

Giving Voice to Women in Muslim Countries

By Karl G. Feld

Survey research has a role to play in providing Muslim women with a public voice where custom and culture does not permit them their own. It can be used to inform and shape empowerment policies from the perspective of each population. The Women In Muslim Countries (WIMC) study, conducted by D3 Systems with contributions by KA Research for Turkey, is designed to measure women's empowerment in actual daily practice, providing a deep look into the oft-perceived gap between current public policy and empowerment initiatives and actual practice on the personal and local levels. The answers are intended to yield a metric for promoting excellence in public policy by informing policymakers on women's attitudes toward the affects of policy initiatives, and serving as a measure of the degree of those policies' effectiveness.

Currently in its first year, WIMC consists of annually repeated, nationally representative quantitative research in twenty-two Muslim-majority countries around the globe. At the time of this writing, WIMC 2007 data from ten countries were available. Each country's sampling frame was designed to provide the best possible representation of the attitudes and experience of that country's women. Two-stage, stratified random samples were used in all cases. In the case of Egypt, the sampling frame was limited to urban areas only.

Countries of the Middle East/North Africa (MENA), South Asia, and the Balkans are included in the data presented here. The studies were conducted either face-to-face or via CATI as appropriate from March to June of 2007.

Table 1

Survey Interview Modes And Sample Size By Country

Country	Mode	Women only <i>n</i>
Afghanistan	Face-to-face nationwide	1175
Bangladesh	Face-to-face nationwide	753
Egypt	Face-to-face seven main cities and suburbs	500
Iran	CATI nationwide	1003
Iraq	Face-to-face nationwide	1093
Jordan	Face-to-face nationwide	500
Kosovo	Face-to-face nationwide	538
Pakistan	Face-to-face nationwide	960
Saudi Arabia	CATI nationwide	514
Turkey	CATI nationwide	490

Happily, what women in the surveys perceived they needed aligned perfectly with resources generally recognized by the international development community as necessary to their advancement throughout Muslim-majority countries. These needs were financial independence, access to knowledge, and improved health. The only exception to this was Iraq, where a significant percentage of women indicated “Other—Security” as their greatest need—a response to be expected in a country experiencing widespread civil conflict and violent crime. Women living in the wealthier economies of Saudi Arabia, Turkey, and, to a lesser degree, Iran were less interested in making money and more interested in improved health and educational opportunities. Educational attainment influenced what women wanted, but in different ways in different countries.

These findings suggest that popular sentiment among women may provide the necessary support for their participation and success in reform initiatives. They also indicate that women’s programs in each country should be tailored differently and differentiated by segment within the country, according to the primary interests of the women living there. Unfortunately, financial independence, access to knowledge, and improved health, in addition to personal security, are exactly the things which, to

varying degrees, Muslim-majority countries are perceived to withhold from them.

The control of property and wealth is central to the idea of financial independence and increasing earning power, and critical to earning a livelihood and providing sufficient housing and nutrition for families. Women in Muslim countries sometimes face practical challenges to exercising such property rights as signing contracts, exercising inheritance and land tenure, and getting access credit. Permission from fathers or husbands is usually required to work, travel or borrow money.

The relationship between poverty and women's disenfranchisement from employment and control of economic resources is well known. In Muslim patriarchal societies, the control of women's lives by men is particularly pronounced amongst the poor, whose women have little recourse to escape. The degree of patriarchal control differs across Muslim countries and is particularly well-documented in the Arab world. It is important to note, however, that the global trend toward the increasing "feminization of poverty" is not as prevalent in Arab countries as in the rest of the world.

The United Nations actively promotes the advancement of women as one solution to combating poverty by giving them greater degrees of control over property. Even in wealthier societies, where most are not held back by poverty, patriarchal customs and laws can still impede access to money and property.

The control over savings in the ten countries whose survey results are discussed here is quite mixed, with high proportions of savings in many of them controlled by the women or jointly with their spouses. In those countries with the lowest saving rates, the spouses most often have sole control. In Egypt, where 48 percent of women's households have no savings, 37 percent of those households have sole spousal control of money. In Jordan, the proportions are 38 percent and 36 percent, respectively. Interestingly, per-capita GDP is not correlated with this behavior, suggesting that it is more a product of cultural practice than poverty. Policymakers looking to assure financial opportunity to women should perhaps be looking across all Muslim economies, rather than just the poorer ones.

In many countries of the study, the number of women who said they decided how money is spent was a minority. These countries do not track with those where women have little control over savings, nor do they track with GDP. Spousal control of household spending occurs most often in Egypt (53 percent) and Afghanistan (47 percent), followed by Saudi Arabia and Bangladesh, where spending is controlled by a spouse or other in 51 percent and 48 percent of cases, respectively. The data suggest that in such countries, simply giving women access to financial resources may not be sufficient. They must also be assured a role within the household in deciding how these resources are spent.

Full, productive, and decent employment is one of the United Nations' Millennium Development goals. Unfortunately, working women the world over are more likely to be among the working poor, unable to lift their families out of poverty or urban slum dwelling—a condition known as the “feminization of poverty.” Crossing the gap between low-paid self-employment to wage and salaried employment is a major step toward freedom and self-determination for many women.

In his 2007 study, “Gender Attitudes and Modernization Processes,” Johannes Bergh suggests that the changes in gender attitudes required to change societies come from both economic structural changes which make gender equality possible and from changes in individual values. He suggests that the first is required for change in lower-income societies, and both are required for change in advanced societies.

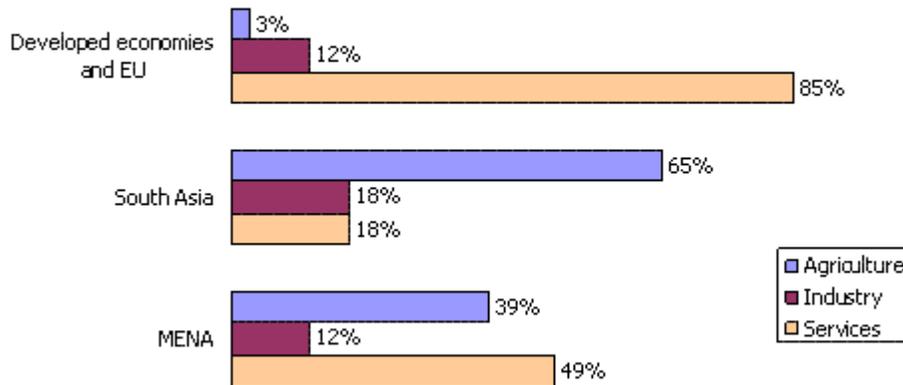
For women in many Arab Muslim countries, Bergh’s observation about advanced societies appears accurate. For them, the usual advantages of education and job availability do not prove a stepping-stone to equality. The common practice of men taking whatever work they can find, along with an influx of foreign workers, combine with traditional perceptions of women’s roles to deny them opportunities for meaningful employment. Lack of transportation and social support systems for family needs and the requirement to get permission from fathers or husbands for travel and financial activity often further constrain activity.

A large number of women, when offered the opportunity to start their own businesses, find the idea appealing. For some, it may offer an escape from the constraints of control on wealth and property, and for others it may provide a way to leave their traditional roles as homemakers. For yet another group it may provide a way to earn extra income. As before, the survey findings confirm that the degree to which women would break with tradition and start their own businesses if provided the chance is significant, but not uniform and not consistent with gross domestic product (GDP) or unemployment status. Interest in starting businesses is highest in Pakistan (99 percent), Egypt (85 percent), and Jordan (75 percent), and lowest in Afghanistan (32 percent), Iran (18 percent), and Iraq (11 percent). This suggests culturally constraining factors beyond the economics of the marketplace.

The work that women do find in Muslim economies and its ability to lift them out of poverty varies widely. While Middle Eastern and North African (MENA) women can often get wage or salary jobs in the service sector, where there is greater economic opportunity, their participation in the labor force is much lower than in other countries because of cultural barriers to entry. In contrast, while the labor-force participation for South Asian women is higher, they are predominantly self-employed, or wage workers in agriculture, which has little opportunity for economic advancement. In some cases, women do not even receive their own paychecks, which are instead sent to someone else in their households, as in Jordan (21 percent) and Egypt (12 percent).

Figure 1

Female Share of Total Employment by Sector 2006



Source: International Labor Office. Global Employment Trends For Women 2007.

In the Arab states, slow growth and traditional views of male heads-of-household as the primary income generators contribute to higher unemployment for women than men. Access to equal job opportunities, conditions, wages, and promotion to decision-making positions is limited. In some cases, permission to work is required from husbands or fathers.

Unemployment estimates from the International Labor Office exclude discouraged workers—that is, women and men who want to work but have given up looking for various reasons. The ILO believes that the percentage of women who are discouraged workers but not reporting as unemployed is far higher than that of men, significantly increasing the true unemployment percentages for women.

Our research explored this facet of women's unemployment, while also gathering explicit information on women who are homemakers. The results showed significant numbers of women who wanted to be employed but weren't. This was particularly true of Kosovo (27 percent), Saudi Arabia (25 percent), Jordan (20 percent), and Iran (16 percent). In all cases of high unemployment, however, the figures tended to track with national unemployment rates for the respective countries.

More interesting is a comparison of self-reported unemployment to the percentage of women who were interested in starting their own businesses. In many countries, those who reported themselves homemakers were eager to try their hands at their own businesses. This suggests that their lack of entry into the marketplace is for reasons

other than choice.

A closer look at the women who were working in the countries of the survey reveals strong linkages between education and owning one's own business, or even being self-defined as unemployed. Conversely, most of those reporting they were homemakers had low to no educational attainment.

While some Muslim countries are leaders in providing women educational opportunities, others deny them. Unfortunately, the lowest female literacy rates in the world can be found in South and West Asia (46 percent) and the Arab states (58 percent), according to the ILO. Educational attainment has often ceased by fifth grade for many women, even in relatively wealthy states like Jordan (21 percent) and Turkey (60 percent). In poorer states disenrollment is even more pronounced, as in Afghanistan (77 percent), Pakistan (55 percent), and Bangladesh (51 percent). In Afghanistan, disenrollment was enforced by the Taliban.

For many women, the loss of educational opportunity comes as a result of marriage before adulthood and/or early entrance into the workforce (see Table 2). Early marriage is often a social or cultural practice. Early workforce entry is often an economic necessity. Both rob young women of the opportunity to acquire an education to help them attain prosperity.

Female children working 5-14 years of age	
MENA	9%
South Asia	15%

Source: United Nations Children's Fund, *The State of the World's children*, 2007, 2006.

Child marriage is not a consistent practice across Muslim countries. Some have extraordinarily high rates, such as Bangladesh (64 percent), Iran (24 percent), and Turkey (23 percent), reflecting cultural practices. In others the rate is less than the margin of error (Egypt and Iraq).

One consequence of child marriage is child maternity which, with attendant health

issues, conspires to keep young women from both the workforce and from education. The practice of women having children before the age of eighteen is very common in some countries, including Bangladesh, where 26 percent of women who had children were under eighteen, in Saudi Arabia (28 percent), Iran (15 percent), and Turkey (11 percent).

Conversely, educational level is correlated with a decline in childhood maternity in WIMC, as is expected. However, in Saudi Arabia it remains over 10 percent through sixteen years of schooling, suggesting social patterns for women which combine education and childbearing.

Many Muslim country signatories of the Convention for the Elimination of Discrimination Against Women (CEDAW) signed with official reservations designed to adjust for conflict between the CEDAW and current practices of shari'a (Islamic religious) law. In the West, groups like Amnesty International see these reservations and disclaimers as a manifestation of the inconsistency of shari'a with promotion of women's rights. Many of the countries' governments themselves instituted the reservations because they, too, believed the CEDAW might conflict with shari'a.

Yet many inside Muslim countries do not necessarily agree, instead claiming that widespread understanding of shari'a would protect and advance women's rights through *ijtihad* (interpretative scholarship) of religious matters. These groups instead claim that it is common customs or traditional practices rather than shari'a itself that fail to protect Muslim women.

Majorities of Muslim women in the countries of the WIMC where shari'a law is followed believe that their rights under the CEDAW can be very or somewhat well protected by shari'a, in some cases overwhelmingly (90 percent or more in Egypt, Jordan, Saudi Arabia, and Bangladesh). In most WIMC countries, the level of educational attainment makes no difference in which women believe this.

These findings would suggest that the current position the West is taking against shari'a as the culprit for women's rights issues may be incorrect. Development organizations might be far better advised to try to work within shari'a rather than oppose it to change the status quo.

Much of the current discussion in public policy circles centers on the importance of demonstrating to Muslim countries in need that collaboration with the West can be positive. Some are suggesting that targeting assistance to women's health care would allow this type of demonstration with tangible reward. Others argue the same about women-driven microenterprise.

Through our data, Muslim women have told us that the problem is much more multifaceted than this. An approach is required which is at once tailored to the cultural

and social peculiarities of each Muslim country and its population, while at the same time seeking to advance women's prosperity through education, financial resources, and access to health care across all countries. Survey data can shed light on how best to get women something they can accept and adopt.

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Additional Reading

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Source: <http://www.publicopinionpros.norc.org/features/2007/nov/feld.asp>