children and the extended family. Or a young head scarfed girl studying hard with both passion and commitment. Or some other typical stereotype.

Women have an important role in promoting economic growth of a country. In Islam, women are privileged and honoured figures. There are many Islamic religious laws that are devoted to women, enabling them to work and run a business.

Islam does not prohibit women from working, partaking in economic activities, or offering their worth. Many of the Prophet's (pbuh) sahabiya (women companions) were active in various economic ventures. Khadija Bint-i- Khuwailad, the Prophet's (pbuh) first wife, was a famous trader of Quraish and he, in his youth, used to take her goods to Syria.

The lack of female entrepreneurs is not unique to the Muslim community, but it is exacerbated in Muslim communities because women are expected to be homemakers and men to be the primary breadwinners.

Those women who are running their own business are doing so whilst raising a family.

Research



We worked with 21 local Muslim women, many of whom had experience of some type of business or activity that helped them earn their own money.

We captured their experience, ideas and recommendations to find and define the problems and barriers faced by Muslim women entrepreneurs, as well as their motivation to choose a career of entrepreneurship.

The success of the business in Islam depends on a combination of ethics, social, environmental, and economic factors in accordance with Islamic religious law. Many of the women entrepreneurs we talked with had a focus on generating both economic and social value in equal parts in their business.

Findings

If a Muslim performs an action with the goal of pleasing Allah, it is worship, there is no distinction between religion and business. Based on the Al-Quran and Hadith, Islam has its own business culture and guiding principles. Islamic law does not deprive a woman of the right to work within the limits that protect her honour and dignity.

Islam permits a woman to personally conduct her business contracts and financial transactions. All such contracts and transactions are sound and valid in the view of Islamic jurisprudence. The work that a woman engages in outside the home must not conflict with her duties and responsibilities to her husband and children. Her work must be in a safe environment, where if she comes into physical contact with men, she is not confined and exposed to molestation and abuse.

According to a recent report by the Muslim Council of Britain, 70 percent of Muslim women aged 16 to 24 are unemployed. Entrepreneurship is one strategy to address the high rate of young Muslim female unemployment, as it can help remove many of the hurdles that hinder Muslim women from entering the workforce. The following clearly highlights the need for more women entrepreneurs:

- In comparison to men, women are more likely to be social entrepreneurs who think about the social, environmental, and ethical aspects of the enterprises they operate or are involved in. The communities in which many Muslim women live and work in are beset by problems (economic, social, and political), and they could benefit from female-led enterprises since women are more inclined to emphasize social development over profit, which aids in confronting many of the issues that are present.
- Locally there are significantly more male-led businesses than female-led businesses, which has led to work cultures that do not reflect women's needs or present them with opportunities. Female-led businesses are more likely to recognize the need for flexible working hours and the ability to accommodate women who have families and choose to work from home; resulting in more female-friendly businesses, encouraging Muslim women to take part in the world of work without having to compromise the needs of their families and home life.
- Having more Muslim women entrepreneurs will contribute to overturning stereotypes and prejudices that impede a Muslim woman's ability to be a competent businessperson.
- There are an increasing number of studies which suggest that the current generation of young people are the most entrepreneurial group yet. More and openly recognised Muslim women's entrepreneurship will provide inspirational role models for the future generation of young females, as well as portray entrepreneurship as a feasible and lucrative career route.

It is worth noting that Muslim women were given a role, duties, and rights more than 1400 years ago that most women do not enjoy today, even in the West. These are rights granted by Allah and are designed to keep balance and peace in society. But unfortunately, they are not in practice today across all societies. Here are some thoughts from participants:

“Be yourself, and have confidence in who you are and your idea.”

“Remember you made it to where you are through hard work and perseverance, but most importantly, you’re there. Don’t conform yourself to a man’s idea of what a leader should look like.”

“As a female entrepreneur in a male-dominated industry, earning respect has been a struggle.”

“Be willing to put in the work to create your reputation for being a hardworking, honourable businessperson.”

“... learn to build confidence and overcome negative self-talk.”

“As I grow the business, I am making an effort to own what I’ve accomplished.”

“I’ve had to catch myself on occasion when I noticed that I’m giving away too much without a financial commitment from a potential client ... we need to value our knowledge as well.”

“... have confidence in your abilities to run the business.”

“Make sure any initiative you want to do is backed up by a solid business case.”

“Ask often and ... be clear about what you need.”

“... working for yourself will probably always offer more freedom than working for someone else.”

“We need more dedicated support and access to finance.”

“the more of us that exist, the more acceptable women entrepreneurs become.”

Case study 1



I used to do make-up and hair for my sisters and cousins for all the family functions. I went to college and did a course in hair and beauty. After my course my father decided I should get married, which I did.

I spoke to my husband and told him about my dream of doing hairdressing, he said it would be good and that we could convert the garage. I used all my own savings and created a beauty room in my garage.

I am grateful to my husband for his support and giving me the courage to do this. It is important to have the support of your family.

It has been an adventure and I love the business; we have more time together with each other and the children.

My customers, mainly Muslim women, come to me because they felt intimidated by beauty salons. I have created a place of trust where I try to make everyone feel beautiful and special.

I do nails, threading, hair removal, make up and hair, I am busy. Most of my customers are referred to me, I try to give all my customers the best I can. I charge a fair price for what I do, but do not undersell my ability.

There are so many different working parts to a business and keeping on top of all of them is a massive struggle. Time management is so important, and it can take a long time to figure out all the jobs that need to be done regularly and how you can fit them into your routine whilst still giving yourself time to breathe. I find a notebook and diary very handy so that I never forget anything. I make to-do lists daily to help keep me focused.

The most important thing is to always be positive. Every business will have quiet days, but you should use them as motivation to succeed and not let them get you down. Be confident. Be positive. Believe in yourself. The only person who can stop you from succeeding is yourself.

When I face a big challenge, I remember to breathe, ask for advice when I need it and then I make a decision that I know I'm happy and confident in.

Sajda

Case study 2



After the kids got married and left, my husband and I turned to looking after the other people in the community, from volunteering and helping where we can.

I live in a non-Muslim area and during lock-down and Ramadhan I made food for my neighbours as a gesture of kindness. On the back of this as lock-down restrictions lifted I started getting requests for dinner parties, regular requests for curries and even catering for a whole English wedding.

Initially, I was reluctant, but after talking to my family I thought why not. My motivation and inspiration for starting my business was always my family.

So, my husband and I attended the various health & safety and hygiene courses and got our relevant certificates. We used our savings to buy equipment and other items like containers and labels.

We decided on offering 2 services – catering for functions and selling locally what we make daily to eat ourselves. We only take pre-orders with people ordering 3 days in advance so we can plan quantity. My husband with the help of my daughter uses the local neighbourhood Facebook group to market the menu and service. I am lucky we know most of our clients from lock-down.

I have a daily journal and visualise. I have noticed that it's made me more positive and accepting of situations.

If you have a dream, please don't be scared to reach for it. Honestly, life really is too short to let fear control your path. Failing at something won't kill you.

Sheila

Conclusion

It is not impossible for a Muslim woman to be seen as the decision maker in any business and own her own company.

Whilst visible female entrepreneurs are not something that is specific to the Muslim community, it's a lower number in Muslim communities as women are usually required to be the homemakers of the household whilst men are supposedly the main bread winners.

With growing opportunities of homeworking, internet and opportunities to supply to a growing market of Muslim women, women are finding creative ways of running a successful business whilst raising a family.

Muslim women have immense potential and it's important that governments as well as local communities work towards a more entrepreneurial society which empowers Muslim women and provides them with the right tools to thrive and succeed.

Recommendations

From our discussions we recognised there is a need to address the lack of fundraising, mentoring, and opportunity gaps to ensure Muslim women can fulfil their true potential:

- Promote more examples of Muslim women entrepreneurs that have started and run businesses via case studies for the community to see
- Implement mandatory targets against entrepreneur programmes to ensure support is delivered to Muslim women
- Work with entrepreneur and business funders to allocate funding for Muslim women entrepreneurs
- Create easy to access specialist mentoring, networking, finance and training events and activities aimed at Muslim women entrepreneurs
- Do more work with local Mosques and other community organisations to gain their support and investment, to encourage local men to offer their support to Muslim women entrepreneurs
- Highlight to the community the benefits of having Muslim women entrepreneurs

**Report created by the Think + Do Tank
participants supported by the MWC team.**

