

Women Entrepreneurship in Social and Solidarity Economy Through an Islamic Vision

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ABSTRACT

The articulation between religious precepts, social norms and individual aspirations is a major issue in contemporary societies, especially for women who are looking to embark on an entrepreneurial adventure. In fact, although the cooperative model as a model of social and solidarity entrepreneurship inspires women who want to undertake together and combine economic and social efficiency to restore lost rights and rebalance their situations. This is hampered by the women's environment and is in fact influenced by several factors such as religion, values, and societal customs. The aim of this article is to discover how Islam perceives women's work and their aspiration for economic empowerment in Morocco. Thus, we opt for a qualitative exploratory study that allows us to approach the reality of religious texts and the vision of women entrepreneurs in the field. After a brief review of the literature to contextualize our research, semi-structured interviews are conducted with recognized experts in the field of social and solidarity economy. Then face-to-face interviews were organized with women entrepreneurs in the context of cooperatives. The results showed that experts consider that misinterpretation of religion is a real obstacle to women's entrepreneurial dynamics, among others. But only 14.42% of interviewed women believe that religious norms are obstacles to entrepreneurship. Whereas, 85.58% of the female entrepreneurs surveyed say that Islam is clear on this point and encourages both women and men to work and to undertake.

Contribution/Originality: This study aims to substantially contribute to research on the ethics of female entrepreneurship by examining how Muslim women's entrepreneurial activities are perceived through religious frameworks and dominant societal representations. It adopts a contextualized analysis grounded in an Islamic feminist approach and enriches the field by offering an integrated reading of the Islamic economy and the social and solidarity economy, supported by empirical evidence from the Moroccan context.

1. Introduction

Faced with an economic and social situation characterized by the multiplication and consolidation of socio-economic inequalities, exposing a large part of society to multidimensional poverty and social exclusion, Social and solidarity entrepreneurship attracts people to undertake collectively and solidly. The work of collective solidarity contributes to positively changing the lives and environment of disadvantaged people, in this case women in a state of vulnerability. Indeed, women in Africa and northern countries are more affected by unemployment and more present in precarious jobs, which accentuates the deficiencies they suffer from and influences their ability to act within their families and society. It is in this context that solidarity entrepreneurship can contribute to the revitalization of regions (Zammar & Ntep, 2020) and the restitution of fundamental economic, social and political rights for the benefit of people in situations of precariousness or vulnerability.

The growth of this entrepreneurship in Muslim-majority countries has attracted considerable attention in academic research given the critical role that women's economic empowerment plays in society's growth and development (Wanza et al., 2021).

Islam, by recognizing from its origins the right to property and the values of individual initiative, has historically supported forms of economic empowerment (Ramadan, 2007). However, in contexts marked by intersectional discrimination related to sex and religion, as shown by Torrekens et al. (2023), religion can also be seen as a barrier due to conservative interpretations or restrictive social norms, creating negative stereotypes and cultural barriers that hinder women's economic opportunities (Tlaiss, 2014). Muslim women often turn to entrepreneurship to overcome structural barriers in the labour market (IRFAM, 2024).

In this framework, this research aims to explore the perception of Islam towards cooperative women entrepreneurship by examining the vision of female entrepreneurs and the reality of religious texts. This, through a brief review of literature clarifying the interactions between social solidarity economy and Islam in the first place, and the notion of female entrepreneurship from an Islamic perspective in a second time. The field research is carried out through an exploratory study with experts and women entrepreneurs active in social and solidarity economy.

1.1. Problem Statement

The social and solidarity economy (SSE) provides a favorable framework for the development of entrepreneurship, rooted in principles of equity and solidarity (Demoustier, 2016; Laville & Nyssens, 2001; Lemaître, 2009; Souaqui, 2021), it facilitates access to rights, stimulates entrepreneurship and promotes the economic, social and societal empowerment of individuals. Cooperative female entrepreneurship emerges in this context as a powerful lever for the socio-economic inclusion of women (Zouhair & Lhajji, 2016).

However, women's entrepreneurship in an Arab-Muslim society raises several issues, including the perception of women's work and their economic role. Although Islam values work and recognizes the economic rights of women and men (Eger, 2020), in a conservative societal context, female entrepreneurship is often influenced by patriarchal

norms (Himrane, 2018) and encounters socio-cultural and religious constraints that make it difficult for women to contribute actively in the entrepreneurial world (Souaqui & Bennani, 2020).

Thus, this study examines the interplay between Islamic teachings, gender and cooperative entrepreneurship within the SSE framework. It aims to explore how Islamic values can support women's social and solidarity entrepreneurship while overcoming gender stereotypes.

1.1. Research Objectives

The research objectives of this study include:

- i. Discover the intersections between social and solidarity economy and Islamic economic model.
- ii. Clarify the perception of the Islamic economic model for women's empowerment.
- iii. Discover the conception of women entrepreneurs in cooperative (form of social and solidarity economy) of the perception of Islam at work of women and their active action in entrepreneurship.

2. Literature Review

2.1. The Intersections Between the Social and Solidarity Economy and The Islamic Economic Mode

Religion and the economy are very similar areas (Delille, 2015), but they may have different or even opposite purposes according to Weber. Originally the social economy fed Christian movements in Europe, many economists are priests or clerics like the Saint Thomas Aquinas (Fall & Ould-Bah, 2011). As for Islam, the economy is closely linked to religion, it is governed according to the norms of the Koran, the Islamic socio-economic system is known by its comprehensiveness and interdependence between economic, social and cultural aspects.

2.2. The economic system of Islam: a global vision

In fact Islam called Din, has a broader and more universal meaning than the word religion, it is a complete code of life (Fall & Ould-Bah, 2011), it directs the relationship of the human being with his Lord and his relationship with his fellow man in society, thus reshaping, notions of self-interest and collective interest. He ensures a happy life for people through socio-economic justice in accordance with the principles of Shari'a.

The concept of rationality which is widespread in the capitalist economy and forms the basis of the theories of the modern economy, motivating the investor and the client, each in his position, to be rational in his economic choices and behaviors, does not find its roots in the theory of Islamic economy. In the Islamic view, this notion of rationality goes beyond the personal interest of each individual and becomes extended to the beyond by motivating individuals to conform to moral values moderating individual interest in favor of collective interest, *"Islam places personal interest in a long-term perspective that goes beyond the life of this world and reaches beyond it"* (Chapra, 2000 as cited in Majidi, 2016).

The general framework of economic policy in an Islamic economic model is supposed to produce rules guaranteeing social balance and economic development once the state commits itself to applying them; Indeed, the Islamic economy is linked to religion because the whole system is not separated from the principles, values and mores of Islam. It is a worshipping and moral economy that presents in itself a way to approach Allah by following its directions mentioned in the Qur'an, concerning work, production, consumption, prohibition of fraud, prohibition of usury, and the incentive to adopt good morals such transparency : *" Say, 'my prayers and sacrifice, my life, and death, are all for God—Lord of all Worlds' "* (Quran, 4:162).

The first element of controlling the application of Islamic rules in economics is supposed to be the person himself because his Creator knows everything about what he is doing. *"He is God in the heavens and on earth"* (Quran, 4:3).

Also, the Muslim person is called to always seek the balance between his individual interests and the common interests, considering that the community and the individual are not adversaries. This religion encourages people to prefer the interests of the nation, the region and the community to that of their own and prohibits Muslims from isolating themselves from the community, from practicing monopolization and pre-emption. Similarly, it requires participation in risks between investors, and this rule is considered a pillar of the Islamic economy, and requires sharing of profit and loss. That said, the individual in Islam can perfectly possess what he wants in goods, religion does not prohibit private property for women as for men.

In the contemporary period, the Islamist intellectual inspired several initiatives of the establishment of an economy according to the norms of Shariah in Muslim countries especially in Asia like Pakistan and Malaysia is Abul Ala Maududi (1903-1979) which is considered the first incentive to the creation of Islamic finance. According to his research, the purpose of the economy is to meet the basic needs of Muslim populations, to exploit the resources in an optimal way and to share the wealth created in an equitable way without limiting the individual freedom to possess. This involves optimizing production and curbing economic activities that generate social injustice, disputes, destruction or could cause a danger to consumer health.

It is an almost perfect vision that requires the good faith of the practitioners; a data that is not automatically reached, and which alone cannot succeed in eliminating the deviations that can occur in such an economic model. It is at this level of reflection that Al Maududi and his followers conceive a strategy to proceed, going towards an awareness among Muslims of the interest to draw here and at the beyond by engaging in the adoption of the economic norms of religion and towards the involvement of those responsible to ensure the proper application of the said Islamic rules.

Therefore, economic relations and transactions in Islam are governed according to the explicit divine norms in the Koran, property, freedom, justice, social security, interest are all detailed and regulated by Islam. Economic activity is supposed to be based on the theory of social equilibrium as a process and objective to achieve social justice. In this sense Defourny et al (1999) by studying economic Islamic principles at the level of financial transactions, emphasize *"that Islam can become a reference to several actions of the social economy. As for Islam, it also serves as a major reference for many initiatives. Thus, so-called Islamic banks seek to develop non-capitalist practices and refuse the*

principle of interest on capital. In a number of cases, this translates into achievements very close to what is usually defined as the social economy”.

Also, Ibn Khaldun in *Al Muqaddimah*, analysing the Islamic economy states that the morality of Islam promotes the elimination of rivalries *and strengthens social solidarity, and creates a door (inclination) towards justice* (Majidi, 2016).

The Islamic economic system achieves a kind of combination of several elements on several levels, it combines spirit, matter, the individual and the community, in an approach of economic development without neglect of the human being. It frees the concept of the system of property from the fact that in Islam the true property belongs to God, the human being is only an operator.

In its global ethics, Islam, like other monotheistic religions, is interested in solidarity among the members of the community, encourages and encourages compassion, generosity and even altruism even in case of poverty, to achieve balance and social justice, and thus to establish social security and peace.

2.3. An overview of the just and solidarity aspect of the economy in Islam

The principle of justice forms an essential basis of the Islamic economic system, Muslims are considered to be God’s brothers and lieutenants on earth. In this context, the Qur'an mentions that justice is one of the capital objectives for which God sent His messengers to humanity. *“We sent Our Messengers with clear signs, the scripture and the balance, so that people could uphold justice”* (Quran, 57:25). The application of justice is an obligation that people must seek to establish in their economic, social and political life, therefore justice supports solidarity, improves the development of the country, establishes security and social peace, and injustice causes the destruction of social and economic and political bases. In this context Al-Mawardi (as cited in Majidi, 2016). says: *There is nothing that destroys the world and the conscience of the people faster than injustice.*

On the other hand, solidarity through its meaning of mutual aid, mutual support, and joint ownership and mutual assistance is an ultimate goal of the cooperative practices recommended by Islam. Cooperation is an obligation, each person must cooperate with others to achieve good achievements, in this sense the Quran quotes in (5:2) *“Help one another to do what is right and good do not help one another towards sin and holistry”*. Muslims are supposed to be like one body, which gets unwell if a small organ suffers, according to the guidance of the prophet Muhammad (saw).

Moreover, the money in Islam does not belong to the person, it belongs to God and is considered as a means to get closer to Him, it is neither to the individual nor to the State, the goods that the person has in hand are in deposit with him and not in a state of possession, it is in this sense that the believer must take a share of his wealth for the benefit of the poor and needy *“Give out of what He has made pass down to you; those of you who believe and give will have a great reward ”* (Quran, 57:7).

The Zakat, which corresponds to a levy made on a minimum of wealth according to rules dictated by the Qur'an, represents the angular means for establishing financial solidarity and redistributing wealth to those in need; its aim is to achieve balance and social justice by combating poverty and inequity (Feddad, 1997), to prevent the monopoly of money

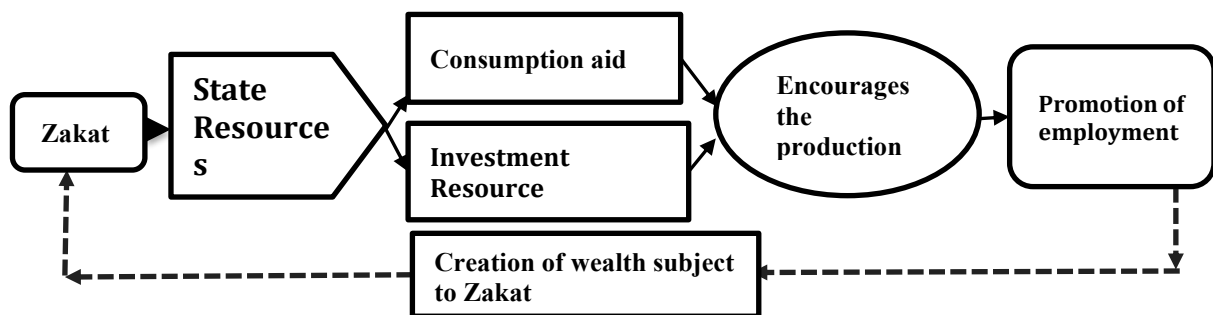
by the rich and to encourage the circulation of goods. Often translated into French as "legal alms", Zakat means the obligatory solidarity alms that each Muslim pays under the rules of solidarity within the Muslim community; as the third pillar of Islam, it is an obligation for every Muslim possessing a minimum wealth (the tax base includes agricultural income; animal products such as honey; metals; income from buildings and the liberal professions) and represents a right belonging to the poor, a right of the poor over the rich, not charity.

Islam encourages voluntary alms (Sadaka), acts of charity and has set up the Waqf (trust) all to bring society to solidarity. The Muslim will have to take 2.5% when he meets these conditions and concerns all productive assets (commercial and agrarian). Apart from its spiritual dimension, in its essence Zakat has a social dimension since it promotes and strengthens the bonds of brotherhood and social equality and reduces material disparities, and therefore will play an important role in economic development and social cohesion. The system of redistribution described by the Quran in (9:60) , presents itself as a system having the particularity of functioning as a pre-allocated budget according to well-designated heading « Alms are meant only for the poor, the needy, those who administer them ,those whose hearts need winning over , to free slaves and help those in debt , for God’s cause, and for travellers in need. This is ordained by God. God is all Knowing and Wise ». As for each category described in the verse, a definite part of the zakat must be allocated:

- Heading I: for the poor;
- Heading II: the poor;
- Section III: to officers who collect it (zakat collectors);
- Heading IV: those whose hearts are united to the faith (new converts to Islam);
- Heading V: to slaves for their freedom;
- Heading VI: indebted;
- Heading VII: The Way of the Lord;
- Section VIII: Travelers (in need) (Boublal et all, 2014)

We can argue that the distribution of Zakat is done according to sections that can be grouped in family according to the destination objective. Social solidarity for Africa I and II (poor and miserable), heading III are the management costs of Zakat, IV, V and VI headings to finance social peace, VII heading is for the financing of economic investments, and finally the VIII heading is considered as an international assistance (the traveler in need) which can also be considered as a financing of social peace. The conceptualization of impacts on production and employment is explained as follows:

Figure 1: Zâkat’s impact on production and employment.



Source: Souaqi (2021)

2.4. The Islamic economic model and the empowerment of women

Women and men are equal in Islam, both are responsible with the same degree and therefore rewarded or punished in the same way. Also, they are equal in obligations, duties and retribution.

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Women and men are equal in Islam, both are responsible with the same degree and therefore rewarded or punished in the same way. Also, they are equal in obligations, duties and retribution. Islam does not speak of similarity and resemblance between the two sexes but of equity and equality of rights and responsibilities. Equity in Islam is referred to in Islam through the prism of human dignity. Women and men are created for the same purpose and are treated equally in terms of reward and punishment. Superiority in Islam comes from the person's righteousness, not their gender, color or origin.

The Qur'an specify that men and women are different and have different specificities and missions but they are equal (Yassine, 1996), and complement each other: « The believers both men and women, support each other; the order what is right and forbid what is wrong » (Quran, 9:71).

But this equality and equity are hindered in the social reality of Muslim societies, largely because of the orientations of a few ulama and the absence of women in the field of research for centuries after the death of a prophet. Indeed, although the opinions of the Muslim ulamas remain varied regarding the role of women, but a large part is based on interpretations of some hadiths to limit the role of women mainly to the education of children and the care of the household, Whereas man is prioritized as the head of the household who has the ability to decide and manage the fate of the family and contribute to the life economic and social of society.

Following these narrow approaches, which ignore the essence of Islam, namely the freedom and equity of human beings, these readings have helped to create obstacles for women. We only mention the most difficult points according to the Muslim feminists, without however deepening since the framework does not allow a detailed analysis of the subject. Indeed, the main suspicions that are often mentioned are: the superiority of men over women, the prohibition of women to access the highest political or strategic positions (president, judge, member of parliament, minister etc.), the disability of women in terms of reason and religion, and that women are expected to stay at home and look after their homes only.

This vision of the role of women, is in our opinion, totally false according to the Quran, which is clear at this level, when it stresses that the whole planet with these heavens, its land, animals, plants... are at the service of humanity; it does not mention any part that women are created to be at the service of men. The Quran clearly states that men and women are different and have different specificities and missions, but they are equal and complement each other “Do not covet what God has given some of you more than others. Men will have a share of what they earn, and women will have a share of what they earn. Ask God for His bounty. God has full knowledge of everything” (Quran, 4:32).

In this context, several contemporary researchers and authors have examined the contribution of Muslim women to the socio-economic development of their societies, the motivations and obstacles that prevent this dynamism (Karimi, 2017, Kian, 1995, 2000, 2018; Mernissi, 2003). However, we did call on contributions from Abou Chukka (2020); Yassine (1996); Lamrabet, (2016); Yassine (2016) to identify the socio-economic role of women in an Islamic approach.

It appears that Islam delivers an egalitarian, liberating and emancipatory message to women, as it does to other categories of people, these are rigorist and masculine readings of the Qur'an and narratives of the Prophet Muhammad (saw) which have been explained patriarchally giving rise to very limited meanings which become the result of the guidelines of much of Muslim society. According to the researchers, proofreading is necessary to contextualize these stories and verses and to rewrite history. Lamrabet (2016) former director of the Center for Studies and Research on the Issue of Women in Islam (CERFI) is invested in the rediscovery of Muslim history through research at the level of divine texts and working on contextualization is expressed in this sense by stressing the loss of *the general principles of egalitarian and spiritual ethics of the Quran* and that the oppression of women Muslim readings come from the texts and not from the Koran. Readings usually dominated by men.

In this vein, Yassine (2010) explains that we need to re-read the texts “We lie to women about their rights in the name of Islam... we want to free women from these ideas” Women are supposed to participate with their fellow men in the management of public and private spheres and have a socio-political co-responsibility that they must assume. In this context, the Qur'an invites men and women believers to participate in this co-management action and to get involved in all levels of governance (programming, planning, monitoring and guidance) , they must be allies of each other in all areas, encouraging the common good and advising against bad actions on all scales, from the individual to the collective «*The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those – Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise* » (Quran, 9:71).

2.5. The Islamic economic model and gender equality and equity

In the economic sphere, according to Islamic norms, every individual, woman and man, Muslim and non-Muslim, has the right to property, possession, enjoyment and transfer of property, women have all the rights that men have. Like a man, a woman is responsible for what Allah has attributed to her; she has the full right to perform all economic actions in terms of acquisition, sale, donation and will. In addition, women are financially independent of their husbands or fathers even if they are forced to support themselves. In the case of marriage, women have the right to keep all their current or

potential wealth and are entitled to any financial assistance before, during and after the marriage, regardless of their wealth. The woman has only the fruit of her eventual work, but the man is obliged to provide for the multiple needs of his family (Amdouni, 2013).

It should also be noted that in Arab lands long before the arrival of Islam with its emancipatory and liberating approach, women belonging to large families had a say and thus freely expressed their choices (which included the right to undertake).

Currently in many Muslim countries women often face barriers to their full participation in the economy and society, and face negative opinions and perceptions. This is the issue discussed during the international conference organized by Orbicom with the support of UNESCO and the Moroccan government held in Marrakech: *"The texts of Islam have never and in no way hindered female entrepreneurship, quite the contrary"* (Bennani, 2004).

The examples of women close to the prophet (saw) according to Coşkun (2017) clearly show that Islam does not prohibit or hinder women's financial independence, economic or political activity. They were active in all fields especially with the presence of favorable conditions for the exercise of their trades. The perception of the Muslim religion as incompatible with the rights of economic, social and political women and their equality with men is found in two elements: the first is the colonizer who reported his vision towards the West and the second in extremist behaviors that see women as being inferior to men (wahabis). If women in Arab-Muslim countries in particular have faced daily barriers to undertake and develop their business, it is mainly because of social cultures and Islamic customs and not divine orientations.

Moreover, the concept of the wealth of the home economy has attributed invisibility and the participation of women in growth through their work at home, their support of children in terms of education and monitoring, in the case of the campaign through their work in the fields etc. This lack of consideration manifests itself at two levels, both in terms of the necessary skills, presumed innate and feminine nature, and in terms of the satisfactions obtained by this kind of work (assuming that domestic tasks are sources of personal fulfillment and not a repetitive daily obligation not bringing pleasure but are a source of stress and hardship for the female gender).

The awareness of the importance of this care economy and its participation codified in figures at the level of the GDP of the countries, figure among the claims of revaluation of the categories of invisible work. In this sense, it is very interesting to note a critical awareness of this situation at the level of the Muslim Ulemas a long time ago, one of them showed boldness, Ibn Ardoun chefchaouni (1538-1585) who defended the rights of chefchaounaises and Moroccan women in general. He instituted two judgments in this sense, the first giving right to divorced or widowed women (before proceeding to the distribution of the inheritance) to half of the wealth of their husband, in the case of widowhood, given the participation of women through their domestic work in the accumulation of household wealth. The second concerns rural women who work actively and daily in the various tasks of agriculture and animal husbandry, these women are entitled to remuneration after each season of agriculture, the remuneration depends on his contribution to work. This operation is called in Moroccan dialect Hak Tighrad or Hak tamazzalt.

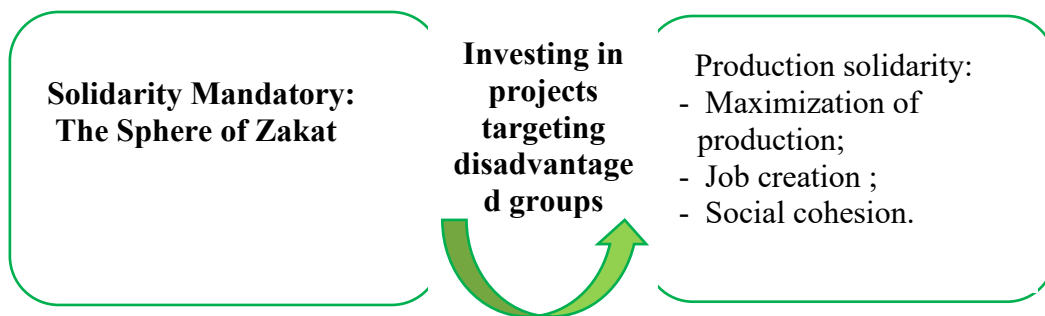
It turns out that in the Islamic economic model, the wife is not obliged to perform the household duties. If she does, it's just plain kindness on her part. The act of marriage is a

contract that focuses on the possibility of enjoyment, not the requirement, for the woman to perform the household duties. This consensual agreement, but not actually practiced by Muslim societies, has its origins in the Sunnah of the Prophet (saw), which made itself useful as soon as he entered the house, taking care of what he knows how to do.

At this level, we can conclude that the Islamic economic model shares several principles with the social and solidarity economy. By encouraging solidarity, encouraging mutual aid and involvement in the governance of public spaces; and supporting joint cooperation actions to obtain common goods and prohibiting actions that will harm the collective interest, it embraces the strategic foundation of the SSE.

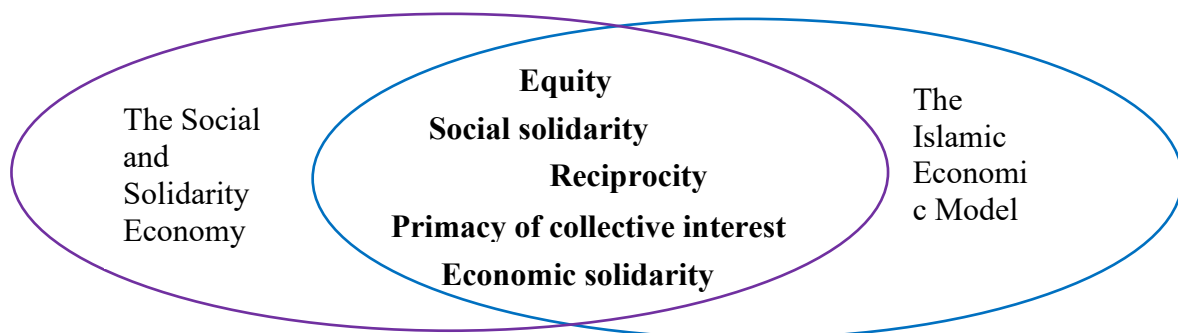
Within this framework, we can distinguish two axes of solidarity referred to in the Islamic model: Mandatory solidarity: Allowing a maximization of production through the investment of funds collected in the framework of Zakat. This presupposes treatment at the global level from the collection to the establishment of investment projects targeting the disadvantaged population. Solidarity strongly recommended and not mandatory: Allowing the promotion of social cohesion through the sharing of surpluses at the individual level (Waqf and Alms).

Figure 2: Compulsory solidarity creates production solidarity



Source: Souaqi (2021)

Figure 3: The sphere of intersection between SSE values and the Islamic economic model



Source: Souaqi (2021)

The principles of economic and social solidarity form the foundations of social relations in Muslim society theoretically, are supposed to animate social practices, thus giving rise to a model that shares with the modern social and solidarity economy its principles of equity, solidarity and emancipatory and liberating energies and good practices paying particular attention to the collective interest.

3. Methods

This study adopts an exploratory mixed-methods approach, combining a qualitative phase and a quantitative phase, to analyze the interactions between Islamic religious precepts, social norms, and women's entrepreneurial aspirations in Morocco. It forms part of a larger research project on empowerment through social and solidarity-based entrepreneurship, conducted as part of my doctoral thesis defended in Morocco in 2021 (Souaqui, 2021). This methodological choice is justified by the complexity of the subject, which requires both a nuanced interpretation of discourse and a broader empirical assessment of perceptions. Combining qualitative and quantitative methods allows for cross-level analysis and enhances the robustness of the results (Creswell & Plano Clark, 2018).

The first phase focused exclusively on institutional and private actors involved in the social and solidarity economy (SSE). Public institutions were selected among the main active entities in the sector, and the interviewees were designated by their organizations, rather than chosen directly by the researcher. They were primarily department heads or project officers overseeing their organizations' activities in the SSE, providing relevant insights on program implementation and sectoral challenges.

Private entities included in the study were selected for their central role in supporting women entrepreneurs and promoting the development of the SSE. The Bank Al Maghreb Foundation conducts financial education programs for women and youth as part of a joint project with the International Labour Office. The Mohamed V Foundation established the first solidarity market for the products of women's cooperatives and supports income-generating activities for vulnerable populations. The Centre TPE, an initiative of the Mohamed V Foundation, provides training, financial support, and workspaces for young women entrepreneurs, with plans to expand its support to cooperatives. Good Management Consulting participated in the development of the Casablanca solidarity market, while the Moroccan Network of the Social and Solidarity Economy provides a national overview of the different components of the SSE.

A total of 13 institutional and private participants were interviewed. The sample size was determined according to the principle of data saturation, meaning that interviews continued until no new qualitative information emerged, ensuring the depth and richness of the analysis (Guest et al, 2006; Malterud et al, 2016). Interviews were semi-structured and conducted face-to-face, combining audio recordings and detailed note-taking to ensure accuracy and completeness of the data.

The second phase targeted exclusively women entrepreneurs who are members of cooperatives, as listed in the database of the Office of Cooperative Development (ODCO) in Morocco. 200 cooperatives were randomly selected, and 102 agreed to participate, resulting in 104 completed questionnaires. Face-to-face administration was preferred to facilitate understanding, minimize self-administration bias, and improve data quality, particularly in contexts where familiarity with survey tools varies (Bryman, 2016).

The data analysis was carried out in a progressive and complementary manner, consistent with the adopted methodological approach. In the qualitative phase, the analysis began with a careful and thorough reading of the interviews, allowing for an in-depth immersion in the participants' discourse. This first step involved a primarily manual thematic analysis, through which central themes were identified, while highlighting convergences and divergences among participants' perspectives. This inductive approach made it possible to uncover sometimes unexpected dimensions, revealing the diversity of perceptions and interpretations related to religion, social norms, and women's entrepreneurship.

In a second step, the transcripts were processed using NVivo 11 to consolidate the coding process and ensure analytical traceability. The use of this software was intended not to replace the researcher's interpretive role but to support the organization and structuring of the data, in line with the principles of thematic analysis as described by Braun and Clarke (2006) and the methodological rigor criteria proposed by Nowell et al. (2017). Combining manual analysis with software-assisted coding allowed for a more nuanced interpretation of the results and a better understanding of subtle tensions within the discourse.

For the quantitative phase, the questionnaire data were analyzed using SmartPLS 2, applying the partial least squares structural equation modeling (PLS-SEM) approach. This methodological choice is particularly suited for exploratory research, as it can handle models with latent constructs and is appropriate for small to medium-sized samples (Hair et al, 2017). The quantitative analysis confirmed and complemented the insights gained from the qualitative phase, providing a broader view of observed trends. By integrating both phases, the study achieved a richer and more nuanced understanding of the dynamics under investigation, combining interpretive depth with empirical validation.

Moreover, prior to their participation in the study, all individuals provided informed consent. Throughout the entire research process, their anonymity was rigorously safeguarded, and the confidentiality of the data was strictly upheld.

Analysis of the profiles of interviewees in the qualitative phase (Phase 1) revealed that the average years of experience at the target level is 17 years and 4 months, with a maximum of 23 years and a minimum of 5 years. Regarding parity, although the researcher did not select the individuals to interview, chance resulted in almost half of the participants being women, with 6 female participants among the 13 interviewed.

In terms of educational background, participants in Phase 1 held graduate degrees ranging from a bachelor's degree as a minimum to a doctorate as a maximum. They came from diverse academic fields, including engineering in agronomy, econometrics and finance, political science, as well as marketing, law, and economics, reflecting a rich variety of training and expertise relevant to the study of the social and solidarity economy.

4. Findings

Recalling that the expectations of this research revolve around three objectives defined at the outset, namely identifying the intersections between the social and solidarity

economy and the Islamic economic model; clarifying perceptions of the Islamic economic model in relation to women's empowerment; and exploring women entrepreneurs' perceptions of Islam regarding women's work and their active role in entrepreneurship within cooperatives.

So, the notion of the social and solidarity economy is not unanimous among all those questioned, it remains a bit vague in the minds of the speakers, indeed, the definition, the objectives and fields of intervention as well as the techniques or the actor organizations on the ground are not sufficiently well defined.

A deeper analysis allows distinguishing three families of perception of the sector, a first set of six people associates the objective of this new economy with a human focus, in this sense R.Z of the ministry of family, solidarity, equality and social development, defined it as "an economy that takes care of social precariousness and mutual aid and whose objective is to improve the situation of people in vulnerability".

A second set of responses revealed that this economy is any social or environmental action carried out by associations, cooperatives, mutuals, unions. While the perception of a third set limits the social and solidarity economy to cooperatives and income-generating activities, as reported by H.H from the Mohamed V Foundation "It is an economy that concerns cooperatives, the creation and development of income-generating activities."

According to the interviewees, in general, the impacts to be expected on the territory are articulated around three words: valorization, creation and economic development. Improvement, conditions, members and territories are also concepts cited as terms related to the impacts of SSE but with less attendance

Figure 4: The most frequently used words in expert interventions on SSE impacts



Source: Extract from Nvivo11 by Souaqui (2021)

The third sector is then described as a dynamic that produces direct and indirect positive effects on the social, economic and political aspects of a society.

Furthermore, in our interviews, the Islamic economy is widely perceived as sharing fundamental values with the social and solidarity economy (SSE), especially around social justice, of the redistribution of wealth and support for populations in vulnerable and precarious situations. 3 respondents stressed the importance of mandatory practices in Islam such as zakat, waqf, infaq and sadaqah to contribute to reducing inequalities and strengthening social inclusion. In this context, H.Z. from the Office for the Development of Cooperation in Morocco mentioned that by integrating these tools of solidarity with other social finance mechanisms it could create important levers for socio-economic development of landlocked regions.

Nevertheless, despite this convergence of values between the social and solidarity economy and the Islamic economy, the integration of these practices in the management of cooperative organizations remains practically absent for H.S., which leaves a potentially strong but unexploited area of intersection.

The analysis of the interview content showed that all interviewees consistently recognized the positive impact of SSE on women. Based on this, we were able to highlight the following positive results, ranked by the number of times they were mentioned.

Table 1: The expected effects of SSE on women

Anticipated positive effects	Quoted how many times
• Economic empowerment of women	10
• Awareness and self-confidence	8
• Increased creativity and collective intelligence	4
• Education on citizenship or entrepreneurship	4
• Job creation	3
• Literacy	2
• Positive impacts on the entire household	2
• Dialogue and negotiation skills enhanced	1
• Gender equality and access to rights	1

Source: Souaqui (2021)

These results show that the two primary types of empowerment for women working in SSE are economic and psychological empowerment. Other effects, which fall under social or societal impacts, are classified as secondary or tertiary, according to the experts' responses.

It turns out that the main motivations are economic in nature. The most frequently mentioned reasons include the pursuit of financial independence (cited 10 times) and the improvement of household living conditions (cited 2 times). Social motivations come second, particularly the search for self-affirmation and enhancement of social status (cited 7 times). Psychological motivations were mentioned three times, mainly related to seeking self-esteem, feeling useful, and achieving personal fulfillment.

In terms of barriers, the most mentioned are as follows:

- Stereotypes that confirm the traditional image of women
- Illiteracy
- Family commitments
- Lack of financial resources
- Lack of training

- Lack of technical skills
- The difficulty of undertaking in Morocco, as the socio-economic environment is hostile to entrepreneurship
- Misinterpretation of religion

Moreover, the analysis of women entrepreneurs' perceptions of their work within cooperatives through a religious lens reveals that 85.58% of them tend to associate their professional engagement with the fundamental values of Islam, particularly the value of work, the importance of earning a lawful living rather than relying on assistance, and avoiding dependence on others. Indeed, most participants believe that religion encourages autonomy and individual responsibility, while also valuing women's contribution to economic life and household management, in the sense that cooperation is both necessary and beneficial for improving individual circumstances and combating poverty and marginalization.

According to these women, religious principles do not constitute an obstacle to professional activity; on the contrary, they can serve as a source of motivation and an ethical framework that promotes women's active participation in production and domestic management.

However, a minority, namely 15 women (14.42%), expressed a different perception. These participants believe that certain interpretations of religious texts or hadiths may generate attitudes that hinder women's financial independence and professional empowerment.

This duality highlights the complexity of the relationship between religion and female entrepreneurship: while, for the majority, religion acts as a factor encouraging women's economic role, for a minority it may be perceived as a constraining factor, reflecting cultural or traditional interpretations that continue to influence social and economic practices.

At this level of analysis, it can be concluded that the Islamic economic model shares several fundamental principles with the social and solidarity economy, as reflected in the majority of participants' perceptions (85.58%), who view religion as an ethical framework and motivating factor. It values lawful work, encourages autonomy and individual responsibility, and promotes cooperation to improve living conditions and combat poverty and marginalization.

For these women, religious commitment does not pose an obstacle to professional activity. Instead, it provides a moral framework and ethical benchmark that reinforce their participation in economic life and their role in household management.

Conversely, a minority (14.42%) perceive that certain interpretations of religion may limit financial independence and hinder professional empowerment, reflecting the ongoing influence of cultural traditions and restrictive readings of religious texts.

5. Conclusion

This exploratory study examines the interactions between Islamic economics, women's entrepreneurship, and the social and solidarity economy (SSE) in the Moroccan context. The findings indicate that the fundamental principles of Islamic economics—particularly

solidarity, cooperation, and the pursuit of the common good—are closely aligned with the values underpinning the SSE. This convergence contributes to creating a favorable framework for women’s empowerment and their participation in economic activities.

The empirical results show that a large majority of women entrepreneurs involved in cooperatives perceive Islamic values as a positive factor in their economic trajectories. Specifically, 85.58% of the respondents (89 out of 104) reported that these values strengthen their financial autonomy and support their professional engagement. For many of these women, Islamic ethics are associated with responsibility, mutual support, and social legitimacy in economic participation, which reinforces their confidence and capacity for decision-making.

Nevertheless, the study also highlights the existence of differing perceptions. A minority of respondents (14.42%, or 15 out of 104) expressed concerns regarding certain interpretations of religious texts, particularly hadiths, which they believe may contribute to the persistence of cultural stereotypes and restrictive social norms. These interpretations are often influenced by local traditions rather than by the core principles of Islam and can limit women’s economic freedom and their ability to engage fully in professional life. This observation underscores the importance of distinguishing between religious teachings and culturally constructed practices.

Overall, the study confirms that Islamic economics and the SSE share common objectives related to social justice, solidarity, and inclusive development. This shared ethical foundation offers important opportunities for the empowerment of women entrepreneurs in Morocco. However, fully realizing this potential requires addressing cultural and religious stereotypes, encouraging informed and contextualized interpretations of Islamic texts, and strengthening institutional and community-based initiatives that support women’s entrepreneurship. Such efforts are essential not only for enhancing women’s economic autonomy but also for fostering more equitable and sustainable social and economic development.

Ethics Approval and Consent to Participate

The researchers used the research ethics provided by the Research Ethics Committee of Universiti Kebangsaan Malaysia (RECUKM). All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee. Informed consent was obtained from all participants according to the Declaration of Helsinki.

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Conflict of Interest

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest with respect to the research, authorship, or publication of this article.

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