Islamic Perspective of Women’s Employment:  
Cottage Industry Development for Rural Women of Pakistan  

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Pakistan is an Islamic country and Islamic laws determine the role of people in society. It is a common misunderstanding that Islam stops women from working. This misconception has given rise to the idea of non-working women. This article will explore the Islamic concept of female employment as explained in Quran and Hadith. It is also a desk review of all contemporary researches to show how cottage industry is the most feasible way of employment for rural women keeping both the traditional mindset of people as well as the economic conditions of the subject. It is recommended that government should take incentives to increase opportunities for the development of cottage industry in rural Pakistan. The role of middle man should be eliminated in this context as they do not pay workers genuinely. Cottage industry’s development would not only assure a better future for rural women but also Pakistan.

Key Words  
Islam, Cottage industry, Employment, Rural Women.

Introduction:  
Pakistan is an Islamic republic with a majority of Muslim population. Hence, Islamic legislation not only influences the cultural norms and society’s behavior but also the laws. This major authority of Islam on daily life establishes that any misinterpretation of religion is bound to have an adverse effect on the social standing of the subject. The article aims to unravel Islamic point of view on women empowerment or their involvement in economic activities while broaching misled concepts and how they tend to initiate a chain of stigmas which act as barriers for the development of women in Pakistan. Along with it this research would check the feasibility of cottage industry, in wake of the recent crisis pressing the economy of Pakistan.

Islamic concept of women employment ensures that this economic activity does not in any way deprive her children from the affection and attention of a mother. This is due to different societal roles of men and women, as the outcome of their different nature ascribed by Quran1. False impressions of this Islamic notion along with other social stigmas rampant in Pakistani society

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restrict the economic development of women. Whilst these ideas prevail, poverty has been on a rise especially in underdeveloped countries like Pakistan where it is more abundant in the rural sector. On top of this, low literacy level and inaccessible technology; women in rural areas are more vulnerable to poverty. This problem can be resolved by introducing the concept of cottage industry in the rural areas of Pakistan because rural women are more prone to stereotypes due to low literacy rate. Cottage industry would provide a platform to these women at their homes where they can earn money while maintaining a balance between their work and home at affordable costs. At the same time they can use their skills to earn money in the defined limits of Islam.

This article would explain the concept of women employment as illustrated in Quran and Sunnah. Furthermore it would signify the need for development of cottage industry in rural Pakistan to provide economic opportunities to rural women.

**Islamic concept of female employment:**

Islam- a religion of struggle and hard work, emphasizes man to strive for his livelihood by fair means and every struggle is appreciated in this regard. Keeping this view in mind that according to Islamic conjunctions, man is breadwinner and he is responsible for all economic needs of the family. He is bound to meet the financial requirements of subordinates. Man is caretaker of the family and woman is responsible for internal duties such as upbringing of children, maintenance of house and to safeguard the assets and property of husband. Though man has to work to earn for the family, yet Islam doesn’t forbid a woman to earn wealth by fair means. She can own her property and can manage her business if she has ample time to do financial activities but not at the cost of family welfare. Her primary duty is to civilize the family orchard where new flowers bloom and there fragrance perfumes the society. If a woman wants to participate in economic activities, she must be vigilent of family requirements and desires. Allah Almighty says in Qur’an

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\text{وَلاَ تَحْمِلُواُّ مَا فَضِيلُ اللَّهِ عَلَى بَعْضٍ مِّنَ الْوَافِقِينَ،} \\
\text{وَلَا تَحْمِلُواُّ مَا فَضِيلُ اللَّهِ عَلَى بَعْضٍ مِّنَ الْمَدِينِينَ} \\
\text{وَسَلَّمَ اللَّهُ عَلَيْهِمَا فَضَاتَانَ} \\
\text{وَاللَّهُ كَانَ رَبُّكُمُ الْعَزِيزُ الْجَلِيُّ.}
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"And do not covet what Allah has given some of you more than others: the Men shall have their due share according to what they have earned and the Women shall have their share according to
what they have earned. So pray to Allah for his bounty; most surely Allah has perfect knowledge of everything.”

Some interpreter argue that in this verse “earn” means here to do good deeds as Qatadah (RA) said earn means good actions while Ibn Abbas had the opinion that “earn” means to strive for financial benefits. Imam Qurtabi prefers this meaning by arguing that next to this verse also consist of commandment about inheritance.

Some other commentator also second the opinion of Imam Qurtabi (RA).

Messenger of Allah Almighty also allow women to participate in economic activities.

Jabir bin Abdullah said: My maternal aunt was divorced and she wanted to harvest her date palms. A man rebuked her for going out, so she went to the Prophet (SAW) (inquiring about going out during ‘Iddah) and he said: ‘No, go and harvest your date palms, for perhaps you will give charity or do an act of kindness.”

This hadith indicates that economic effort is not completely forbidden for women and they can participate in such activities which can cause wealth generation and circulation in society and be beneficial for them also.

Here are number of hadiths which provide proof for economic role of women.

“It was narrated from Jabir that the Prophet (SAW) entered upon Umm Mubahshir Al-Ansariyyah among her palm trees, and the Prophet (SAW) said to her: “who planted these palm trees? Was it a Muslim or disbeliever?” She said: “A Muslim.” He said: “No Muslim plants anything or cultivate anything, and human, animals or anything eats from it but it will be charity for him.”

Narrated Abu Humaid As-Sa’idi:

We took part in the Ghazwa of Tabuk in the company of the Prophet (SAW) And when we arrived at the Wadi Al-Qura, there was a woman in her garden. The Prophet (SAW) asked his companions to estimate the amount of fruit In the garden, and Allah’s Messenger estimated it at ten Awsuq. The Prophet (SAW) said to that lady, “Check what your garden will yield.”  When Prophet (SAW) returned from Tabuk and reached Wadi Al-Qura he Asked that women how much her
garden had yield. She said, “Ten Awsuq,” and that was Allah’s Messenger (SAW) had estimated.9

Narrated Abu Hazim: I heard Sahl bin Sa’d (RA) saying, “A women brought a Burda. I asked “Do you know what a Buda is? They replied in affirmative and said, ‘It is a Cloth sheet with woven margins.” Sahl went on, “She addressed the Prophet (SAW) and said, “I have woven it with my hands for you to wear.””10

Mu’awiyah (RA) said: “I had a slave woman who used to look after some sheep of mine in the region of Uhud and Al-Jawaniyyah. She went one day and the wolf ate One of the sheep. I am the man from among the sons of Adam, and I get upset as they get upset, (and in my anger ) I slapped her. I came to the Messenger of Allah (SAW), and he regarded as a grievous action on my part. I said: O Messenger of Allah, should I set her free? He said: “Bring her to me.” So I brought her to him and he said to her: “Where is Allah?” She said: “Above the heavens.” He said: “Who am I?” She said: “You are the Messenger of Allah.”

He said: “Set her free, for she is a believer.”11

Narrated Mu’adh bin s’ad or Sa’d bin Mu’adh: A slave-girl belonging to Ka’b to graze some sheep at Sal’ (mountain). Once one of her sheep was dying. She reached it (before it died) and slaughtered it with a stone. The Prophet was asked, and he said, “Eat it.”12

Narrated Jabir bin Abdullah (RA): An Ansari women said to Allah’s Messenger (SAW) “O Allah’s Messenger! Shall I make something for you to sit on, as I have a Slave who is a carpenter?” He replied, “If you wish.” So, she got a pulpit made For him. When it was Friday, the Prophet (SAW) sat on that pulpit. The date-palm Stem, near which the Prophet (SAW) used to deliver his Khutba (religious talks) Cried so much-so that it was about to burst. The Prophet (SAW) came down from the Pulpit to the stem and embraced it and it started groaning like a child being Persuaded to stop crying and then it stopped crying. The Prophet (SAW) said “It has cried because of (missing) what it used to hear of the religious knowledge.”13

All these Islamic teachings indicate that women can take part in earning and can make herself rich as well her family and country in the time of need. In some circumstances it become
essential for her to win bread for herself such as she has not nearer caretaker, after the breakage of family bond, her husband income is not sufficient to meet the needs of the family, she is free now after the upbringing of children, or due to some reasons she is not married and has ample time to spend in productive and healthy activities. But this should always be kept in mind that earning is not her primary duty, Islam confers this responsibility to the male members of Islamic Society and she is awarded with the honor to take care of household engagements, for this very vital role it is necessary to vacant her from external burdens. Although it is general formula, yet she can take part in healthy earning activities if she has performed her basic and foremost liabilities.

**Status of women in Pakistan:**

Pakistan is an under-developed country and like in most under-developed countries in the world women are given a lower status as compared to men. The inequality starts from a girl’s birth and with time it becomes even more difficult to eradicate such inequality. This results in higher female child mortality rate as the birth of a girl is frowned upon in the society. However, religious misunderstandings may not be the major cause of this discrimination in Pakistan but the normal culture of underdeveloped countries. But at the same time the situation is more intense in Pakistan because of the coupled effect of wrong notions associated with Islam as well as the stereotypical mind set of the people. Women are not allowed to leave their homes frequently, preventing them from indulging in economic activities. It is expected that their main focus is house and children. While women are also treated as a “liability”, this results in low literacy rates among women, in turn reducing their chances to participate in economic activities. Less or no access to technology further diminishes any possibility of technical exposure of women. The socioeconomic status of women in Pakistan is further jeopardized by the lack of facilities for women, a lack of skills along with an unsafe environment for women to work, especially in the rural areas of Pakistan. Rural women in Pakistan particularly face the looming threat of eroding livelihoods, increased migration, scarcity of food and water. These reasons together, prevent women to go out to work and harness their skills to earn money.
Why rural women:

Rural population forms almost 68% of total Pakistan’s population\(^1\) so employing rural women would not only help them but would also help the economy of Pakistan. International monetary fund’s study revealed that in Pakistan the poor are overwhelmingly concentrated in rural areas. As stated above, the poverty headcount rate in rural areas is 27 percent, more than double the size of urban areas. Furthermore, 80 percent of the total poor population lives in rural areas.\(^2\)

Rural women in Pakistan are subject to a higher level of discrimination because of the taboos against working women. The mind frame of rural people is more rigid as compared to urbanized areas because of low literacy among both males and females. As a consequence, there are fewer paid female labors because the ability of economically active females is highly undermined and when they work they are paid less as compared their male counterparts. The women in rural areas are further restricted because of many children and the burden of household work. At the same time cultural traditions do not especially encourage women to work hence resulting in the lack of female participation in economic activities.\(^3\)

Restriction on the movement of women further stops them from working.\(^4\) At the same time distance from market and joint family systems also act as barriers for the economic progress of women.\(^5\) Cottage industry is a feasible solution to this problem as it can provide a platform for women to work at their homes while they look after their children and they would not have to worry about long distances to market.

Benefits of cottage industries for rural women:

Cost effective measure:

As most of the products manufactured in cottage industries make use of local raw materials and less machinery the manufacturing cost of its production is quite less as compared to the revenue because many of the products like hand woven carpets are of a great value worldwide.\(^6\)

Work at home:

A big challenge for working women is how to manage their homes and children side by side the job. Sometimes the women cannot withstand the long working hours or the workplace is far
from their places or the workplace environment isn’t suitable, with all these concerns the women are unable to utilize their potential. In this regard the best and the most viable option is the cottage industry as women are safe from all the workplace hazards and can also give proper time to their families as recommended in Islam. Thseen ullah khan has mentioned in his research work that according to Islam, women should involve themselves in the type of work they can accomplish properly and easily. In society there are many occupations e.g., medical, teaching, tailoring, handicraft etc, which suit her physical structure and temperament and compatible to her duties at home. In the light of this research it can be concluded that Cottage industry is suitable to women as it gives an opportunity to work from home.

Decrease in rural-urban migration:
Most of the population living below poverty line in Pakistan is in the rural areas. To gain a chance of better employment many people from rural areas migrate to the cities, thus increasing its population density. In the recent years we have seen a major increase in this trend. This is worldwide trend but more rapid in under developing countries. To control local migrations development of cottage industries and other non farm enterprise is a very good option as it ensures the rural residents of a handsome income at their doorsteps. It would thus reduce the hazards of rural-urban migration with economically empowering the rural people.

Better healthcare and educational opportunities for children:
As it is evident from a number of researches that empowerment of women would result in better facilities for the children as women tend to spend more on their children. women typically invest more in their children than do men, helping women has significant benefits for families Improvements in women’s education and health have been linked to better outcomes for children in countries as varied as Brazil, Nepal, Pakistan, and Senegal. Through cottage industry the women would be empowered and would provide their children with better healthcare and educational facilities as there is a positive relation between women empowerment and better opportunities for children.

Fewer regulations:
There are less economic regulations on cottage industries as compared to other businesses. Less economic regulations assure
the workers of less economic burden. It also provides women with an opportunity to plan their own working schedules according to their convenience in contrast with other workplaces. In this way women can cater with both their house chores and economic activities easily. As there are no proper workplace regulations, there are also no restrictions on the type and purchase of the raw materials, further easing the working environment.\(^\text{28}\)

**Employment Opportunities for aged and disabled women:**

Cottage industries provide a platform for aged and disabled women like who are unable to walk but are still capable of working, to utilize their potentials. It helps those special women to earn a respectable livelihood while at the same time contribute to the society. It is also a major step towards the empowerment of women in areas like Pakistan. In his way every segment of the society can be involved in economic activities keeping in mind their special needs.\(^\text{29}\)

**Unique products:**

Since items manufactured in the cottage industries are handmade the manufacturer focuses on quality of the items thus these prove to be more quality than quantity oriented industries. In Pakistan the unique caps of Gilgit-Baltistan, crockery of Multan, hand woven carpets, handmade jewels, cloth woven on khadi, colorful ajraks of Sindh, ralis, etc are well known both locally and internationally. Promotion of cottage industries would benefit the manufacturer because of its growing market value, whereas eradication of the middle man would further enhance the industry of unique product and would also improve the status of rural women.\(^\text{30}\)

**Promotion of local culture:**

In this world of globalization the local cultures and lifestyles have been affected a lot as the leading economies have promoted their culture which has unknowingly undermined the unique local culture. Our markets are flooded with products representing the culture of these leading nations of the world while our very own culture is being forgotten. To promote the local culture the growth of cottage industry is the handiest option as the products made over there represent the local lifestyle. It would help in cultural exchange at both national and international level restoring the legacy of this culture.\(^\text{31}\)
Cottage industry: concept and types:
Cottage industry is usually a small-scale industry carried on at home by family members using their own equipment. Especially in Pakistan the role of women in cottage industries is very critical. In jewellery making, carpet weaving and embroidery mostly women are involved. It not only proves to be a good source of income but it is also appreciated worldwide, which increases the trade of a country if utilized properly. It would eventually empower the women involved in this industry.

Cottage Industry development for rural women a step towards better future:
It is a well-known fact that cottage industries can play a significant role in the development of an economy like Pakistan. As it is observed that this industry is not required too much financing, imported and highly sophisticated technology. So the problems like deficit in public finance and balance of payments is not related with the growth and development of these industries. Simultaneously, high degree of female labor force participation in this sector has also been proved in the number of studies. This seems to be helpful in the process of reduction of poverty especially in the rural areas.

The majority of the workers allocate their time to the more non-economic activities than to market activities. In return they are not able to earn more. Non-farm earnings account for 35–50% of rural household income across the developing world.
Figure 2: benefits of cottage industry

**Governmental Measures to address cottage industry:**

Cottage and small scale industries play a pivotal role in the development of every country. The cottage and small scale industries play an important role in the economy of Pakistan. In early thirty years after the creation of Pakistan the lack of reliable statistics makes it impossible to trace either the exact contribution of small-scale industries to GDP or its growth rate over those thirty years. However according to Rawalpindi Chamber of Commerce report on industrial growth of Pakistan said at the time of independence the cottage and small-scale industries contributed 4.6 percent to GDP. According to 2010-2011 statistics, growth of cottage and small industry has been 7.5%. Pakistan has ratified CEDAW and as per under its article 14 the government of Pakistan has taken many initiatives to empower the rural women. Under this article it is the legal obligation of a state to empower rural women. The major of which is the development of cottage industries through micro-financing and vocational training. This initiative includes Aik Hunar Aik Nagar (AHAN) in which a
unique product of a village is manufactured on modern techniques through economic competitiveness of the micro and small business and supporting employment generation activities in rural areas. SMEDA (small and medium enterprise development authority) is also a part of this initiative and it works under the umbrella of ministry of industry and production. It is an organization which provides the necessary services to help SME’s (small and medium enterprise) to overcome the weaknesses that are endogenous to their very nature. This program especially works for the development of women as its Women Entrepreneurship Development Cell initiates programs for women to get this large proportion of our society into economic activities. Rural support programs are also part of the action plan to empower women. These build and improve infrastructure, develop the human and natural resources and help women in developing linkage with public and private sector agencies and as well in getting access to social services and small loans.

**Recommendations:**
1. Awareness should be created among people at all levels about the actual interpretation of Islamic teachings through electronic and print media.
2. Islamic teachings should be incorporated in the curriculum so they can remove misconceptions about Islam.
3. Government should formulate substantial policies to increase opportunities for the development of cottage industry in rural Pakistan.
4. The role of middleman should be eradicated. Instead a system should be developed which would link rural women to the market directly.
5. Incentives should be given to women to stimulate them to start cottage industry.
6. Vocational institutions should be developed in each village to train the girls.
7. Steps should be taken to develop international market for the products of cottage industries e.g. carpets, ajraks etc.
8. Awareness should be created among women about micro financing programmes.
9. Microfinance programmes should be easily accessible so cottage industry could flourish.
Conclusion:

Cottage industry is a system which can be established in private home rather than a factory and does not require extra labor or machinery which are not affordable. Therefore, it will ensure successful induction of rural women in economic activities as the idea of women working outside their home is not endorsed by majority in rural Pakistan. The reasons vary from unsupportive cultural norms, low literacy rates, early marriages and many children along with misunderstanding of Islamic teachings. It is normally believed that Islam considers males superior from women so women are treated lowly and have a lower access to education. On the other hand misinterpretation of Islamic ideology of purdah also stops women from working. The situation is worse in rural areas where people tend to be even more stereotypical. Cottage industry is a solution to this problem as will provide economic assistance to women at their home where they would be able to harness their skills in a better way without neglecting their children and household. Cottage industry provides employment for women without trespass of the cultural boundaries of Pakistan. It would also be an added benefit to the country’s meager economy which is aggravated because of diminishing industrial growth, power breakdowns and little or no technological development.

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