

Attitude of Muslim Female Students towards Entrepreneurship - a study on University Students in Bangladesh

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Abstract

Business education is attracting more and more female students, hence more entrepreneurial participation is expected from these graduates. The study aims to investigate the entrepreneurial intention of the Muslim Female BBA students from International Islamic University Chittagong Bangladesh. Few studies have addressed entrepreneurial attitude of Muslim females in developing countries. Islam is a complete way of life; directing and guiding entrepreneurial intention based on Islamic values will ensure an overall balanced growth in society rather benefiting particular sections. Investigating Female students' intent can act as the first step towards instigating entrepreneurial culture in Bangladesh based on Islamic teachings. As per findings of the study major motivational factors highlighted by the students who are willing to pursue self-employment are feeling of independence and satisfaction. Total number of respondents is 95 among which only 26.3% are inclined to go for self-employment. The unwillingness of the rest of the students is, among other reasons, mainly due to the risk and uncertainty involved in business, lack of capital, family and social obstacles, lack of suitable knowledge as well as lack of experience.

Key words: Motivation, Entrepreneurship Intention, Business

1. Introduction

Entrepreneurship is being linked with creativity and innovative capabilities of human beings which is expected to bring comfort and progress to the lives of entrepreneurs themselves and other people, will heighten the standard of living by providing employment and thus boosting the economy and decreasing social conflicts associated with unemployment. According to findings of the Global Entrepreneurship Monitor (GEM) every country with entrepreneur activity had shown a high economic growth (Verdhan 2012). Islam also encourages entrepreneurship and business. It was narrated from Miqdem bin Ma'dikarib (Az-Zubaidi) that the Messenger of Allah said: "No man earns anything better than that which he earns with his own hands, and what a man spends on himself, -his wife, his child and his servant then it is charity." [Sunan Ibn Majah, Hadith No. 2138]

A productive generation is always desired by any country; hence entrepreneurship is subject of much research. Entrepreneurship is gaining more and more importance due to scarcity of resources and need for best utilization of those resources, need for renewable sources of energy, climate change, waste management, need for recycling of resources, job scarcity, need for innovation, need for self-employment, eradication of poverty, need for social peace and so on. To ensure sustainable development it is important that young generation is motivated to pursue entrepreneurial career paths. Recognizing this crucial fact universities in Bangladesh are including courses on entrepreneurship in their curriculum to encourage their students to follow entrepreneurial routes. This study examines the attitude of Muslim Female students towards self-employment.

Studying the motivation of female students is important due to their unique role of becoming mothers and first educator of future generation. One must admit that "Women irrespective of their age group have a strong wish to reconcile family and employment, whereby the family is of greater importance than the employment" (Blätzel-Mink et al. 2000). Entrepreneurship can provide them with a favorable environment that suits their nature, helps them in upbringing their children alongside of providing them with satisfaction of engaging in innovation and creativity. This is especially true for Muslim women who want to enjoy the privilege of hijab, modesty and worship. Islam has given high status to women as educators and callers to Almighty Allah, as mothers and wives and as active participants in building a peaceful society; yet gender inequality still exists in Bangladesh-a Muslim majority country. Here women are deprived of the rights given to them by Allah Almighty as people are far away from Islamic teachings. So awareness is needed both for male and females. "Out of the box thinking is the gist of modern development" (Uddin and Tarun 2012).

This paper is organized as follows. First, Significance of the research is highlighted. Then the literature reviews are provided. The next section is research method followed by findings and analysis of this research. Finally, this paper provides recommendations and conclusion of this research.

2. Significance of the study:

Bangladesh is a densely populated country with huge "unused" labor resources which if properly utilized will be a great advantage for the country. "Nurturing entrepreneurial culture will flourish entrepreneurship development which can create scope for accommodating substantial number of people. (Uddin and Tarun 2012)

Women are about half of the population of Bangladesh. The average female unemployment rate was 5.2 percent

in 2012 (as published by The World Bank). The results of second annual Gender Global Entrepreneurship (GEDI) reveals that Bangladesh has scored only 17 in 100 point index and ranked 29 among 30 countries considered in the index. This indicates much reform and support are needed to enable women entrepreneurship (Dell 2014). Hopefully this also indicates there is more scope for positive changes if proper policies are adopted. Investigating Female students' intent can act as the first step towards instigating entrepreneurial culture in Bangladesh based on Islamic teachings. As cited by Drennan and Abu Saleh (2008), entrepreneurial orientation has extensively been studied in the Western (non-muslim) surrounding, but its investigation in the emerging developing country context is very limited (Tang, Tang, Zhang, & Li, 2007). Western experience shows that though entrepreneurship potential for women is high leading to high innovation and income generation, women abuse and insecurity is still a major concern in the West. The result of EU-wide survey in year 2014 on violence against women conducted by FRA (European Union Agency for Fundamental rights) reveals that about 33% women has experienced physical and/or sexual violence since she was 15 years old (*FRA 2014*). According to studies conducted between 1986-1997 some 25 million women in United States and over 4 million women in UK experienced gender based physical violence (Report of WHO, 2000 cited in Report by Geneva Center for the DCAF 2005). So while studying the subject Religious, social and cultural context of developing countries should be considered to preserve the family and social bond persistent in the country. Alongside creating positive intensions there is also a need to guide those would be Muslim entrepreneurs to the right direction in compliance with Islamic teachings and give credit to the contribution of Muslim women towards family. As family is the first building block for a harmonized society, women education must recognize and encompass this fact. Examples of good practicing Muslim female entrepreneurs must be brought forward to encourage creativity as well as modesty. Islam is a complete way of life; directing and guiding entrepreneurial intention based on Islamic values will ensure a balanced overall growth in society rather benefiting particular sections.

Not many researches are done on Female Students and their intensions in Bangladeshi context. It is expected that this study will contribute to Female entrepreneurship from a new perspective.

3. Literature review:

Every action of a human being is backed by intention. "Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior" (Azjen 1991). Thus intending to do an action is the first step towards the achievement of desired goal or success. "Success" has different meaning in different religions, societies and cultures. In Islam success is defined in terms of attaining the pleasure of Allah Almighty. Allah says in the Qur'an "Whoever works righteousness — whether male or female — while he (or she) is a true believer (of Islamic Monotheism) verily, to him We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter)." [Al- Qur'an: Surah al-Nahl 16:97] .

Each and every intention of a Muslim should be geared towards one goal of worshipping the one Creator and attaining success through His pleasure.

As Islam is an all-encompassing religion no aspect of life is left out from it. Business and entrepreneurship has a very high status in Islam. According to an authentic hadith the reward of an honest business man, apart from lawful profit, is highest place of Jannah in companionship if shuhada and siddiqeen. The Prophet (saw) said, "The merchants will be raised on the Day of Resurrection as evil-doers, except those who fear Allah, are honest and speak the truth." [Ibn Majah Hadith No. 2146]

Intention has been given a great importance in islam. According to an authentic hadith narrated by Umar Ibnul Khattab (ra) "The (reward of) deeds depends upon the intentions and every person will get the reward according to what he has intended"(Bukhari Hadith No. 1). The intentions are the precursors of specific behavior or actions of human beings (Azjen 1991). A Muslim intends to be an entrepreneur to earn Halal (lawful) income and have a positive impact on society by helping himself or herself and others which will be a means to attain the pleasure of Allah almighty. It should be made clear that Islam forbids innovation in fundamental principles of religion, but encourages innovation and creativity in all other aspects of life (Philips 2006).

There should be difference in Muslim and non-Muslim approaches (Hamid et al. 2011) towards female entrepreneurship. God consciousness is quite absent in Western concepts even when ethical rules are concerned. Muslims in the contrary should adhere to rules of Allah in all aspects of their life including career development. To attain sustainable development aspects like taqwa (God consciousness), morality, hijab, concept of mahram and non-mahram, prohibition of interest etc should be addressed by Govt, policy makers and educators. Emphasis also should be given on role of women as mothers, wives, educators and callers to Allah. Not financial independence but constructing a peaceful society and justice is the prime mover of a Muslim.

"Intention is choice with commitment". It plays a major role in maintaining a rational balance needed among beliefs, goals, plans and commitment of human beings (Cohen et al. 1990). Intention is precursor to a specific behavior and thus an action. It is possible to instigate entrepreneurial intention through proper strategies and actions which makes its study essential to evaluate whether the educational institutions are on the right track.

Entrepreneurship Intention is the commitment to be involved in generating new idea and doing something new or different for the purpose of creating wealth for the individual himself or herself and adding value to the society (TAN 2007)

Entrepreneurs are the sole individuals responsible for entrepreneurship activity and hence employment generation and economic growth (Vardhan and Seena 2012) in both industrial and developing countries (Benzing et al. 2009; McMullen et al. 2008).

Over the past decades there has been a significant rise in entrepreneurial education programs aimed at augmenting entrepreneurial activities at all levels (Fayolle et al. 2006; Postigo and Tambborini 2002). Objectives are to change students' state of behavior and their intention that makes them understand entrepreneurship, to become entrepreneurial and to become an entrepreneur which will finally result in formation of new business and job opportunities (Keat et al. 2011). These also resulted in researches to see the effectiveness of business and entrepreneurial education programs- Whether institutions initializing such programs were able to achieve the desired objective of inspiring students to be entrepreneurs (Whitlock 1995).

Various studies on students' intention regarding entrepreneurship revealed the following facts.

- As Ajen(1993) noted person's Intention towards entrepreneurship can be considered as the primary predictor to becoming an entrepreneur.(Cited in Iqbal et al.2012)
- Entrepreneurial intention is positively correlated with feeling of independence, risk taking, need for achievement, environment for starting a new business and education. (Uddin and Tarun 2012, Lope Pihie 2009)
- The students who think that entrepreneurship must be taught are more willing to go for self employment in real life. Proper education increases their self confidence i.e. self efficacy and positive image regarding entrepreneurship as a career (Lope Pihie 2009)
- Business students in Universities are more willing to go for traditional jobs rather than self employment and there is no significant relationship between students' program of study and inclination towards entrepreneurship(Whitlock 1995; Keat et al. 2011)
- Male are more willing than women to go for self-employment (Gerba 2012)
- Business education may direct students' intention towards entrepreneurship by providing necessary and adequate support and inspiration through practical knowledge and skill development. Thus possibility of choosing entrepreneurial career may increase among young generation. (Allen Gibb 2009, Turker et al. 2009, Hossain et al. 2009, Zain 2010, Iqbal et al. 2012, Nazri and Hema 2014)

As Anderson and Jack (2009) viewed, "capturing the intentions of young well educated females will be useful, not only in terms of what themselves may do, but also in seeing how the culture is changing and, indeed their role in future cultural attitude."

There has been little or no study on Muslim female student's willingness to be entrepreneurs (Sihombing 2010). Koehler (2011) also noted that the right of women to assume entrepreneurial roles is compatible with Islam.

Interestingly media puts all the blame for women backwardness on Islam without recognizing root causes such as injustice in social norms, culture etc. Current conventional economic indicators fail to recognize and measure the contributions made by Muslim women.

However study in Nigeria revealed that Muslim female participation in hidden informal economic sectors is substantial and comparable to the contributions made by industrial wage labor (Zakaria 2011).

4. Methodology:

4.1 Data and information: The study is based on primary data. The data is collected applying a questionnaire based interview method and convenient sampling. Questionnaires were given to students in classroom sessions. The sample includes 95 university level female BBA students in 7th and 8th semester and MBA students. It is expected that the students in their final years of studies are more serious about their career choice, better comprehend the questions and provide more objective responses. The questionnaire is structured as a combination of closed and open ended questions in order to elicit adequate information from the respondents as well as to enable the respondents to perceive the situation properly.

4.2 Analytical tools: The analysis consists of descriptive statements. Econometric or other complicated tools are avoided to keep it understandable to the average readers.

5. Findings and analysis

Based on the information figured out from the respondents' statements the elaboration on the findings are as follows:

5.1 Personal Information of respondents

Total no. of respondents is 95. Age range of respondents is between 20-31 years majority (61%) between 20-23 years, 33% are between 24-27 years and 1% between 28-31 years. Most of the respondents (67.37%) are married and 32.63% are unmarried. 32% of guardians are in private services and 23% of them are Govt. job holders and 45% are involved in business. 22% of respondents are in 7th semester, 47.4% of respondents are in 8th semester and 30.6% of them were MBA students.

5.2 Career choice

Table no. 1: Showing career choice of respondents

Career choice	Frequency	Percentage
Business	25	26.3%
Govt/private service	70	73.7%
Total	95	100

Field Survey: January 2013

Majority of respondents i.e. 73.7 percent are not willing to start their own business only 26.3 percent expressed their positive attitude towards self-employment. In line with previous studies findings show that business students are more willing to go for public or private traditional careers rather than self-employment and present business programs are geared preparing students for pursuing traditional managerial jobs (Whitlock 1995).

5.3 Thoughts on entrepreneurship

Table No. 2: Showing responses on thoughts about self-employment

Decision	Frequency	Percentage
a.Never	29	30.5
b.Previously but not now	30	31.6
c.Not previously but now I desire self-employment	14	14.7
d.Previously and also at present	22	23.2
Total	95	100

Field Survey: January 2013

30.5 % of students never thought of entrepreneurship as a career. 31.6 % are unwilling to start their own business though previously had a positive attitude regarding self-employment. 23.2% (22 students) are strict about their decision which implies that they had this choice well before studying business education (response d: previously and also present). One of the reasons highlighted by a student was “Islam has given high position to business profession”. 14.7 % (14 students) are giving a thought to enter into some kind of business (response C: Not previously but now I desire self-employment).

5.4 Reasons to choose self-employment/ business as career

Table No. 3: Showing the results for choosing business as prospective career

Reason ranked according to highest response	Frequency	Percentage of each response (Frequency of response/25)
a. Feeling of Independence	18	72
b. Satisfaction	15	60
c. Income	11	44
d. Personality	11	44
e. Status	10	40
f. Family background	8	32
g. Family Influence	4	16
h. Geographic Location	4	16
i. Emotional	3	12
j. Influenced by friends	3	12
k. Environmental	2	8
l. Other	1	4

Survey: January 2013

Field

As it can be seen from the table that the main reason for favoring business is “feeling of Independence” out of 25 responses 18 response (72%) gave importance to feeling of independence. The next reasons showed are satisfaction (60%), Income (44%), personality (44%), status (40%) and family background (32%). Psychological motives such as self-satisfaction, the search for independence, and source of finance have been

found to be motivational factors for women entrepreneurs to start-up business (Nordin, 2005 cited by Ismail 2012)

According to a study by Ismail (2012) women are “drawn to entrepreneurship by “pull factors” such as the need for independence, challenge, to be recognized by the society, the urge to try to do something on their own etc”

5.5 Reasons for not choosing service as prospective career

Table No. 4: Showing reasons for not choosing service as future career

Reason ranked according to highest response	Frequency	Reason ranked according to highest response	Frequency
o Lack of independence in decision making	10	o I have strong family background in business	1
o Limited or fixed income	7	o Never felt interested in service	1
o Unfavorable work environment	5	o Because of circumstances	1
o Pressure from boss	4	o Satisfaction of providing employment for others	1
o Lack of mental satisfaction	1	o Flexibility in work life balance	1
o Lack of opportunity for creativity and innovation	1	o Business has high standard	1
o Not able to show leadership quality	1	o Geographic Location	
o Less opportunity for career development	1		

Field Survey: January 2013

Another question attached with “why do you choose business as a career” was “why don’t you choose service as a career” referring to govt. or private job. This was an **open ended question** and the responses showed that the main reason (10 response) was 1) Lack of independence in decision making. Other reasons highlighted were 2) “Fixed or limited income” (Mentioned 7 times), 3) “Unfavorable work environment”(mentioned 5 times) and 4) “Pressure from boss” (mentioned 4 times. This proves the notion that people who possess strong desire to be entrepreneurs are mainly accelerated by their inner force of becoming independent. (Uddin and Tarun 2012).

5.6 Reasons to choose service as career

Table No. 5: Showing the reasons for choosing service as future career

Reasons ranked according to highest response	Frequency	Score in 100 (Frequency of response/70)
a. Status	55	78.6
b. Satisfaction	43	61
c. Salary of Job	38	54
d. Personality	33	47
e. Job Security	33	47
f. Status of Institution	30	42.9
g. Work Environment	30	42.9
h. Support from job	18	25.7
i. Type of work	17	24
j. Work life balance	17	24
k. Geographic Location	10	14
l. Culture	9	12.9
m. Emotional Reason	8	11.4

Field Survey: January 2013

70 students responded that choose private or govt. service. Jobs are preferred by these students due to Status as most of the students (78.6%) perceive traditional managerial Jobs to be more prestigious than self employment. Other reasons are Satisfaction (61%),Salary (54%), Personality (47%), Job security (47%), Status of institution (42.9%) etc.

5.7 Reasons for Not choosing Business as career

The question associated with “why do you choose service as career” was “why don’t you choose business as your future career?”. This was an open ended question which resulted in following responses.

Table No.6: Showing reasons for not choosing business as prospective career

Reason ranked according to highest number of response	Frequency	Reason ranked according to highest number of response	Frequency
1. Many risks are involved	20	1. Poor status	2
2. Lack of capital	16	2. Unstable economic situation	2
3. Social Obstacles(family/social)	14	3. Political unrest	1
4. Lack of experience	11	4. Lack of confidence	1
5. Less secure	10	5. Lack of managerial capability	1
6. Lack of favorable environment for women	5	6. Bad communication/ transportation system /poor infrastructural facility	1
7. Long time for getting established	4	7. Restriction of obtaining bank loan	1
8. Uncertainty	3	8. Lack of definite rules and regulations for business	1
9. Probability of facing loss	2		
10. Lack of motivation	2		
11. Not accepted in our society/ not prestigious			
12. Not the tradition of family			

Field Survey: January 2013

The main reason highlighted by respondents was the association of risk with business (mentioned by 20 respondents) which arise due to: 1) Lack of capital,2) Obstacles from family and society 3) Lack of experience 4) Lack of security 5) lack of favorable environment for women 6) Uncertainty 7) Lack of Motivation 8) Lack of skill 9) Unstable political and economic situation in the country etc. The result shows that who choose service look for more security and social acceptance than those want to be self-employed.

5.8 Percentage of students based on completion of entrepreneurship course

As the result shows about 58% of respondents have completed courses on entrepreneurship. But this education hasn’t proved to be an effective motivator for self-employment. Most of the respondents (73%) are willing to go for traditional jobs. As Hossain and Badrul (2009) viewed, though entrepreneurship courses are designed to encourage students to start and run their own business in future, these also make them aware of prose and cons of being an entrepreneur. So in some cases students may become discouraged by learning details about the dispiriting environment of Bangladesh.

Table No. 7: Showing percentage of students based on completion of entrepreneurship course

Response	Frequency	Percentage
Yes	55	57.9
No	40	42.1
Total	95	100

Field Survey: January 2013

5.9 Students’ view point regarding change in curriculum

Table No. 8: Showing responses of students regarding whether a change in curriculum will increase their entrepreneurial motivation

Response	Frequency	Percent
No	25	26.3
Yes	70	73.7
Total	95	100.0

Field Survey: January 2013

Students were asked whether a change in curriculum will motivate them to pursue entrepreneurial career. 73.7% students replied that they may choose business as career if there is a “change in curriculum”. They demand more practical orientation to be familiar with business world, to gain practical knowledge and overcome their fear of

various risks. They also suggested that more workshops should be arranged by Universities. Other 25% are strict on their decision of going for traditional jobs. Some stated “I have already made up my mind”. This show that majority of students perceive entrepreneurship education to be essential. In a study by Lope Pihie (2009) 66% of students perceived that university students should learn entrepreneurship and 31% did not perceive learning entrepreneurship as to be important at university. Result of *his* analysis indicated that those who think that university students should learn entrepreneurship scored higher entrepreneurial intention compared to those who do not.

5.10 Barriers to self-employment

Lack of capital or finance is considered to be the greatest obstacle for self-employment, next to this is unstable political and economic condition in Bangladesh. Political and economic instability have been prevalent in the country since its independence and are still major players impeding the development of the country.

Table No. 9: Showing results for barriers to self-employment

Reason ranked according to highest response	Frequency	Percentage (Frequency of response/95)
Lack of Finance	62	65.26
Unstable economic condition	51	53.68
Political situation	59	62
Lack of motivation	46	48.42
Risk	42	44.2
High unethical Competition	44	46.31
National Policy is not supportive of business	23	24.21
Lengthy process	14	14.74
Other.....	2	2

Field Survey: January 2013

5.11 Perception of gender discrimination:

Students were asked the question “Do you think the situation is different for male and Female regarding entrepreneurship?”

Table No. 10: Showing results for perception of students regarding gender discrimination

Response	Frequency	Percentage
No	29	30.5
Yes	66	69.5
Total	95	100.0

Field Survey: January 2013

Majority of students think that situation is different for male and female in Bangladesh (69.5%) and males get more favor than females in all aspects of family, social, political, cultural aspects of life.

The points highlighted by students were: 1) There are various social obstacles, society has negative attitude towards women. Woman entrepreneurs are not welcomed by society (mentioned by 22 students), 2) Unfavorable work environment (mentioned by 11 students), 3) Lack of security (mentioned by 9 students), 4) Lack of capital/finance (mentioned by 10 students), 5) Lack of family support, family will not support female as much as they do for male, family support is always for males (mentioned by 17 students), 6) Male can give more time in business (mentioned by 2 students), g) political factors, 7) Lack of knowledge / lack of sufficient information about improved technology, product and market (mentioned by 8 students), 8) Lack of loan / credit facility for women, 9) Lack of well-designed plan, k) males are more independent in Bangladesh, 10) Lack of child care facility in Bangladesh, 11) Gender discrimination at various levels, 12) Lack of peoples’ moral regarding women/ lack of respect towards women, 13) Increased violence against women, 14) Cultural obstacles, 15) Lack of motivation, 16) Female entrepreneurs face more risk and uncertainty in business field, 17) Family pressure and responsibility, 18) Cultural obstacles.

The opinion of students depicts a feeling of high insecurity and discrimination from family, society and work environment.

6. Limitations of the Study and directions for future research

The sample size is quite small in the study and students of only one university are considered. More studies can be done by selecting greater sample from various universities in different cities of Bangladesh to get a more vivid picture. Studies also can be conducted to find out the attitude of students towards Islamic teachings and rules regarding business and entrepreneurship and female participation in this area.

7. Acknowledgement:

I am earnestly grateful to my Lord, my Creator Allah Almighty for giving me the ability to accomplish this task.

8. Conclusion:

Entrepreneurial activity is highly desired for development of a nation and Islam has in fact encouraged Muslims in this regard and women are no exception. There is no particular gender effect for Muslim women and Islam does not prevent women from entrepreneurship (Ghoul 2010 cited in OECD 2013). Interestingly this is contrary to generally held belief that Islam inhibits women development. Bangladesh is a Muslim majority country but education has been westernized. It is important that our educational institutions recognize and promote the truth about Islam so that the benefit can be achieved in its totality. Misconceptions about the role of women in Islamic society can be removed by differentiating between teaching of Islam as a way of life, local customs and traditions which are often conceived as part of Islam (cited by Zakaria 2001). Nothing can substitute Islamic knowledge and teaching in promoting entrepreneurial culture. Misconceptions regarding Islam must be removed and true knowledge should be familiarized and popularized otherwise the entrepreneurial trend may be westernized with similar inherent flaws where the high employment and is not enough to ensure rights of so called modern women. A woman friendly environment must be created through promotion by both govt. and private sectors.

Present study reveals that most female students tend to perceive entrepreneurial activity to be risky and uncertain. They have expressed their "Fear" of failure due to: 1) Lack of capital, 2) Lack of experience 3) lack of skill and knowledge 5) cultural obstacles and 6) lack of support from family, society and Government 7) Lack of security and respect for women 8) Gender discrimination etc.

This fear of diverse risk in various forms can be removed by extensive govt. help, Policy makers, educators and Islamic scholars. Entrepreneurship training programs, seminars, workshops and conferences should be arranged to familiarize students with the people in entrepreneurial world, these are considered as strong motivators by student. Government can also promote a positive environment for females with the help of expert in Islamic knowledge and business. Orientation must be made with already successful entrepreneurs who will share their experience. As the study shows experience counts a lot and students from business family are more willing to go for self employment. Majority of students think that if there is more practical orientation they will be more willing; this has expressed their dislike for ambiguity and need for more knowledge.

Proper knowledge will make the society accept women as successful entrepreneurs as a result a positive culture will be created by social acceptance as well as training programs that familiarize the students with challenges and how to cope with them. Social reform will reduce the challenges to a great extent. Women should be trained to be good home makers as well as good entrepreneurs to obtain self-satisfaction, become independent and be able accomplish their duties towards family and society . Social balance, harmony and peace is not possible without women development. Past study shows the women could handle more challenges during Islamic era and their participation was great. Students should be taught how they can be a good Muslim as well as a good entrepreneur. Taking the right step will ensure the right outcome and sustainable development without having to compromising present achievements.

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