

Advances in Research on Islamic Economics and Finance – Vol. 1

ECONOMIC EMPOWERMENT OF WOMEN IN THE ISLAMIC WORLD

Theory and Practice



Editors

Toseef Azid • Jennifer L Ward-Batts

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Foreword

Economic development has implications for social relationships, not least gender roles and status within households. Whether economic empowerment of women is a prerequisite for faster economic development or a consequence depends on the direction of causation, an issue that can only be resolved by empirical evidence rather than simply through opinions. The strength of this book, as the title suggests, is that it concerns practice as well as theory. For example, the contributors provide concrete evidence that education is the key to the economic empowerment of women, a hypothesis which is widely supported by other empirical research focused on gender issues.

The influence of religious teaching on the economic empowerment of women has been less studied from a Christian or Hindu viewpoint than from an Islamic perspective, possibly because it is difficult to separate culture from religion among non-Muslims. Nevertheless, despite the greater interest in the effect of Islamic teaching on women's economic empowerment, the literature remains limited. This book represents the first comprehensive work in this field, and deserves to be read by those researching on Islamic and religious studies, as well as those engaged in gender studies and women's rights. Labor economists and human relations specialists will also find much of value in the book.

There is more guidance on specifically gender issues in the *Qur'an* and the *Sunnah* than in other religious texts, much of it being concerned with the protection of women and male family responsibilities. The first eight chapters of this volume focus on the position of women at the time of the Prophet, as well as provide contemporary perspectives. Contentious

issues are covered, including the potential conflict between patriarchal fundamentalism and Islamic feminism. The role of women in the workplace is changing, not least because of the desire, or perhaps necessity, to increase household income. For some participation in the workforce and the quest for promotion reflects individual aspiration at least as much as the satisfaction from social recognition. The contributions in the section on development perspectives cover a wide range of issues from globalization and women's empowerment to the influence of press freedoms on perceptions. Islamic microfinance is also included; its significance to this book being that most of those involved with such financing are women.

Perhaps the most valuable section is the country studies covering eight economies including Indonesia, Malaysia, Singapore, Pakistan, Iran, Turkey and Saudi Arabia. The readers can draw on the wealth of experiences in these diverse economies, including the very long-term changes in Turkey from the position of women in Ottoman times to their contemporary economic status. A second contribution on Turkey highlights the move of women from the private domain to the public sphere, a development which is being followed in the other Muslim countries covered.

Much can be learned from the experiences discussed and analyzed, but the major conclusion is that there is no necessity for any conflict between women's empowerment and religious teachings in Muslim economies. The obvious recognition that women and men are different can actually facilitate women's economic empowerment rather than hindering it.

Rodney Wilson
Emeritus Professor, Durham University, U.K.

Preface

When claims are made arguing that Muslim women are empowered, or that Islam women have equal rights within Islam, Western feminist naysayers are quick to dismiss such claims. They tend to stereotype Muslim women based on their own ethnocentric views of Islam, and to blame the religion itself for the lack of empowerment of women in the Islamic world. Many critiques of Islam as it relates to empowerment of women are misguided and lacking in understanding of Islam. Much of the Western media paints a dreary picture of Muslim women as underprivileged, under-educated, suppressed, neglected, deprived, not permitted to participate in economic and social activities, dominated by their male counterparts, etc. In this volume, we seek to examine the state of and potential for Muslim women's empowerment and their roles in the family and in society from a less hostile and more objective perspective. We seek to address issues that promote and support empowerment of Muslim women, as well as those that hamper their empowerment. We do not begin with an automatic presumption that Muslim women are dissatisfied with their roles. Rather, we seek to stimulate and encourage discourse on this important issue in a manner that respects cultural and religious relativism. As such, the editors of this volume view our role as providing a venue to begin this discourse, and not to censor or mold the points of view of the scholars who have contributed, or to take credit for those views. The viewpoints of each is his or her own, and we simply ask of our reader to come to this discourse with an open mind. Our hope is that this volume will spur both a better understanding of the issues, and a more fruitful discussion going forward regarding whether and how Muslim women's empowerment might be further advanced in ways

that improves the well-being of those women from their own perspectives, not just from the perspectives of outsiders with preconceived notions about what those women *should* desire for themselves.

An understanding of the state of empowerment among Muslim women cannot arise without careful examination of religious, cultural, social and economic context, events and influences. Arriving at a better understanding of the state and trajectory of Muslim women's empowerment requires delving into both philosophical background in Islam and real-world socio-economic settings prevalent in Muslim communities at a given time and place. In this volume, we tried to provide a platform for scholars to present various theoretical and practical information and viewpoints relating to Muslim women's empowerment. Our goal is to bring these points to light for the purpose of generating further discussion among a wider audience of scholars and readers who wish to have a deeper, broader and more complete understanding of the issues affecting Muslim women's empowerment.

An understanding of Muslim women's empowerment is enriched by discussion of the early, middle and current periods of Islamic history. We believe readers of this volume will find that Islam, in its true form, empowers women, both historically and today. However, other elements of culture, governments, social and economic conditions, etc. also have important practical impacts on women's empowerment.

Following the introduction, the remainder of this volume is divided into four parts: Part A discusses theoretical underpinnings, Part B analyzes development perspectives, Part C explores the conditions of Muslim women in different Muslim countries, and Part D discusses special issues.

Chapter 2 by Islahi uses a wealth of historically, politically, sociologically and culturally specific data to provide detailed insight into various dimensions of women's empowerment. He emphasizes that Islam recognizes separate and independent identity of women and gives them numerous economic rights, such as rights to own property, share in inheritance, engage in various economic activities to increase their fortune. Men are tasked with affairs outside the home while women are tasked with those inside the home. All are accountable in their own sphere of jurisdiction. A woman's services have economic value no less than a man's. It is therefore obligatory for husbands to spend on their wives. The division of work and different sphere of activities prescribed by Islam is applicable in general and in normal conditions. In emergencies and special circumstances there may be change of their roles or they can join hands to share responsibilities of one another. However, a woman is never required to spend on herself or her family.

Her economic support is the responsibility of her father before marriage and her husband after marriage. In their absence, another close relative has to take care of her expenses. Failing that, the society, and finally the state, have to take this responsibility.

Building on this, in Chapter 3, Osmani *et al.* clarify the saying of Prophet (pbuh), “Never will succeed such a nation as lets their affairs carried out by a woman”. They critically evaluated the validity of the quoted *hadith*, and examined its contexts in order to understand how and why the Prophet (pbuh) would have stated this. This analysis is crucial to address present day realities, as a significant number of Muslim women have competently led their nations by holding topmost offices. They also shed light on what the real political status of Muslim women should be today in light of the *Qur’an*, *Sunnah*, and juristic discourse. Resolution of questions about leadership can significantly impact women’s empowerment from Islamic perspectives.

In Chapter 4, Abdullah asserts that the vision of the Prophet on women’s empowerment can be best analyzed by examining the status of the closest female members of his own family. Among the female family members of the Prophet Muhammad (pbuh) with whom he had an opportunity to repeatedly interact for a considerable period of time were his wives, daughters and granddaughters. Abdullah critically analyses the treatment of the Prophet to one of these three main categories of his female family members i.e., his wives, in terms of their empowerment.

The remaining chapters in Part A represent the great diversity of points in the debate about women’s empowerment in Islam. In Chapter 5, Saba and Bari examine the role of business woman among Muslim women, and relate this to the role of the Prophet’s (pbuh) first wife Khadija as a rich business woman. In Chapter 6, Kamali provides a thoughtful analysis about women in the workplace under the umbrella of *Shari’ah* and a contemporary perspective. Kamali also presents the case of Malaysia. In Chapter 7, Mohamed navigates between the contending waves of patriarchal fundamentalism and feminism, and moves to the shores of a moderate discourse toward women’s empowerment, namely, Islamic femininity. He also interrogates the literalist and decontextualized readings of the religious tradition which encourages cultural chauvinism and leads to erroneous religious expressions. Navigating the genealogy of Western secular feminism, Mohamed notes how the term “feminism” has become loaded with the baggage of imperialism, capitalism, homogenization of womanhood, and negative incursions on Muslim women. In Chapter 8, Akhmetova discusses

women rights in Islam, and asserts that Muslim women have the potential to play a fundamental role in curbing corruption, social ills, violence and crime in the Muslim world. Therefore, in order to achieve stability and prosperity, the government must ensure a platform for women to participate in decision-making, and allow them to benefit from the rights they are accorded in Islam.

In Part B, several authors examine development perspectives related to empowerment of Muslim women. In Chapter 9, Choudhury *et al.* develop a relational well-being (*MASLAHA*) index of gender development and socio-economic development sustainability. The inception of *maqasid as-shari'ah al-Tawhid* index of socio-economic development sustainability is presented in its generalized form. The resulting model is that of well-being, which in Islamic context is referred to as *maslaha*. The authors examine complementarities and trade-offs between components of the index and make some policy recommendations about where we should efforts should be concentrated.

In Chapter 10, Majeed measures women's empowerment as a function of economic, political and social rights of women. The results of the ordered-logit-based empirical analysis show that globalization in the form of trade improves women's economic, political and social rights, while the favorable effect of foreign direct investment (FDI) is limited to only political rights of women. In Chapter 11, Anjum compares women's outcomes, as measured by some World Bank World Development Indicators, in predominantly Islamic countries to those in other countries. He discusses the relative merits of Islamic law versus other systems of law in achieving both human and women's empowerment and development. In Chapter 12, Majeed empirically investigates the relationship of press freedom to women's empowerment using panel data from 52 Organisation of Islamic Cooperation (OIC) countries from 1996 to 2011. Empirical findings from ordered-logit estimations show that press freedom is an effective tool to empower women, as it has significant positive impacts on both economic and political empowerment. In Chapter 13, Musari promotes Islamic nano-finance as an answer to the unmet need for Islamic microfinance available to the very poor segment of society. The existence of conventional microfinance institutions and some countries' focus on nano-finance should be a reflection for Islamic finance to engage in this society. Microfinance helps poor households by empowering women to contribute to the economic growth and sustainable livelihoods of their families and communities.

Part C includes 13 chapters presenting new evidence on issues affecting women's empowerment in Muslim countries, their rights, and their participation in socio-economic activities. In Chapter 14, Çaha chronicles the development of the Muslim women's movement in Turkey. He traces the historical roots of this movement and its evolution toward two different understandings of women. He describes two main views of the role of women among Islamic groups: the traditional Islamic faction strives to maintain women's traditional roles but advocates for rights to modern education, while the other group challenges this and seeks to secure a place for women in public life. The author also details the story of how Muslim women have attempted to be articulated in the public sphere, their 50-year struggle to achieve that goal, as well as the discourses, values and symbols that have generally been centered on the "headscarf debates".

In Chapter 15, Husin explores the concept of peace from a broader sense than merely the absence of war, through the eyes of Acehnese women in Indonesia, who continue to strive for better political representation and social justice based on Islam. She analyses Islamic principles of peace, cultural beliefs and practices, as well as the political environment, which engulfed Aceh. Historical accounts and academic research form a theoretical base for her analysis, while interviews with influential women, *Ulama* leaders, political figures and community activists provide integral content for her survey. This inquiry concludes that in spite of widespread political conservatism being promoted by the GAM political party of Partai Aceh and parochial religious fanaticism being advocated by certain transnational groupings, women themselves provide hope for gender equality and empowerment. Women of the *dayah* (Islamic boarding school) and NGO activists may work together to pursue their Islamic endowment of peace and accomplish pragmatic actualization of equality and justice.

In Chapter 16, Yildirim describes changes over many decades in the labor market outcomes of women in Turkey, including at the end of the Ottoman period, and explores some causes for these changes and the persistent low labor force participation rate (LFPR) of women over the past few decades. At the birth of the Turkish Republic in the early 1920s, 90% of the workforce was employed in agriculture. Migration to cities from agricultural areas in the latter half of the 20th century has deeply affected Turkey's labor markets, as well as its political and social structure. This migration especially affected women, who had previously worked in agriculture or small-scale production. Both low levels of education among women migrating from rural areas and discrimination decreases

their job opportunities in cities. The relatively high rate of female LFPR of 70% in the mid-1950s, dropped to 26% by 2000, a rate far below the world average, and has increased very little (it was 30% in 2015). Yildirim chronicles social changes over a long period in the forces influencing what activities were socially accepted for women. He asserts that social norms relegating women's place to the domestic sphere allow for women working in the family's fields, as this is considered domestic work. However, women working in cities, in a foreign environment that cannot be controlled by the family, is much less acceptable.

In Chapter 17, Soleimani and Kiaee explain that a large proportion of the population of Iranian women, especially women with academic achievements, are not actively engaged in public life, and that this valuable resource is not adequately utilized within the economy. The non-economic attitude toward education, lack of success in finding suitable jobs, the inconsistency of education with the needs of the market, and low wages seem to be among the barriers in this area. Nevertheless, it is expected that Iranian women's participation in economic and social activities will be enhanced by taking appropriate measures in the area of entrepreneurship development and empowerment of women. In Chapter 18, Suhaimi and Ab Rahman analyze women's involvement in the development of *waqf* in Malaysia. Property donated by women is in the form of land, houses, buildings and cash. The *waqf* property has value and can generate rental revenue. It can also boost economic activities in an area as in the case of Seetee Aishah and Toh Puan Chah *waqfs*. Moreover, in Malaysia, there is vast potential for women in developing *waqf*. It was found that *waqf* funding obtained either through money, land and buildings could contribute to socio-economic development in Malaysia.

In Chapter 19, Saba and Bari explain that, in order to promote gender equality and women empowerment, the federal government of Pakistan has agreed to many international and nationwide commitments, such as the Convention on Elimination of all Forms of Discrimination Against Women (CEDAW), National Plan of Action (NPA) and Millennium Development Goals (MDGs). The authors highlight various women who made history in Pakistan. In Chapter 20, Suratman examines gender relations in Singapore Malay dual-income households. She shows that there are existing cultural perceptions of Malays regarding the roles of women and men in the family i.e., women see to care-giving and men see to breadwinning. She also argues that parallels of this perception can be found at the state level as well. The Singapore government too is of the view that the primary caregiver in the

family is the woman. The author illustrates this by using the example of the discourse on the “supermom” in Singapore to show the government’s expectations of women’s role as mother. There is external support which makes Malay women affirm their maternal role. In conclusion, the author suggests that Malay women and men’s decisions around the division of labor must be conceived within the wider framework of society. Explanations for persistence of unequal division of labor in Malay dual-income households must take into account state views of gender roles.

In Chapter 21, Azahari *et al.* opine that dower-giving symbolizes the love that a husband holds for a wife, and in Islamic teaching it is also a type of socio-economic guarantee for the wife. They investigate the practice of dower-giving among Muslims in Malaysia. The interview method was used to collect data that could be used to identify dower practices among Muslims in Sabah, a state in Malaysia. It was found that, notwithstanding the fact that a dower, according to the religion of Islam, should be a form of economic security for women in their marriage contract, this is not the case in practice in Malaysia.

In Chapter 22, Khan and Raza discuss different measures of women’s empowerment and the impact of women’s empowerment on an index of nutritional status of children in Bangladesh. The Composite Index of Anthropometric Failure (CIAF) has been calculated from Bangladesh Demographic and Health Survey 2007 (BDHS). The binary logistic regression results show that women’s empowerment has no significant effect on child’s nutritional status in these data. It may be conferred that the measure of women’s empowerment has some flaws. The other explanatory variables, child’s birth order and age, duration of breastfeeding, mother’s education, mother’s BMI, incidence of diarrhea and fever, household wealth and number of children (aged five or less) in the household have significant impacts on nutritional status of children. If a better measure of women’s empowerment were available, it may prove to be related with child’s nutritional status, as well as with other women and child welfare outcomes.

In Chapter 23, Azid and Aldowsari discuss the phenomenon of inter-generational transmission of education inequality in Saudi Arabia. Saudi Arabia has a unique position in the world, particularly in the Islamic World. This is the first study on this topic. It addresses separately the effect of father’s and mother’s education on educational attainment of daughters, as well as whether there is an interactive effect of mother and father on daughters’ outcomes, in order to address the possibility of assortative mating, and thus the endogeneity of the wife’s education

with respect to her husband's education. Findings indicate that, while both mothers' and fathers' education influence daughters' educational outcomes, mothers' education has a stronger impact. Conversely, fathers' education has a stronger impact on sons.

Chapter 24 by Shaikh discusses the current state of women rights and their socio-economic participation in the Muslim majority countries and sheds light on effective legislation for promoting gender equality. It also presents the Islamic perspective of the gender equality and highlights the Islamic teachings, required social attitudes and the rationale for having certain prescribed differences in assigning roles to both the genders in the Islamic institution of family. It was observed that there is difference in relative importance and strength of the institution in family in OIC and non-OIC countries. Nevertheless, in some of the conservative OIC countries in GCC and Africa, there are specific attitudes toward their socio-economic participation and mobility, which requires a revisit. It was also observed that the labor force participation and the upward mobility in the corporate hierarchy are lower for women than men; however.

Compulsory schooling in Turkey was increased in 1997 from 5 years to 8 years. In Chapter 25, Ward-Batts and Nowacki examine the effect of this change on educational attainment, and in particular investigate whether there was a differential effect of this change on females relative to males. Using 2003 Demographic and Health Surveys data, the authors find an overall positive effect on the probability of completion of 8 years of school, as well as a positive differential effect for females of the change on both years of education and on the probability of completion of 8 years, narrowing the gender gap in both measures. They also find, as predicted, that the gender gap narrowed in low wealth families in particular. However, there appears to be a persistent gender gap in the country's more traditional, less-developed eastern region.

In Chapter 26, Hassan *et al.* show that the growth in women's revenues and resources plays an important role in improving women's financial freedom and sense of self-possession in Bangladesh. A significant policy lesson from this study is that, it is essential to redirect Islamic microfinance to more sectors and more beneficiaries, in order to spread its benefits in the developmental activities, which will drive the contribution towards the socio-economic empowerment of the recipients and toward the socio-economic development of the country in the long-run.

Part D of this volume presents the study by Jalajel in Chapter 27. Verse 4:34 of the *Qur'an* is the primary source of evidence cited in Islamic legal

literature to permit wife beating. The injunction *wa-dribūhunna* (literally: “and hit them”) is seen as giving the husband permission to hit his wife in response to her rebellion. This interpretation has been challenged by contemporary thinkers who argue that the interpretive community’s biases precluded other interpretive possibilities. Attention has been given to interpreting the verb in question, *daraba*, to mean something other than “to hit”. Problems have arisen with this approach, since the interpretations suggested have required the use of dependent prepositions before the object of the verb which are absent in the verse. However, classical Islamic legal scholars have recognized that the imperative verb tense has a wide range of senses, listing several possibilities which are determined by context, some of which are far removed from the issuing of commands. Evaluating the function of the verb from this angle allows for a viable, robust interpretation of the verse that disallows wife beating while remaining faithful to classical interpretive methods. As a result, it can be argued that the insistence of classical scholars on asserting the husband’s right to beat the wife is a result of cultural perspectives limiting interpretive possibilities.

Finally, the editors present conclusions and highlight some possibilities for further research.