

## Women's Economic Empowerment: A Comparative Study of Qur'anic Principles and UN Human Rights Framework

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### Abstract

This article presents a comparative analysis of women's economic rights in the Qur'anic framework and in the UN human rights system. Recognizing the autonomous economic agency of women, the Qur'ān affirms the rights to property, inheritance, wages, and dowry, and provides a rationale for those rights based on justice and compassion. Before being confused with our Modern context, our history demonstrates significant examples; such as economic leaders like Khadijah bint Khuwaylid (RA) and scholars like Aisha bint Abi Bakr (RA), two exemplary contributors to our evolving rights for women. Simultaneously, global instruments like the Universal Declaration of Human Rights (UDHR, 1948), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1979), and ILO conventions underscore equal rights for women to work, to equal pay, to property, and to freedom from discrimination. Both frameworks eventually meet at the common ground of justice and women's economic participation, but they split paths on the emphasis: the Qur'anic framework emphasizes equity within family and social obligations; the UN framework accentuates (though it does not achieve) complete equality across contexts. The legal and ethical basis to institute these changes is established, however, the cultural distortions and the limits of weak institutional enforcement, as well as a patriarchal development, remain stymied from implementation. The paper argues that to achieve true empowerment, Qur'anic ethics should be translated into criteria sufficient to universal standards to attain the rightful place of women in economic life as an inherent divine command and a universal human right.

**Keywords:** Women's Economic Rights; Qur'an; United Nations; CEDAW; Gender Justice; Human Dignity

### 1. Introduction

For two centuries, the issue of women and, specifically, economic rights for women have been at the center of both religious and secular debate. This struggle for economic justice and independence—more difficult for women than men in its very nature—has served to highlight the classic faultiness concerning property rights and inheritance, access to employment, and financial independence. Here today, the law of the international community, as represented by the United Nations (UN), has attempted to safeguard and promote these rights through a series of treaties, conventions, and declarations. The most important of these are the Universal Declaration of Human Rights (1948) and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1979). This system is part of an international human rights framework designed to produce gender equality and prevent women from being economically marginalized. The Islamic tradition, especially the Qur'an, has addressed the question of women's role in economic production from its very beginnings. The Qur'an

stipulates an all-inclusive economic policy for women, which incorporates their rights as property owners and their inheritance shares. Economic Rights of Women in the Qur'an: A Moral-Spiritual, Social Galaxy. Any discussion of women's economic rights in the Qur'an must comprehend these dimensions: moral, spiritual, and social. It is evident from this literature that the Qur'an recognized women as economic agents. At a time when in many pre-Islamic societies mere property has been studied in classical exegetical texts, such as by scholars as al-Tabari (d. 310H), Ibn Kathir (d. 774H, and al-Qurtubi (d. 671H\_ as well as in our own contemporary lives.

The historical context is crucial. Before Islam, there was no right of inheritance or property. Historically, women were minors. They sat in the Common Room and could do nothing about wealth in their own names. Islam purposely shattered this. The Koran states: "No man has a right to his income more than any woman, nor has any woman less of right than any man. Can be an exception to this rule." (Koran 4:11). It also sets specific entitlements of inheritance for daughters, mothers, and wives. At this level of social organization and on the family level, it has established economic justice [Koran 4:7, 4:11-12]. Islam was among the earliest advocates of women's economic empowerment in this way, building upon the model of such Biblical characters as Rachel. By imbuing Women with economic independence at home, they could be responsible for themselves and their families. In contrast, the present international system, as run these past half century and right through till today by the United Nations, is a secular rights-based constitution based on respect and equality of all human beings. Everyone has the right to own property. So, states Article 17 in UDHR, without making any special mention of women, just as CEDAW protections combine a common right to the specifics about women's involvement in the economy, inheritance, and access to assets (Articles 13-16). While these documents set a high standard, their real-life applications within diverse cultural and legal systems continue to be uneven. In many countries, women are denied their rightful economic share by structural discrimination, male oligarchy, or socio-economic barriers.

The purpose of this study is to compare the rights of women in Islamic society as outlined by law with those set forth by today's international organizations. This review highlights both similarities (for example, that women possess the right to property and economic independence) and differences (such as fixed Qur'anic inheritance quotas versus absolute equality through the United Nations). In addition, the study looks at the practical problems initiatives encounter, indicating that in both religious and secular societies, it is difficult to deliver justice for women. For the developing world, where deeply-held religious tradition meets modern international human rights codes (and sometimes conflicts), such a meticulous examination of the two systems is vital. It underscores the importance of considering the Qur'an as not only a scripture but also as a document that provides eternal moral and legal guidance while placing UN documents in their proper historical context.

There are a few purposes to this project, which will be carried out in a series of discrete steps. First and foremost, a literature review will be carried out on landmark works in Qur'anic exegesis, Islamic jurisprudential theory (fiqh) and modern-day human rights discourse, following your previous introduction for starters. After that, this section on methodology will describe the comparative method, but concretely, it means both textual (scriptural) and normative (human rights). In a second stage of the analysis, I will concentrate specifically on the situation of women in the economy according to the Qur'an, discussing property, inheritance and employment, and then turning to talk about economic empowerment. There will thus be a comparative analysis of the UN human rights system. Next, the article will compare and contrast these two systems, indicating particular obstacles that prevent implementation in each. It is hoped that in the future, an approach that takes into account religious contexts in which

we live and our international obligations for gender justice, jurisdictionally speaking, globally speaking. This allows a vision of hope. Conclusively, this research addresses a critical question: how do faith-based principles and internationally recognized human rights norms work together to protect women's economic rights? Although they emerge in two different intellectual and cultural societies, the Quran and the UN framework agree upon deserving dignity for women and on their having the right to economic life. A deep difference nonetheless remains in philosophy and legal formality. Therefore, this article contributes to both academic research and policy discussion around how to promote women's economic empowerment in different social contexts and cultural settings of various times by unpacking the underlying logic of these systems.

## 2. Literature Review

The idea of women's sustained land rights has not been limited to the West; however, it has also taken root in many different branches of human civilization. This collective rationality principle is then used to modify worldwide agreements: it is the principal argument against all styles of ethnic or racial discrimination and has become a basic element in current public global law. Consequently, reading the prison traits of the Islamic beyond is proper in line with global society's progress under current situations. On this technique, 3 areas of Islamic regulation can be surveyed. First, the classical materials are added to provide a detailed evaluation for assessment as soon as they are presented with what is probably called orthodox knowledge from that point. Then modern-day Muslim pupils come forward and reinterpret these feminist readings in their own ways, however, always with a sense of reverence that is quite extraordinary from any mere polemical engagement. Finally, I examine how current UN human rights regulation--the literature--perspectives and relate to girls' rights primarily based on this Chinese language through negative. It seems that taking those various threads together is one way to comprehend deeper levels of the culture of Islam and certainly, as a result, both the promises and the pitfalls the human rights movement has encountered.

### 2.1 Classical Islamic Literature on women's monetary Rights

Tafsīr coping with the economic autonomy, inheritance, and monetary obligations of ladies in Qur'ānic verses is the challenge of terse but simple interpretations in classical tafsīr works.

One of the early and most complete systematic research is al-Tabari's *Jāmi 'al-Bayān* (d. 310H/923CE). He presents a detailed exegesis of Qur'anic inheritance verses (Qur'an four:11–12, 4:176). Al-Tabari explains that each woman and men are "entitled to a proportion God has made for them," which is antithetical to pre-Islamic customs that denied inheritance to women, or even extra so his commentary is famous that he has little appreciation for the ones social paperwork based on inflexible discrimination in inheritance legal guidelines. Alongside the identical lines al-Qurtubi (d. 671H/1273CE) in his *Al-Jāmi 'li-Aḥkām al-Qur'ān* factors out the awarding of inheritance rights to daughters and mothers by using the Qur'an revolutionarily, and says that stocks aren't randomly decided on, but the ones given rely on society itself as well as divine justice. The top-notch scholar Ibn Kathir (d. 774H/1373CE) emphasizes that mahr, upkeep (نفقة), and inheritance are incompleteness in a defensive covenant granted to women. specifically, a lady can never be in such an out-of-hand financial strait that she needs to flip to a male for assist.

How this Qur'anic right is acted on is fully documented from the felony texts of all 4 of the Sunni schools (Hanafi, Maliki, Shafi and Hanbali). inside the Hanafi faculty, Ibn 'Abidin's *s Radd al-Muḥtār* notes that women are absolutely the owners of all their meant mahr as well as profits. He is going on to say that, for the Maliki jurists like Ibn Rushd al-Qurtubi (Averroes, d. 595H/1198CE), the problem of commercial enterprise companies engaged in by means of girls is

touched upon. Girls, this felony culture maintains, have complete legal potential to engage in all financial operations just as men do women enjoin the fairness of this monetary shape in restatements from the perspective of Shia jurisprudence. Al-‘Allama al-Hillī (d. 726H/ 1325CE) writes in his *Tadhkirat al-Fuqahā* that a female's wealth isn't the same as her husband's and he is not allowed to appropriate it. those felony resources show collectively how below classical Islamic law girls were capable of owning property, conducting enterprise transactions, and inherit.

## **2.2 Current Muslim Scholarship and Feminist Reinterpretations**

within the current drama of women and rights that are approximately to spread, as described via the numerous chapters to return, one ought to see an emerging colonialism. an impressive body of work has revisited the monetary prescriptions of the Qur'an, regularly contrasting them with patriarchal exegesis that developed over time. Fazlur Rahman (d.1988) emphasizes in his *Islam and Modernity* that Qur'anic reforms had been continually intended to be part of an ongoing system for social justice. The specifics reveal themselves with variations achieving all of the manner all the way down to belongings inheritance – perhaps not searching numerically equal but at a systemic stage, in 7th-century Arabia this grants women protection that they have never known. Islamic student Amina Wadud, of her e-book *Qur'an and girl*, calls attention to the fact that Qur'anic justice ought no longer to be stressed with post-Qur'anic patriarchal jurisprudence. She notes that the Qur'an is pretty clean about a financial role for girls, and to interpret its ethical stance with the Qur'anic verse on gender subordination as a paramount reference point for today's idea of gender justice is going beyond bounds at present time. Asma Barlas, in her e-book *Believing girls in Islam*, takes a critical stance towards patriarchal interpretations: it successfully erases the Quran's commitment to equality between the genders. ladies always could preserve their very own assets and land below Islamic law, and to demonstrate this factor, Dr. Abdurrahim charges the Qur'an once more (4:32) which says "To guys belongs a portion of what they have got earned, and to girls a portion of what has been earned for them," arguing that Islam inherently respects the principle of monetary independence for ladies. Ziba Mir-Hosseini similarly reflects on the connection or detachment among Islam, jurisprudence and gender in modern times, and writes a plea for an *ijtihad* that higher corresponds to our present information of gender justice. some like Leila Ahmed in *women and Gender in Islam* recognition on social and ancient traits in the records of Muslim societies and argue that tradition and politics have constrained women's rights which the Qur'ān gives them. Islam fashioned the authentic basis for emancipation, Leila Ahmed claims, and that capacity for liberation became regularly eroded with the aid of patriarchal practices that have been finally entrenched inside Islam. Kecia Ali also techniques the Qur'an, and consents that girls are not excluded from the regulation as non-individuals inside the Qur'an. Ali can call a critical hassle with later *fiqh*, even though: it hardens male energy both in marriage and inheritance. Taken together, these writings recommend that positive Qur'anic provisions have been modern in their personal ancient circumstances and additionally that they nonetheless constitute an important text for any present-day struggle on behalf of girls' rights (Hasan 2023). As Jamalia Mohamad, an associate professor of history at the country wide university of Malaysia, remarks that "due to the fact lifestyles within the present day global is an increasing number of complicated, especially with globalization," scholars want to study texts in methods which might be both sensitive to Islamic subculture and applicable to state-of-the-art realities.

### 2.3 United International Locations Literature on Women's Economic Rights

On the global level, the United international locations have put together a complete gadget of human rights norms, a lot of which refer both implicit or explicit to the financial scenario of ladies. The everyday announcement of Human Rights (UDHR, 1948) establishes the principle of equality. It states that everyone has the right to personal belongings, on his very own in addition to with others and in association with others. although UDHR does now not use the word 'women' everywhere, but its provisions include gender precise rights.

The convention at the removal of All sorts of Discrimination against women (CEDAW, 1979) is the main UN instrument focusing mainly at the rights of girls. Articles 13 and 14: circle of relatives blessings, bank loans and participation in rural economies Articles 15 and 16: Equality before the regulation, contracts, belongings ownership and inheritance Tags: own family, Contracts, belongings, financial system, law, financial institution loans CEDAW Committee fashionable tips at the need for states to get rid of cultural practices and discriminatory rules that undermine financial rights of girls were repeated in the course of the years.

One among CEDAW's predominant strengths—and indeed any treaty that absolutely covers the complete gamut of human rights—lies inside the breadth of the miseries it recognizes and tries to remedy. considered one of its important weaknesses, however, comes from the method CEDAW makes use of to address human rights abuses: it lets in for no reputation as such, no matter how successfully it'd counteract them. Hilary Charlesworth and Christine Chinkin, the bounds of worldwide regulation (the big apple: 2000): 360, 362, respectively. CEDAW is ratified through numerous countries with reservations specifically toward troubles of inheritance and circle of relative regulation because of spiritual or cultural motives. Muslim-majority states display the most obvious symptoms of it. in addition, the UN's Sustainable development dreams (SDGs, 2015) emphasize gender equality (purpose five). agenda 2030 especially urges: "ensure women and men enjoy participation in decision-making at all stages". Works like Human Rights and Gender Violence, via Sally Engle Merry, also reveal the contradiction between the global and local. She argues that international schema can come into warfare with deeply entrenched patriarchal traditions.

### 2.4 Comparative Studies Bridging Islam and International Law

An increasing number of comparative scholarships blends Islamic framework with international human rights norms. In *Islam and the Secular State*, Abdullahi Ahmed An-Na'im makes an important argument that Islamic principles and human rights are not, in principle, totally incompatible, but that they need to be reinterpreted and contextualized. My thanks to Mashood Baderin, who writes that the author approves of where principles of justice, dignity, and equity overlap, but is concerned about differences in specific rules — especially but not only in inheritance — in *International Human Rights and Islamic Law*.

In her book *Islam and Human Rights: Tradition and Politics* Ann Elizabeth Mayer points out that Muslim states display an ambivalence over the UN treaties (Mayer 1995; 8). She argues that the space between religious norms and international standards needs to be traversed with caution, to truly grasp women's rights.

### 3. Methodology

A suitably comparative study cannot be conducted amid obfuscation of methodology, or contain but must be founded systematically on how the two are to be compared: that is, what will happen when one refers to this subject in its own distinct terms and thus free from any interference by another set of values (result being either scriptural text as compared against international standards themselves)? Given the very different epistemological and normative

bases of the two systems—one scriptural and religious, the other secular and international—clarity on method is crucial for avoiding superficial comparisons or unwarranted conflation of categories. There are principles, analytical tools, and source repositories this research was built on. This methodological part of comparative legal and ethical analysis aims to show the means by which a woman in Saudi Arabia today can bring herself up from poverty or at least make her children more prosperous.

### 3.1 Comparative Legal and Ethical Analysis

This study employs a qualitative comparative legal–ethical analysis, whereby it takes Islamic jurisprudential principles (fiqh) and compares them with international human rights law. The comparative approach is well-suited to this inquiry as it can highlight both similarities—what features are common in cultural traditions across nations—and differences. Modern comparative research provides such encouragement to the other; Glenn (2014) in *Legal Traditions of the World* discusses at length how comparative analysis permits academics to appreciate the epistemic tradition and even local context of each legal order without reducing it into a common conceptual frame. Such a divinely-conceived system is embedded in terms from the Qur'an and worked out, via centuries of Islamic jurisprudence and interpretation. By contrast, the United Nations human rights regime is an entirely secular and international creation that was established through international agreement after World War II. To avoid it becoming too much a case of each merely talking past the other arguing about which works better without real evidence either way, there needs to be a comparison at Great Wall—to take up both those through studying what happens consequences for women's economic rights are seen under different systems.

### 3.2 Hermeneutic Approach to the Qur'an

Concerning the Qur'an, this analysis is done through a hermeneutical method involving layer upon layer of reading:

- Textual Analysis — Qur'anic expressions about economic rights: ownership maxima (Q. 4: 32), inheritance from one end to next (Q. 4: 7, 4: 11–12), and the monthly (Q. 2: 233)
- Contextual Message — (Asbāb al-Nuzūl) Describing the social (economic) circumstances in pre-Islamic times when women had next to no claim over property to show how the Qur'ān makes things fresh for them.
- Exegetical Tradition (Tafsīr) – Reviewing classical commentaries (al-Tabari, al-Qurtubī, Ibn Kathir) and modern interpretations (Mawdudi, Yusuf al-Qaradawi, Amina Wadud) in order to see what one can obtain from traditional as well as reformist readings.
- Legal literature — a consideration of how different legal schools (Hanafi, Maliki, Shafi'i, Hanbali and Jafari) have implemented these rights in practice Then, this hermeneutical approach imposes an understanding of the original circumstances and the situation of its day — without reading anachronisms from a contemporary standpoint into otherness.

### 3.3 Normative Textual Analysis of UN Documents

From the UN end, the study is based on normative textual analysis of central documents: UDHR (1948), which related the most in Articles 17 (property rights) and 23 (right to Work); International Covenant on Economic, Social and Cultural Rights (ICESCR, 1966 Articles 3 and 7. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1979), particularly articles 11 (employment), 13 (economic and social life) and 16 (marriage and family life)

Both the letter of the law and the challenge of enforcing the law are analyzed. These norms are also compared to UN Committee on the Elimination of Discrimination against Women report and Academic critiques to examine the fit of the Application tool in practice.

### 3.4 Feminist and Postcolonial Perspectives

In seeking such a balance, the paper situates itself also in feminist hermeneutics of the Qur'an and postcolonial critiques of UN frameworks. Indeed, others (e.g., Asma Barlas, 2002, and Amina Wadud, 1999) have argued that it is not the Qur'an itself, but male interpretations of it, that throughout the ages have limited women's rights. Yet, postcolonial critics have noted that UN treaties in employing a liberal language that universalizes these norms create sites of friction with indigenous practices (Mutua 2002). These analyses can be deepened by integrating them with those of the internal critique (through the featured research or practice that engaged with policy processes and the civil society) and the external critique (through a civil society and advocacy organized with the CSO research producers).

### 3.5 Sources and Data Collection

The primary sources include:

- Islamic sources: Qur'ān, collections of hadīth (e.g. Sahih al-Bukhārī and al-Muslim), classical/modern tafsīr.
- UN Papers: UDHR, CEDAW, ICESCR and official reports on gender equality from the UN.

The Secondary sources include:

- Islamic law (Kamali, 2008; Hallaq, 2009), gender and Islam (Mir-Hosseini, 2006), international human rights (Donnelly, 2013).
- The major texts are contextualized by using secondary literature to trace its reception both in the Muslim World and more globally.

### 3.6 Analytical Framework

The analysis was divided into three steps:

- Descriptive Phase – Identifying and codifying the status of women's economic rights within the Quran and internationally through the UN.
- Comparative Stage – To compare the two systems as to convergence (e.g., the recognition of property rights of women) and difference (e.g., Qur'anic shares of inheritance are set, but based on equality-based UN norms)
- Critical stage – resistance to implementation – patriarchal communities – legal pluralism in certain Muslim countries – political backing for the anti-cedaw stand.

### 3.7 Limitations

Like all studies, this one has some limitations:

- Scope: This is limited only to economic rights (ownership, inheritance, employment, maintenance), not political or social rights.
- Textual features: Qur'an and UN papers are central to the thesis but it does not treat comparison of national laws of large numbers of Muslim states.
- Diversity of Interpretation: It is not at all true that Islamic law is one, and there have been number plate interpretations, this interpretation focuses on 2 of the greatest interpretations but does not delve in too specific areas.

Awareness of these limitations serves to maintain the level of scrutiny and academic precision high.

### 3.8 Ethical Considerations

International human rights talk and religious sensitivities are thus each maintained as legitimate forms of discourse in this study Rather than claiming precedence for one over the other, it encourages mutual conversation and complementarity. I'm at least not trying to erect a

hierarchy so much as identify ways in which the two systems have the possibility to inform and support strategies for the economic justice of women.

#### **4. Economic Rights of Women in the Qur'an**

The Qur'an: As the main and principal source of Islamic law and ethics, The Qur'an contains explicit, detailed verses which deal with certain topics, such as the status of women and certain economic rights (human rights) for example. The teaching of the Qur'an and the Sunna differ from most ancient religious and legal systems in that it assumes that women are and can be individuals acting in their own right, capable of owning, inheriting, contracting and earning: "Women are your fields; go into your fields as you wish". In 7th-century Arabia, women were generally treated as possessions, not as possessors — so this recognition was radical. There are a couple of related dimensions through which the Quranic structure for economic rights of women may be considered.

Italics to the legal capacity and property Read more actions on my property (languages) Men and women are equal in the right of property.' One of the clearest expressions of this principle occurs in Surah al-Nisā':

The Quran, verse 32, which says, "And for men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave. (Qur'an 4:32)

And this is to say that regardless of who you are, male or female, you will get what you labor for. While, in pre-Islamic Hejaz, all wealth was held as a matter of social custom by male guardians, in the Qur'ān women inherit and bequeath as independent owners of their private property. Not only are they entitled to what they earn; they can control, invest and even bequeath what they own.

That is as the classical commentators such as al-Tabari explain, that this verse is abrogating a pre-Islamic practice where a man had it in his power to take possession of the wealth and time of a woman. Similarly, Ibn Kathir records that whatever wealth women earn of wealth, the wealth is her own and that one cannot take it without her consent. One of the key research spectacles in the modern literature on Islamic gender justice that Asma Barlas singled out is this particular verse, and it is easy to see why, because this verse basically denotes the concept of women being financially autonomous.

Positing female ownership: the Qur'an was exceptional when it was revealed, since women in Greco-Roman and early European legal codes exercised little or no independent ownership rights.

#### **4.2 Inheritance Rights**

Indeed, the Qur'ān states' rights for women in the largest amount of detail as it does with the injunction of inheritance, delivered in the 4th chapter, Surah al-Nisā' (4:7, 4:11–12, 4:176):

That is a certain share (of inheritance) for men; a determined share (of inheritance) for women, whether (you receive) a small or abundant share of an inheritance, but when near of kin (relative) inherit from you (departed person), and women and orphans inherit, given to them (their due right from) the estate, and do not diminish the estates; and give them (women and orphans) from it (estate) a variety of good gifts, and speak to them (women and orphans) words of kindness: (Qur'an 4:7)

This announcement was revolutionary because women were not allowed to inherit in the jurisdiction of the pre-Islamic law of foreign countries. Not only are women guaranteed their inheritance in the Qur'an, it is also the Qur'an itself that prescribes these portions. The shares of one-third are referred to with that of two-thirds, in common, for instance what daughters share

as opposed to sons<sup>93</sup>[94] or half (but and then even not wife so much as at least then one-fourth or one-eighth and whether is or if are children (Qur'an 4:12). Mothers are also allocated shares. It's not a 50–50 thing, obviously, but the Qur'an is not to be understood in a vacuum, eschewed from the fiscal responsibilities system. Man has (نَفَقَه); the wealth of the woman is independent of نفقه. Hence the distinction made by classical jurists like al-Qurtubi between the differential shares made perfect sense as parts of a necessarily larger system of justice, not injustice.

Among modern scholars, there has been a discussion as to whether these shares should be read literally or contextually, considering changing social and economic conditions. Fazlur Rahman (1982) argued that the Qur'an paid attention to organizing justice when women were not a party to nothing in the old society, and that justice is possible to be re-interpreted. On the other hand, the ancient scholars, the classicists, point to the divine and unchanging character of these shares.

#### 4.3 Financial Independence and Consent

Islam saith respecting the spoils of women, that it is such al starring property as it is not taken until it be the property of the free trader of the woman. The adultery (one does) with his eyes and the inherit (bequeathed to him) in the woman against her will in Surah al-Nisā' (4:19) is but one of several instances demonstrating the fact that historical context definitively impacts the surahs in the Quran. The Qur'ān also prohibits taking each other's property by illegal means (e.g. Sūrat al-Nisā' (4:29)).

By this Means, the Qurān safeguards the woman from all forms of compulsion and exploitation and it lays the foundation of economic transactions on the principle of consent. Indeed, this principle is also consistent with how human rights legal systems operate today by recognizing that individuals should have choice and agency when it comes to economic benefit and participation.

#### 4.4 Right to Work and Economic Participation

The issue of women's work is not religiously regulated in the sense of being explicitly prescribed in the law (although the Qur'an does implicitly sanction women's autonomy in work and trade). It does recognize the possibility of women undertaking the earning of financial capital, when it states (4:32): "For women is a share of what they earn."

The Qurān also contains references to narratives of working women such as the queen of Sheba (بلقيس) who in Surah al-Naml (27:23–44) is presented as a ruler over the state and the story of Musa encountering Shu'ayb's daughters in Surah al-Qaṣaṣ (28:23–25) who were tending flock. These stories are evidence that women were seen — and respected — in their roles in the economy.

Finally: traditionally; Khadijah bint Khuwaylid, the prophet's (ﷺ) wife was a rich merchant woman who employed men (including the prophet before they married) And her case is often cited as evidence that Islam supports women's participation in the economy.

#### 4.5 Mahr (Dowry) As Only Women's Right.

One of the other economic rights; upon his wife according to the Quran is the right of the husband to give a gift or dower, which the husband entailed upon his wife at the time of the marriage.

**Note:** I am quoting the verse of Quran but, these are not in full context. "And give the women [upon marriage] their [dower] with good feeling..." when (Quran 4:4)

This time, it makes the point that mahr is the property of the wife and not the dowry of her guardian. The jurists of Islam emphasized that after the wife loses her right (Qur'an 4:4) she

cannot be taken back by her former husband unless it is by her own volition. This will uphold her financial right in the marital contract on a stand-alone basis as per the Qur'an.

#### **4.6 Maintenance (Nafaqah) and Financial Security**

The Qur'an does grant women the right to individual wealth, but it also places an obligation on men to offer nursing support, also known as nafaqah, support their families through finances. Men are *qawwāmūn* (maintainers and protectors) of women by virtue of what they spend from their wealth in *Sūrat al-Nisā'* (4:34).

It shields the economic power of women, who wouldn't work, or work as much, in portions of the world, or would be barred from working in the first place. Thus, the Qur'an harmonizes female property rights with a guarantee of material security, independence and social safety net.

#### **4.7 Economic Justice, at the roots of Ethical fundamentals**

Underlying this specificity are the model of justice (عدل), benevolence (احسان) and dignity (كرامه) which has been given in the Qur'an. Among rules concerning wealth, the Qur'an sternly warns against the oppression or injustice against women on multiple occasions (Qur'an 4:19, 65:6-7).

#### **4.8 Modern Implications**

It is not easy to follow the Qur'anic guidance in Muslim societies. Women are still being disinherited in many places or chased off their inheritance. Patriarchal traditions, inadequate enforcement of Islamic law and economic inequality all retard Qur'anic justice. Writers such as Ziba Mir-Hosseini (1999), for example, take inspiration from the transformative ethos of the Qur'an in their return to its ethos of justice, for what is deemed to be a continuing practice of Islam without the discrimination of old.

### **5. Economic Rights of Women in the United Nations Human Rights Framework**

Founded in 1945, just after the Second World War, the United Nations (UN) represents a joint global effort to provide human dignity, equality and justice to everyone everywhere. While one of its primary accomplishments has included establishing international human rights law in a range of treaties, conventions and declarations. Of these, women rights, especially economic rights have always remained an important aspect of extensive human rights debate. In this section, the relevant key UN instruments that provide a legal basis or coverage for women's economic rights are examined, their operationalization and the obstacles faced in the realization of gender equality are highlighted.

#### **5.1 The Universal Declaration of Human Rights (UDHR, 1948)**

The UDHR is considered to be the basis for contemporary international human rights law. The UDHR was drafted in 1948 with chairpersonship of Eleanor Roosevelt as a response to the horrors of war and systematic denial of human dignity from a significant part of the early 20th century. Unlike the past declarations on the human rights of combatants and their role in societies, UDHR marked a novelty for women since it stated equality "without distinction of any kind, such as race, sex, language, or religion" (Article 2).

There are numerous articles that relate to economic rights:

- Article 17: everyone has the right, individually and in association with others, to own property, and no one shall be arbitrarily deprived of their property. It does so for both men and women, thus reinforcing the legal ability of women to own and control resources.
- Article 23: everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment.
- Article 25: Provides the right to an adequate standard of living, including food, clothing and housing, which indirectly relates to women socio-economic well-being.

As a declaration, the UDHR did not have the force of law, but spurred other treaties that subsequently gave its principles binding force. That offered a global basis of property ownership, employment parity, and economic safety for women's financial rights.

### **5.2 International Covenants: ICCPR and ICESCR (1966)**

The International Covenant on Civil and Political Rights (ICCPR) and the International Covenant on Economic, Social and Cultural Rights (ICESCR) are adopted and enter into force in 1976. They, along with the UDHR, constitute the International Bill of Rights.

The ICCPR protects civil liberties, including equality before the law and freedom from discrimination (Articles 2 and 3). It obliges states to guarantee equal rights of women and men in all fields, including economic life.

ICESCR is particularly important for the economic rights of women.

- Article 3: commits states to ensure the equal right of men and women to the enjoyment of all economic, social, and cultural rights.
- Article 6: Right to work
- Article 7: In the workplace, it ensures that everyone is paid fairly, and that all workers who do the same work are paid the same wage for that work, and that working conditions are safe.
- Article 10: The Fighters right to protection from maternity and special support for working mothers.
- Article 11: acknowledges the right to adequate standard of living

Hence it constitutes a normative obligation that countries must implement mechanisms of non-discrimination for women to engage in economic activity.

### **5.3 Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979)**

CEDAW is the most comprehensive UN instrument addressing women's rights, described as an "international bill of rights for women." CEDAW was adopted in 1979, but it moves beyond symbolic proclamations of equality to focus on the many areas in which systemic discrimination persists against women.

CEDAW's economic provisions include:

- Article 11: Provides equality in rights to employment, equal pay, social security, paid maternity leave and is entitled to protection from dismissal on the grounds of pregnancy.
- Article 13: national obligations on states to end discrimination in all areas of economic and social life, including with respect to access to bank loans, mortgages and other forms of financial credit.
- Article 14: acknowledges the distinctive needs of women in rural areas and reinforces their equal right to participate in development programs, agricultural credit and loans, markets, and appropriate technology.
- Article 16: establishes equality based on gender among marriage and family relations, especially regarding property ownership, inheritance, and financial decision-making.

While states that sign CEDAW are bound legally to follow it, enforcement is based on state compliance and reporting mechanisms. States will reference cultural or religious reasons for non-implementation and the Committee on the Elimination of Discrimination against Women must monitor implementation.

### **5.4 Beijing Declaration and Platform for Action (1995)**

The Beijing Declaration and Platform for Action — Adopted at the Fourth World Conference on Women in 1995, the Beijing platform — while not legally binding — represented a watershed moment for global advocacy on behalf of women's rights. It highlighted 12 key issues, such as women and poverty, women and the economy and women and decision making. It called on governments to take actions like:

- Facilitation of Women Entrepreneurship and Credit Access.
- Ensuring gender-sensitive employment policies.
- Eliminating roadblocks for women in economic decision-making
- This was further enhanced and evidenced in the Beijing Platform which continues to promote the integration of gender into their economic agendas.

### **5.5 The Sustainable Development Goals (SDGs, 2015–2030)**

The drive to gender equality is articulated in the Sustainable Development Goals (SDGs) — targets adopted by the UN in 2015 as part of the world's commitment to the 2030 Agenda for Sustainable Development — but global commitments to economic empowerment are more explicit. For instance, Sustainable Development Goal 5 marches toward gender equality and the empowerment of all women and girls, and Goal 8 promotes inclusive and sustainable economic growth, employment and decent work for all.

Targets under Goal 5 include:

- Stopping all forms of discrimination against women.
- Guaranteeing equal opportunities for women's leadership at all levels and equal participation in economic decision-making.
- Assuring equal access to all economic resources, property, and services.
- Unlike previous frameworks, the SDGs are meant to advance measurable results and in doing so, incentivize states to carry gender-sensitive policies through into their development strategies.

### **5.6 Implementation and Challenges**

Yet, even with these robust frameworks in place, there are a number of factors that negatively impact our economic rights as women around the world:

**Cultural and Religious Reservations:** States claimed that CEDAW contravenes existing permissive laws on family law and inheritance, and so ratified it with reservations. Several Muslim countries — all of which interpret their economic roles and trade through various prisms of Islamic jurisprudence — encounter friction with many of the United Nations-based economic frameworks.

**Weak Monitoring Procedures:** UN Treaties depend on state reports and voluntary compliance. Most countries submit reports long after the timelines they agreed to, or not at all, which also restricts accountability.

**Economic Disparities:** Women in every country still earn less than men doing the same job. Globally, women earn on average around 20% less than men, according to the ILO.

**Intersectional discrimination:** minority women, women with disabilities and rural women face simultaneous multiple barriers in access to property, credit and proper employment.

Work has been devastated by global crises — economic, conflict-based and COVID-19 pandemic, all disadvantages for women, particularly in informal and low-waged sectors.

### **5.7 Added Value of the UN Framework**

Here are some advantages of the UN human rights framework:

- **Identical:** It works across societies having a commonality of purposes to achieve a minimum standard of dignity and rights.

- Universality: UN treaties address a wide range of economic rights – including those relating to property, employment, social security, etc.
- Sequential Evolution: Subsequent instruments such as the Beijing Platform and SDGs are successive to previous frameworks, evolving to meet current needs.

However, its weaknesses include:

- Reliance on Following the States without Strong Enforcement, Commitments are Aspirational
- Conflict with Cultural/Religious Traditions: UN frameworks often conflict with local legal systems, specifically in terms of inheritance/issues of family law.

## **6. Comparative Analysis**

The Qur'anic framework, as compared to the framework of the United Nations human rights, shows similar commitments as well as severe diverging commitments. Although both attempts aim to protect the dignity of woman and their right to economic participation, they are founded upon very different philosophical systems. The Quran is fundamentally based on divine revelation, and it functions in the context of an organic moral and spiritual ecosystem. In contrast, the UN framework, which is based on secular humanism, sees equality and non-discrimination as universal values based on Enlightenment reason. This urgency in reconciling norms and modes of conceptualizing WERs is obscured when these differences are not recognized.

### **6.1 Convergences between the Qur'an and UN Framework**

Nonetheless, both the Qur'ān and the UN frame certain issues in similar ways, both recognizing women as having a certain degree of agency within the economy, despite their different paths to this point:

#### **6.1.2 Right to Property Ownership**

According to the Qur'an and the UN, women are entitled to have property in their own names. The Qur'an explicitly states:

Men have a portion from that which they have earned, and women have a share from that which they have earned (Qur'an 4:32).

Correspondingly, the right to property is likewise protected in Article 17 of the UDHR, which guarantees everyone the right, alone or in a community with others, to own property, through property individual or collective property without distinction. Neither of these frameworks posit that women are eternal parasites off men.

#### **6.1.2 Inheritance Rights**

It ensured that women received fixed proportions of inheritance, directly challenging pre-Islamic norms giving men total authority over families (Qur'an 4:7, 4:11–12), thus safeguarding daughters, wives and mothers. UN human rights instruments also stress the need for equality in inheritance rights, particularly in the case of CEDAW Article 16(h). Both differ on how much of the pie of the family wealth goes to women, but they both say women should inherit family wealth.

#### **6.1.3 Economic Participation and Employment**

It is well known that women have the right to work, trade and enter contracts, as Qur'anic teaching allows this, as it was practiced by Khadijah bint Khuwaylid (RA). Similarly, the UN institutional framework (e.g., CEDAW Article 11) supports this by stating that women shall have the right to the same employment opportunities, the right to equal pay for equal work, and the right to a safe and healthy working environment. The two approaches view economic participation as a route to empowerment.

#### 6.1.4 Protection from Exploitation

Both systems highlight the need of taking precaution against the economic exploitation of women. Just as the Qur'an prohibits taking away a woman's dowry (mahr) or inheritance (Qur'an 4:19), UN conventions prohibit forced labor, workplace discrimination and economic violence against women.

So, in short, both frameworks affirm women's dignity, entitle them to some resources, and liberate them from exploitation.

#### 6.2 The Qur'an vis a vis UN Framework Disparities

Both share common principles but differ enormously in philosophical premises and applications of law.

##### 6.2.1 Philosophical Foundation

**Qur'an:** Divine (شريعه): laws embedded in a holistic framework of family, spirituality, and social justice. Entitlement is tempered through responsibilities and family obligations.

**UN:** Grounded in secular liberal humanism, naturalistic and as a self-evident right, it is based on radical individualism and absolute equality. Religion is not mentioned in UN instruments.

This divergence is why the sort of Qur'anic rulings we see in cases of differentiated inheritance are in conflict with the kind of formal equality promoted by UN ideals.

##### 6.2.2 Inheritance Distribution

- Qur'an 4:11 -Half the share a male gets is the share of a female but in most cases, women are given only half of the men share. Yet Islamic scholars assert that men face significant financial obligations (maintenance of wife, children, extended family), whereas a woman retains her wealth absolutely.
- UN: CEDAW (Art 16) equal shares of inheritance for women and men from its standpoint, discrimination is simply about differentiation.

This continues to be one of the most controversial splits.

##### 6.2.3 Dowry (مهر)

- Qur'an: Guarantees mahr as monetary entitlement of women at the time of marriage (Qur'an 4:4). Such a thing is not found in the system of belief in the Qur'an either.
- UN: They do not have the idea of mahr in a secular system. Rather, that marriage is equal and no one has to financially support the other.

This denotes a structural variation in family economics.

##### 6.2.4 Obligation of Maintenance (نفقه)

- Qur'an: Husbands are providers of wives and dependents (Qur'an 4:34). Even rich women can get maintenance.
- UN: Emphasis on joint responsibility for family economics and no specific legal requirement that one partner assume a particular role.

That reveals assumptions about gender roles and financial obligations.

##### 6.2.5 Concept of Equality

- Qur'an: justice (عدل، قسط), not uniformity It provides for distribution of rights based upon role and responsibility, with an eye towards balance and justice.
- UN — pursues universal equality in all areas, including how it defines gender equality, which creates the assumption that roles do not matter when distinguishing between entitlements.

As a result, this philosophical difference accounts for many of the practical divergences in law.

#### 6.3 Practical Implications in Muslim Societies

In practice, these differences prove to be obstacles for the Muslim-majority countries, members of the United Nations, and signatories to CEDAW. Most states enter reservations to CEDAW articles contrary to Islamic law with respect to inheritance and family matters. For instance:

- Saudi Arabia and Iran remain cautious, asserting that the provisions of CEDAW can only be interpreted under Islamic Shari'ah.
- Family laws have also been reformed in other states, including Morocco and Indonesia, but as still far from harmonizing Qur'anic stipulations with the international bathwater of 'standards', at times leading to conflict.

This indicates that the comparative debate is not just abstruse – it has implications for law, policy, and woman's lived experiences.

#### **6.4 Complementarities and Opportunities for Dialogue**

While there are divergences, there are also areas where dialogue can reveal complementarity:

- Mutual Interests: Both Systems aspire to protect women from being economically marginalized and affirmation of their dignity.
- Interpretative flexibility: According to some Muslim academics, Qur'ānic sayings regarding inheritance highlight a contextual equity instead of an eternal ratio of numbers, providing a space to reinterpret these rulings within maqāṣid al-sharī'ah (higher objectives of Islamic law).

The two have not been very successful in implementation — the patriarchal motives that misinterpret Sharia as the source of all problems believers face in Muslim societies, and the lack of enforcement of such frameworks where secularism exists. This dual approach could offer overlapping safeguards.

### **7. Challenges in Implementation**

Despite enormous growth in the Qur'anic model and the United Nations human rights framework which ensures the economic rights of women, there is some bumpy road to implementation. They are based on facts of time, history, culture, politics, the socioeconomics of law, and law itself which makes theoretical reality unworkable in practice. This section identifies and analyzes the principal obstacles to the realization of the economic rights of women in the two systems.

#### **7.1. Cultural and Traditional Barriers**

One of the most prevalent hindrances to women enjoying their economic rights is cultural heritage and social tradition. Economic justice in the Qur'an is overshadowed in many incidents not by the patriarchy of the Muslim world, despite the resistance to equality it rigorously demands. There are rights in the Qur'an, however, for example, the Qur'an gives women the right to property ownership and the right of independent property management (Qur'an 4:32), women historically have, in practice, not been encouraged to execute this right [23]. Dowry demands, inheritance through males only and disapproval of women's input into labor markets are cultural practices that undermine the sprits of the Qur'an.

And this is true all over the world — even in societies that support the UN human rights framework — where gender stereotypes influence cultural attitudes toward a woman's economic role in society. And even in developed countries — where gender wage gaps and workplace discrimination persist — there is still this notion that domestic responsibilities should take precedence, particularly for a woman. So, the problem is just as doctrinal as social-cultural, we'll need attitudes to change as much as law.

#### **7.2. Misinterpretation of Religious Teachings**

Another major problem — in Islamic settings — is the pretending of not understanding the Shariah texts or the selective application of them. While the Qur'an acknowledges that men and women are equal in their economic rights, some juristic theories serve to reinforce traditional male supremacy. It even though Islam gives the exact share of inheritance to women, practice is that women get less than their deserving share on grounds of 'family consensus'.

And that mistake is further compounded by inadequate religious literacy. It is the customary or "Islamic" law, which in many areas takes the place of a vacuum and rubs against heavenly prescription which is developed by social tradition. So, the economic liberation potential of the Qur'anic paradigm is jettisoned.

### **7.3. Legal and Institutional Weaknesses**

Qur'anic and UN frameworks are confronted with a similar implementation barrier owing to the constraints imposed by the legal and institutional systems.

Although no Muslim-majority country has yet adopted Islamic law in its entirety, many use religion-based personal status codes. Most often, these codified personal status laws have been found to support selected aspects of the Sharia which makes women frequently potential targets of legal inequality. The enforcement provisions are also inadequate. And in cases where women may have on paper a legal claim to a portion of the land or a wage, the judicial silver chain is often inaccessible or costly, or just plain sexist.

In the UN system, conventions such as CEDAW are powerful legal instruments however state compliance in their implementation remains weak. States ratify international treaties with a large number of reservations, such as family law, inheritance or labor provisions. Furthermore, the UN possesses no enforcement capacity and depends instead on member states to voluntarily deliver on the pledges they make. And this dependency, it turns out, results in a range of protections for women's economic rights around the world.

### **7.4. Economic Inequality and Global Structures**

Economic systems are systemic problems in and of themselves. In much of the world developing countries, women are still unable to gain credit, loans and land ownership. The added weight of poverty is compounded by structural inequities, such as a lack of access to education and employment.

These inequalities of structure violate the prescriptions of distributive justice and of "taking care of the most vulnerable", as put in the Qur'an. Yet, not all of these rights are accessible to women, at least in practice; the most pressing reason then. Thus, women do have these rights in some sense (in principle), but they are not able to realize them in practice because of the socioeconomic disparities. Similarly, the prevailing global economic framework that informs the US – grounded in neoliberalism – often benefits off the back of those working in the informal and insecure – without the level of protection necessary – yet appropriates them in the interest of market efficiency rather than social justice: especially females.

### **7.5 Opposition and Ideological Rifts**

The second important challenge is the politicization of women's economic rights. Equal economic participation of the two sexes, for instance, is configured in some voices in some Muslim contexts as a Western imposition and resistance under the cover of authenticity. This tension between universal norms and local mores is generally manifested by the nominal or symbolic observance of the rights of women.

In many areas, political instability and war also leave women caught in the mix even more helpless. "Real stories of women in situations of conflict, displacement and humanitarian crises who see their assets, employment and savings stripped from them translate the protection of economic rights into a matter of life and death" (UN Women 2020).

### 7.6. Gender Discrimination and Gender Pay Gap in the Workplace

Globally, even as the UN urges against discrimination, negative wage and employment discrimination are still a reality for women. Women are more likely to toil in the informal and low-paying sectors with little chance of rising into leadership roles. Even nations with some of the world's most progressive laws on the issue lag in terms of wage equality between men and women.

The discrepancy is an example of a more general implementation deficit: the Qur'an demands "a just reward," Al-Najm 53:39, for labor and under CEDAW as well as ILO conventions equal pay is included in the UN framework the mechanisms of enforcement are lacking.

### 7.7. Lack of Awareness and Education

Finally, another cause of poor implementation is women's own ignorance. And in many instances women are not aware of their proper rights – Qur'anic or international, that is. Even now, the issues of illiteracy, absence of legal aid, and social conditioning suppress any ambitions that women might harbor to grab their rights.

Education is one of the necessary tools. But the Qur'an prompts seekers of knowledge for all followers: ...the Qur'an is a mercy for the one who seeks knowledge (Qur'an, 96:1–5) and the UN gives a fundamental right to education as a human right. But it is of no use if women are uneducated because the female gender even can't stand for any wrong or even for getting protection to taking protection from industries.

## 8. Recommendations and Solutions

Thus far the analysis shows that Qur'an and the United Nations human rights framework agree in principle with feminist economic rights, but the realization is thwarted by a host of challenges. These issues require a multi-pronged approach, including legal reform, socio-cultural change, institutional change, and awareness building. The following recommendations provide a pathway to addressing those barriers and moving from normative to actual experiences.

### 8.1. Basic Concepts of the Qur'anic Framework

- Reexamining Qur'anic texts on women as economic rights bearers and as differentiated from cultural relegations is a first step for Muslim societies. The Qur'an distinctly acknowledges that women can own property in their own right (Qur'an 4:32), inherit property (Qur'an 4:7, 4:11), and are to be compensated for their work and dowries (Qur'an 4:4). But cultural traditions often diminish these virtues.
- Credible scholars should lead campaigns on religious literacy to demystify Qur'anic rights of women.
- Gender justice in the Qur'ān is part of the curricula of Islamic seminaries and universities thus filtering misinterpretation.
- Sermons and community dialogues can highlight the practical examples set by the Prophet Muhammad ﷺ such as Khadijah (RA) engaging in independent business through which women should be granted financial autonomy and independence and Fatimah (RA) receiving her full share from the inheritance.

This would help to position the empowerment of women not as a Western imposition but an authentic Islamic necessity.

### 8.2. Legal and Policy Reforms

- There also needs to be a strengthening of both Islamic legal systems, as well as the national legislation, based on UN charters/treaties, so as to be able to enforce each.

- Islamic Family Law Reforms in Muslim Countries: codified and enforced: consistent with the Qur'an: inheritance rights, rights to dowry, and rights of property ownership should be legally guaranteed Governments should also fairly adjudicate and enable access to justice for women.
- Implementation of UN conventions: Countries that have ratified CEDAW and ILO conventions, must eliminate sweeping reservations, especially in the areas of family and economic rights. Governments should be held accountable through effective monitoring mechanisms and periodic reviews.
- Alignment of frameworks: Muslim-majority states are, in fact in a position to do both, bringing domestic laws in line with both Qur'anic as well as international obligations so that the supposed dichotomy of Shariah versus UN frameworks is resolved.

### **8.3. Strengthening Institutional Mechanisms**

- Turning law into real-world action is the work of institutions, which are key actors to consider in a rule-of-law approach.
- With the demand that the women's commissions/ombudsman office be empowered and to monitor and report on cases of economic discrimination.
- Family tribunals and shariah courts can be repurposed so that they contain women and adjudicate fairly.
- Gender-sensitive policy solutions should be adopted by labor ministries and financial regulators (more on this below) to ensure equal pay, discussions on maternity rights and protections, and policies to combat harassment.
- Partnerships between UN Women, ILO and other international organizations with local institutions for capacity-building and technical assistance.

### **8.4. Education and Awareness Programs**

- It is a Qur'anic command (Qur'an 96:1-5) as well as a right recognized by the UN. Economically empowering women is possible only if entitlements are well-known.
- There can be literacy campaigns for women who are poorly educated in rural areas so that they know about their inheritance, property, and labor rights.
- Legal aid clinics — These clinics can offer women free advice and support when they want justice.
- Media platforms can play an enormous role in re-molding social perspective through positive narratives of women exercising, for example, the Qur'anic and UN-based economic rights.
- This would not only give women the empowerment based on knowledge, but also the confidence to assert their rights without having to wait for someone else to do it for them.

### **8.5. Economic Empowerment Initiatives**

- Necessary are concrete steps to ease economic barriers.
- Availability of finance: launch microcredit schemes and provide Islamic financing channels, as well as government-subsidized loans that are targeted to female entrepreneurs. Islamic finance, based on principles of fairness, also has a significant role to play in ensuring interest-free financing of women's businesses.
- Employment equity, which should obligate employers to ensure equal pay for equal work and to provide family-friendly work environments, including childcare facilities and maternity leave

- Encouragement of women in vocational trainings to increase their skills in both traditional and modern areas.
- We notice that the Qur'an upholds the principle that there is no reward without work (Qur'an 53:39), while the UN reiterates the need for equal remuneration for equal work—creating a one-to-one alignment in principle.

#### **8.6. Addressing Cultural and Social Resistance**

- Cultural conservatism often blocks women from rights, and it is important to target specific interventions
- Dialogue programs from religious leaders that communities trust can confront stereotypes without turning away the traditional base.
- Resistance to women's rights is low to none when men and boys are part of the conversation. Shared responsibility is all that matters.
- Media campaigns that counter these harmful stereotypes, revealing that empowered women are in harmony with Islamic and cultural values.

This is in line with a faith-based view from the Qur'an perspective where men and women are working together to establish just societies (Qur'an 9:71).

#### **8.7. International Cooperation and Accountability**

- The UN system provides a unique opportunity to advance accountability worldwide.
- Women's economic rights must be assessed more explicitly in peer review mechanisms (e.g., the Universal Periodic Review of the Human Rights Council)
- Shariah activating joint enforcement of the state → Provides for technical assistance for UN agencies, can assist the state to domestic law, to be in line with Shariah and local law obligations international.
- Muslim-majority states must engage constructively with UN mechanisms rather than resist them, and reconceptualizing international commitments as complementary to Qur'anic justice

#### **8.8. Holistic Approach to Development**

- Women's economic empowerment is not a stand-alone agenda; it is part of wider socio-economic development.
- Women-headed households are often the most vulnerable; thus, poverty alleviation programs should be targeted towards them.
- Women must be enabled to combine both reproductive and productive roles without need-driven economic marginalization through support from health and social protection systems.
- Qur'ānic ethics and UN human rights complement each other especially in distributive justice, social welfare, and caring for weak societal groups, all of which could be embodied in integrated development policies.

#### **Conclusion**

When it comes to women's economic rights, this is a matter of justice and spiritual obligation. This paper on this question under two complementary lines first the divine right woman in the Koran as an Autonomous Economic Agent, and secondly its treatment under relation to human rights conventions of the United Nations International Law. Really, the woman in the Koran holds the rights of owning property, its gaining and passing inheritance dowry. The Qur'anic vision is one rooted in justice and compassion, bringing women to be partners in economic life instead of dependents. For example, quite a few verses in the fourth chapter confirm this vision.

Clearly Verses 4:7 and 4:32 mean nothing but a woman as a legitimate figure of demand, a legacy she has always been able to obtain through her own independent entitlement—historically epitomized such figures are Khadijah (RA) and Aisha (RA).

UN frameworks, such as the UDHR, CEDAW, and ILO conventions, also insist on equality of employment opportunities, pay or access to resources. Despite their differences over questions that can be resolved through dialogue and negotiation, both systems are similar in essence—upholding core principles like justice or non-discrimination. They have different focuses, though: the Qur'an stresses equity within familial roles as seen from an outside point of view; UN framework goes for absolute equality within every one of them. These methods are not necessarily contradictory ways but reflect entirely different attitudes towards fairness.

The biggest challenge is enforcement. In many cases women do not enjoy rights guaranteed by divine revelation and international law, largely because patriarchal traditions, sloppy administration, and cultural misunderstandings keep them from doing so. Filling this gap depends on efforts to promote authentic Qur'anic literacy, get laws based on the principles of both Shariah as well as global standards, build institutions that are stronger by far than what exists now; and empower women through education, economic programs or cultural change.

This article underscores the fact that promoting women's empowerment is not some Western fashion, it is a task hallowed by the Qur'an. Today international human rights guarantee equal opportunities for them too. Yet genuine progress requires both courage to uphold the Qur'anic message or justice, as well as thoughtful conversation with global frameworks.

At the end of the day, protecting women's economic rights brings together faith and law, spirituality and policy. Societies that guarantee such rights reflect both divine teachings and human dignity. Ensuring women equal enjoyment of economic life is not just about righting wrongs: it is a shared human duty to bring forth a world characterized by justice, fairness and empathy.

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