Chapter 1

Empowerment of Women in Islam: An Introduction

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More than half a billion Muslim women are living in 45 Muslim majority countries and more than 30 countries have a significant Muslim minority population. “Muslim women aged between 15 to 64 make [up] about 8% of the world’s total population.” Muslim women and girls of all ages make up approximately 12% of the world’s 7.3 billion population as of 2015 (Enriquez, 2016). According to Pew Research Center projections, “Muslims are the fastest-growing religious group in the world” (Lipka, 2017). Due to their sheer number, it is obvious that Muslim women can play a significant role in the development of their economies and societies.

The contributions of women in society are realized in many different ways. For example, due to their role in creating human capital through child rearing, women make a profound impact on the next generation. When they enter the labor market in greater numbers, they contribute to growth in GDP per capita. This list could go on and on. As a result of the important and myriad roles of women, they and their empowerment have become a focal point for development-focused NGOs and government policies.

In this volume, we seek to examine the state of empowerment of Muslim women, what role religion, versus other factors, plays in determining that status. Much of the current literature is somewhat biased (especially in the Western world) as both a cause and consequence of stereotypes about the status of Muslim women, insinuating that Muslim women have little opportunity to involve themselves in economic activities, especially in the

private sector (Thompson and Hickey, 2005; Andrews, 2006; Rettig, 2011). Most studies on the issue conclude that, in the Muslim world, women have a low participation rate in the labor market and receive low wages compared to their male counterparts, and that the number of female executives in large companies is very small (Rizzo *et al.*, 2007; Moghadam, 1991). With that in mind, a number of national and international agencies are trying to collect data about these issues (United Nations Statistics Division, 2002; World Bank, 2011; Radelet *et al.*, 2006). There is a lot of misconception and misunderstanding about Muslim society, and in particular about Islam itself.

There is apparently a lot of misunderstanding between Muslims and Westerners about the status of women within the other group relative to their own ideals. A 2011 Pew Research Center survey asked non-Muslims in Western countries and Muslims in predominantly Muslim countries their opinions about the other group. Only 44% of Muslims in Muslim countries said that Westerners are respectful of women, while only 22% of non-Muslims in the U.S., Russia and Western Europe responded that Muslims are respectful of women (Lipka, 2017). This suggests potentially both a lack of knowledge of what the status of women really is in the other group, and that different criteria are being applied by each group to evaluating the other. Ethnocentrism is a common problem, and it often leads to prejudice, distrust and hatred between groups. We will focus here on trying to dispel some of the prejudice of Westerners toward Muslim societies and Muslim individuals, in particular regarding the role and status of women within Muslim groups.

In this volume, we and the contributing authors examine both the religion of Islam itself, as well as practical and cultural considerations that affect the status of Muslim women in various settings. One point we emphasize, as alluded to the aforesaid point, is that one should judge others according to measures that those being judged would view as appropriate, i.e., not take an ethnocentric view when evaluating outcomes from a culture or religion other than one's own. For example, in a free and democratic Western country, we would *generally* not criticize an individual non-Muslim woman for dressing conservatively if she chooses to do so. However, there tends to be much more criticism (by Westerners) of Muslim women for dressing on the conservative end of their own spectrum. A second point that we will emphasize is that the religion and the cultural and practical considerations often have contrasting effects on the status of women.

While we may observe systematically different outcomes for women in predominantly Muslim countries than in other countries, there are many factors besides religion that affect those outcomes, including but not limited to the level of economic development; local and regional culture, which evolves very slowly over time; and law and policies of the government.

Both the *Qur'an* itself and observations of the life of Prophet Muhammad (saw) indicate that, unlike in some other societies and religions, Muslim women have property rights, they are entitled to their share in inheritance, they are allowed to participate actively in economic and social activities, and in many situations they have equal rights with their male counterparts. Mothers are revered in Islam more than fathers, and it is the duty of the husband and the father to provide the basic necessities for his wife and children. It is very difficult to show statistics to indicate the value of care-taking work, primarily done by women as wives, mothers and daughters, since this work is typically unpaid. However, in many countries, time-use studies are being used now to show the incredible contribution made by women in these unpaid roles.

Comparing religious texts, the *Qur'an* does not imply the female is inferior and secondary in ways in which the *Torah* and the *Bible* do. Hassan (2001) and Çevi (2013) consider the three primary prejudices against women in Jewish and Christian religious tradition: (1) that Allah first created man, and then created woman from man's rib, implying that women are secondary and not equal to men, (2) that woman was primarily responsible for the expulsion of humans from the Garden of Eden, and (3) that woman was created for man, again implying her inferiority to man. The secondary creation of woman from man "has no basis whatever in the *Qur'an*, which describes the creation of humanity in completely egalitarian terms ... [T]he *Qur'an* uses generic terms for humanity [in passages about creation]. The word 'Adam' occurs twenty-five times in the *Qur'an*, but ... is used in twenty-one cases as a symbol for self-conscious humanity ... [T]he word 'Adam' is a Hebrew word ... [which] functions generally as a collective noun referring to 'the human' rather than to a male person. In the *Qur'an*, the word 'Adam' does not refer to a particular human being. Rather, it refers to human beings..." (Hassan, 2001, p. 60). Hassan (2001) argues that it is "likely that the rib story entered Islamic tradition [from Jewish and Christian accounts] through incorporation in the ... Hadith literature (p. 61). Equality of male and female in creation would also dispel the third point mentioned earlier.

Cevi (2013) asserts that women being the “cause of humans being thrown out from paradise, is [also] not ... indicated anywhere in the *Qur'an*.” (p. 7). He also argues that Arabic, like many languages, uses gendered pronouns, with the male pronoun as the default in the case of plural, mixed or neutral gender. Therefore, we cannot presume “he” and “his” to necessarily always indicate male gender in the *Qur'an*.

“The believers, men and women, are protectors and supporters of each other. They enjoin what is just and prevent what is evil, perform regular prayers, practice regular charity, and obey Allah and His messenger. On them shall Allah spread his mercy. Truly Allah is almighty and all wise” (*Qur'an* 9:71). This verse also indicates the overall neutral voice of the *Qur'an* regarding the position of men and women relative to one another.

The Prophet (saw) said, “Seeking knowledge is an obligation upon every Muslim.”¹ No gender distinction is made here. Nevertheless, many local customs and national laws in predominantly Muslim countries are restrictive regarding education of females, or are biased in ways that result in greater educational attainment of males. Laws may indirectly affect educational attainment of the genders differently, whether or not such effects were intended. An example is a former rule in Turkey forbidding the wearing of *hijab* in public buildings (Headscarf restrictions were lifted in late 2013²). Mustafa Kemal Atatürk, the founder of the Turkish Republic, discouraged wearing of a headscarf in public buildings. After the 1980 military coup, wearing a headscarf in government buildings, including schools and universities, was explicitly forbidden. Thus, many girls and young women ceased their education earlier than they would have due to a conflict between their desired expression of faith (wearing the *hijab*) and their desire for education. Others continued their education, but removed their headscarf when arriving at the boundary of the university campus and replaced it upon leaving. This undoubtedly generated feelings of resentment among some. This rule also discouraged women who choose to wear the *hijab* from seeking government jobs, including jobs as teachers. This dress-code restriction helped to create a social wedge in Turkey between girls and women who choose to wear the *hijab* versus those who do not, even though many of the latter consider themselves as following Islam.

¹Hadith on Knowledge, *Source*: Sunan Ibn Mājah, 224.

²See https://en.wikipedia.org/wiki/Headscarf_rights_in_Turkey for further discussion and some supporting sources.

This contributed to more stark divisions between groups, which in turn affects entire families, communities and politics. Interestingly, we can see much more social interaction between Muslim women who wear a headscarf and those who do not in more developed countries with minority Muslim populations, such as the U.S. Both Muslim majority and Muslim minority countries with dress-code restrictions should carefully consider the possible effects of these restrictions, as the effects may be the reverse of what is desired. If one fears that some women wear the *hijab* not of their own choosing, then educating them and not ostracizing them would surely produce better results in empowering them. Once they are educated and empowered in other ways, if they still choose to wear the headscarf, we cannot claim it is because they are oppressed.

Now we turn to the past and current status of women in Muslim majority countries. In cases where Muslim women have low status, is it due to religion *per se*, or to other factors, such as cultural norms and economic conditions? There are different interpretations of religious doctrine among countries, as well as among individuals, and among local communities. Often, religion is cited when trying to rationalize rules or actions, but these rules or actions are often inconsistent with religious doctrine, or at least not necessarily indicated by all reasonable interpretations, and this is certainly true in countless cases with respect to the *Qur'an*. Local and regional customs that predate Islam are sometimes claimed to be something people do in the name of religion. Some authors will evaluate some such issues in this volume. Culture changes very slowly, while technology and economic conditions can change much more quickly.

In order to maximize the welfare of the population, any economy cannot afford for half its population to be unable to participate in economic activities. In early agrarian societies, most production was done within small family groups, so women's productive activities were much less restricted. As the nature of productive economic activities has changed over time, largely due to changes in technology, societies have faced questions regarding what women should or should not do regarding work beyond their domestic sphere. The answers have varied considerably over time and space, but one regularity persists over time and across religious groups: poor women tend to work beyond their domestic sphere in order to contribute to the well-being of themselves and their children. There tends to be a U-shaped relationship between the level of economic development and women's participation rate in the labor market. As economies become richer, families can better afford for women not to work outside the home,

so their participation declines as income rises. But as economies develop further, for myriad reasons, the participation of women in the labor market rises as income per capita rises. We will want to keep this pattern in mind as we consider experiences of Muslim women in particular.

We will first examine the status of women at the time of the Prophet (saw) and his successors (Khulfa-i-Rashdun — Rightly Guided Caliphs), followed by the role of Muslim women in the medieval period, and then we will be able to analyze the current period.

1.1 Early period of Islam

We can find different stories related to the role of Muslim women in the early period of Islam. Such stories generally address their societal roles, for example their role as a mother, as wife or as a pious woman. In history, we find that many Muslim women played a very significant role, especially at the time of Prophet Muhammad (saw) and his “Rightly Guided Caliphs”. The most prominent woman was his first and beloved wife, Khadija bint Khuwailid, who was the first Muslim woman to embrace Islam. She was a prominent business woman in Mecca (Makkah). In Islamic history, most of the literature did not mention her managerial skills and abilities, i.e., how she was able to manage her business in a tribal society. We might like to know how it was possible for a woman to become a rich businesswoman in such a society. That she did so indicates that she had knowledge about different dimensions of conducting a successful business. She was apparently a very forward-looking businessperson. She collected information about the qualities of Muhammad (saw). After concluding that he is was truthful and honest person, she made an offer to him to be her working partner (which was known as *Mudharabah*³; partnership). As businesspeople know even today, a high degree of trust and reliability among the partners make the firm more efficient and productive. Despite her prior knowledge of his trustworthiness, Khadija sent one of her servants with Muhammad (saw) along with the trade convoy to Syria. After the end of this business trip she learned from her servant about the Prophet’s (saw) behavior. From this account, we can deduce that she was an intelligent businesswoman, with

³ *Mudharabah* is a kind of partnership where one party supplies the capital and other party supplies the labor. Profit is distributed among the partners based on predetermined conditions. However, if there is loss then only the capital provider will take a loss, not the supplier of labor.

the skills and knowledge to be successful in the import–export trade, while circumventing problems arising from asymmetric information and making very careful personnel decisions. It is also worthwhile to note that she had a sense of social responsibility. While she was running a profitable business, she was also running a hospital for patients with plague, and she was also looking after the poor members of society. Both she and the Prophet (saw) were members of a charitable organization known as “*Half ul Fudhul*”, which was established in Mecca for helping unprivileged people. After a good report about the Prophet (saw) from her servant who accompanied the trade convoy to Syria, Khadija (ra) sent an offer of marriage to Muhammad.

There are other stories in different parts of the Islamic world in which women actively managed their own properties and businesses, either directly or through their agents (Krausen, 2008). Similarly Aysha (the wife of the Prophet) was a scholar with authority on Islamic jurisprudence. She gave a number of verdicts which have a central place in Islamic law. A number of companions of the Prophet (saw) consulted her on various issues after the death of the Prophet (saw). Islamic jurisprudence and theology would be incomplete without the contribution of Aysha (ra).

Another important Muslim woman was Hind bint Uqba, the wife of Abu Sufyan. She embraced Islam when Mecca was conquered by the Muslims under the leadership of Muhammad (saw). She complained to the Prophet (saw) that her husband was a miser, who did not give her and her children enough money to spend. She asked the Prophet (saw) to allow her to take her husband’s money from his wallet without his permission. The Prophet replied that she may take a reasonable amount. Krausen (2008) claims this to mean that wives have the legal right to take a reasonable amount of money from the wallet of their husbands to meet the needs of themselves and their children. Later, Hind obtained an interest-free loan from *Baitul Ma’al* (treasury office of the Muslim Government) for starting a new business. The treasury office considered that, if the business is successful, it will provide additional job opportunities, and at the end she will be able to repay the loan. It was not considered whether the borrower is male or female, but rather whether the entrepreneurial and managerial skills of the borrower will result in a successful enterprise. Apparently, the office of *Baitul Ma’al* had confidence in the managerial skills of Hind. Moreover, as we have mentioned earlier there was also the prevailing sense of social responsibility so it may be helpful for the promotion of different social projects.

Zaynab bint Abi Mu'awiya was the wife of a very famous companion of the Prophet (saw), Abdullah bin Masood. Zaynab was a business woman. Her business produced and sold handicrafts, and her income was enough to support her family. However, in Islam, it is the duty of the husband to provide financially for his family, but Abdullah bin Masood was unable to do so. So Zaynab asked the Prophet (saw) whether she may give her *zakat* (religious tax) to her husband and other family members, and the Prophet (saw) said this was allowed. This indicates that if, in some families, the wife is able to earn income to support the family and the husband is not, the wife's financial support of the family is not inconsistent with Islam.

In the early period of Islamic history another very prominent woman was Shifa. Among other things, she taught the Prophet's wife, Hafsa (ra), to read and write. Shifa was also knowledgeable about the market, and so was appointed by Hafsa's father, Umar (ra), as market controller. Her duties were to enforce the rules and regulations of the market, and ensure that there was no cheating or trickery, and that transactions were consistent with Islam. Even though she was female, Umar (ra) offered her this duty based on her merit.

Acquiring knowledge is the duty of both men and women. There are numerous historical examples of male students learning from female teachers. A key example is that of one of the four great Imams, Ash-Shafi, who was the student of a female teacher, Nafisa. Similarly, a famous Muslim traveler, Ibn Battuta, was the student of many women teachers from different parts of the Islamic world. Furthermore, two of the greatest Muslim scholars, at-Tabri and Abu Hanifa, had the opinion that women can be appointed as judges.

If we examine the *hadith* (practices of the Prophet) literature, we can find women working in many different occupations. They were involved, for example, in agricultural, fabric and rug manufacturing, and trade, among other areas.

1.2 Participation of women in the economic activities during the Islamic Medieval Period

Shatzmiller (1997) states that from the 11th to the 15th century, evidence tells us that the participation of women and girls in the labor market in the Islamic world was significant and diversified. She further comments that during this period, the state of skill, degree of specialization, division of labor, degree of participation and range of occupations among Muslim

women was greater than among European women at the same time. The Muslim women were involved in manufacturing as well as in the services sector and especially they were heavily involved in the textile sector. In the Islamic states during this period textile industry was the “most specialized” and “market-oriented industry”. Shatzmiller (1997, p. 177) stated, “An analysis of the economic activity in which women were involved, shows that gender division of labour was prevalent and that they were employed in the industrial and service sectors, with the strongest showing in the textile industry. There women monopolized several manufacturing occupations including spinning, dyeing and embroidery within an industry.” Generally, it was the tradition of that time that traders or farmers supplied the raw materials to the women, they made the finished goods and in this way they were directly linked with the market and had awareness about the fashion and trends of the market. The Islamic jurisprudence discusses the property rights of women, but wage contracts for women were not as available as for men. In the *Qur'an*, a wage contract for women is only mentioned for lactation: “and if you wish to engage a wet nurse you may do so if you pay her an agreed amount as is customary” (*al-Qur'an*, 2:233), implying it is not compulsory for the mother to lactate. Shatzmiller (1997) explores contracts in medieval times to which Muslim women were a party. A woman had the right to receive wages for suckling a baby even if her husband was not aware about this contract. He had no right to claim those wages. According to Granada jurist Ibn Juzayy, the status of wet nurse is like that of a hired servant. In his opinion, it is not the duty of the mother to lactate but she has to perform other household duties “*al-khidma al-batina'*, such as baking, cooking, sweeping and spreading the carpets and drawing water, but not income generating jobs such as spinning, weaving, etc.” (Shatzmiller, 1997, p. 183). The wet nurse contract is considered as *ijara*. According to Islamic *fiqh*, the husband has no legal right to the income of his wife, only to the benefits of her domestic chores; it is not the responsibility of the wife to earn for her husband, whereas he has an obligation to earn in order to support her. Another early profession which was popular among women was hairdressing (beautician), for which there was great demand, especially for weddings. From an earnings point of view, at that time, hairdressing was an attractive profession for women.

During this period women also performed as an entrepreneur. There were evidences that women hired professionals, journeymen and also in some cases they hired their husbands on wages for the completion of their tasks. Women also worked as brokers, with a contract equivalent to a wage

contract. They received the specified commission and also received an extra amount according to the *urf* (common law) if they performed extra tasks.

Ijliya bint al Ijli Al-Aturlabi (944–967) made significant contributions in designing and building *astrolabiya* in Syria. She learned first from her father, and then made significant contributions in the design of these scientific instruments, as well as additional contributions in navigation and timekeeping techniques. She is both an example of Islam encouraging scientific advances, and of Islam encouraging knowledge acquisition by women as well as men. In addition to her scientific contributions, she looked after the business of her father and worked in the court of Saif ad-Dawla.

During the regime of Mamluks in Egypt, the wives of soldiers were used to manage their properties. Ottoman Empire provided the management training to the women and also provided the facilities of education to the women. It is evident from the history that during that period a number of women opened *waqf* (welfare trust or charity) institutions for the poor, widows, orphans, hospitals, hostels for the students, mosques, libraries and many others. It can be concluded from the aforesaid discussion that many Muslim women were freely participating in the economy during the medieval era.⁴

In addition to wage contracts, we can also examine marriage contracts from that time. It was the verdict of the jurists of that time that a husband has no right to take all or part of his wife's wages. Wives were allowed to continue their pre-marriage professions, provided these were consistent with both the law of the land and Islamic moral standards. However, if these were unlawful and not according to the Islamic moral standards, then the husband had the right to prevent her from working. Abu Muhamad bin Abi Zayd, a jurist of the 10th century gave a *fatwa* about the wages of a slave girl who was marrying her master. While he owned the product of her labors while she was a slave, he would have no claim on the value of that product after she became his wife.⁵

1.3 Women empowerment in this modern world

At present more than 45 countries are Muslim majority countries. At present, a number of Muslim women have high-ranking positions or had

⁴For more detail see Chapter 2 of this volume.

⁵Note that the *Qu'ran* does not condone the practice of slavery, and encourages freeing of slaves in several passages, but as it was common at the time, some *fatwa* and *hadith* address slavery, marriage to slaves, the value of production of slaves, etc.

high ranks in the recent past in various Muslim countries. For example, Benazir Bhutto, Prime Minister of Pakistan; Khaleda Zia, Prime Minister of Bangladesh; Haseena Wazed, Prime Minister of Bangladesh; Tansu Çiller, Prime Minister of Turkey; Megawati Sukarnoputri, President of Indonesia; Dr Zeti Akhtar Aziz, Governor of Bank Negara, Malaysia; Dr Rabiah Adawiah, Islamic Finance Shariah Adviser with Securities Commission of Malaysia; Dr Shamshad Akhtar, Governor of Bank of Pakistan; Her Excellency Reem Ibrahim Al Hashimi, Minister of State of the UAE; Mona Al-Shinnawy, UAE, founding member of Durra; Lama Al-Sulaiman, Saudi Arabia: on board of conglomerate Rolaco, elected to Jeddah Chamber of Commerce; Thaira Karajeh, Palestine, who operates the only shopping center in the West Bank; Hanan Saab, Lebanon, founder of Pharmamed, pharmaceutical and medical supply company, and many others.

Among those countries, women are reasonably wealthy in the Gulf Cooperation Council (GCC) states.⁶ More than \$40 billion are owned by women in these states. However, more than 60% of this wealth is in the form of cash. Educated Muslim women are becoming more active in the economy as incomes in these countries rise. Among these states Saudi Arabia has the largest market and women in this country also have significant economic power, holding approximately \$12 billion as cash funds. Currently women are involved in the manufacturing and retail sector of the economy. Approximately 55% of the university graduates are female. In Riyadh, a hotel is established for the business women. And also due to the socio-religious culture the separate office complexes for women are established in the different cities. In the finance sector of Bahrain, 30% of the employees are women, whereas in Kuwait, 40% of the employees in finance and real-estate sector are female. "The ratio of female to male tertiary enrollment in the Arab world is 108 percent" (Kazranian, 2016). Whereas the female workforce participation was also comparable to the Western world, for example, the rate in UAE is 51%, in Kuwait it is 47% and in Qatar the female participation rate is 43%. The governments of the Middle East and North Africa (MENA) region are trying to increase the female labor force participation. It is worthwhile to note that the percentage of female entrepreneurs has been increased from 4% to 10% from 2011 to 2014. Al Awar (2016, p. 15) said, "According to figures from the Dubai Women Establishment and the UAE Gender Balance

⁶Political and economic alliance of six Middle Eastern countries — Saudi Arabia, Kuwait, the United Arab Emirates, Qatar, Bahrain and Oman.

Council, ... 66% of government jobs in the Emirates are held by women as of 2015. Emirati women represent 71% of all university graduates in the country and more than 1,500 Emirati women serve in Dubai Police, 93 of whom hold leadership positions.” In UAE, the composition of ministers on the basis of gender is very impressive, out of eight new ministers five are women, Her Excellency Ohood Al Roumi was appointed as Minister of State for Happiness, Her Highness Sheikha Lubna bint Khalid bin Sultan Al Qasimi appointed as Minister of International Cooperation and Development whereas 22-year-old Shamma Al Mazrui was appointed as Minister of State for Youth. Dubai Women Establishment (DWE) was formed in 2006 and its objective is to increase the involvement of the women in the socio-economic sphere. The President of DWE is Her Highness Sheikha Manal bint Mohammed bin Rashid Al Maktoum (Al Ghurair, 2016). In the MENA region, the female financial inclusion is also focused by the financial sector, for example, Kuwait Finance House, UAE’s Dubai Islamic Bank and Saudi Arabia’s Riyad Bank, opened female only special branches in these banks. Islamic Development Bank (IDB) is also trying to improve the conditions of Muslim women through its different strategies and plans, for example, “Women in Development Unit” established in 1998 and “Women’s Advisory Panel” was established in 2004 and for the effective women empowerment “Social Capacity Development Division” (SCDD is recently established in IDB. In 2005, IDB has taken two initiatives, such as IDB Prize for Women’s Contribution to Development in 2005 and the “IDB Group’s Strategy for Mainstreaming Women” in 2005. The Arab Women’s Enterprise Fund (AWEF) was established with the cooperation of DFID for the support of female entrepreneurs belonging to Egypt, Jordan, Libya, Morocco, Tunisia, Yemen and Palestine (Omar, 2016).

In Malaysia, Jamelah Jamaluddin was appointed as CEO in 2007 of RHB Islamic Bank and Zarinah Anwar appointed as Chairperson of Security Commission Malaysia. Hajra Adeola was the founder CEO and Managing Director of Lotus Capital (provider of *sahri’ah* compliant investment). In Maldives, Dr Aishath Muneeza (Minister, teacher, scholar and speaker) as a Deputy Finance Minister of the Maldives provided her expertise in the building of Islamic money market and Islamic capital market. She was appointed as Chairperson of the Capital Market Shari’ah Advisory Committee in 2011 and she also started the process of introducing *Sukuk* in the financial market of Maldives (Muneeza, 2016). The Chairperson and Managing Director of the Islamic Finance Centre,

Khazana Maldives, and the Islamic finance window of the Bank of Maldives is are both headed by women (Shafeega, 2016). Similarly, in Pakistan, millions of women is participating in the different socio-economic activities despite many odds in the society and their achievements are marvelous. For example, Nobel Peace Prize winner Malala Yousafzai, winner of Oscar Sharmeen Obaid-Chinoy; Khalida Brohi, founder of Sughar Foundation; Jehan Ara, President of the Pakistan Software Houses Association for IT and ITES; Anita Ghulam Ali, teacher and provincial minister; Deena M. Mistri is the first Pakistani woman who won the Fulbright Scholarship; Perween Rehman and Sabeen Mahmud are the social activists working for the Pakistan's poor women. And Dr Shamshad was appointed as the Governor of the state bank. The participation of women in the labor market is still 25%. According to the World Economic Forum 2015, Pakistan is ranked at 144 out of 145 countries (Hasan, 2016).

At the global level there are different organizations which are trying to improve the women empowerment. "Women's Islamic Initiative in Spirituality and Equality" (WISE) is an initiative which was established for increasing the participation rate of the Muslim women at the global level.

A 2016 Pew Research Center study found that Muslims worldwide (not just those in Muslim-majority countries) have 5.6 years of schooling on average, with higher levels in Europe and North America and lower levels in sub-Saharan Africa. In Muslims-majority countries, the average is 6 years of schooling (compared to a global average of 7.7 years). These figures are based on individuals aged 25 and older, and so might be expected to be low due to the low levels of education among older people. However, among those aged 25–34, Muslims still have the lowest average among major religious groups, at 6.7 years, compared to a global average of 8.6 years for this age group. The study found that Muslims worldwide have a significant gender gap in education, with an average of 4.9 years for women and 6.4 years for men. But again, there is a lot of variation in that across countries, with the largest gap (in average years) in the MENA region. This study also examines Muslim versus non-Muslim educational outcomes, and allows us to compare gender gaps between those two groups, in various regions of the world. While there are gender gaps, with men having higher education than women, in all regions, Muslims have a smaller gap than non-Muslims in Sub-Saharan Africa, and have the same gap as others in the Asia-Pacific region, with the largest gender gap in the MENA region

also translating to a large gender gap for Muslims relative to non-Muslims. Again, these figures include individuals aged 25 and over, so we might hope for a more favorable picture if we examine younger cohorts.

We could look at recent educational attainment and enrollment rates at various levels to discern whether there is hope to change these statistics. Ward-Batts and Nowacki (Chapter 25 in this book) examines the impact of a change in compulsory education in Turkey in 1997 and finds that, even though the rule was gender neutral, the change resulted in a reduction in the gender gap in most parts of the country. UNICEF has had programs in various less-developed areas in recent decades aimed at increasing the enrollment at school attendance of children, but especially girls.

The combined per capita income in Muslim-majority countries overall is only about 40% of that of the world, and only about 11% of that in the high-income countries (Sherani, 2013). The rich oil-producing countries obviously have much higher per capita incomes, pulling up the average. This suggests that the remaining Muslim countries are on average quite poor. In 2016, The Federation of Pakistan Chambers of Commerce and Industry President, Abdul Rauf Alam, was quoted as saying, Muslim nations “constitute 23% of the world’s population and 21.7% of the world’s land mass with gross domestic product (GDP) of around \$7 trillion, which is only 8% of the global GDP. Non-oil GDP of the Islamic world is a paltry 4% of the world GDP” (*The Express Tribune*, 2016).

Table 1.1 presents the labor force participation rates by gender for some selected Muslim countries. The picture painted by the labor force participation rates is a bit gloomier, but again, note that these rates include older individuals, and we expect much larger gaps among older cohorts than among younger ones. For comparison, note that the ratio of female to male labor force participation rate (modeled ILO estimate) for the world is ~ 0.67 in 2017.⁷ That includes both rich and poor countries, and most of the example countries we have listed here are significantly below this. The silver lining behind this cloud is that by increasing the participation of women in the economy, we could substantially increase the total output of these economies. A good portion of economic growth in rich countries over the past few decades has come from the large-scale entry of women into

⁷Ratio of female to male labor force participation rate (%) (modeled ILO estimate), available at <https://data.worldbank.org/indicator/SL.TLF.CACT.FM.ZS>. Retrieved on 4 June 2019.

Table 1.1 Labor force participation rates of men and women aged 15–64, selected Muslim countries (%).

Country	Men	Women	Ratio (female/male)
Algeria	16.7	73	0.229
Bahrain	45.6	88.1	0.518
Egypt	24.1	77.7	0.31
Indonesia	52.9	83.7	0.632
Iran	17.9	75.2	0.238
Jordan	14.9	67.1	0.222
Kuwait	48.7	85.6	0.569
Lebanon	25.9	76.2	0.34
Malaysia	54.7	80.6	0.679
Maldives	44.9	85.1	0.528
Morocco	26.8	78.9	0.34
Oman	31.7	88.6	0.358
Pakistan	26.3	85.8	0.307
Qatar	59.2	95	0.623
Saudi Arabia	23.4	81.6	0.287
Tunisia	27.1	76.6	0.354
Turkey	36.1	77.4	0.466
UAE	41.6	92.8	0.448

Source: World Economic Forum (2018). Ratio calculated by Jennifer Ward-Batts.

the paid labor force, so countries with low female participation rates, with appropriate policies and programs, could use such an increase as a vehicle for growth.

We believe that the forces that constrain women in the Muslim world are not religion itself, but culture, social norms, laws and simply lack of opportunities due to low levels of economic development. We invite the reader to form his or her own opinion after reading and carefully considering the chapters herein.

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