



Building the Financial Independence of Muslim Women

MWC Think + Do Tank Report

Background

The way we do research to inform policy isn't working. Today, most community based/'led' research is done through collaborations between large science or specialist research institutes partnering with local organisations beyond their institutions. Whilst this is an attempt to enrich the quality of research and of bringing wider social benefits, it still lacks the true representation of the communities they are trying to help. Where such partnerships are formed the experiences are not always productive or conducive to drawing on the knowledge and expertise of all participants, as they remain the subject, not the co-authors of the research.

There is a need for a process that places these individuals and communities as the authors of research that considers the issues they face; and develops practical responses and recommendations from the ground up. There is a need for a radical shift and movement in how authentic data and insights are collected from women of Black and Minority Ethnic backgrounds.

In response MWC have developed an approach that focuses on the delivery of authentic and appropriate research to create better policy and practice that drive practical solutions that address women's health and wellbeing.

Think + Do Tank

With the support of Wellcome Trust, we hope to reverse the current trend of Muslim males and non-Muslims researching and advocating on behalf of Muslim women, especially regarding issues of health, wellbeing and bioscience.

Our approach will straddle the 'Think + Do Tank' between both policy and beneficiaries (Muslim Women) and will offer authentic insight and appropriate solutions, as it will be led by the beneficiaries. We focus on the relevance, credibility, legitimacy and utility of the research we do, ensuring that we position our research for use.

We focus on Muslim women from Bradford and surrounding areas. Within this group there is a climate of misogyny and patriarchy fuelled by public stereotyping and male-dominated interpretations of women's roles and positions. In short, society is denying these women their ability to think and act independently or contribute to the creation of health, wellbeing and bio-science policies and practices that affect them and their community.

For example, Muslim women have not been engaged as contributors to research and policy reflective of them. It seems that most research is a male bastion, which undermines their effectiveness and puts them at a disadvantage and impacts on how they research and present the needs of women. This project will be women-led and women governed, therefore putting these women at the heart of the research.



Overview



In many pieces of writing by media, academics, policymakers and researchers, Muslim women have been portrayed as having limited access to generating and managing wealth due to being financially illiterate, financially at risk and as not being financially empowered.

This report will bring forward the lived reality of local Muslim women from Bradford regarding the barriers and causes that have contributed to their position of wealth. As well as how they have addressed issues through ideas and solutions personal to them and dispelled ingrained myths and misconceptions, such as:

- *Girls aren't good at maths. So, we end up staying away from anything to do with finances.*
- *Boys should invest and take risks, but girls should save and rely on safety nets.*
- *The financial advice that women receive is often dismissive and patronising.*
- *It's taboo to earn more than your man.*
- *Patriarchal, matriarchal and traditional pressure on women to share earned and saved wealth*

The above myths have also contributed towards the gendered inequalities surrounding money, such as:

- *How products designed for women seem more expensive than products specifically designed for men.*
- *The wage gap is not just between men and women, but also the difference in ethnicity between women.*
- *The debt, funding and investing gaps for a woman trying to get a loan for her business or seek out venture capital, she is denied because she is seen as too risky or unprofitable. And her dreams of pursuing entrepreneurship die.*
- *The triple threat of being a woman, part of an ethnic minority and being Muslim.*
- *The “impact of Islamophobia” on women’s job prospects, facing discrimination due to their beliefs, culture or clothing.* (Shaheen)
- *Stereotypical views of Muslim women can act as a barrier to wealth.*

Research



We worked with 30 Muslim women through round table discussions to capture and learn from their lived experience regarding their personal wealth regardless of the perceived barriers and restrictions they faced.

We discussed how Muslim women have suffered from a degraded image, not reflective of the real values advocated by the religion of Islam, for instance, that the Prophet of Islam had specifically pointed out that half of the faith could be learned through his wife Aisha – in other words, a woman.

Also, we looked at Quranic teachings and traditions that are clear but are ignored, on the issue of women's economic status both in theory and practice. Many of which seemed to be long consigned to oblivion. Through this report we hope to bring this issue up to date to appreciate this “forgotten half's” true worth.

It is about empowering Muslim women to have economic independence with support from religious, communal and traditional perspectives.

Findings

A Muslim woman according to Islam has no financial obligations, those all belong to her father or husband. These conditions are laid out in the Qur'an where it states:

“Men are responsible for women, because Allah has made one of them to excel the other, and because they spend (to support them) from their means”

[Quran 4:34]

The notion of excelling relates to responsibility and duty as opposed to strength and prowess. Allah SWT has made us two halves of a whole, a complimentary balance to one another. As such, we will each excel in different aspects of life and are provided with duties that enhance our skills. In this case, this is to help the family thrive in society, to be taken care of, and to nurture the next generation in creating a positive impact on society.

At the crux, one of the main responsibilities of a husband and/or father is to provide a ground for financial stability for his wife and/or daughter. The Nafaqah is the legal term used in Islam, which refers to the financial support a husband must provide under the nikkah contract. This includes the right to live in reasonable conditions, housing, clothing, food, and healthcare.

Each of these conditions is circumstantial and based on what the mahram (husband/father/brother) can provide to the best of his ability, therefore each of these conditions differs from man to man.

Whilst the Qur'an provides direct instruction for men to fulfil their financial obligations towards the women in their life, Allah has ordained both men and women to seek knowledge, to read, to understand...to ‘tie our camels’ through self-sufficiency as is noted from the hadith below where Prophet Mohammed (SAW) specifically states the word Muslimah (Muslim woman).

“the seeking of knowledge is incumbent on every Muslim and every Muslimah” narrated by Ibn Maajah.

Muslim women are socialised, encouraged and expected to remain dependent on male counterparts and responsible to older women in the family. All of which contribute to tremendous financial and wealth barriers faced by local Muslim women. It seems that financially independent women are a threat to certain parts of the local community. Based on our findings, Muslim women feel financially disempowered with regards to their personal wealth. Local women mentioned:

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“Even though I have an education and secured a job, I cannot free myself from traditionalism that I get from all sides of my family and community...” Zahra

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“Islam provides justice and equality for women, but the community changes it to benefit them, we all need to follow the Qur’an” Aleena

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“I am happy being at home looking after the family and my husband working and providing for us... it is fine” Abida

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“My husband died, I got nothing and his family took everything... I was lucky I had family here to support me...” Meena

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“I manage a family; I manage a home ... I feel that no one takes me seriously...I feel ignored... because I am a woman...” Farhana

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“... as Muslim women we need to change our attitude when conducting our and our family financial affairs” Rifhat

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“Considering the lifestyles and cost of living today, a two-income household tends to be more forgiving than one with just one income.” Miriam

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“I helped in my dad’s shop, and I was better than my brothers, but I was never considered good enough to run my own shop ...”

Fateha

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“I relied on everyone else to do things for me...It was only when I left and went to Uni that I realised how little I knew and how much more I needed to learn about money.”

Tara

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“I almost had a divorce as my husband could not handle how others in his family teased him about me earning as much as him... We moved away from his family so our marriage could survive”

Seema

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“My mother and mother-in-law both tried to encourage me to get a simple job if I wanted a job, but not to consider anything too ambitious...I thank my husband for his support that I am now a teaching assistant.”

Rucksana

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“We got into debt trying to survive on my husband’s earnings...we wanted our own home and we both needed to work”

Fatima

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“... if a wife earns more money than him, a husband might start to change towards her in his attitude and behaviour. This is a fact that exists all around the world, whether we like it or not.”

Mashkura

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“I think that even though a woman’s “base” should be her home, she should not let her spare time – the one left over after she is done with her domestic duties – go to waste.”

Lutfa

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“If we can efficiently manage the money and other financial assets we have, we can become financially secure.”

Alisha

In a survey by the Muslim Council of Britain, one in four Muslim women between the ages of 21–24 has obtained a degree as compared to 22% of Muslim men. Whilst Muslim women are slowly moving forward there is still much work to do, for example they face “triple penalty” – a term used to describe the racial, religious, and gender discrimination faced in comparison to others in the workforce.

So, whilst Muslim women between 21–24 may be progressing and there is clear support from the Qu’ran on women and wealth, Muslim women are in far from a level playing field, financially and otherwise.

Ultimately Muslim women need to better understand that their financial situation can change abruptly. Therefore, a better choice would be to understand cash flow, expenses, investments, and savings instead of just relying on the husband, father or family to make the right decision financially for them.

There are also those women who are financially independent and wealthy as compared to their male counterparts. These women have pursued their careers and business ambitions to become successful:

Case Study



I got married at 18 and committed myself to the children and family. As the children got older and more independent, I started exploring things to do. What I really enjoyed was going to the gym and my interest in fitness grew.

I realised that there was not enough provision focusing on Muslim women and fitness. In response to this I started studying to become a Personal Trainer and after 6 years with the support of my husband I set up a part-time gym aimed at local Muslim women.

The money I earn allows me to save for our family holidays, buy treats for me and the family. I also use this money to save towards the children's education and marriages.

The money has eased the burden on my husband on having to provide for everything. We are happier now than before. We do not argue about money or bills.

My family comes before my business, now 10 years on at the age of 45 I cannot see myself without my fitness business.

Alisha

Conclusion

With an increasing number of women combining traditional gender roles and given contemporary views on femininity, the financial well-being of women is of great concern.

Muslim women need to educate and equip themselves in taking heed of their financial choices and a better understanding of wealth management. Just understanding rights within an Islamic framework is not enough as it will not help with the building of the foundations of one's home.

The knowledge will help Muslim women appreciate why Allah has bestowed these rights and their importance for both men and women.

It's time for a candid and accessible conversation within our community. This includes understanding not only the role women play but the role a mahram plays in providing financial security within the home.

In today's age there is a need for two incomes to ensure a home can function - but this does not negate the financial responsibility falling on your mahram within an Islamic paradigm.

Many women work (paid and non-paid) and need a path of security and resilience; and financial fitness is a major factor in developing confidence, goals, and providing a source of direction and strength.

If women are to be left alone after being financially dependent on the men in their lives, they need to be aware and prepared to manage their own financial well-being. Financial literacy is an important basis for making sound financial decisions and ultimately for economic well-being.

There is need for financial advice that is reflective of the needs of Muslim women, which could help them gain economic empowerment. Muslim women need resources to help reassess their relationship with money/wealth, to strengthen their choices.

Recommendations



We want to protect and promote wealth by supporting Muslim women's financial independence and access to the appropriate assets and resources.

From our discussions with local Muslim women regarding wealth they have suggested the following recommendations to help them manage their income, savings and other types of wealth:

- *Training and guidance in basic principles of managing wealth from paying bills, opening bank accounts, etc. Understanding the relationship with money.*

- *Addressing the gender gap in (non)Islamic wealth management by discussing the issue more openly and widely. As it is an area often not discussed as some perceive Islam as a religion that bans women from acquiring and managing wealth separately from the men in their life.*

- *Products based on the Islamic principles of mutual assistance (ta'awun) and risk sharing. This is a more developed version of the 'committee' (a financial union between South Asian women that has long been a tradition starting in the early 70's, still in operation today and very popular). It is about creating a cooperative relationship in which members contribute their money to a pool or mutual fund to guarantee each other against financial loss.*

- *Hajj Savings created for the purposes of helping pilgrims to save money to perform hajj.*

- *Inheritance and property, to have easy access to support to ensure Muslim women's rights to inheritance and property based on both Islamic law and British law. Safeguarding these rights early rather than trying to resolve the issues after they arise.*

To help local Muslim have access to the wealth that is theirs after divorce or a family member's death, the Muslim Women's Council have a dedicated helpline offering free legal advice to guide women through the minefield regarding their inheritance and property. It is available every Wednesday from 12pm to 1pm.

**Report created by the Think + Do Tank
participants supported by the MWC team.**

