



Al-Qawārīr - Vol: 07, Issue: 02,
Jan - Mar 2026



Women's Role in Socio-Economic Development: An Analytical Study in the Light of Islamic Principles and Pakistani Society

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ABSTRACT

This study examines the socio-economic role of women in Pakistan through the lens of Islamic teachings, historical precedents, and contemporary realities. It highlights that Islam grants women equal spiritual and moral status, alongside economic rights such as property ownership, inheritance, and participation in trade, education, and public affairs. Despite these religious endorsements, Pakistani women face significant barriers, including cultural misconceptions, poverty, early marriages, limited education, workplace discrimination, and restricted access to finance and technology. The research integrates human development theory with Islamic principles, emphasizing women as active agents of societal progress. Policy recommendations include promoting Islamic awareness of women's rights, expanding education and vocational training, strengthening Shariah-compliant microfinance, encouraging entrepreneurship, and ensuring legal protections. Aligning cultural practices with Islamic principles can empower women, enhance national development, and promote social justice

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and cohesion.

Keywords: *Women's Socio-Economic Empowerment, Islamic Gender Equity, Human Development, Female Education and Employment, Microfinance and Entrepreneurship, Cultural and Structural Barriers*

1. Introduction:

The role of women is fundamental in the formation, stability, and progress of any society. No society can achieve comprehensive socio-economic development without recognizing and utilizing the potential of women, who constitute nearly half of its population. Socio-economic development refers to the advancement of economic prosperity alongside social well-being, including education, healthcare, social justice, employment opportunities, and equitable distribution of resources¹. In developing countries such as Pakistan, sustainable development requires the active participation of both men and women in all spheres of life.

From an Islamic point of view, men and women are equal as human beings and in their spiritual worth. The Qur'an clearly establishes that superiority is not based on gender but on piety (taqwa) and righteous conduct. While Islam acknowledges certain biological and physical differences between men and women, these distinctions do not imply inequality in dignity, honor, or social value. Rather, they reflect complementary roles aimed at maintaining social balance and harmony. In Islam, attaining a high position is not contingent upon being male or female; instead, it depends upon one's moral character and constructive contribution to society.

Islamic history is replete with examples of women who played noble and constructive socio-economic roles. The life of Hazrat Khadijah bint Khuwaylid (RA) demonstrates women's participation in trade and economic management, while Hazrat Aisha bint Abi Bakr (RA) stands as a model of scholarship and intellectual leadership. Early Muslim women were active in education, healthcare, social welfare, and even in matters of consultation and governance. These examples refute the misconception that Islam restricts women from contributing to socio-economic development.

Despite these clear teachings, ignorance of the true spirit of Islam has led to baseless allegations that Islam degrades women or prohibits them from playing a socio-economic role. Western critics often argue that Muslim women are deprived of participation in national development and portray them as oppressed and marginalized. Media narratives in some Western societies frequently misrepresent Islamic concepts regarding women's status. At the same time, it is argued that the model of unrestricted freedom prevalent in certain Western contexts where activities are pursued without adherence to a defined moral code has contributed

to challenges within the family system. The debate between Islamic and Western perspectives on women's roles therefore requires careful, balanced, and scholarly examination rather than emotional or ideological responses.

It is unfortunate that in some segments of Muslim societies, cultural practices contradict Islamic teachings, such as disappointment at the birth of a daughter. Such attitudes stem not from Islam but from socio-cultural distortions. Therefore, it is the need of the time to re-examine women's socio-economic role in light of authentic Islamic sources and contemporary realities. Providing a conducive environment in which women can adapt to changing trends of the modern age while remaining within the ethical framework of Islamic Shariah is essential for balanced development.

In the 21st century, women in Pakistan are playing a vital role in the development and progress of their homeland across social, cultural, educational, political, and economic spheres. From rural laborers and domestic workers to professionals, entrepreneurs, educators, and policymakers, Pakistani women contribute significantly to family income and national productivity. They manage multiple responsibilities simultaneously as mothers, daughters, sisters, and professionals without necessarily undermining family cohesion or social values. Contrary to certain assumptions, economic participation does not inherently lead to the disintegration of family structures; rather, it often strengthens household stability and social resilience.

Nevertheless, Pakistani women continue to face numerous challenges, including limited access to quality education, workplace discrimination, socio-cultural constraints, and insufficient institutional support. Society must acknowledge their struggles and address the structural barriers that hinder their full participation. It is essential to evaluate how women's economic activities influence their social lives and family roles, and whether existing policies align with Islamic principles of justice and equity.

This research paper analyzes the socio-economic role of women in Pakistan within the framework of Islamic teachings by examining Qur'anic verses, the traditions of Prophet Muhammad (PBUH), and interpretations of classical and contemporary scholars alongside the ground realities of Pakistani society. It explores the Islamic concept of gender equality and complementary roles, assesses the historical and current status of women and the impact of their economic participation, and addresses key questions regarding women's status in Islam, the distinction between culture and religion, and practical ways to promote women's development while preserving Islamic values.

2. Conceptual Framework:

2.1 Socio-Economic Development:

2.1.1. Definition:

Socio-economic development refers to the comprehensive process through which a society improves the material well-being and social conditions of its population. It extends beyond economic growth to include social justice, equitable distribution of resources, access to basic services, and enhancement of human capabilities. Development is therefore not merely an increase in national income, but a transformation that improves the quality of life for all members of society, including marginalized groups such as women.

According to the United Nations Development Programme (UNDP), development should be understood in terms of expanding people's choices and freedoms rather than focusing solely on economic indicators². Similarly, Amartya Sen conceptualizes development as the expansion of human capabilities and substantive freedoms³. This broader framework is particularly relevant for examining women's socio-economic roles, as it highlights structural inequalities and barriers to participation.

2.1.2. Indicators of Socio-Economic Development:

Socio-economic development is a multidimensional concept that goes beyond simple economic growth to include social well-being, equity, and quality of life. The commonly used indicators can be grouped into several key areas, including:

1. Education:

Education is a foundational indicator of development. Literacy rates, school enrollment ratios, gender parity indices, and access to higher education measure educational progress. Empirical research demonstrates that women's education is closely linked to poverty reduction, improved child health, and economic growth (UNDP Human Development Reports)⁴. Education enhances women's agency and enables meaningful participation in social and economic life.

2. Health:

Health indicators such as life expectancy, maternal mortality rates, infant mortality rates, and access to healthcare services are essential components of development assessment. Women's health is particularly significant, as maternal health directly influences family stability and societal well-being. Improved healthcare systems contribute to increased productivity and reduced intergenerational poverty⁵.

3. Income and Employment:

Income levels, labor force participation rates, wage equality, and access to decent work opportunities reflect the economic dimension of development. Women's integration into the labor market contributes to national GDP and strengthens household resilience. However, gender wage gaps and informal sector vulnerabilities often limit women's economic advancement⁶.

4. Political Participation:

Women's representation in legislative bodies, public administration, and community leadership positions indicates social empowerment and democratic inclusion. Political participation ensures that women's concerns are reflected in policy-making processes, contributing to inclusive governance⁷.

Together, these indicators align with the Human Development Index (HDI), which combines income, education, and health dimensions to assess national progress⁸.

5. Human Development Approach:

The human development approach shifts the focus from economic growth to human well-being, defining poverty as deprivation of capabilities rather than income, as articulated by Amartya Sen and institutionalized in the Human Development Index developed by United Nations Development Programme. Applied to gender, it views women as active agents of change whose access to education, health, and economic participation strengthens overall development. This perspective aligns with the Islamic concept of *Maqāṣid al-Sharī'ah*, as articulated by Al-Ghazali⁹ and Al-Shatibi¹⁰, emphasizing human dignity, justice, and social welfare.

2.2 Status of Women in Islam:

2.2.1. Equality of Men and Women in the Qur'an:

Islam establishes the spiritual and moral equality of men and women. The Qur'an declares: "O mankind! Indeed, we created you from a male and a female..."¹¹ This verse emphasizes the common origin of humanity and establishes piety (*taqwa*) as the sole criterion of superiority. Another verse states: "Indeed, the Muslim men and Muslim women... the believing men and believing women... for them Allah has prepared forgiveness and a great reward"¹². These verses affirm equal spiritual accountability and reward. Similarly, the Hadith literature reinforces this principle. The Prophet Muhammad (PBUH) stated: "Women are the twin halves of men"¹³. Thus, in Islamic theology, gender does not determine spiritual rank or moral worth.

2.2.2. Concept of Justice (*'Adl*) and Dignity (*Karāmah*):

Justice (*'adl*) is a foundational principle in Islam. The Qur'an commands: "Indeed, Allah commands justice (*'adl*) and excellence..."¹⁴. Islamic justice does

not imply identical roles but equitable treatment in accordance with rights and responsibilities. The concept of human dignity (karāmah) is affirmed in the Qur'an: "And We have certainly honored the children of Adam..."¹⁵. This universal declaration of dignity applies equally to men and women. Therefore, any cultural practice that degrades women contradicts Islamic principles of justice and honor.

2.2.3. Economic Rights of Women in Islam:

Islam granted women independent economic rights at a time when such rights were largely absent in many societies. The Qur'an explicitly recognizes women's right to inheritance: "For men is a share of what the parents and close relatives leave, and for women is a share..."¹⁶.

Women are entitled to own, manage, and dispose of property independently¹⁷. Marriage in Islam does not nullify a woman's financial autonomy; her dowry (mahr) is exclusively her property¹⁸. The example of Hazrat Khadijah bint Khuwaylid (RA), a successful merchant, illustrates women's right to engage in business and economic activity. Islamic jurisprudence recognizes women's contractual capacity, allowing them to enter into trade and financial agreements without male guardianship in most legal schools.

2.2.4. Social and Political Participation in Early Islamic History:

Early Islamic history provides numerous examples of women's active participation in social and political affairs. Hazrat Aisha bint Abi Bakr (RA) was a renowned scholar who transmitted 2,210 aḥādīth¹⁹ and offered legal opinions to companions. Women participated in public consultations (shūrā), pledged allegiance (bay'ah) to the Prophet²⁰, and contributed to social welfare activities.

Women also played roles in education, healthcare, and even battlefield support services. These historical precedents demonstrate that Islam does not confine women to passive roles but acknowledges their constructive participation within ethical guidelines.

The conceptual framework integrates modern human development theory with Islamic principles of justice, dignity, and equality, viewing socio-economic development as the expansion of human capabilities consistent with the objectives of Shariah. Within this perspective, women are recognized as essential contributors to societal progress, forming the basis for analyzing their socio-economic role in Pakistan.

3. Historical Perspective of Women in Islam:

Understanding the historical role of women in early Islamic society is essential for evaluating contemporary debates regarding women's socio-economic participation. The formative period of Islam presents a dynamic model in which

women actively contributed to economic, educational, and social spheres while operating within an ethical and moral framework. The lives of prominent female companions during the Prophetic era demonstrate that Islam did not confine women to passive roles but recognized their agency and capability in building society.

3.1 Women in the Time of the Prophet (PBUH)

3.1.1. Economic Contributions of Hazrat Khadijah bint Khuwaylid (RA):

One of the most prominent examples of women's economic empowerment in early Islam is Hazrat Khadijah bint Khuwaylid (RA). Before her marriage to Prophet Muhammad (ﷺ), she was a highly respected and successful merchant in Makkah. She managed large-scale trade caravans that traveled to Syria and Yemen and employed agents to conduct business on her behalf. Her financial independence and entrepreneurial skills demonstrate that women in pre-Islamic and early Islamic Arabia could own property, manage enterprises, and participate in commercial activities.

After embracing Islam, Hazrat Khadijah (RA) used her wealth to support the early Muslim community during times of persecution and economic boycott. Her financial contributions played a crucial role in sustaining the nascent Muslim community. This example establishes a clear precedent that Islam recognizes women's right to economic activity, ownership of wealth, and independent financial decision-making.

The recognition of women's property rights in the Qur'an further reinforces this principle²¹. Women were granted the right to inherit, own, and dispose of property independently rights that were revolutionary in the 7th-century Arabian context and in many other contemporary civilizations.

3.1.2. Educational Role of Hazrat Aisha bint Abi Bakr (RA):

In the intellectual and educational sphere, Hazrat Aisha bint Abi Bakr (RA) stands as one of the most significant figures in Islamic history. She was renowned for her exceptional memory, deep understanding of Islamic jurisprudence, and knowledge of poetry, medicine, and genealogy. Hazrat Aisha (RA) narrated more than two thousand hadiths and became a primary source of Islamic legal and theological knowledge after the Prophet's death.

Leading companions frequently consulted her on complex religious and legal matters. Her scholarly authority demonstrates that women were not only recipients of knowledge but also transmitters, teachers, and juristic authorities. Through her educational contributions, Hazrat Aisha (RA) played a pivotal role in shaping Islamic scholarship and preserving Prophetic traditions.

These examples from the Prophetic era highlight that women's participation in economic and intellectual life was neither incidental nor marginal but integral to the development of early Islamic society.

3.2 Women's Participation in Early Islamic Society:

Beyond these prominent figures, early Islamic history records broad female participation in various socio-economic sectors.

3.2.1 Trade and Economic Activities:

Women engaged in trade, handicrafts, and market activities. Historical sources mention women who sold goods in marketplaces and managed agricultural lands. Qayla bint Makhrama al-Tamimiyya (قبيلة بنت مخزومة التميمية) was a female Companion (Ṣaḥābiyya) of the Prophet Muhammad ﷺ from the tribe of Banū Tamīm, noted for engaging in buying and selling in the marketplace. She personally asked the Prophet ﷺ about proper commercial conduct, including fair pricing and bargaining, which indicates her active involvement in trade²². Their involvement in commerce was conducted within ethical guidelines that ensured dignity and modesty. Islamic law recognized women's contractual capacity, enabling them to enter into financial agreements and manage business affairs independently.

3.2.2 Agriculture and Labor:

In agrarian settings, women contributed to farming, livestock management, and food production. Their labor was vital for household sustenance and community survival. Islam did not prohibit women from working; rather, it emphasized lawful earning and moral conduct for both men and women. Hazrat Asmā' (RA) managed agricultural activities and personally worked with date-palm cultivation on land owned by her husband al-Zubayr ibn al-'Awwām (RA). She describes carrying date stones and participating in farm-related labor, reflecting women's economic contribution in agricultural production²³.

3.2.3 Scholarship and Religious Learning:

Women played an important role in transmitting knowledge. Numerous female companions and later scholars taught hadith and jurisprudence. Educational circles in Madinah included women who sought knowledge directly from the Prophet (PBUH).

Hazrat Aisha bint Abi Bakr (RA) the most prolific narrators of ḥadīth, teacher of jurisprudence (fiqh), and educator of both men and women in Madinah. Many Companions and later scholars, including male scholars, learned directly from her. Umm al-Darda al-Sughra (Hujaymah bint Ḥuyay al-Awsiyah) was a

renowned 7th-century Muslim jurist, ḥadīth scholar, and teacher of both men and women in Damascus and Jerusalem. A member of the Tābi‘īn generation, she became one of the earliest female authorities in Islamic law and an enduring model of women’s intellectual leadership in early Islam, Caliph ‘Abd al-Malik ibn Marwān, Makhūl al-Dimashqī, Ḥasan al-Baṣrī were among her notable students²⁴. Fatima bint Muhammad al-Fihri (c. 800 – c. 880 CE) was a Muslim philanthropist and scholar of Qurayshi descent, best known for founding the University of al-Qarawiyyin in Fez, Morocco, in 859 CE. One of the world’s earliest institutions of higher learning, where both male and female scholars taught and studied recognized by UNESCO and Guinness World Records as the world’s oldest continuously operating degree-granting university, her institution became a pillar of global scholarship and intellectual exchange²⁵.

The tradition of female scholarship continued throughout Islamic history, with women serving as teachers of prominent male scholars.

3.2.4. Public and Social Affairs:

Women participated in public life through pledges of allegiance (bay‘ah), as referenced in the Qur’an²⁶. They contributed to social welfare, nursing the wounded during battles, and providing community support services. Such as:

Umm ‘Atiyya al-Ansariyya (Arabic: أم عطية الأنصارية), whose name was Nusaybah bint al-Harith, was a female Companion of the Prophet Muhammad. She is renowned for her service in early Islamic society as a nurse, nursing in battles, preparing the deceased, participant in campaigns²⁷.

Rufaydah al-Aslamiyyah (Arabic: رفيدة الأسلمية; also transliterated Rufaida al-Aslamiya or Rufaydah bint Sa‘ad) was a 7th-century Arabian woman regarded as the first nurse and female surgeon in Islam. Living in Medina during the Prophet Muhammad’s era, she pioneered organized medical and social care within early Muslim society. During battles such as Khandaq, she set up a tent in the mosque of Madinah to treat the wounded²⁸.

Some women offered counsel and opinions on political matters, illustrating their recognized role in consultative processes (shūrā) such as:

Hazrat Umm Salama (Hind bint Abī Umayya, c. 596–680 CE) was one of the wives of the Prophet Muhammad ﷺ and is honored as Umm al-Mu‘minīn (Mother of the Believers). Renowned for her intelligence and sound judgment, she was a respected narrator of approximately 378 hadiths covering law, ethics, and family matters. During the Treaty of Ḥudaybiyyah, her wise counsel to the Prophet ﷺ helped resolve a tense situation by advising him to lead the companions by example. She later remained an important source of legal and spiritual guidance for leading companions such as Abdullah ibn Abbas²⁹.

Al-Shifa bint Abdullah (Layla al-‘Adawiyya) was a learned Companion known for literacy, healing (ruqyah), and public service. The Prophet ﷺ encouraged her medical practice and asked her to teach Hafṣah bint ‘Umar to read and write, making her one of the earliest female teachers in Islam. Later, Caliph Umar ibn al-Khattab appointed her as market supervisor (muhtasib) of Madinah, entrusting her with overseeing fair trade and public ethics. She is remembered as an early example of women’s leadership in education, healthcare, and governance³⁰.

Historical evidence shows that women in early Islamic society actively contributed to economic, intellectual, and social life within the principles of justice, dignity, and moral responsibility. This model challenges modern misconceptions and offers a balanced framework for women’s meaningful socio-economic participation while upholding ethical values.

4. Women and Socio-Economic Development in Pakistan:

4.1 Demographic Overview:

Pakistan’s population comprises nearly equal proportions of men and women, with women making up about 51 % of the total population, indicating that they represent a significant human resource for socio-economic development³¹.

Despite this demographic strength, women’s integration into economic and social spheres remains limited due to cultural, institutional, and structural constraints. Women’s participation in the formal labour force has historically been low, with estimates around 22–24 % compared to significantly higher male participation rates³².

There are notable urban rural differences: rural women are more likely to be engaged in unpaid household and agricultural work, while urban women have better access to education and formal employment opportunities. Nevertheless, rural social norms and limited infrastructure frequently restrict women’s mobility and economic engagement.

4.2 Education:

4.2.1 Female Literacy Rate:

Education is widely acknowledged as a key driver of development. However, female literacy in Pakistan remains comparatively low, posing a central challenge to socio-economic progress. According to UN-linked reports, the female literacy rate stands at around 49 %, with significant gaps between urban and rural areas³³.

4.2.2 Gender Gap in Education:

Gender disparities extend across educational levels. While progress has been made in primary education, girls’ enrollment significantly declines at middle and secondary levels due to socio-economic barriers, early marriages, and limited school access, especially in remote regions³⁴.

4.2.3 Government Initiatives:

Women and girls in Pakistan continue to face significant educational challenges, with female literacy at approximately 49% and sharp declines in enrollment beyond primary school due to socio-economic barriers, early marriages, and limited access in rural areas³⁵. To bridge these gaps and promote education as a cornerstone of socio-economic empowerment, the federal and provincial governments, supported by civil society, have launched numerous initiatives to increase enrollment, retention, quality learning, and skills development for girls and women. Core social protection and education programs include the Benazir Income Support Programme (BISP) and its Waseela-e-Taleem component, which links cash incentives to girls' regular school attendance³⁶. Provincial measures such as Punjab's girls' education stipends under the Punjab Education Sector Reform Program (PESRP) and Khyber Pakhtunkhwa's Insaf Afternoon Schools expand access in underserved regions³⁷. Flexible learning paths like Alternative Learning Pathways (ALP) and Accelerated Education Programs (AEPs) provide non-formal education opportunities for out-of-school girls³⁸.

At the higher education level, the Higher Education Commission (HEC) supports female students through scholarships, research funding, and women-focused academic programs and mentorship, helping strengthen their participation³⁹. Vocational and skills training initiatives such as the SEHR (Women Empowerment Through Skills Development & Economic Independence) program equip girls and women with marketable skills in digital technology, hospitality, and beauty services, enhancing their employability and economic agency. Infrastructure support like working women hostels, day-care centres, and supportive provincial policies further facilitate continued engagement in education, especially for women balancing family and work roles⁴⁰. Civil society partners, including Bedari's Empowering Women and Girls Project, use community engagement and blended learning to improve school re-entry, build parental support for girls' education, and train educators in gender-responsive practices⁴¹.

National development planning documents underscore education's role in gender equality and human development, highlighting that gender mainstreaming in education, women's participation in decision-making bodies, and policies for equitable access are key to advancing gender equality⁴². Collectively, these efforts aim to improve literacy, promote gender parity across all educational levels, reduce dropouts, expand flexible and vocational learning paths, and empower girls and women through education for broader socio-economic development in Pakistan.

4.3 Economic Participation:

4.3.1 Female Labour Force Participation:

Women's participation in Pakistan's labour force remains low, around 22–24%, despite constituting nearly half of the working-age population⁴³. Employment is largely concentrated in informal, unpaid, or low-paid roles, with limited access to formal sector jobs, career advancement, and wage parity⁴⁴. Cultural norms, care responsibilities, and restricted mobility further constrain women's economic engagement. Although there have been modest gains, women remain disproportionately underrepresented in the workforce, highlighting persistent structural, institutional, and socio-cultural barriers to economic empowerment.

4.3.2 Women in Agriculture and Informal Sector:

Women's participation in Pakistan's labour force remains low, at 22–24%, despite comprising nearly half of the working-age population⁴⁵. Employment is concentrated in agriculture and informal sectors, with over 60% of rural women engaged in farming often as unpaid family laborers performing tasks such as planting, harvesting, livestock care, and food processing and many others working in home-based or informal service roles lacking contracts, social security, or fair wages⁴⁶.

Women face persistent barriers to productivity, including limited access to land, credit, technology, and extension services, along with cultural constraints, care responsibilities, and restricted mobility. This combination of factors contributes to wage disparities, underrepresentation in formal employment, and economic marginalization. Recognizing and empowering women in agriculture and informal work is critical: closing gender gaps in productivity could boost farm yields by 20–30% and increase national GDP, highlighting both the economic and social importance of integrating women fully into the workforce⁴⁷.

4.3.3 Women Entrepreneurs and SMEs:

In 2025, women entrepreneurs in Pakistan are demonstrating remarkable resilience, with 54% reporting profitability, largely driven by the adoption of digital tools and e-commerce platforms. Despite these gains, they continue to face structural challenges, including limited access to finance, restricted markets, and societal constraints⁴⁸.

Government support has been instrumental in expanding women's participation in the SME sector. Pakistan's first-ever National Women Entrepreneurship Policy and the Women Entrepreneurship Finance Code aim to integrate women into the formal economy by providing financial access, technical support, and business development services⁴⁹. International Women's Day 2025 policy announcements

reinforced these initiatives, highlighting the importance of women entrepreneurs as drivers of economic, social, and environmental progress.

Women are increasingly leveraging digital transformation to grow their businesses. Around 85% of women entrepreneurs use online platforms for payments, marketing, and e-commerce, expanding their market reach and enhancing business sustainability. Key sectors for women-led enterprises include retail (18%), health, beauty, and fitness (16%), and education/training (10%), with emerging trends in AI-driven services, FemTech, and sustainable product subscriptions⁵⁰.

Despite progress, women continue to encounter persistent barriers. About 78% report limited access to finance as a major challenge, alongside gender bias, low digital literacy in rural areas, and balancing work and family responsibilities. While 84% of women-led businesses are pursuing growth, funding gaps remain, prompting alternatives such as crowdfunding, which has a 69.5% success rate for women entrepreneurs⁵¹.

4.3.4 Microfinance Initiatives:

Microfinance initiatives, especially those offering interest-free loans, are a critical tool for empowering low-income women, enhancing financial inclusion, and fostering economic autonomy. Organizations like the Akhuwat Foundation provide Qarz-e-Hasan (interest-free) loans to marginalized individuals, with a particular emphasis on women entrepreneurs, enabling them to launch or expand small businesses such as tailoring, beauty parlours, or retail shops without the burden of high interest⁵². By removing interest costs and collateral requirements, these programmes help women move from poverty toward self-reliance, contribute financially to their households, and improve standards of living. Many microfinance institutions also offer financial literacy training, mentoring, and business support, which contributes to women's confidence, skill development, and community leadership. Beyond Akhuwat, institutions like the Kashf Foundation have served millions of women with micro-credit and insurance products, enabling increased business income, savings, and job creation, with impact evaluations showing that many borrowers expand their enterprises and improve household welfare⁵³. Microfinance participation is also linked to positive social outcomes, as women reinvest earnings in children's education and family health, further strengthening household resilience. However, challenges remain: patriarchal norms, limited access to information, and rural barriers can restrict women's ability to fully engage with financial services, indicating the need for continued policy support and outreach.

4.4 Political Participation:

4.4.1 Women's Representation in Parliament:

Pakistan's constitutional framework guarantees women's political representation through reserved seats under Articles 51 and 106 of the Constitution of 1973. In the National Assembly, 60 of 342 seats are reserved for women (approximately 17%), allocated to political parties on a proportional basis, in addition to women elected on general seats. Following the 2024 General Elections, women constitute roughly 20–21% of the total parliamentary membership when both reserved and general seats are counted⁵⁴. Similar quotas apply in the Senate (17%) and Provincial Assemblies (Punjab: 66; Sindh: 29; Khyber Pakhtunkhwa: 26; Balochistan: 11), while local government laws reserve between 22–33% of seats for women, depending on the province⁵⁵. Although these measures have significantly increased women's descriptive representation, studies note that substantive influence remains shaped by party nomination systems, leadership access, and control over political resources.

Pakistan's political history features prominent women leaders who have expanded the visibility of women in governance. Benazir Bhutto became the first woman to head a Muslim-majority state as Prime Minister (1988–1990; 1993–1996), marking a historic milestone in global politics. Fahmida Mirza served as the first female Speaker of the National Assembly (2008–2013), and Hina Rabbani Khar became Pakistan's first female Foreign Minister (2011). In 2024, Maryam Nawaz assumed office as Punjab's first woman Chief Minister, reflecting gradual normalization of women in executive leadership.

Institutionally, women's rights and status are supported by the Ministry of Human Rights (MoHR), the National Commission on the Status of Women⁵⁶ a statutory body established in 2000 and strengthened through the NCSW Act 2012 the Provincial Women Development Departments, and the Women's Parliamentary Caucus. Legal protection mechanisms also include the Protection Against Harassment of Women at the Workplace Act (2010) and provincial domestic violence legislation⁵⁷. Together, constitutional quotas, pioneering female leadership, and specialized institutions demonstrate measurable progress in women's political inclusion in Pakistan, though structural and cultural barriers continue to affect full and substantive participation.

5. Islamic Perspective on Women's Economic Empowerment:

Islam presents a balanced framework for women's economic empowerment that integrates financial independence, social responsibility, and moral accountability. Rather than excluding women from economic life, Islamic teachings recognize their right to work, own property, inherit wealth, and participate in lawful economic activities while maintaining ethical guidelines. This section examines

the Qur'anic foundations of women's economic rights, the system of inheritance as financial security, and the ethical parameters governing professional life.

5.1 Right to Work and Earn:

5.1.1 Qur'anic Basis for Economic Independence:

The Qur'an affirms the principle of individual economic responsibility and reward irrespective of gender. It states: "For men is what they have earned, and for women is what they have earned"⁵⁸. This verse establishes the legitimacy of women's economic activity and recognizes their right to benefit from their own earnings. The Qur'an does not prohibit women from engaging in trade, agriculture, skilled labor, or other lawful professions. Instead, it emphasizes justice, fairness, and lawful earning (halal income) for both men and women.

Islamic jurisprudence (*fiqh*) builds upon this foundation by recognizing women as legally competent persons (*dhāt al-dhimmah*) with full financial capacity upon maturity. Classical jurists confirm that women may independently enter contracts and manage property⁵⁹. The example of Hazrat Khadijah bint Khuwaylid (RA), a respected merchant of Makkah, further demonstrates that women's participation in commerce was accepted and honored in early Islamic society⁶⁰.

5.1.2 Women's Right to Own and Manage Property:

Islam grants women independent ownership rights. The Qur'an explicitly states: "For women is a share of what the parents and close relatives leave..."⁶¹. Furthermore, a woman's dowry (*mahr*) is exclusively her property⁶², and neither her father nor her husband has the right to appropriate it. Marriage does not nullify her financial autonomy; she retains full control over her assets before and after marriage.

This recognition of women's property rights was revolutionary in the 7th-century context, when many societies denied women independent legal and financial status. Islam's framework ensured that women could accumulate wealth, invest, donate, and manage property without male guardianship in financial transactions, subject to general legal conditions applicable to all adults.

5.2 Inheritance and Financial Security:

5.2.1 Fixed Inheritance Shares in Islamic Law:

Islam introduced a detailed and fixed system of inheritance (*farā'id*) to ensure equitable distribution of wealth. The Qur'an outlines specific shares for female heirs in Surah al-Nisā'⁶³. While in certain cases a male heir may receive a larger share than a female heir, this allocation corresponds to men's financial responsibilities, including maintenance (*nafaqah*) of wives, children, and dependents.

Women, by contrast, are not obligated to spend their wealth on family maintenance; their share remains their personal property. Therefore, the Islamic inheritance system should be understood within the broader framework of financial duties and rights, which seeks distributive justice rather than numerical equality.

5.2.2 Comparison with Pre-Islamic Practices:

In pre-Islamic Arabian society, women were generally excluded from inheritance and were themselves considered inheritable property. Islam fundamentally transformed this system by granting women fixed, legally protected shares. The Qur'anic declaration of women's right to inheritance⁶⁴ represented a significant social reform and provided women with economic security and dignity.

This structured inheritance system contributed to social stability by preventing arbitrary distribution of wealth and protecting vulnerable family members, including widows and daughters.

5.3 Modesty and Work Ethics:

5.3.1 Guidelines for Workplace Interaction:

Islamic teachings emphasize modesty (*ḥayā'*) and moral conduct in all social interactions. The Qur'an instructs both men and women to observe modesty and lower their gaze⁶⁵. These principles are not intended to restrict professional engagement but to establish ethical standards that safeguard dignity and prevent exploitation.

In the workplace context, Islamic guidelines encourage respectful communication, professional boundaries, honesty, and avoidance of immoral practices. Ethical conduct, fairness in trade, and fulfillment of contracts are emphasized for all individuals regardless of gender.

5.3.2 Balance Between Family and Professional Life:

Islam recognizes the family as the fundamental unit of society. While permitting women's participation in economic life, it also acknowledges their significant role in nurturing and maintaining family stability. The objective is not to confine women to domestic responsibilities but to ensure a balanced approach where professional engagement does not undermine familial harmony.

The concept of balance (*wasatiyyah*) encourages shared responsibilities within the household and mutual cooperation between spouses. Women's economic empowerment, when exercised within ethical and family-centered principles, strengthens rather than weakens the social structure.

Islamic teachings ground women's economic empowerment in justice, dignity, and moral responsibility, granting rights to work, earn, inherit, and manage property while maintaining ethical safeguards for family and society. This

framework balances empowerment with responsibility and individual growth with collective well-being.

6. Challenges Faced by Women in Pakistan:

Despite constitutional guarantees, policy initiatives, and Islamic endorsements for women's participation in socio-economic life, Pakistani women continue to face multiple barriers that limit their empowerment and development. These challenges are multidimensional, stemming from cultural norms, socio-economic conditions, and structural inequalities.

6.1 Cultural vs Islamic Misconceptions:

One of the most significant challenges arises from the conflation of cultural practices with Islamic teachings. Many patriarchal norms in Pakistani society restrict women's mobility, education, and economic participation under the pretext of religion. Practices such as discouraging girls' schooling, limiting women's public engagement, or restricting inheritance rights are often justified culturally but contradict the Qur'anic principles of justice ('adl) and dignity (karāmah) for women⁶⁶.

Misconceptions about Islam sometimes portray women as inherently incapable of participating in socio-economic life, creating a societal bias that undervalues their contributions. These cultural misinterpretations result in missed opportunities for national development, as nearly half the population is underutilized.

6.2 Poverty and Rural Barriers:

Economic hardship disproportionately affects women, particularly in rural areas. Poverty limits access to quality education, healthcare, and employment opportunities. In many rural households, girls are required to contribute to household labor or agricultural work, reducing time for schooling and skill development. Geographic isolation, poor infrastructure, and lack of transportation further restrict women's ability to participate in formal education or employment. Women in rural areas often work in informal sectors, such as agriculture, domestic labor, or small-scale cottage industries, which provide limited financial security and few opportunities for skill enhancement. These socio-economic constraints perpetuate a cycle of poverty and limited empowerment.

6.3 Early Marriages:

Early marriage remains a pervasive issue, particularly in rural and economically disadvantaged communities. Many girls are married before completing secondary education, which curtails their academic and vocational potential. Early marriages also expose young women to health risks, reduce autonomy, and limit their capacity to contribute economically.

Legally, Pakistan sets the minimum age for marriage at 16 for girls and 18 for boys; however, enforcement is weak, and cultural norms often override legal provisions⁶⁷. This practice continues to restrict women's socio-economic mobility and perpetuates gender inequities.

6.4 Gender Discrimination in the Labor Market:

Women's participation in Pakistan's labor force is hindered by systemic discrimination. Gender-based wage disparities, occupational segregation, and lack of career advancement opportunities persist. Women are often concentrated in low-paying, informal, or part-time jobs, while men dominate higher-paying formal sectors.

Workplace biases, harassment, and societal expectations regarding household responsibilities further limit women's economic contributions. Even educated women frequently face challenges in accessing professional positions or leadership roles, reinforcing the cycle of economic dependency and limited influence.

6.5 Limited Access to Finance and Technology:

Access to financial resources and modern technology is critical for women's economic empowerment. In Pakistan, women face significant barriers in obtaining credit, loans, or business financing due to collateral requirements, lack of financial literacy, and social restrictions on independent economic activity.

Technology gaps also limit women's access to digital platforms, online education, and e-commerce opportunities. Initiatives like microfinance programs (e.g., the **Akhuwat Foundation**) have helped mitigate these challenges for some women, but large segments of the population remain excluded from financial inclusion and technological innovation, reducing their ability to engage fully in the national economy.

Women in Pakistan face socio-economic barriers rooted in poverty, early marriage, discrimination, and limited access to resources, often reinforced by cultural misconceptions rather than Islamic principles. Addressing these challenges requires stronger policies, legal enforcement, education, and social awareness to enable women's meaningful participation in national development while upholding ethical values.

7. Policy Recommendations:

To enhance women's socio-economic role in Pakistan within the framework of Islamic principles, integrated policy interventions are essential. Key measures include: raising awareness about authentic Islamic teachings on women's rights; expanding female education and vocational training, particularly in rural areas; promoting Shariah-compliant microfinance and entrepreneurship opportunities;

and strengthening legal protections against workplace harassment and discrimination. These steps can empower women as active contributors to national development while upholding justice, dignity, and ethical values.

8. Conclusion:

Islam affirms women's rights to economic participation, property ownership, and public engagement within an ethical and balanced framework. In Pakistan, many socio-economic barriers are rooted in cultural norms rather than religion. By aligning policies with Islamic principles through education, financial inclusion, entrepreneurship, and legal safeguards women can be empowered to contribute fully to sustainable national development, societal cohesion, and social justice.



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