

Paradise beneath her feet: Why Muslim Women Matter

By Moin Qazi,

A mother is a school. Empower her and you empower a great nation. —Hafez Ibrahim, Egyptian poet (1872-1932)

Money, says the proverb, makes money. When you have got a little, it is often easy to get more. The great difficulty is to get that little

Adam Smith, *The Wealth of Nations*

Poor women's suffering has long been a surefire way to pull on the heartstrings of rich donors, but in recent years there has been a newfound appreciation for the role that these women play in breaking the cycle of poverty and stabilizing fragile societies. Development experts now widely recognize women's role as critical to economic progress, healthy civil society, and good governance, especially in developing countries. Providing women with more and better opportunities to fulfill their social, economic, and political roles is now deemed so essential for reducing poverty and improving governance that women's empowerment has become a development objective in its own right. The key levers for change, from the ground up, are clearly female education and women's access to income. Top down, women's leadership—at the local and the national level—is also important.

The debate over women's rights within Islam is not a new one. For centuries, Islamic scholars, thinkers, and activists have been pondering this question of women's rights, and reaching very different answers. In today's increasingly global world, however, the stakes are higher than ever—for everyone.

Societies that invest in and empower women are on a virtuous cycle. They become richer, more stable, better governed, and less prone to fanaticism. Countries that limit women's educational and employment opportunities and their political voice get stuck in a downward spiral. They are poorer, more fragile, have higher levels of corruption, and are more prone to extremism.

One of the most popular models for empowering poor women in developing countries is now what is famously called “microcredit” or “microfinance” in its wider form. Surprisingly Muslim countries like Bangladesh, Pakistan and Indonesia are pioneers. In Bangladesh, microfinance is the key driver of empowerment of impoverished Muslim women

In remote crannies of developing countries, poor Muslim women are pooling their talents and resources to build a new synergy of collective empowerment to transform their lives. These small clusters or collectives of women are known as Self-Help Groups.

Shahnaz Parveen was a fifty-two-year-old illiterate woman, who was a member of one of the oldest groups in the Dahegaon village in the suicide-ravaged district of Yavatmal in central India. One day, Shahnaz’s neighbor, Shakila, told her about the program that helped women pool their own savings—sometimes as little as 20 rupees a month—and then provide loans to each other. Defying her husband and leaving the house without permission, Shahnaz and some women in her community went to learn more about the program, and decided to start their own village savings and loan group. Shahnaz was excited about what the bank and its manager might mean for them, but her husband tried to dispel what he considered her silly notions that any bank would actually help them. “I don’t want to have anything to do with the bank,” he said at first, with a dismissive toss of his hands to his wife who he felt was being taken for a ride by a charlatan banker.

When I first proffered the loan, Shahnaz stuttered with fright and her honest face crumpled in despair. Clenching and unclenching her fists, she drank a full glass of water from a battered aluminum jug. I assured her that if she made a serious attempt at properly investing the loan and yet failed in generating surplus, we would not divest her of her bare belongings in the way of a moneylender. Shahnaz scratched her head, did quick mental math and decided to give the loan a try. There was nothing to lose. When I placed the envelope in her astonished hands, her eyes grew large, and they darted at the checkbook lying on the table and then back at me. She signed the receipt in a hurried, untidy scrawl.

Shahnaz is now seen by her community as a ‘husband-tamer’ and a smart businesswoman. Since joining the program, Shahnaz has not only become an inspiration for other women in her community, but she serves as a prime example of how economic security can provide the right kind of aid for women and their children and even have a positive effect on marriages.

Though illiterate, her skills at financial arithmetic are phenomenal. She and the thirty other women of the village Self-Help Group even managed to chase the local liquor shop out of their village. They walk about proudly in their uniforms—identical saris that they bought out of the money they pooled from their precious savings. Contrast them with their appearance just a few years ago—a group in discolored rags. She remembers standing for hours at the local water pump—which she could not touch—waiting for a higher caste woman to take pity on her and fill her bucket. She was so poor; she washed her hair with mud and owned a single sari. When she laundered it, she had to stay in the river until it dried. She herself says, “When I started, I had no support from anyone, no education, no money. I was like a stone with no soul. When I joined the Self-Help Group, it gave me shape, life. I learned courage and boldness. I became a human being.” Now an infectious smile seemed to have dug a permanent home in her face.

One positive feature of the group meetings is that there is always an item on religious learning in the group’s agenda. Like the traditional Muslim *halaqahs* (groups) for sharing religious knowledge, these groups are also creating awareness on how the Qur’an addresses women-related issues.

But for microfinance to succeed as a tool for empowering women, men have to be properly sensitized so that women are allowed both time and freedom and opportunity to chart out a path of social and economic independence. Treating women with the inherent dignity that they were created with, ensuring that their rights are preserved and advocating that they be given equitable opportunities to succeed is necessary to uphold the Qur’anic vision, “O you who have attained to faith! Be ever steadfast in upholding justice,” (Q4:135). The way forward requires

leveling the playing field, by changing hearts and minds, if possible, or by instituting affirmative action, when antiquated cultural norms prove too intransigent.

It is clear that Muslim women's empowerment, like many things, cannot be imposed on a country or a culture from the outside. Men and women within these conservative communities must first find their own reasons and their own justifications to allow women a fuller role in society. Increasingly, they are finding those reasons within Islam. Like men, women deserve to be free. It is only a matter of time until the day comes when they [women] test their chains and break free. As Rumi says in the *Mathnawi*, "This woman, who is your beloved, is in fact a ray of His light, She is not a mere creature. She is like a creator".