

AN ISLAMIC APPROACH TO WOMEN'S EDUCATION AND HUMAN DEVELOPMENT

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1. Background

As the title indicates, this paper focuses on women's development with particular reference to education. However, as education is a very vast area and there are different educational approaches used around the world, our intention here is to explore just a few dimensions of education and women's development in the context of both Islamic and secular approaches. In this perspective, with regard to the notion of development, this paper attempts to analyse these two concepts of human development. Before we proceed further, it is important to note that education can be defined in many ways. Most simply, it can be considered as a systematised, strategic and planned effort to change human behaviour in a desirable direction.¹ Syed Ali Ashraf, a noted modern Muslim thinker, elaborates on this by saying that: 'As education is a purposeful activity directed to the full development of individuals, the Islamic concept of education cannot be fully appreciated without understanding the Islamic interpretation of the full development of individuals. It is only when we compare this concept of a human being and his/her development with the concepts that have emerged in modern society, that we can understand the nature of the problems confronting us and the method of answering them.'² Therefore, education is a socio-spiritual instrument which enables an individual to guide his/her life. This situation reflects the fact that education refers to the development of human knowledge and skills. It is not only limited to the quantitative expansion of educational facilities, but also to the qualitative improvement of the type of education which is imparted and which holds the key to human development. It is common knowledge that as compared to men, women are generally behind in education and development, and this is particularly true for Muslim countries. But is Islam responsible for this sorry state of affairs, or are there other factors which have kept Muslim women underdeveloped. In the following discussion we will attempt to explore this situation.³

2. Education and Development—the UN Approach

The Universal Declaration of Human Rights unanimously adopted by the United Nations General Assembly in 1948, considers education as a basic human right.⁴

Similarly, the 'World Conference on Education for All' (jointly sponsored by UNESCO, UNICEF, UNDP and the World Bank) held in 1990 at Jomtien (Thailand), adopted the 'World Declaration on Education for All'. It called on all countries to provide basic education to all their citizens by the end of the twentieth century. According to its Article One (*Meeting Basic Learning Needs*) - Section One: 'Every person - child, youth and adult - shall be able to benefit from educational opportunities designed to meet their basic learning needs. ... [It is required] to develop their full capacities, to live and work in dignity, to participate fully in development, to improve the quality of their lives, to make informed decisions and to continue learning.'⁵

In April 2000 in Dakar, 164 governments, together with partner institutions, adopted a Framework for Action focusing on the achievement of Education for All goals with regard to the expansion of early childhood care and education, the achievement of universal primary education, the development of learning opportunities for youth and adults, the spread of literacy, the achievement of gender parity and gender equality in education and improvements in education quality.'⁶ However, in spite of these attempts, the overall progress in this area has been unsatisfactory and this fact is also highlighted by UNESCO in one of its reports. Particularly with regard to gender development, it says that: 'Gender equality remains elusive, sexual violence, insecure school environments and inadequate sanitation disproportionately affect girls' self-esteem, participation and retention. Textbooks, curricula and teacher attitudes continue to reinforce stereotypes on gender roles in society.'⁷

Needless to say, the United Nations also considers education as a basic ingredient of the notion of development. The first *Human Development Report 1990* published by the United Nations Development Programme (UNDP)⁸ 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.'⁹ While highlighting the link between economic growth and human development, the UNDP 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.'¹⁰

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.'¹¹ Similar views are also discussed in *Human Development Report 2005*.¹² It is noteworthy that since 1990, human development has been measured in terms of the Human Development Index (HDI). Quantitatively, HDI is a composite of three ingredients, i.e., life expectancy, adult literacy rate and GDP per capita.¹³ HDI is a useful tool for understanding and ordering the level of human development of the 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.¹⁴

It goes without saying that the UNDP's human development concept reflects that men and women have equal right in all spheres of life. In its report entitled, *Arab Human Development Report 2005*, it 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.'¹⁵ 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.'¹⁶

3. The Islamic Approach to Education and Development

According to Muslim belief, 'Islam is a complete code of life.'¹⁷ '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.'¹⁸ The Qur'ān is a primary source of knowledge for every Muslim and in this perspective the acquisition of knowledge is obligatory upon its followers. In his famous book, entitled: *The Book of Religious Learning*, Imam Ghazzali quotes from Qur'ān and writes in his very first chapter that: 'God, angels and those learned people who stand for justice bear testimony that there is no deity but He (3:18). Now look, O dear readers, how God began this attestation first by Himself, then by His angels and then by the learned. It is understood from this verse that the rank of the learned and their honour are very high.'¹⁹ He further states: 'The Holy Prophet (pbuh) said that if a person seeks the path of acquiring knowledge, God guides him to a path leading to Paradise.'²⁰ Like previous prophets, the Prophet Muhammad (pbuh) also emphasised the importance of knowledge to his followers and encouraged them to seek it.'²¹ He said: 'The quest for Knowledge is obligatory for every Muslim.'²² He 'enjoined Muslims to educate their children regardless of their gender.'²³

This situation reflects the fact that Islam clearly praises learned people and that it encourages original thinking.'²⁴ This is because in Islamic teachings, education is treated as a religious duty and a manifestation of the Muslims' submission to the will of God. Since it is considered to be the basic ingredient of human development, during the long period of Islamic history, it remained free of charge and equal opportunities were available to everyone for its attainment. It was the teaching of the Prophet Muhammad (pbuh) to treat equally poor and rich students who sit before you for the acquisition of knowledge.'²⁵ 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. In this school, the main emphasis was on 'learning throughout life'. It is noteworthy that the concept of learning throughout life is not a new idea as claimed in a UNESCO report which says: 'The concept of learning throughout life thus emerges as key to the twenty-first century. It goes beyond the traditional distinction between initial and continuing education.'²⁶

In fact, the Islamic educational system was based on the development of moral and spiritual qualities. 'It recognised no separation between sacred and secular. Therefore, it dealt with the person whom it sought to educate. Its aim was not only the training of mind, but also the personality of the student. The teacher in this system

was the transmitter of knowledge as well as the trainer of the soul.²⁷ Another important point to be emphasised here is that in Islamic philosophy, ‘universal education is a very strong means of establishing *al-‘adl*, i.e., social justice and transparency in society.’²⁸ These are the foundations of the Islamic approach to human development. In this perspective, one of the basic characteristics regarding Islamic human development is that all means and resources through which human beings earn their livelihood are divinely created.²⁹ In the Islamic system, human development is a purposeful activity aimed at economic development with its fair distribution of benefits. Moreover, these activities should also be in line with the enhancement of religio-spiritual development and satisfaction of human beings.³⁰ Further to say that if we look at these points in the context of the UNDP’s approach to human development, it is evident that in Islamic teaching there is particular emphasis on social justice, economic development and employment promotion, education for all and improvement in the provision of health facilities. 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 made by God with its two main components, body and soul. Therefore, human development is required in both these aspects.

4. Women’s Development in Islam

The above discussion reflects that in Muslim countries, the role of religion is vital in the process of human development. Another important point is that according to Muslim belief everything is created by God and the human is a very special creature in the universe. In Islam, Muslims are bound to total submission to God and for them, this submission is the most adequate way to their future development. In the Qur’ānic context, ‘God is the ultimate owner of everything’ and ‘His creatures should follow the rules fixed by Him.’³¹ Furthermore, the attainment of human ‘development is not only the right of every man and woman rather it is an obligation.’³² As HDI is primarily based on performance in the fields of education, health and income, we have briefly reviewed the Islamic approach to education in the above paragraphs. Health and employment are also no less important in the overall process of human development. In fact, Prophet Muhammad (pbuh) was not only a religious guide, a political leader and a moral philosopher, but he was also a physician. In Islamic teaching, health is considered a gift from God, thus he put enormous emphasis on human health. His medical teachings can be found in more than two hundred books and he was possibly the first physician in human history who diagnosed heart conditions and their treatment.³³ It was mainly due to Prophetic teaching that Islam produced various women who gained expertise in medicine and matters related to human health.³⁴

With regard to employment and income generation activities, the Qur’ān does not impose any binding legislation 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 perform the activity.³⁵ According to Jamal Badawi, a renowned scholar in the Muslim World: ‘There is no decree in Islam which forbids women from seeking employment ... Moreover, there is 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 due to their more emotional nature, we find early Muslim scholars such as Abu Hanifa and Al-Tabari holding that there is nothing wrong with it.³⁶ 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 the head of an Islamic seminary and says: 'Maulana Qari Muhammad Tyeb ... [Chief of Dār al-'Ulūm, Deoband, 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 Haḍrat 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.'³⁷ In this perspective, it is noteworthy that the UNDP's *Arab Human Development Report 2005* 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.'³⁸ 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.'³⁹ These were the basic principles set by Islam for the development of women which helped them to progress in every field of life.⁴⁰

5. The Contemporary State of Women in Muslim Countries—A Comparative Overview

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 following paragraphs analyse women's situation in terms of human development in Muslim countries in comparison to respective non-Muslim countries. However, before reviewing this situation, it is important to look at the relative state of 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, i.e., high, medium and low HDI countries. In this context, two countries from each group are chosen for the purpose of analysis made 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 or not this economic equality is also translated into equality in human development?

The data given in Table 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 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 on the one hand is associated with a higher population growth rate, while on the other, with a 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).⁴¹ The report indicates that Spain was in 12th position of world GDI ranking whereas Qatar held 37th position.⁴²

Table: 1. Human Development: Comparison of Muslim and Non-Muslim Countries with Similar Income but Different Levels of Human Development

<i>Country/Group</i>	HDI ranking	Literacy rate (%)	GDP per capita (US\$)	Life expectancy (years)
High HDI Countries				
Spain	13	99.0	27,169	80.5
Qatar	35	89.0	27,664	75.0
High HDI Countries				
Ecuador	89	91.0	4,341	74.5
Egypt	112	74.4	4,337	70.7
Low HDI Countries				
Eritrea	157	60.5	1,109	56.6
Burkina Faso	176	23.6	1,213	51.4

Source: UNDP, *Human Development Report 2007/2008*, New York: Palgrave Macmillan, 2007, pp. 229-232.

Note: i) Qatar holds the second highest GDP per capita in the Muslim World.
ii) Burkina Faso holds the second last position in the overall world HDI ranking.

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 comparing 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 much more discouraging picture. The data given in Table 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 to Spain. However, the same figure for female life expectancy is eight. Unfortunately, a similar trend can be observed in the case of female employment. The statistics indicate that whether it is a matter of literacy rate, or life expectancy, or whether these are a group of high HDI countries or low HDI countries, women in Muslim countries are the real losers as compared to their male counterparts. This is an alarming situation and demands concrete measures for improvement.

Table: 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 unemploy- ment (% 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
Difference	9.9	10.4	2.6	8.0	-364
Medium HDI Countries					
Ecuador	92.3	89.7	71.8	77.7	186
Egypt	83.0	59.4	68.5	73.0	311
Difference	9.3	30.3	3.3	4.7	-125
Low HDI Countries					
Eritrea	71.5	71.5	54.0	59.0	..
Burkina Faso	31.4	16.6	49.8	52.9	..
Difference	40.1	54.9	4.2	6.1	..

Source: UNDP, *Human Development Report 2007/2008*, New York: Palgrave Macmillan, 2007, pp. 298-01, 326-29.

Note: (..) Figures not available.

6. Lack of Transparency and Women's Underdevelopment

Islamic teachings with regard to the establishment of a transparent and just social system do not need to be emphasised. Unfortunately, throughout the Muslim World, these teachings are not adequately implemented in their true sense. One of the outcomes of this situation is obvious in the form of women's under-development in 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, 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, GDI and GEM⁴³ (Gender Empowerment Measure); 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. This

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

Table: 3. A Comparative Overview of Muslim and Non-Muslim Countries with respect to their Level of Income, Human Development and Transparency

County	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: i) Col. 2, 3, 5 and 6: UNDP, *Human Development Report 2007/2008*, New York: Palgrave Macmillan, 2007, pp. 229-232, 326-329, 330-333.

ii) Col. 4: Transparency International, (2007). *Global Corruption Report 2007*, Cambridge: Cambridge University Press, 2007, 325-330.

It is noteworthy that during the process of writing this paper, the researchers discussed several relevant issues with various Muslim women. According to Sidra Naeem⁴⁴ (personal communication: 14 June 2008), a female British Muslim intellectual, it is inappropriate to judge the human development of Muslim women purely on the basis of GEM, GDI or standards set by the Western industrial countries. In her view: 'Women are equal to men in the sight of God, but they have in some respects different roles in life to men because of their different natures. They differ psychologically, physiologically and biologically from men. This makes them more suitable than men for certain responsibilities and less suitable than men for others. Islam recognises these differences. The Taliban may be using this as an excuse to stop women's education and also to stop them working. Islam gives men and women rights that are different in some aspects to those they have in the Western world. The principal difference in the way these rights came about is also important. In the West, rights became part of the law only after women had been through great political struggles, and also partly due to the necessity of women working in factories during wars. In Islam, rights were given out of the blue by God through revelation. Thus, they cannot be reversed, even by a parliamentary decision.'

7. Women's Underdevelopment in Muslim Countries

The Muslim World stretches over this planet from East Asia to West Africa, and has 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.⁴⁵ In their view, 'Muslim women form a highly diverse and complex group and assumptions about them are often ill-conceived, misinformed and grossly misrepresented. 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.' Further to say that although a very tiny minority of Muslim women use the veil or *hijāb*, this element is particularly highlighted in the mainstream media which gives the image of 'otherness' and alienation. In their survey report on the state of Muslim women in higher education in Britain, Tyrer and Ahmad revealed: 'A significant number of accounts highlighted experience of anti-Muslim racism linked to the *hijāb*, which was seen by some respondents to mark women who wear *hijāb* as alien, non-liberal, or oppressed.'⁴⁶ Unfortunately, this type of situation is not helpful in the development and social inclusion process of women.

It also needs to be mentioned here that apart from the above stated factors, various problems lie within their own Muslim communities. For instance, Taliban's violence against women and their blowing up of girls' schools in Afghanistan and in northern Pakistan are common knowledge. The global media particularly highlights these specific cases by labelling them as militant Islam or a fundamental Islamic act. The discussion made in the earlier part of this paper reflects that in reality, it is not the teachings of Islam, but rather local culture or tradition which is branded as an Islamic practice in these cases. In the view of Rukhsana Kosar, (personal communication: 10 June 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 practices of a person get confused with the religious practices and also often culture overrides 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 as in its *Arab Human Development Report 2005*, it say: '[Arab/Muslim societies] give precedence to custom over true worship and provide foundations for assumptions that have no grounding either in the Holy Qur'ān or in the authenticated practices and sayings of the Prophet (the *Hadīth*). Most of the sufferings of Arab women is [*sic*] attributable to the accumulation of such customs and traditions.'⁴⁷ This situation highlights at least two important points, i.e. i) oppression of women in a Muslim community is a cultural practice and not religious teaching, and, ii) the global media particularly highlights isolated incidences to create a bad image of Islam. The analysis presented in this paper shows that there is no doubt that in general, the women in Muslim countries are underdeveloped as compared to men. But, it does not mean that they are oppressed to the level of slavery, so that they must be liberated at any cost.

Unfortunately, the negative influence of media 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 its above stated report, there are at least four occasions on which it talks about the 'liberation' of Arab women.⁴⁸ It is unclear how such an imbalanced 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,⁴⁹ 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".'

8. Review and Reflection

It is impossible to imagine anything about humanity's peace, prosperity and development without the inclusion of women, who constitute about half of the total global population. This paper has attempted to analyse the state of women in Muslim countries in the light of education and both 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 they 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 both notions agree upon the major ingredients of human development; and, 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.

So far as the differences in these two approaches are concerned, it is obvious that the Islamic approach to human development is a divine process and was presented around fourteen centuries before the UNDP's approach. Moreover, here the spiritual element is the core of the overall process of human development. 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, the present paper has also attempted to analyse 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 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. Furthermore, the situation of female literacy rate, life expectancy, employment, GDI and GEM ranking is not encouraging in Muslim countries.

The under-developed state of women in Muslim countries is not a simple and straightforward phenomenon as is generally considered. From the religious perspective, the paper 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. Moreover, 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, and education is a major tool in this process. 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.

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3. In this paper, the terms 'Muslim World' and 'Muslim countries' are used interchangeably. Here, for the purpose of simplicity, Muslim World means those countries which are members of the Organisation of the Islamic Conference (OIC).
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6. UNESCO, *EFA Global Monitoring Report 2008*, Oxford: Oxford University Press, 2008, p. 5.
7. *Ibid.*, p. 2.
8. The concept of 'human development' was introduced in this very first report. Today, around two decades after the publication, this conceptual framework has gained a special place at global level, exerting enormous influence on decision-makers, researchers, academicians and ordinary citizens.
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11. UNDP, *Human Development Report 2001*, New York: Oxford University Press, 2001, p. 9.
12. *Ibid.*, *Human Development Report 2005*, op. cit., 2005, pp. 18-19.
13. *Ibid.*, *Human Development Report 1994*, op. cit., 1994, p. 91.

14. 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.
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28. Syed Nawab Haider Naqvi *et al.*, *Principles of Islamic Economic Reforms*, Islamabad: Pakistan Institute of Development Economics, 1984, p. 18.
29. Khurshid Ahmad (ed.), *Studies in Islamic Economics*. Jeddah: International Centre for Research in Islamic Economics, 1976: 3-18.
30. M. A. Mannan, *Economic Development and Social Peace in Islam*, London: Ta-Ha Publishers, 1989, pp. 17-18.
31. Qur'ān, 1:1; 20:6.
32. H. Ghauri, *Social Development: An Islamic Perspective*, Karachi: Kitaab Markaz, 1995, p. 8.
33. Khalid Ghazanvi, *Tibb-i-Nabvi and Modern Science*, Lahore: Al-Faisal, 1991, p. 37.
34. 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.
35. Qur'ān, 4: 32.
36. Jamal Badawi, *The Status of Women in Islam*. Birmingham: Islamic Vision (n.d.), p. 20.
37. Asghar Ali Engineer, *The Rights of Women in Islam*. London: C. Hurst & Company, 1996, p. 43.
38. UNDP, *Arab Human Development Report 2005*. New York: United Nations Development Programme, 2006, p. 110.
39. Ibid., p. 165.
40. In this context, Engineer (ibid. p. 83) further reveals that even 'women were not behind in the sphere of poetry. Khansa, Safiya, Atikah, Hind bint Harith, Kabshah bint Rafi and several other were known for their excellence in this field. Many of the Prophet's women companions were engaged in cottage industries, commerce, agriculture, calligraphy and other fields.'
41. Similar to the HDI which measures average achievement, the GDI adjusts the average achievement to reflect the inequalities between men and women in three key areas, i.e., life expectancy, literacy rate and estimated earned income.
42. UNDP, *Human Development Report 2007/2008*, New York: Palgrave Macmillan, pp. 326-

- 329, 243-246.
43. Similar to the HDI, the UNDP also calculates 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., political participation, economic participation and power over economic resources.
 44. Sidra Naeem holds a doctorate degree and is an advisor to Essex County Council on issues related to the Muslim community and Islamic education.
 45. T. Benn, and H. Jawad, (Eds.), 'Preface', in H. Jawad and T. Benn, *Muslim Women in the United Kingdom and Beyond: Experiences and Images*, Leiden: Brill, 2004, p. XIV.
 46. D. Tyrer, and F. Ahmad, , *Muslim Women and Higher Education: Identities, Experiences and Prospects*. Liverpool: John Moores University, 2006, p. 19.
 47. UNDP, *Arab Human Development Report 2005*, New York: United Nations Development Programme, 2006, p. VII.
 48. Ibid., pp. 151, 153, 161, 176.
 49. Nusrat Khawaja, 'Ever wonder why?' *Impact International*, June 2001, p. 5.

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