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Women's Participation in Socioeconomic Development: Reassessing Islamic Principles of Agency, Rights, and Social Responsibility

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Abstract: *Muslim-majority societies show some of the lowest rates of women's formal economic participation in the world, and this gap is often attributed to Islam itself. This article reassesses that claim by returning to the primary sources of the Islamic tradition (the Qur'an, the Sunnah, and the juristic and ethical frameworks built on them) and reading them alongside the development literature on agency, capabilities, and empowerment. It argues that three Islamic principles bear on women's socioeconomic participation: moral and spiritual agency as individual accountability before God, enforceable economic and legal rights, and shared social responsibility expressed through the objectives of Islamic law (maqāṣid al-sharīʿa). The article further argues that the gap between these principles and present-day outcomes is better explained by patriarchal custom, selective interpretation, weak institutions, and political economy than by scripture. It concludes by proposing a framework in which Islamic normative resources and development policy reinforce each other, and by suggesting directions for research and reform.*

Keywords: women and development, Islam, agency, women's rights, maqāṣid al-sharīʿa, female labour force participation, gender and Muslim societies

1. Introduction

Whether Islam enables or obstructs women's participation in economic and social life is among the most persistent questions in the study of gender and development. Statistical indicators provide the occasion for it. Female labour force participation in the Middle East and North Africa and in parts of South Asia has for decades remained far below global averages, even where girls' educational attainment has risen sharply (World Bank, 2013; Klasen, 2019). In

popular and some academic discourse this pattern has been read as evidence of a civilisational or religious cause. The inference is intuitive, but it rests on a conflation of three distinct things: the normative content of Islamic sources, the historical and juristic traditions that interpreted them, and the lived social arrangements of particular Muslim societies at particular times.

This article argues that the conflation obscures more than it explains. A growing body of comparative research shows that Muslim-majority countries differ widely in women's participation, and that factors such as oil rents, state structure, family-law regimes, labour-market institutions, and class explain more variation than religious affiliation does (Ross, 2008; Charrad, 2001; Moghadam, 2013). At the same time, it would be equally unsatisfactory to claim that religious interpretation plays no role. Interpretations of Islamic texts have been used, and continue to be used, to legitimise restrictions on women's mobility, work, and authority. A serious reassessment must therefore do two things at once. It must re-examine the foundational sources and the principles they articulate, and it must examine how those principles have been mediated, narrowed, or neglected in practice.

The article is organised around three concepts that structure both Islamic ethics and contemporary development thought: agency, rights, and social responsibility. It first sets out a conceptual framework and a note on method. It then examines the Qur'anic and prophetic foundations of women's agency, the historical record of women's economic and intellectual participation, and the rights framework that Islamic law established, particularly in property, inheritance, marriage, labour, and education. It next considers the objectives-based (*maqāṣid*) approach to social responsibility, analyses the contemporary barriers that account for the gap between principle and practice, and finally proposes a reassessed framework for policy and scholarship.

2. Conceptual Framework and Method

2.1 Agency, rights, and responsibility

Development theory has increasingly treated women's participation as more than a matter of counting workers. Amartya Sen (1999) framed development as the expansion of substantive freedoms and gave particular emphasis to women's agency, understood as the capacity to act and bring about change in accordance with one's own values, as distinct from being merely a beneficiary of welfare. Martha Nussbaum (2000) similarly argued for a capabilities approach in which central human capabilities, including control over one's environment in political and

material terms, are owed to each person as an individual. Naila Kabeer (1999) offered an influential operationalisation of empowerment as the expansion of the ability to make strategic life choices, which depends on access to resources, the exercise of agency, and the achievements that result. Duflo (2012) added an important empirical caution: the relationship between women's empowerment and economic development is two-directional, but neither direction is automatic or self-sustaining, which means that deliberate policy is required.

Critics working with Muslim contexts have pressed an additional point. Saba Mahmood (2005) argued that agency should not be equated only with resistance to norms, because women's piety and religious practice can themselves be forms of agency whose meaning is built within a tradition's own moral vocabulary. Lila Abu-Lughod (2002) similarly cautioned against narratives that cast Muslim women as passive victims awaiting external rescue. These critiques do not make the development question irrelevant. They remind us that any adequate account must take seriously the reasons and moral frameworks that Muslim women and men themselves invoke.

2.2 Method and scope

This article is a conceptual and interpretive review. It draws on the primary sources of Islam in standard translation (Abdel Haleem, 2004), on classical and modern scholarship in Islamic law and exegesis, and on social-scientific and development literature. It follows the interpretive logic of scholars who distinguish between the ethical objectives of the revelation and the historically contingent rulings through which those objectives were first applied (Rahman, 1982; Kamali, 2003). It does not claim that a single Islamic position exists on every question. Classical jurists differed from one another, and contemporary Muslims differ more. The aim is rather to identify the weight of the textual and ethical evidence on women's participation and to evaluate how well common restrictions are supported by it.

3. Agency in the Qur'an and Sunnah

3.1 Moral personhood and equal accountability

The Qur'anic anthropology begins with the common origin and equal moral standing of human beings (Qur'an 4:1) and with the declaration that humanity as a whole has been given dignity (Qur'an 17:70). Its moral address is consistently directed to women and men as individual agents. A well-known verse enumerates the qualities of the believing, devout, truthful, patient, charitable, and remembering, and does so in parallel pairs of masculine and feminine forms,

concluding that God has prepared forgiveness and a great reward for each (Qur'an 33:35). Another promises that whoever acts righteously, "male or female," and is a believer will be given a good life and rewarded for the best of their deeds (Qur'an 16:97; see also 3:195). Individual accountability is the central juridical and spiritual premise from which Islamic discussions of agency begin. Women are not represented before God by fathers or husbands, and their deeds are their own.

This premise has social consequences. Qur'anic discourse places women and men within a relationship of mutual guardianship and shared civic duty: the believing men and believing women are described as *awliyāʾ* (allies, protectors, or supporters) of one another, charged together with enjoining good, forbidding wrong, establishing prayer, and giving alms (Qur'an 9:71). The phrase "enjoining good and forbidding wrong" has been understood by commentators as a broad public and communal responsibility, which in its plain sense does not exclude women from public concern. Amina Wadud (1999) and Asma Barlas (2002) have argued that the Qur'an's overall moral architecture, built on divine unity (*tawḥīd*) and on the ethical equality of persons before God, is incompatible with any theory of inherent female subordination, and that readings supporting such subordination derive from patriarchal interpretive habits more than from the text itself.

3.2 Political and social voice

The Qur'an contains several narrative and legal images of women's public voice. Women offered pledges of allegiance (*bayʿa*) directly to the Prophet in their own right (Qur'an 60:12), a notable act of political and ethical self-representation. The Queen of Sheba is portrayed as a ruler who consults her council before acting (Qur'an 27:23–44), and the account is not accompanied by any condemnation of her leadership. Mutual consultation (*shūrā*) is lauded as a trait of the believing community (Qur'an 42:38), and in the family context the Qur'an explicitly contemplates mutual consent and consultation between spouses in decisions such as weaning (Qur'an 2:233). The Qur'an also recounts without disapproval that two women of Madyan watered their flocks, a form of public pastoral work, because their father was elderly (Qur'an 28:23–28).

The best-known textual challenge to this picture is Qur'an 4:34, which describes men as *qawwāmūn* over women. Classical exegesis tended to read this as male authority and governance, while contemporary scholars have argued that *qiwāma* describes a conditional, maintenance-based responsibility tied to financial provision (*nafaqa*) and not an unconditional

hierarchy (Wadud, 1999; Barlas, 2002; Mir-Hosseini, Al-Sharmani and Rumminger, 2015). This reading has particular importance for economic participation. If the justification for male authority is the provision of financial support, then where women themselves are earners, contributors, or sole providers, the original rationale for any claim to authority weakens. Mir-Hosseini (2003) has shown that classical juristic constructions of gender, which tied women's maintenance to obedience and treated marriage as an exchange contract, reflected the social assumptions of the periods in which the schools of law took shape, and that they can be, and increasingly are, challenged from within Islamic legal reasoning itself.

3.3 Knowledge and the Sunnah

A saying widely attributed to the Prophet holds that seeking knowledge is an obligation upon every Muslim (Ibn Mājah, no. 224), a report whose chains of transmission have been assessed variously by hadith critics but whose substance is consistent with the Qur'an's repeated valuing of knowledge. Classical sources on the early community do not present women as excluded from learning. ʿĀʾisha bint Abī Bakr is credited with transmitting well over two thousand reports and with giving legal and exegetical opinions that were sought by senior Companions, and a scholarly literature has assessed her authority and its later reception (Spellberg, 1994). Mohammad Akram Nadwi (2007), drawing on biographical dictionaries, documented thousands of women among the narrators and teachers of hadith across Islamic history, and Ruth Roded (1994) surveyed the presence of women in Islamic biographical collections. These findings matter for development discussions because they indicate that the intellectual professions, which were the core of premodern knowledge work, were open to women who had access to learning.

A further hadith often invoked in discussion of civic responsibility declares that each person is a shepherd and is accountable for those in their charge, with the household and its management expressly counted as spheres of responsibility (al-Bukhārī, no. 893; Muslim, no. 1829). Although it is sometimes cited to confine women to domestic duties, its structure is better read as a general statement about stewardship: every person, whatever their social position, bears a trust.

4. Historical Precedents of Women's Economic and Social Participation

The earliest history of Islam includes prominent examples of women's economic activity. Khadīja bint Khuwaylid, the Prophet's first wife, was a wealthy merchant who hired the young Muhammad to manage her trade and, according to the classical biographical tradition, proposed marriage to him herself (Ibn Isḥāq, 1955). Her example shows a woman acting as an employer, trader, and financial patron in the milieu from which Islam emerged, and the tradition remembers her with honour. Reports of women taking part in public life in Medina, including attending the mosque, taking part in community affairs, and tending the wounded during campaigns, are widely recorded; Nusayba bint Kaʿb, who is reported to have defended the Prophet at the Battle of Uhud, is a commonly cited figure. Later sources also report that the caliph ʿUmar appointed al-Shifāʾ bint ʿAbd Allāh to a role supervising market conduct, although the historical details and the legal significance of that report are debated among scholars and should be treated with caution.

Later centuries furnish institutional evidence. Women founded and endowed *waqfs* (charitable endowments), which were among the most important institutions for the provision of education, health, water, and religious services in Muslim societies. Studies of Ottoman and other archives indicate that women were among the significant founders of such endowments, which allowed them to channel their own property into public goods (Çizakça, 2000; Peirce, 1993; Singer, 2008). Women of ruling households, such as Zubayda bint Jaʿfar in ʿAbbasid Iraq and Hürrem Sultan in the Ottoman Empire, are associated with major public works and charitable complexes. Fatima al-Fihri is traditionally credited with founding the mosque and learning institution of al-Qarawiyyin in Fez in the ninth century. Court records from Ottoman Syria and Palestine analysed by Judith Tucker (1998) show women appearing before judges as litigants, property holders, and contracting parties, using the Islamic legal system to defend their economic interests, even though that system operated within patriarchal limits.

Historians caution against idealising the premodern record. Leila Ahmed (1992) demonstrated that early Islamic egalitarian impulses coexisted with, and were gradually overlaid by, the hierarchical gender norms of the Near Eastern societies in which Islam spread, and Fatima Mernissi (1991) argued that selective hadith transmission and political interests shaped later restrictions. The point for present purposes is narrower. The historical record does not support the view that women's participation in economic, intellectual, and charitable life is foreign to

Islamic civilisation. It shows instead a history of real participation under changing and uneven constraints.

5. The Rights Framework: Property, Marriage, Work, and Education

5.1 Property and inheritance

The most concrete way in which Islamic law supports women's economic agency is through its recognition of their independent legal capacity to own, manage, and dispose of property. The Qur'an states that men and women each have a share in what parents and close relatives leave (Qur'an 4:7), specifies shares for daughters, mothers, and wives (Qur'an 4:11–12), and affirms that each gender has its portion of what it earns (Qur'an 4:32). Classical law consistently held that a woman's property remains her own after marriage, that she is not obliged to spend her wealth on household maintenance, and that she may enter contracts, run a business, and litigate in her own name (Tucker, 1998; Hallaq, 2009). The marital gift (*mahr*) is owed to the wife herself (Qur'an 4:4). The Qur'an also prohibits inheriting women against their will (Qur'an 4:19), an apparent reference to a pre-Islamic practice in which women were treated as part of an estate.

The best-known asymmetry in this framework is that daughters typically receive half the share of sons in the same degree of relationship. Traditional jurists explained this in light of the differing financial obligations of the two: the male heir is responsible for maintaining dependants, whereas the female heir's property remains entirely her own. Critics, including some Muslim reformers, argue that where women actually shoulder significant economic responsibility, this rationale lacks force and that reform deserves consideration. Others reply that a fixed Qur'anic share is not open to variation. This is a real disagreement within the Muslim community, and the article does not resolve it. It is more important here to note a widely observed implementation problem: in many Muslim societies, women are denied even the inheritance shares that classical law grants them, through family pressure, informal renunciation, or administrative failure. In this respect the central development problem is the nonenforcement of existing Islamic rights, which is a different matter from a deficiency in those rights. Recent statutory efforts, such as Pakistan's Enforcement of Women's Property Rights Act 2020 for the Islamabad Capital Territory, respond to precisely this problem.

5.2 Marriage, family law, and consent

Islamic law treats marriage as a contract in which the Qur'an refers to a solemn covenant (*mīthāq ghalīẓ*, Qur'an 4:21) and in which consent is required. Classical law permitted the inclusion of conditions in the marriage contract, including conditions concerning work and residence, though the extent to which women used this possibility varied (Ali, 2006; Sonbol, 1996). Family law is the domain where interpretation has most visibly shaped women's capacity to participate in the economy, because rules on guardianship, maintenance, obedience, divorce, and custody determine whether a woman can work, travel, and control her income. Mounira Charrad (2001) showed in her comparative study of Tunisia, Algeria, and Morocco that variation in women's legal rights in family law was closely tied to state-building and the relationship between central governments and kin-based groups, which again indicates that outcomes depend on political structure rather than on religion alone. Morocco's 2004 family-code reform and Tunisia's 1956 Personal Status Code, though different in their scope, both involved arguments for reform conducted in Islamic legal terms.

5.3 Work and livelihood

No explicit Qur'anic text prohibits women from working or engaging in trade, and the Qur'an recognises women's earnings as their own (Qur'an 4:32). Classical jurists did debate the circumstances in which a married woman could take up work outside the home, often in connection with the husband's claim to her availability and with concerns about public mixing of the sexes, but the permission of women's economic activity in principle, and their right to their own earnings, were widely accepted. Contemporary scholars of *fiqh* have argued that where women's work meets a social need, such as in teaching, medicine, and care, it is not merely allowed but is also a collective obligation (*farḍ kifāya*), since a society needs women physicians and teachers if it wishes to respect norms of modesty and gender separation. This argument shows that conservative premises, when carried through consistently, can lead to a case for women's professional participation.

5.4 Education

Given the Islamic emphasis on knowledge, restrictions on girls' education cannot be derived from the sources in any straightforward way. Jurists and reformers across the modern Muslim world have argued that girls' schooling is a religious duty on the same basis as boys', and several Muslim-majority societies have achieved gender parity or female advantage in tertiary enrolment. The World Bank (2013) observed that educational gains by women in the Middle

East and North Africa have not been matched by corresponding increases in their labour-market participation, which suggests that the bottleneck lies in the demand side and in social norms and legal arrangements rather than in educational access alone.

6. Social Responsibility and the Objectives of Islamic Law

6.1 *Maqāṣid al-sharīʿa* as a development ethic

Whereas rights language emphasises individual entitlement, the tradition of *maqāṣid al-sharīʿa* offers a collective and purposive vocabulary. Classical theorists such as al-Ghazālī and al-Shāṭibī identified the preservation of religion, life, intellect, lineage, and property as the fundamental objectives of Islamic law, and later scholars expanded and reformulated them. Muhammad al-Ṭāhir Ibn ʿĀshūr (2006) argued that the objectives of the law include justice, equality, freedom, and the general welfare of the community, and Jasser Auda (2008) proposed a systems-based reading in which the objectives are developed as the basis of an ethic of human development and rights. Kamali (2008) similarly presents the *maqāṣid* as a framework for contemporary legal reasoning that gives priority to public interest (*maṣlaḥa*).

This approach suits the question of women's participation. If the purposes of the law include the protection of intellect, property, and life, and the promotion of justice and communal welfare, then arrangements that systematically deprive half the community of education, property, and productive work are difficult to justify as expressions of those purposes. A *maqāṣid*-based argument holds that rulings should be evaluated by their effects: a rule or custom that once served the protection of women's welfare in a given social setting may, in different circumstances, defeat the purposes it was meant to serve. This resonates with Fazlur Rahman's (1982) "double movement" method, which proposes moving from the concrete historical rulings of the Qur'an to the underlying moral principles and then back to the formulation of rules appropriate to the present context.

6.2 Collective duty, charity, and economic solidarity

Islamic social ethics provides further instruments that bear on women's socioeconomic status. Obligatory almsgiving (*zakāt*), voluntary charity (*ṣadaqa*), and endowment (*waqf*) form a tradition of redistributive obligation and civic philanthropy (Singer, 2008; Çizakça, 2000). Women are among both the recipients and the providers of these resources. Contemporary Islamic microfinance and social finance schemes have sometimes been built on these concepts, although the empirical record on microfinance and women's empowerment is mixed. Kabeer

(2001) found in Bangladesh that access to credit could expand women's economic roles, but that its empowering effects depended heavily on whether women retained control over the loans. Karim (2011) offered a sharper critique, arguing that microcredit in Bangladesh has at times intensified women's indebtedness and has relied on gendered forms of social pressure. The lesson is that an institutional form's compatibility with Islamic ethics does not guarantee that it empowers women, and that mechanisms need to be assessed by their actual outcomes.

Social responsibility in Islam is also reciprocal. The Qur'anic vision assigns duties to households, communities, and the state to ensure that the vulnerable are protected. A development agenda that treats women's participation as a collective good, in which families, employers, and public authorities share the obligation to remove barriers, is consistent with this ethic. It also avoids the individualist framing in which women's participation is solely a matter of personal choice or personal burden.

7. Explaining the Gap: Why Principles and Outcomes Diverge

7.1 Patriarchy, custom, and bargaining

Deniz Kandiyoti (1988) described the "patriarchal bargain" in which women in many societies accept constraints on their autonomy in return for security and support from male kin, and she distinguished classic patriarchy in parts of the Muslim world and South Asia from other forms. Hanna Papanek's (1973) early study of seclusion (*purdah*) in Pakistan showed how norms of seclusion interact with class status and with the structure of modern occupations. Khawar Mumtaz and Farida Shaheed (1987) documented how the politics of gender in Pakistan oscillated between reform and retrenchment as successive governments used Islamic language for varying purposes. These works indicate that restrictions on women's mobility and work often reflect norms of family honour and status that long predate and operate partly independently of Islamic doctrine, even though they may be defended in religious terms.

7.2 Interpretation and authority

Interpretation is a second factor. Khaled Abou El Fadl (2001) has argued that when jurists' opinions are treated as the unmediated voice of God, authoritarian readings result. He stresses the responsibility of interpreters to remain open to the moral purposes of the text. Mernissi (1991) and Barlas (2002) similarly argued that patriarchal readings reflect the social position of those who dominated the interpretive tradition. Ziba Mir-Hosseini (1999) has traced how Muslim women, jurists, and activists in Iran, working from within the tradition, forced debate

on legal reform. These contributions indicate that the question is not whether to interpret, but who interprets and by what method.

7.3 Political economy and the state

A third factor is the structure of the economy and the state. Michael Ross (2008) found that the apparent association between Islam and low female labour force participation largely disappears once oil production is accounted for: oil-exporting economies reduce the demand for female labour and the incentive for women's political mobilisation, and they do so in both Muslim and non-Muslim countries. Moghadam (2013) similarly emphasised the roles of economic structure, state policy, and women's movements in shaping outcomes. Klasen (2019) reviewed the evidence on uneven female labour force participation across developing countries and found that structural change, social norms, the availability of suitable jobs, and legal restrictions interact in complex ways, so that no single explanation applies universally. The comparison between regions is informative. Female participation is considerably higher in several Muslim-majority societies in Southeast Asia and in Bangladesh, where the expansion of export manufacturing created employment that women entered, and Kabeer (2000) showed how Bangladeshi women's decisions about work were shaped by the interplay of household constraints, norms, and opportunities. These cases demonstrate that the same religious tradition coexists with varying degrees of participation.

8. Reassessing the Framework: Toward an Integrated Approach

8.1 Principles for reassessment

The foregoing analysis suggests several principles for a reassessed approach. First, the Islamic source tradition should be recognised as supplying a strong foundation of moral agency and economic personhood for women. This includes individual accountability, independent property and contractual capacity, and the valuing of knowledge. These are premises on which advocates of participation can rely, and arguments that are framed as faithful to the tradition may carry legitimacy that externally imposed frameworks lack.

Second, the distinction between ethical objectives and historical rulings should be taken seriously. Where a classical ruling was tied to the social conditions of its time, such as the assumption that men were the sole financial providers, its application to changed conditions requires fresh juristic reasoning guided by the *maqāṣid*. This implies that the question "what

does Islam permit?" should be accompanied by the question "what does Islam's purpose in this domain require in present circumstances?"

Third, rights must be made enforceable. The strongest conclusion that can be drawn from the evidence on inheritance and property is that the principal problem is frequently the implementation of rights women already hold under Islamic law. Land and inheritance registration, accessible courts, and legal literacy for women are in this sense consistent with, and not opposed to, Islamic principles.

Fourth, economic participation requires enabling conditions beyond legal permission: safe transport, protection against harassment, childcare and care-economy support, flexible and regulated work arrangements, and access to finance. Pakistan's Protection against Harassment of Women at the Workplace Act 2010 is an example of legislation that addresses a barrier to participation, and its effectiveness depends on enforcement and awareness. Such measures can be defended in Islamic terms as protections of dignity, property, and life, which are classical objectives of the law.

8.2 The role of religious institutions and civil society

Religious scholars, institutions, and educators are major shapers of public opinion in Muslim societies, and their engagement is therefore important. Collaboration between development agencies, women's organisations, and religious authorities that treats Islamic ethics as a partner and not an obstacle has shown promise in family-law reform and in campaigns on issues such as girls' education and women's inheritance. Reform movements that operate within Islamic frameworks, such as the work of scholars and activists on equality in the family, indicate that internal critique can be effective. At the same time, the advocacy must avoid instrumentalising religion in a manner that reduces women's own voices to a means for achieving policy goals. Following Mahmood (2005) and Abu-Lughod (2002), women's own understandings of piety, family, and work should be taken seriously, including when these do not coincide with the preferences of outside reformers.

8.3 Limitations and directions for research

This article has limits. As a conceptual review, it does not provide new empirical data, and its generalisations should be tested against the specificities of individual countries. The Muslim world is internally diverse in legal school, social structure, and economic conditions, and no single account can capture it. Disagreement among Muslim scholars is real, especially

regarding inheritance shares, women's political leadership (where a widely cited hadith on the "success" of a people ruled by a woman has been analysed critically by Mernissi, 1991), and the scope of male guardianship. Further research could usefully include comparative studies of how family-law reform affects women's labour market outcomes, qualitative research on women entrepreneurs' use of Islamic finance, evaluations of programmes that engage religious leaders to change norms, and analysis of how the care economy interacts with religious norms about household roles.

9. Conclusion

The argument that Islam is the explanation for women's limited participation in socioeconomic development does not withstand careful scrutiny. The foundational sources articulate women's moral agency as individuals accountable to God, recognise their independent property and contractual capacity, honour knowledge, and place social responsibility on the community as a whole. The historical record contains abundant examples of women who were traders, scholars, benefactors, and litigants. The gaps visible today owe much to patriarchal custom, interpretive traditions shaped by particular social arrangements, weak enforcement of existing rights, and political-economic structures that limit women's opportunities in many societies, whether or not they are Muslim.

Reassessment does not mean denying that tensions exist in the tradition or that interpretive disagreements are real. It means locating the debate where it belongs: in the question of how the ethical purposes of Islam, which include justice, dignity, the protection of property and intellect, and the common good, are best realised under contemporary conditions. For policymakers and scholars, the implication is that women's participation can be advanced through approaches that combine legal enforcement, institutional reform, economic opportunity, and credible religious reasoning, and that Islamic normative resources are, on the weight of the evidence, more an asset to that project than an obstacle.

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