

Chapter 4

Women and Human Development in the Muslim World

Reflections on Islamic and UNDP's Approaches

Muhammad Ahsan

Abstract Development is a continuous process that was started in its various shapes with the creation of humankind. There are several notions of development. For instance, in 1990, the United Nations Development Programme (UNDP) presented its concept of 'human development'. Similarly, around fourteen centuries ago, Islam also outlined specific criteria for the development of humankind. It is noteworthy that whatever approach is adopted, women are at the heart of overall humanistic development. It is a well-known fact that they constitute nearly half of the total global population but are behind in the development process when compared to their male counterparts. This is true in the case of developing countries in general and the Muslim countries in particular. In the context of the contemporary globalised world, as well as in gender discourse, this situation raises various questions. For instance, what is the nature and reasons for this underdevelopment, and what measures are required to overcome this situation? In the perspectives of Islamic and UNDP's notions of development, this chapter attempts to explore the possible answers of this and other similar questions.

Introduction

Development is a continuous process that was started in its various shapes with the creation of humankind. There are several notions of development. For instance, in 1990, the United Nations Development Programme (UNDP) presented its concept of 'human development'. Similarly, around fourteen centuries ago, Islam also

M. Ahsan (✉)
Academic Research Adviser, UK
e-mail: ahsan736@msn.com

outlined specific criteria for the development of humankind. It is noteworthy that whatever approach is adopted, women are at the heart of overall humanistic development. It is a well-known fact that they constitute nearly half of the total global population but are behind in the development process when compared to their male counterparts. This is true in the case of developing countries in general and the Muslim countries in particular. In the context of the contemporary globalised world, as well as in gender discourse, this situation raises various questions. For instance, what is the nature and reasons for this underdevelopment, and what measures are required to overcome this situation? In the perspectives of Islamic and UNDP's notions of development, this chapter attempts to explore the possible answers of this and other similar questions.

Background

Before we proceed further, it is appropriate to briefly describe the term 'development.' Harrison (1993, pp. 173–74) argues: 'Most people today aspire to higher standards of living, longer lives, and fewer health problems; education for themselves and their children that will increase their earning capacity and leave them more in control of their lives; a measure of stability and tranquillity; and the opportunity to do the things that give them pleasure and satisfaction.' Streeten (1989, p. 62) says: 'Development must be redefined as an attack on the chief evils of the world today: malnutrition, disease, illiteracy, slums, unemployment and inequality. Measured in terms of aggregate growth rates, development has been a great success. But measured in terms of jobs, justice and the elimination of poverty; it has been a failure or only a partial success.' This statement is supported by the UNDP (1990, p. 9) which stresses the point that: 'People are the real wealth of a nation. The basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives. But it is often forgotten in the immediate concern with the accumulation of commodities and financial wealth.'

Needless to say that the interpretations of the notion of development are much broader in spectrum and have their numerous dimensions. Here, with reference to the context and due to the limited scope of this short piece of research, we will discuss two specific notions of development, (i) the UNDP's concept of human development, and, (ii) the Islamic approach to development of humankind. In this perspective, the further discussion in the chapter is mainly focused on the analytical review of the contemporary state of women (under-)development in Muslim and non-Muslim countries. This review is based mainly on the UNDP's recent available statistics. In the perspective of these discussions, an effort is also made to find out whether Islam, as a social force, is supportive or a hurdle in the process of women's development? Moreover, to what extent women in Muslim countries are underdeveloped as compared to women in non-Muslim countries?

The UNDP's Concept of Human Development

UNDP's first *Human Development Report 1990* was the brainchild of the late Mahbub ul Haq whose intellectual acumen gave rise to a new conceptual framework in the literature of development. Today, around two decades after the publication, this conceptual framework has gained a special place at the global level, exerting enormous influence on decision-makers, researchers, academicians and ordinary citizens. Amartya Sen (the Nobel Laureate in economics in 1998) also contributed to the development of this framework. He underlined the fact that achieving a better life has more to do with nurturing and expanding human potentialities and capabilities than constantly promoting the consumption of more goods and services (Sen 1992, 1999a, b). Although, it can be argued that the World Bank (1980, p. 32) was the first institution to use the term 'human development', the actual concept was presented by the UNDP in 1990 when it published its first global report based on this concept (UNDP 1990). The report says:

Human development is a process of enlarging people's choices. The most critical of these wide-ranging choices are to live a long and healthy life, to be educated and to have access to the resources needed for a decent standard of living. Additional choices include political freedom, guaranteed human rights and personal self-respect' (UNDP 1990, p. 1).

While highlighting the link between economic growth and human development, the UNDP (1990) emphasises that "if the distribution of income is unequal and if social expenditures are low (Pakistan and Nigeria), or distributed unevenly (Brazil), human development may not improve much, despite rapid GNP growth." (p. 3) According to the UNDP (website information retrieved June 16, 2008), some of the issues and themes currently considered most central to human development include social and economic progress, enhancement of human efficiency, equity, freedom, sustainability and human security. The *Human Development Report 1995* (1995) supports this concept as follows:

The concept of human development is much broader than the conventional theories of economic development. Economic growth models deal with expanding GNP rather than enhancing the quality of human lives. Human resources development treats human beings primarily as an input in the production process – a means rather than an end. Welfare approaches look at human beings as beneficiaries and not as agents of change in the development process. The basic-need approach focuses on providing material goods and services to deprived population groups rather than on enlarging human choices in all fields. Human development, by contrast, brings together the production and distribution of commodities and the expansion and use of human capabilities. Encompassing these earlier concerns, human development goes beyond them. It analyses all issues in society – whether economic growth, trade, employment, political freedom or cultural values – from the perspective of people. It thus focuses on enlarging human choices – and it applies equally to developing and industrial countries. (pp. 11–12)

The *Human Development Report 2001* also emphasises on the same point that development means expanding peoples' choices so that they can lead lives that they value. 'Fundamental to enlarging these choices is building human capabilities – the range of things that people can do or be in life. The most basic capabilities

for human development are to lead long and healthy lives, to be knowledgeable, to have access to the resources needed for a decent standard of living and to be able to participate in community life. Without these, many choices are simply not available, and many opportunities in life remain inaccessible' (UNDP 2001, p. 9). Similar views are also discussed in *Human Development Report 2005* (2005, pp. 18–19). It is noteworthy that since 1990, when the first human development report was published by the UNDP, human development has been measured in terms of Human Development Index (HDI). Quantitatively, HDI is a composite of three ingredients, i.e., life expectancy, adult literacy rate and GDP per capita (UNDP 1994, p. 91). HDI is a useful tool for understanding and ordering the level of human development of different countries of the world. It has a stronger impact on readers' minds and attracts attention more powerfully than simply a long list of social indicators. In spite of being a useful tool to measure the level of development, HDI is not free from limitations. For instance, it 'measures only the average national achievement, not how well it is distributed in a country' (UNDP 2001, p. 13).

It goes without saying that the UNDP's human development concept reflects that men and women have equal rights in all spheres of life. In its report entitled, *Arab Human Development Report 2005*, the UNDP (2006) says: "...as human beings, women and men have an innate and equal right to achieve a life of material and moral dignity, the ultimate goal of human development." (p. 5) With regard to women's development, it reads:

[UNDP] thus views the rise of women in the joint framework of human rights and human development. In terms of human rights, the advancement of women is to be achieved as part of society's advancement to freedom, in its most comprehensive definition. This definition includes not only civil and political rights, the mainstays of citizenship, but freedom from ignorance, disease, want, fear and all else that diminishes human dignity. (UNDP 2006, p. 5)

Islamic Approach to Human Development

With reference to the context, it may be mentioned here that out of a total of 177 countries of the world (UNDP 2007, pp. 229–232), 57 countries are members of the Organisation of the Islamic Conference (OIC) and are considered Islamic countries or 'the Muslim World' (OIC 2008). According to CIA (2008), out of a total global population of 6.7 billion, some 20% are Muslim. Similarly, out of 149 million km² of geographic area that covers the world, Muslims occupy some 23%. The global map indicates that the Muslim World stretches from North West Africa (Morocco) to South East Asia (Indonesia) and consists of numerous diverse cultures and norms. Geographically, these countries occupy the most mineral-rich areas of the world (Ahsan 2006, p. 20). As is analysed in the coming pages, women in Muslim countries are significantly lagging behind in human development when compared to women in non-Muslim countries. As religion plays an important role in the daily

lives of Muslims, the question that arises here is whether or not it is the faith which discourages Muslim women from holding higher aspirations concerning their own development. Prior to exploring the possible answer(s) to this question, we need to review the Islamic approach to human development and its relevance to the UNDP's notions.

The Arabic word 'Islam' simply means 'submission', and is derived from a word *silm*, meaning 'peace' (Islamic Text Society 1989, p. 3). According to Muslim belief, "Islam is a complete code of life." (Sarwar 1994, p. 173). This is because there is no aspect of life, such as religion, the economy, politics, education and health, etc., for which Islam does not provide guidance (Imam 1994, pp. 173–188). The "Quran is a primary source of knowledge for Muslims." (Samad 1992, p. 335). One of the basic and most important characteristics regarding the social economy and the economic system upon which the Quran repeatedly lays stress is that all means and resources through which human beings earn their livelihood are divinely created (Ahmad 1976). In the Islamic system, human development is a purposeful activity aimed at:

1. economic development with its fair distribution of benefits;
2. fair distribution should bring positive change in society; and,
3. both these activities should be inlined with the enhancement of religio-spiritual development and satisfaction of human beings (Mannan 1989, pp. 17–18).

With reference to the first two points regarding human development, Islam particularly emphasises:

1. social justice, fair distribution and the utilisation of resources;
2. economic development and employment promotion;
3. education for all as well as better health; and,
4. in the overall context, improving the physical quality of life (Naqvi et al. 1989, p. 79).

Interestingly, the Islamic approach is similar as well as different from the UNDP's concept of human development. It is similar with regard to the improvement of the physical quality of life. However, differences appear in the case of spiritual development. The element of spiritual development and satisfaction is open and optional in the UNDP's approach; it is obligatory in the Islamic notion. This is because in Islamic philosophy, the human being is God made with its two main components, body and soul. Therefore, human development is required in both these aspects.

This situation reflects that in Muslim countries, the role of religion cannot be bypassed in the process of human development. Another important point is that according to Muslim belief everything is created by God and human being is a very special creature in the universe. In Islam, Muslims are bound to total submission to God and this submission is the most adequate way to ensure their future development. In the Qur'anic context, it is said that "God is the ultimate owner of everything" (Qur'an 1.1) and "His creatures should follow the rules fixed by Him" (Qur'an 20:6). In this perspective, there are seen to be three fundamental principles of the religion: *tawhid*, *khalafah* and *akhirah*. *Tawhid* is the

central concept of Islam which means ‘oneness of God’. In accordance with the Qur’anic teachings (6:165; 7:180; 17:70), “being a special creature of God, the human being is appointed His trustee or vicegerent on earth.” In the Arabic language, this vicegerentship is called *khalafah* and the vicegerent is *khalifah*. The primary duty of the *khalifah* is to oversee the trust. Another significant notion of Islam is known as *akhirah*, i.e., ‘the day of judgement’ in which a *khalifa* would be accountable to God for all his or her actions, whether these are personal, social or economic (Khalid 1998). Consequently, the codes of conduct with regard to rights and responsibilities of men and women are also reflected by Islamic fundamental beliefs like *tawhid*, *khalafah* and *akhira*.

Women and Human Development in Islam

The above discussion indicates that according to Muslim belief, Islam is a complete system and it has specified some parameters and boundaries to lead life in accordance with the commandments of God. In this context, the attainment of human “development is not only the right of every man and woman rather it is an obligation.” (Ghauri 1995, p. 8). As HDI is primarily based on performance in the fields of education, health and income, these three variables will be appraised from the perspective of Islamic teachings. It is noteworthy that the acquisition of knowledge is mandatory for every person in Islam. The Qur’an clearly praises learned people and it encourages original thinking (Irving et al. 1979). In its own words: “Are those [men and women] who know equal to those who know not?” (Qur’an 39:9). Therefore, “according to religious teaching, both for men and women, education is the process of enlightenment of the soul with divine wisdom for the attainment of self-perfection and self-realisation.” (Quddus 1990, p. 56).

Like previous prophets, the Prophet Mohammad also emphasised the importance of knowledge to his followers and encouraged them to seek it (Jawad 1990). He said: “The Quest for knowledge is obligatory for every Muslim.” (Nasr 1976, p. 8). Muhammad “enjoined Muslims to educate their children regardless of their sex.” (Adamu 1993, p. 287). In Islamic teachings, education is treated as the religious duty of every man and woman. Since it was considered one of the basic necessities of life, it has remained free throughout the long period of Islamic history. During that time, equal opportunities were available to everyone for its attainment. It was the teaching of the Prophet to “treat equally, poor and rich students who sits before you for the acquisition of knowledge.” (Shalaby 1954, p. 165). In the course of time, the simple pattern of the Prophet’s school developed into a comprehensive and coherent educational system, which was fully integrated into the socio-economic lifestyle of the community (Saqib 1988). In this school, the main emphasis was on ‘learning throughout life’. This discussion reflects that the Islamic educational philosophy was based on moral and spiritual foundations and recognised no difference between the sacred and the secular. The concept of ‘learning throughout life’

is not a new idea, as claimed in a UNESCO report which asserts: “The concept of learning throughout life emerges as one of the keys to the twenty-first century. It goes beyond traditional distinction between initial and continuing education.” (Delors 1996, p. 23)

Similar to the UNDP, in the Islamic approach to human development, health is no less important than education. It may be mentioned here that the Prophet was not only a religious guide, a political leader and a moral philosopher but was also a physician. As in Islamic teaching, health is considered a gift from God; He placed enormous emphasis on human health. He was well aware of the fact that human health is an integral part of the human development process. His medical teachings can be found in more than 200 books and he was possibly the first physician to diagnose heart conditions and their treatment (Ghazanvi 1991). It was mainly owing to Prophetic teaching that Islam produced various women who gained expertise in medicine and matters related to human health. For instance, during the tenth century, Ishi Nili, who learned from Abu Said, a mystic from Nishapur (Iran), made ointments for various diseases of the eyes. Apart from pharmacology, many Muslim women gained expertise in the treatment of ill and wounded patients (Women in Muslim History Website 2008).

With regard to employment and income generation activities, the Quran does not put any binding on women; rather it says that every man and woman has the right to work. It clearly states that, regardless of gender, the reward of work belongs to the one who performs the activity (Qur’an 4:32). According to Jamal Badawi (n.d.), a renowned scholar in the Muslim World, “there was no decree in Islam which forbids women from seeking employment. ... Moreover, there was no restriction on benefiting from women’s exceptional talent in any field. Even for the position of a judge, where there may be a tendency to doubt women’s fitness for the post owing to her allegedly more emotional nature, we find early Muslim scholars, such as Abu Hanifa and Al-Tabari, holding that there is nothing wrong with it.” (p. 20) With regard to various misconceptions about the role of women in Islam, Badawi (1995) further argues that “some interpreters of the Qur’an mistakenly translate the Arabic word *qiwāma* (responsibility for the family) with the English word *superiority*. The Qur’an makes it clear that the sole basis for the superiority of any person over another is piety and righteousness, not gender, colour or nationality.” (p. 13)

With reference to women and human development, similar views have also been expressed by Asghar Ali Engineer, another noted Muslim intellectual. In his book entitled, *The Rights of Women in Islam*, he refers to a head of an Islamic seminary and says:

Maulana Qari Muhammad Tyeb ... [Chief of Dar al-Ulum, Dioband, India] says the fact is that women enjoy the same rights as men; and, in certain respects, they enjoy even more rights. He goes on to say that Hadrat Aisha was the wife of the Prophet (peace be upon him). The Prophet said about her that half the knowledge of my revelation should be acquired from all my companions and the other half from Aisha (may Allah be pleased with her). After all Aisha is a woman and Allah has given such a status to woman that thousands of the Prophet’s companions are put on one side and a woman on the other side. (Engineer 1996, p. 43).

The UNDP's *Arab Human Development Report 2005* (UNDP 2006) reveals: "One of the legacies of Islam for women's rights is that it conferred upon women autonomous financial rights, which helped to sustain the presence of women in commercial affairs, whether directly or as partners of male relatives or other men." (p. 110) The report further states: "Islam established the notion of individual responsibility for both, men and women, as well as emphasising respect for both sexes and their rights" (p. 165). These were the basic principles set by Islam for the development of women which helped them to progress in every field of life. In this context, Engineer (1996) further reveals that even "women were not behind the sphere of poetry. Khansa, Safiya, Atikah, Hind bint Harith, Kabshah bint Rafi and several others were known for their excellence in this field. Many of the Prophet's women companions were engaged in [cottage] industry, commerce, agriculture, calligraphy and other fields." (p. 83) In fact, Islam created a women-friendly environment which encouraged them to play a dominant role in the early Muslim communities.

The Contemporary State of Women in Muslim Countries: A Comparative Analysis

The above discussion shows that in their notions of human development, both UNDP and Islam do not make any distinction between men and women. The present section attempts to analyse the situation of women in the human development issues of Muslim countries, and this in comparison to relevant non-Muslim countries. However, before reviewing this situation, it is important to look at the relative state of the overall human development of Muslim and non-Muslim countries. It is noteworthy that on the basis of HDI value, the UNDP categorises all countries of the world into three groups, namely, high, medium and low HDI countries. In this context, two countries from each group are chosen for the purpose of the analysis offered in the following tables. In each group, one is a Muslim country while the other is non-Muslim. The criterion for the selection of these countries is based on the fact that, in each group, both countries have approximately the same level of GDP per capita. The analysis is aimed at exploring the situation as to whether this economic equality is also translated into equality in human development or not.

The data provided in Table 4.1 indicates that in the high HDI category, Spain and Qatar have equal levels of GDP per capita. The same is also true of Ecuador and Egypt; and, Eritrea and Burkina Faso, in medium and low HDI categories, respectively. It is important to note that in all three categories, in spite of having similar levels of income, Muslim countries are considerably behind the respective non-Muslim countries with regard to their life expectancy, literacy rate and HDI ranking. Needless to say that the situation of human under-development is not limited to only these few variables; rather, it is also linked to several other factors. For instance, the review of statistics presented in the *Human Development Report 2007/2008* indicate that Muslim countries have a comparatively higher maternal mortality rate which is,

Table 4.1 Human development: Comparison of Muslim and Non-Muslim countries with similar income but different levels of human development

Country/Group	HDI ranking	GDP per capita (US\$)	Life expectancy (years)	Literacy rate (%)
High HDI countries				
Spain	13	27,169	80.5	99.0
Qatar	35	27,664	75.0	89.0
Medium HDI countries				
Ecuador	89	4,341	74.5	91.0
Egypt	112	4,337	70.7	71.4
Low HDI countries				
Eritrea	157	1,109	56.6	60.5
Burkina Faso	176	1,213	51.4	23.6

Source: UNDP (2007, pp. 229–232)

Note: 1. Qatar holds the second highest GDP per capita in the Muslim World

2. Burkina Faso holds the second last position in the overall world HDI ranking

on the one hand, associated with a higher population growth rate while, on the other, lack of availability of basic health services in these countries. The figures reveal that the maternal mortality ratio per 100,000 live births was only four in Spain as compared to Qatar where the respective figure was 12. This situation directly influences the Gender-related Development Index (GDI). The report indicates that Spain was in 12-th position of world GDI ranking whereas Qatar held 37-th position (UNDP 2007, pp. 243–246, 326–329).

While comparing the situation of Muslim and non-Muslim countries, there are some important points related to gender (under-)development. For instance, if we look at various relevant variables, it becomes clear that whether it is male or female literacy rate, life expectancy or employment, the situation is poorer in Muslim countries when compared with non-Muslim ones. However, it is important to note here that, apart from the prevalence of overall human under-development in the Muslim World, the gender-wise comparison presents a particularly discouraging picture. The data given in Table 4.2 indicates that in the case of Ecuador and Egypt, the difference of their male literacy rate is 9.3, while the same difference in the female literacy rate is 30.3. A similar situation can also be seen in the comparison of life expectancy. In spite of enjoying the same high level of per capita income, male life expectancy is 2.6 years less in Qatar when compared with Spain. However, the same figure for female life expectancy is eight. The same trend can also be observed in the case of female employment. The statistics indicate that whether it is a matter of the literacy rate, or life expectancy, or even generally that there is a group of high, medium and low HDI countries, women in Muslim countries are the real losers when compared with their male counterparts. This is an alarming situation and demands concrete measures for improvement.

Table 4.2 Comparison of Muslim and Non-Muslim countries with respect to gender related literacy rate, life expectancy and employment

Country/Group	Literacy rate (%)		Life expectancy (years)		Female unemployment (% of male rate)
	Male	Female	Male	Female	
High HDI countries					
Spain	99.0	99.0	77.2	83.8	184
Qatar	89.1	88.6	74.6	75.8	548
<i>Difference</i>	<i>9.9</i>	<i>10.4</i>	<i>2.6</i>	<i>8.0</i>	<i>-364</i>
Medium HDI countries					
Ecuador	92.3	89.7	71.8	77.7	186
Egypt	83.0	59.4	68.5	73.0	311
<i>Difference</i>	<i>9.3</i>	<i>30.3</i>	<i>3.3</i>	<i>4.7</i>	<i>-125</i>
Low HDI countries					
Eritrea	71.5	71.5	54.0	59.0	..
Burkina Faso	31.4	16.6	49.8	52.9	..
<i>Difference</i>	<i>40.1</i>	<i>54.9</i>	<i>4.2</i>	<i>6.1</i>	

Source: UNDP (2007, pp. 298–01, 326–29)

Note: (..) Figures not available

Similar to the HDI, the UNDP also calculates Gender Empowerment Measure (GEM) for its yearly human development reports. The primary objective of GEM is to find out the extent of gender inequality in three key areas, i.e., (i) political participation and decision-making power, (ii) economic participation and decision making power, and, (iii) power over economic resources. Political participation is measured by women's and men's participation in parliamentary seats, economic participation is measured by their respective shares as legislators, senior officials, and professional positions, and the power over economic resources is calculated by women's and men's estimated earned income. Table 4.3 indicates that as Spain is in 13-th position in world HDI ranking, it holds 12-th position in GEM which highlights that its gender empowerment record is even better than its overall level of human development. An opposite situation can be seen in the case of Qatar where the HDI and GEM rankings are 35-th and 84-th respectively. This shows that, while the difference in their HDI ranking is 22, the difference in GEM ranking is 72. Similarly, in percentage terms, there are only half the female professional and technical workers in Qatar as compared to Spain. A further huge difference can also be found in the case of women in government at ministerial level.

On the positive side, it can also be observed that several Arab countries are considered rich owing mainly to oil revenue and the situation of women "has been changing over time, often for the better. Arab women [in these countries] have made outstanding national and international contribution to the arts, sciences, politics and other fields of human endeavour." (UNDP 2006, pp. iii–iv).

Table 4.3 Comparative overview of Muslim and Non-Muslim countries with respect to gender empowerment

Country/Group	World ranking		Female professional and technical workers (% of total)	Women in government at ministerial level (% of total)
	HDI	GEM		
High HDI countries				
Spain	13	12	48	50.0
Qatar	35	84	24	7.7
<i>Difference</i>	-22	-72	24	42.3
Medium HDI countries				
Ecuador	89	43	48	14.3
Egypt	112	91	30	5.9
<i>Difference</i>	-23	-48	18	8.7
Low HDI Countries				
Eritrea	157	17.6
Burkina Faso	176	14.8
<i>Difference</i>	-19			2.8

Source: UNDP (2007, pp. 330–333, 343–346)

However, women in under-developed Arab countries face “high rates of risk of morbidity and mortality connected with pregnancy and reproductive functions. Despite the tremendous spread of girls’ education [they still] ... continue to suffer more than men do from a lack of opportunities to acquire knowledge.” (UNDP 2006, p. 7)

It should be mentioned here that, during the process of writing this chapter, this researcher discussed several relevant issues with various Muslim women. In Tables 4.2 and 4.3, we have reviewed the comparative state of women’s economic, professional and political activities; there are a number of Muslim women who do not agree with comparison using such criteria. According to Sidra Naeem (personal communication: June 14, 2008), a female British Muslim intellectual, it is inappropriate to judge the human development of Muslim women purely by Western standards. In her view, this is because Islamic and Western systems have different religio-historical and cultural backgrounds. In support of her argument, she says: “In Islam, the right of a wife is maintenance. Despite any education or wealth she may have, her husband is obligated to provide her with food, shelter and clothing. Therefore, she may choose not to work. The maintenance of homes, providing support to husband and bearing, raising and teaching children as well as looking after the elderly in the family are among the first and very highly regarded roles for a Muslim woman. Even if she has the skills and education to work, she may voluntarily choose to stay at home and look after the family. Alternatively, she may choose a part time career, less professional than her level of education and expertise, and focus on her children, as being a small but central institution, the family is very important in Islam.”

Religion and Women's (Under-) Development in Muslim Countries

Muslim countries are stretched over this planet from East Asia to West Africa, and have numerous cultures and norms which vary from place to place. The same is also true of the situation of Muslim women. This argument is supported by famous feminists Benn and Jawad (2004). In their view: "Muslim women form a highly diverse and complex group and assumptions about them are often ill-conceived, miss-informed and grossly miss-represented. This is often reflected in images of them, particularly in the West, as oppressed, powerless and victimised. The voices of Muslim women, striving to keep their religious identity in Western contexts, are seriously under-represented in academic research." (p. XIV) Further to say that, although a very tiny minority of Muslim women use the veil or *hijab*, this element is particularly highlighted in the mainstream media which uses it to give an impression of 'otherness' and alienation. In their survey report on the state of Muslim women in higher education in Britain, Tyrer and Ahmad (2006) revealed: "A significant number of accounts highlighted experience of anti-Muslim racism linked to the *hijab*, which was seen by some respondents to mark women who wear *hijab* as alien, non-liberal, or oppressed." (p. 19) Such a situation is not helpful in terms of promoting the development and social inclusion of women.

It also needs to be mentioned that, apart from the above stated factors, various problems also lay within their own Muslim communities. For instance, the Taliban's brutal treatment of women and the blasting of girls' schools in Afghanistan and in northern Pakistan is common knowledge. The global media particularly highlights these specific cases by labelling them as militant Islam or a fundamental Islamic act. The discussion in the earlier part of this chapter reflects that in reality it is not the teachings of Islam, so much as a local culture or tradition which is being branded as an Islamic practice. In the view of Rukhsana Kosar (personal communication: June 10, 2008), a Muslim woman who actively works for the betterment of minority communities in England: "Whether it is the Taliban's oppression of women or blasting of girls' schools – such practices are cultural, not Islamic. Sadly, the mainstream media particularly picks on such incidences to create a negative image of Islam. The footages of these isolated incidences are widely broadcasted on various television channels around the globe to create an image that all Muslim women are oppressed and they have to be liberated. Due to the intensity of this propaganda campaign, common people in the West often fail to distinguish between culture and religion – two things that are completely different. Often the cultural practises of a person get confused with the religious practises and also often culture over-rides Islamic teachings. The fact is that Islam condemns oppression of any kind whether it is towards a woman or in general."

Interestingly, Kosar's arguments are also supported by the UNDP. In its *Arab Human Development Report 2005* (UNDP 2006), it says: "[Arab/Muslim societies] give precedence to custom over true worship and provide foundations for assumptions that have no grounding either in the Holy Quran or in the authenticated

practices and sayings of the Prophet (the *Hadith*). Most of the sufferings of Arab women is [*sic*] attributable to the accumulation of such customs and traditions.” (p. VII) This situation highlights at least two important points: (i) oppression of women in a Muslim community is a cultural practice and not religious teaching, and, (ii) the global media particularly highlights isolated incidents to create a bad image of Islam. The analysis presented in this chapter shows that there is no doubt that in general, the women in Muslim countries are underdeveloped as compared to men. It does not mean however that they are oppressed to the level of slavery so that they must be liberated at any cost.

The negative influence of the media’s propaganda is not limited to the extent of the general masses; it has also affected the opinion of those international institutions which enjoy undisputed worldwide respect. For instance, there are not many who would be suspicious about the credibility and competence of the UNDP. However, in the above report (UNDP 2006), there are at least four occasions on which it talks about the ‘liberation’ of Arab women. It is unclear how such an unbalanced view can be helpful in promoting the objectives of this reputed institution. Here, with reference to the context, it is also appropriate to quote Nusrat Khawaja (2001), an American intellectual and community worker. She says: “Why can a nun be covered from head to toe and be respected for devoting herself to God but not a Muslim woman? She’s “oppressed” when she does that. ... When a Western woman stays at home to look after the house and children, she is sacrificing herself and doing good for the family, but when a Muslim woman does so, ‘she needs to be liberated’.” (p. 5)

Lack of Transparency and Women’s Underdevelopment

Apart from the above arguments, this researcher strongly believes that an important reason for the underdevelopment of women is the lack of transparency which is, in fact, the root cause of poor governance in several Muslim countries. A German-based NGO, Transparency International, publishes an annual Corruption Perception Index (CPI) based on a survey of various international business-people’s perception of corruption in the countries in which they operate. Statistics indicate that there is a strong correlation between corruption and human under-development in Muslim countries. Similar to the previous pattern, in the following Table 4.4, there are three sets of countries selected for analysis (i.e., high, medium and low HDI countries). It is noteworthy that in all three categories, Muslim countries enjoy around double per capita GDP compared to their non-Muslim counterparts. However, this positive factor is not translated into their better performance in HDI, CPI, GEM and GDI; rather they are noticeably behind compared to non-Muslim countries. This is particularly true in the case of Saudi Arabia, which has more than double of GDP per capita as compared to Cuba but the figures of CPI show that the former’s governance system is considerably less transparent than the latter. This is one of the main reasons that Cuba’s HDI, GEM and GDI record is far better than that of Saudi Arabia.

Table 4.4 A comparative overview of Muslim and Non-Muslim countries with respect to their Level of Income, human development and transparency

Country	GDP/capita (US\$)	HDI ranking	CPI ranking	GEM ranking	GDI ranking
High HDI countries					
Cuba	6,000	51	67	26	49
Saudi Arabia	15,771	61	77	92	70
Medium HDI countries					
Armenia	4,945	83	94	..	75
Iran	7,968	94	106	87	84
Low HDI countries					
Tanzania	744	159	98	44	138
Cote de Ivory	1,648	166	153	..	146

Source: 1. Col. 2, 3, 5 and 6: UNDP (2007, pp. 229–232, 326–329, 330–333)
 2. Col. 4: Transparency International (2007, pp. 325–330)

This situation clearly highlights that there is a direct relationship between the lack of transparency and under-development of women.

Review and Reflection

It is impossible to imagine anything about humanity's peace, prosperity and development without considering women who constitute about half of the total global population. This chapter has attempted to analyse the state of women in Muslim countries in the light of Islamic and UNDP's concepts of human development. The UNDP's concept of human development was presented in 1990 and is primarily based on performance in the fields of longevity, literacy and per capita income. In quantitative terms, it is measured in HDI, although additional variables are also incorporated to explore the state of (under-) development in other areas, such as GDI and GEM, etc. The UNDP's approach to human development is purely secular in nature and focuses mainly on physical aspects of human development, be that tangible or intangible. Interestingly, there are at least two main similarities and differences in Islamic and UNDP's approaches. With regard to similarities, it can be argued that:

1. both notions agree upon the major ingredients of human development; and,
2. both lay enormous emphasis on the issue of women's development, although there can be some minor variations in the strategy adopted for this purpose.

As far as the differences in these two approaches are concerned, it is obvious that:

1. the Islamic approach to human development is a divine process and was presented around fourteen centuries before the UNDP's approach; and,

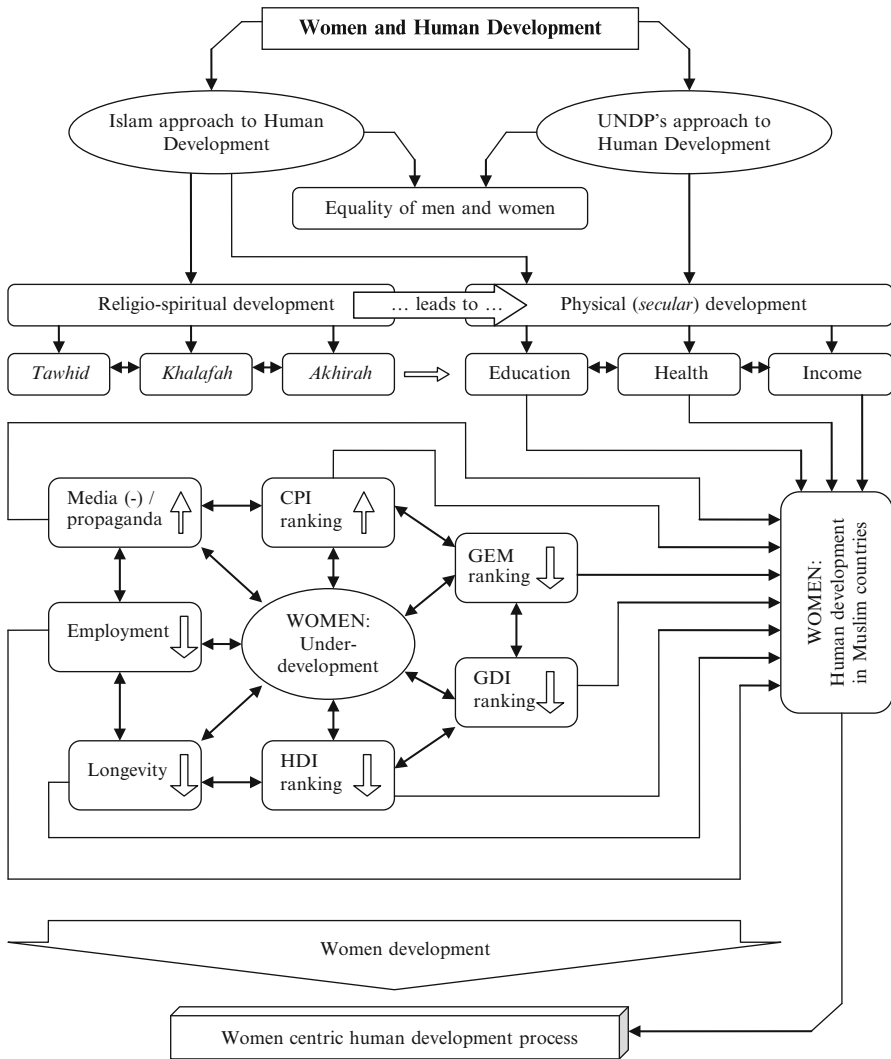
2. the spiritual element is the core of the overall process of human development and every individual is accountable to God for his or her deeds.

As Islam plays an important role in the daily lives of Muslims, it means that in Islamic countries, religion cannot be bypassed in the process of human development. It is noteworthy that in spite of some strategic differences, there are no major areas of conflict between UNDP and Islamic approaches to women's development. Apart from these conceptual aspects, this chapter has also attempted to analysis the prevailing comparative situation of women's development in Muslim and non-Muslim countries. For this purpose, various sets of countries were selected from both groups. The analysis indicates that:

1. on a number of occasions; in spite of having the same level of income, Muslim countries are considerably behind non-Muslim countries in human development;
2. the comparative life expectancies and literacy rates are lower in Muslim countries due to which they are lower in HDI ranking; and,
3. the situation of female life expectancy, literacy rate, employment, GDI and GEM ranking is discouraging in Muslim countries.

Conclusion

The underdeveloped state of women in Muslim countries is not a simple and straightforward phenomenon as is generally considered. From the religious perspective, the chapter argues that no doubt women in Muslim countries are faced with difficult problems, but these are mainly due to local cultural norms rather than religion, though some times religious teachings are invoked to justify their lack of progress. The discussion also highlights that although women in Muslim countries are significantly behind in the process of human development, they are not as oppressed as projected by the global media. Furthermore, the process of women's development is directly related to the level of transparency in a country. Sadly, the level of transparency is considerably lower in Muslim countries when compared to their respective non-Muslim counterparts. The overall outcome of the present analysis indicates that concrete and coordinated efforts are required to strengthen the process of women's development. In Muslim countries, the process of human development should be 'women centric' in which faith can also play an important and supportive role. Similarly, in the contemporary age of globalisation and information technology, the role of the media cannot be under-estimated. Due to its centrality in global affairs, the media can play a vital part in promoting transparency and women's development in Muslim countries. This discussion is summarised in the following diagram.



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