



Seher: A New Dawn Breaks

The Story of IFES' Muslim Women's Empowerment Program in India

Vasu Mohan and Dr. Suraiya Tabassum

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Dr. Suraiya Tabassum**



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عورت اور مرد مقدس قرآن میں مساوی ہیں

ಸ್ತ್ರೀ ಮತ್ತು ಪುರುಷರು ಪವಿತ್ರ ಋಶಾನಿನಲ್ಲಿ ಸಮಾನರು

स्त्री और पुरुष पवित्र कुरान में समान हैं

Women and men are equal in the Holy Quran

سورۃ النساء

أَيُّهَا النَّاسُ اتَّقُوا

رَبَّكُمُ الَّذِي خَلَقَكُمْ

مِّن نَّفْسٍ وَاحِدَةٍ وَخَلَقَ

مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا

رِجَالًا كَثِيرًا وَنِسَاءً وَاتَّقُوا

اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ

إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا.



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Muslim Women's Initiative poster with statement on the Equality of Women and Men in the Holy Qur'an in Urdu, Kannada, Hindi and English. A verse from the Holy Qur'an on the same topic in Arabic is printed within the arch.

عورت اور مرد ہمارے آئین میں مساوی ہیں

ಸ್ತ್ರೀ ಮತ್ತು ಪುರುಷರು ನಮ್ಮ ಸಂವಿಧಾನದ ಅಡಿಯಲ್ಲಿ ಸಮಾನರು
स्त्री और पुरुष हमारे संविधान में समान हैं

Women and men are equal under our Constitution

THE CONSTITUTION OF INDIA
Preamble



This cover has been licensed by the Foundation of Muslim Women's
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We, the people of India
having solemnly resolved to constitute India
into a sovereign socialist secular democratic
republic and to secure to all its citizens;
Justice, Social, Economic and Political;
Liberty of thought, expression, belief, faith and worship;
equality of status and of opportunity;
And to promote among them all
Fraternity assuring the dignity of the individual
and the unity and integrity of the nation.

Muslim Women's Initiative poster with statement on the Equality of Women and Men in the Constitution of India in Urdu, Kannada, Hindi and English. The Preamble of the Constitution of India is printed within the arch.



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FOREWORD



Assalamu Alaikkum!

I am delighted to introduce this important work authored by Mr. Vasu Mohan and Dr. Suraiya Tabassum.

The IFES Muslim Women's Initiative (MWI) reached over 30,000 women and men in eleven districts of Karnataka and Rajasthan and made a significant contribution to the enhancement of gender equality. This book captures lessons from this important program and interviews with some of the brave women who are torch bearers of change.

I have witnessed many projects and programs to support women. MWI is unique in that it draws from the Holy Qur'an and the Indian Constitution to empower women. This thoughtful combination of the sacred and the secular to empower women has had a transformative effect in the whole community.

I participated in this program in many places in Rajasthan such as Jaipur, Jodhpur, Ajmer, Tonk, and Bhilwara and witnessed the impact of MWI on the community. One important thing I observed was that this program focused on Muslim women and also included men, youth and children. The effect of this program has spread exponentially beyond the participants. They have become catalytic agents of change. Even those who initially opposed the program, ultimately realized the truth and began supporting it.

With all my confidence, I can say that such a success was achieved due to the guidance of Mr. Vasu Mohan and supervision of Dr. Suraiya Tabassum. They deserve my best compliments.

I wish the authors, MWI participants and readers the best in their endeavors to promote equality. May almighty God bless them with great success!

K.D. Khan

Rajasthan Administrative Service Officer (Retired)

Nazim, Khwaja Gharibnawaz Dargah, Ajmer (Retired)

Director, Arabic and Persian Research Institute, Government of Rajasthan, Ajmer (Retired)

FOREWORD



Assalamu Alaikkum!

It is my pleasure to write a foreword to *Sehr: A New Dawn Breaks*, written by Vasu Mohan and Dr. Suraiya Tabassum and published by IFES. First, I congratulate Dr. Suraiya Tabassum and the IFES team for implementing this unique and successful program. The Muslim Women's Initiative has been a great source of encouragement and empowerment of Muslim women and men.

I was privileged to be involved with the program since its inception and have traveled to several locations to give my input as a senior lawyer specializing in family law. Women who came to the MWI workshops first came without any knowledge. When they got some knowledge they gained confidence. When they gained confidence they wanted to access and assert their rights. They helped each other access these rights through the groups that MWI formed.

MWI always saw these women as powerful agents of change. Not victims of oppression. Through MWI they became powerful. Their power came from Justice, the Rule of Law, the Constitution of India, the Holy Qur'an and their mutual support for each other. This was the secret of their success.

Through this book, I hope the message of MWI spreads all over India and all over the world.

Attorney Neelofar Akhtar

Special Invitee, Muslim Personal Law Board of India
Senior Advocate, Bombay High Court

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The authors thank their families and friends for their encouragement and support and their IFES colleagues for their wise counsel and participation in the production of this book. These are truly our *humsafars* – our fellow travelers.

Specifically, the authors wish to acknowledge Katherine Ellena and Terry Rogers for their support in research and editing this document in its earlier versions, Sarah Bibler and Dr. Meeta Singh for their contribution in post-project interviews and focus group research, Lynn Carter for her support to MWI in its early days as the USAID Agreements Officer's Technical Representative, and for review of the focus group research and recommendations chapters, Terry Rogers and Tara Sharma for their leadership of the IFES Women's Legal Rights Initiative of which MWI was a core component, and Rose Marie Berger and Enid Harlow, for their diligent copy editing. The authors owe a debt of gratitude to Margaret Mattinson for her extensive review and editing in the final phases of the book, to Subha Mohan for proofreading, transcribing interviews, printing coordination and planning the release event, to Leena El Ali, Juliette Schmidt and Erica Shein for their review and helpful comments, to Shankar Subramanian for photography, and to Sandy Ngo, Jacqueline Jackson and Melika Atic for the layout.

Most importantly, the authors salute the courage of the women and men they had the privilege to work with under the IFES Muslim Women's Initiative. They are our heroes and this book is all theirs. We are honored to tell this story.

With all our love, gratitude and prayers,

Vasu Mohan and Suraiya Tabassum

ABOUT THE AUTHORS



Vasu Mohan currently serves as IFES' Regional Director for Asia Pacific. Over the past 17 years he has worked on democracy, governance and human rights programming with a focus on post-conflict elections, violence prevention, and democratic inclusion. He has been with IFES since 2001 in the headquarters and the field and has supervised programs and field offices in over 22 countries in Europe and Asia, partnering with a wide variety of international donors and local stakeholders. Throughout his career, Mohan's work focused on political, social and legal empowerment of disenfranchised or marginalized individuals – women, ethnic and religious minorities, youth and persons with disabilities. He was responsible for IFES' flagship Women's Legal Rights Initiative and Garima Projects in India (2003-2011) on gender equality and women's empowerment. Mohan has also served in various voluntary capacities related to women's empowerment, including as a member of the Board of Directors of the Tahiri Justice Center, a non-profit working to protect immigrant women and girls seeking justice in the United States from gender-based violence. Mohan is co-author of Gender Equality and Election Management Bodies: A Best Practices Guide. He is also working on a translation of vignettes of the history of Sri Lanka from Tamil into English.



Dr. Suraiya Tabassum is a researcher, activist, trainer and writer on women's rights issues. Since earning her doctorate in Women's Studies in 2001 from Jawaharlal Nehru University, she has been conducting research and advocacy on the issue of Indian Muslim women's exclusion and inclusion. Since May 2004, Dr. Tabassum has worked as a senior technical adviser with IFES' Women's Legal Rights Initiative in India, where she headed the Muslim Women's Initiative. Along with the IFES team, she conceptualized, designed, and implemented this groundbreaking project. She has written

three books, one of which, “Waiting for the New Dawn: Muslim Women’s Perceptions of Muslim Personal Law and its Practices,” received particular acclaim. The title of this book is inspired by Dr. Tabassum’s first publication and in recognition of her pioneering work in this field. Dr. Tabassum has participated in the Asia Foundation’s South Asian Muslim Leader Exchange Program (Malaysia and Indonesia, 2006) and the International Visitor for Leadership Program on women’s rights initiatives (United States, 2008). She has served as visiting faculty on gender issues at the PG Development Communication Course on gender issues and currently she serves as guest faculty at the Sarojini Naidu Centre for Women’s Studies (Jamia Millia Islamia, New Delhi).

A WORD FROM THE AUTHORS

IFES' Muslim Women's Initiative (MWI) was based on the premise that women and men are equal in the Holy Qur'an, the Indian Constitution and International Human Rights Law. At the outset, the authors wish to clarify that this book does not go into a detailed discussion on the equality or rights of women in the Qur'an from a scholarly perspective. Nor does this book seek to address equality of women and men from the perspective of Indian or International Human Rights Law. The authors recommend several books and papers that appear in footnotes for this purpose and acknowledge the contribution of many scholars of Islam and Human Rights law.

We would, however, like to draw your attention here to a few key concepts that have informed the MWI program and the broader discourse on women's rights within Islam. We also hope that these concepts are useful to readers unfamiliar with Islamic law.

Islam (literally, submission to the will of God) is the religion of more than 1.6 billion people in the world (23 percent of the world's population in 2010). Followers of Islam are called Muslims. Muslims live in every continent of the world and Islam is the fastest growing religion in the world.¹

Rights afforded to women (and men) in Islam emanate from its main sources – the *Qur'an*, *Hadith*, *Ijma* and *Qiyas*.

Qur'an, literally “The Recitation” in Arabic, is the primary source of law in Islam and is believed by Muslims to be the word of God revealed through the Angel Gabriel over a period of approximately 23 years to the Prophet Muhammad (Seventh Century A.D.). It contains 6,666 verses divided into 114 chapters and 30 parts. The *Qur'an* was revealed entirely in Arabic.

Hadith refers to traditions of the Prophet Muhammad – the records of his actions and sayings. *Hadiths* (Plural *Ahadith*) are compiled in collections by various collectors and are generally viewed as the building blocks of the Prophetic *Sunnah*.

1 The Future of World Religions: Population Growth Projections, 2010-2050, <http://www.pewforum.org/2015/04/02/religious-projections-2010-2050/> Pew Research Center, April 2, 2015, Accessed on May 30, 2015.

The Prophetic Sunnah is the spoken and acted example of the Prophet Muhammad.

Ijma is an Arabic term meaning “consensus.” The consensus of opinion among the most learned jurists or the consensus of opinion of the entire community of believers.

Qiyas is an Arabic term meaning “measuring” or “ascertaining” the length, weight, or quality of something; the step-by-step approach of analogical reasoning in Islamic law.

Another source of Islamic Law, but one which is usually known as a juristic technique in Islamic jurisprudence is *Ijtihad*.

Ijtihad, an Arabic term meaning “striving hard,” technically refers to exercising independent or juristic reasoning to provide answers when the Qur’an or Sunnah are silent on a particular subject. Historically, it was declared that “the doors of ijtihad have closed forever” but this position has been challenged by many Muslim scholars who believe that ijtihad is an ongoing intellectual pursuit and cannot be discontinued.

Over centuries, Islamic law developed upon the above sources and juristic techniques. In popular discourse, the terms Islamic Law, Shari’a and Shari’a Law are often used interchangeably. Literally Sharia’ means “a path to the source of water.” Many scholars of Islamic law define the Sharia’ as the clear and specific commands attributed to God and laid out within the Qur’an and the Sunnah. Some scholars like An-Naim argue that Sharia’, while derived from the Qur’an and Sunnah, is a product of human interpretation of those sources.² It is important to note that the overwhelming majority of these interpretations are made by men, since historically men have acted as commentators, interpreters, jurists, legislators, leaders, elders, and judges throughout the world. Many leading Muslim scholars have argued that the restrictive interpretations of Islamic texts are due to this fact. They have claimed, citing verses of the Qur’an as evidence, that the basic tone and complexion of Islam is reformative, enjoining upon people equity and justice for all. The ethical voice of the Qur’an is egalitarian and non-discriminatory. At times, the Qur’an concedes to adult Muslim men, traditionally with access to more resources and privilege

2 An-Naim, *Towards an Islamic Reformation*, Syracuse University Press, 1990

in society, the responsibility to care for women, children, orphans and the needy. But these verses are six out of a total of 6,666.³

The Islamic tradition is replete with specific statements that women and men are equal. Take for example the following verse from the Qur'an (chapter 39, verse 6):

“He created you from one being, then from that being He made its mate,”

and the following hadith:

“All people are equal, as equal as the teeth of a comb. There is no claim of merit of an Arab over a non-Arab or of a white over a black person. Only God-fearing people merit a preference with God. Thus men and women are equal.”⁴

A cursory study of some of provisions of the Qur'an may lead some readers to point out that there may be verses that seem to imply that women and men were not equal. It is important to see these verses in the context of the conditions of pre-Islamic Arabia, where the weaker sections of society had been abused by the stronger elements of society. There is a strong protective, corrective and restorative element of women's rights and justice in the Qur'an. It is also important to note that there are many verses that directly address equality of women and men.

It is the point of view of the authors of this book, and one that is supported by a growing body of Islamic scholarship, that taken in totality, the Qur'an overwhelmingly reinforces the equality of women and men and guarantees to women the right to equality and non-discrimination. The right to equality and non-discrimination also represent the two foundational principles upon which the entire body of international human rights law is established.⁵

3 Shaheen Sardar Ali, *Conceptualizing Islamic Law, CEDAW and Women's Human Rights in Plural Legal Settings: A Comparative Analysis of Application of CEDAW in Bangladesh, India and Pakistan*, UNIFEM South Asia Regional Office, 2006

4 The Last Address of the Prophet Muhammad to the Muslims on the Occasion of the Hujjat-ul-Wida (the Last Pilgrimage) cited in the above publication.

5 W. McKean, *Equality and Discrimination under International Law* (Oxford: Clarendon, 1983)



1

INTRODUCTION



“Even though my husband abandoned me and took much of our belongings with him, I have my child, my job and some money. I have the education and the belief that I will sort everything out. I was not always so strong and confident. The Muslim Women’s Initiative awareness camp I attended way back in 2005 changed my life. That day, I found the courage and confidence to carve out and shape my life the way I want.”

MWI Participant, Bijapur



This book highlights the success of the Muslim Women’s Initiative (MWI), implemented by the International Foundation for Electoral Systems (IFES) and its local civil society partners to promote the empowerment of Muslim women as active agents in developing their own communities, arresting the negative cycle of their marginalization and promoting their social, economic and political participation. MWI was supported by the United States Agency for International Development (USAID) and other funding sources and implemented as a key component of IFES’ Women’s Legal Rights Initiative.

The IFES Women's Legal Rights Initiative (WLRI) programs in India provided technical assistance and financial support to indigenous civil society and research organizations in their efforts to enhance the ability of women to protect their rights and increase their access to justice. From 2003 – 2010, IFES work in India included legal aid, legal literacy, advocacy, public information, capacity-building and research components. While some activities were conducted at the national level, the majority of the interventions were in three target states – Karnataka, Rajasthan and Delhi. WLRI interventions involved 43 partner organizations working at the national level and in 16 districts of Karnataka and 20 districts of Rajasthan.

Recent decades of economic growth and democratic consolidation in India have been widely celebrated for improving the standards of living for millions of Indians. Amid this progress, however, little attention is given to Muslim women, the majority of whom are triply marginalized as women, persons living in poverty, and members of a religious minority. They experience discrimination that prohibits their equal participation in India's democratic process. This has a far-reaching impact on Muslim women, their families, the Muslim community and the resilience of Indian democracy itself.

Targeted interventions, both in policy and practice, are needed to address the multiple and unique factors of Muslim women's marginalization in India. IFES' MWI was designed to meet this need. The lessons from MWI have important implications for policy and practice in this arena. MWI used a multi-pronged approach to promote Muslim women's rights under Indian and Islamic law. MWI worked with women, girls, men and boys, and community leaders to build broad-based support for women's rights. Leadership development for Muslim women was an important component of this program. MWI took a holistic approach and advocated for women's rights to education, decision-making, dignity, economic independence and political participation. MWI also countered the perception that Islam and women's rights are irreconcilable.

Seher: A New Dawn Breaks, tells a selected few of the thousands of stories of women who, through MWI, became leaders in their communities and champions for equality.

Seher is the story of Zubeida who, after joining an MWI self-help group to bolster her family's income, leveraged her skills to establish her own *anganwadi* (government health) center to provide a safe community environment for local women and children. Today,

she serves as a community advocate, inspiring women and girls to attend school and promoting women's equal access to police, courts and counseling services.

Seher is the story of Asma who, confronted by poverty and domestic violence, became aware of her rights through MWI awareness-raising workshops and developed the confidence, forged connections and accessed resources to leave a violent relationship and build a bright future for herself and for her children.

Seher is the story of Munni who was ostracized by her family and community, wrongfully accused of murder. MWI empowered her to gain confidence and clear her name. She is now a revered community leader. She promotes women's rights as a juror of the local *lok adalat* (people's court) that she organizes.

Seher is the story of Nazni Begum who through her involvement in MWI, was elected as a local government official. Through her ethical leadership, Nazni Begum reversed deeply entrenched patterns of corruption, bribery and violence, and promoted integrity, transparency and accountability. Muslim women civil society leaders like Nazni Begum are the backbone of this story.

Seher is the story of women leaders at the national, state and community levels who are committed to ideals of equality, human rights, pluralism, and democracy.

Seher would not have been possible without hundreds of male champions including Dr. K.D. Khan, who served as a senior adviser and expert in the teachings of Islam related to equality; the late Prof. Hasan Mansur, a champion of civil liberties for minorities, women and the oppressed in Karnataka; the late Muhammad Hussain who was a pillar of support for MWI partners in Rajasthan; the late Mr. Ghafrullah, husband and stalwart supporter of Prof. Nazni Begum, and dozens of male attorneys, social activists and religious leaders. *Seher* is their story as well.

The experience of thousands of MWI participants demonstrates women's ability to draw upon their religious and legal rights to become leaders and agents of change. It demonstrates that there are men who believe in and support women's rights. There is a growing recognition among development practitioners and policymakers that gender equality and women's empowerment are integral to economic growth, human development and national stability. MWI demonstrates the necessity to address intersecting factors of religion, economic status and gender norms that contribute to the marginalization of

certain groups. The guiding principles and lessons learned from MWI can be adapted to other contexts to empower women to become their own best advocates in their country's development. As MWI shows, this is not only good for women, it is also crucial for the resiliency of democracy and inclusive economic and social development. When marginalized women and men are able to enjoy and exercise their fundamental rights, a new dawn will indeed break. The first rays are already on the horizon.



يٰۤاَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا
وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً ۗ وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ ۗ وَالْأَرْحَامَ إِنَّ
اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا ۝١

Sura An-Nisa. 4:1. O mankind! Reverence your Guardian-Lord, who created you from a single person, created, of like nature, His mate, and from them twain scattered (like seeds) countless men and women; reverence Allah, through whom ye demand your mutual (rights), and (reverence) the wombs (that bore you): for Allah ever watches over you.



“All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood. Everyone is entitled to all the rights and freedoms set forth in this Declaration, without distinction of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status. Furthermore, no distinction shall be made on the basis of the political, jurisdictional or international status of the country or territory to which a person belongs, whether it be independent, trust, non-self-governing or under any other limitation of sovereignty.”

- Articles 1 & 2, The Universal Declaration of Human Rights (UDHR), Adopted by the United Nations General Assembly on 10 December 1948

“State Parties shall take in all fields, in particular in the political, social, economic and cultural fields, all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men.”

- Article 3, Convention on the Elimination of All Forms of Discrimination against Women, Adopted by the United Nations General Assembly on 18 December 1979

“States shall take measures where required to ensure that persons belonging to minorities may exercise fully and effectively all their human rights and fundamental freedoms without any discrimination and in full equality before the law.”

- Article 4, Declaration on the Rights of Persons Belonging to National or Ethnic, Religious and Linguistic Minorities, Adopted by the United Nations General Assembly on 18 December 1992



2

MUSLIM WOMEN IN INDIA**HISTORICAL, POLITICAL AND SOCIO-ECONOMIC CONTEXT TO
AND IMPACT OF THE MARGINALIZATION AND EXCLUSION OF
MUSLIM WOMEN IN INDIA**

Muslim dynasties ruled large parts of South Asia for close to a thousand years. This period saw the construction of great architectural marvels, the evolution of the Urdu language and the Hindustani music tradition, the composition of immortal poems and epics, the development of a distinct Sufi Islamic tradition in South Asia and experimentations in both communal pluralism and extremism.

In 1947, British India was divided into two independent nations - India and Pakistan (consisting of modern-day Pakistan and Bangladesh, then East Pakistan). While the Indian National Congress led by Gandhi, Nehru and other leaders had been intent on a united India, the Muslim League led by Jinnah insisted on a separate homeland for Muslims of the Indian subcontinent. It is beyond the scope of this book to go into the complex set of circumstances that led to the partition of India, but suffice it to say that the partition, which resulted in mass migration, loss of property and possessions, and the horrendous deaths of millions, became a defining moment in the modern history of Muslims in the subcontinent.¹ While the majority of Muslims of the subcontinent stayed in India after

1 Butalia, U. *The Other Side of Silence: Voices from the Partition of India* (Durham: Duke University Press, 2000); see also Ali, R. U., "Muslim Women and the Partition of India: A Historiographical Silence" (*Islamic Studies*, Vol 48, 2009) 3; Jayal, N. "Indian Citizenship: A Century of Disagreement" in

partition, a large segment of the Muslim elite migrated to Pakistan. Of the Muslims who remained in India, many felt safe only among members of their own community, creating isolated pockets of Muslims across India.² Gradually, discrimination, social stagnation, and educational deprivation reduced the ability of these communities to access private sector growth or government development programs. This impeded economic growth of Muslims communities in large parts of the country.³

The partition left many deep, unresolved wounds and a pervasive sense of injustice among Muslims. Since then, intercommunal violence has erupted sporadically, most notably in 1992 following the destruction of the Babri Masjid (mosque) in Ayodhya, Uttar Pradesh, and in Gujarat in 2002, and resulted in enormous loss of life and property. Communal riots demoralized Muslims, caused a decrease in confidence in secular forces and resulted in the entrenchment of the already-present siege mentality.⁴ One of the effects of this siege mentality is the tendency of many Muslim leaders to resist reform and restrict women's rights — in the name of protection — and to oppose those voices that wish to improve the position of women in the community.⁵ Another effect is the further ghettoization of Muslims, isolating the community — and its women in particular — from the democratic mainstream.⁶

The majority of Muslim women in India are triply marginalized, as women, as persons in living in poverty, and as members of a religious minority. There are more than 66.8 million Muslim women in India.⁷ Only about 14 percent of Muslim women report that they are employed; and those who are, engage primarily in poorly-paid, home-based

Handbook of Global Citizenship Studies (eds. Isin, N. & Nyers, P.) (Routledge: 2014) 397.

2 Metcalf, Barbara & Metcalf, Thomas, *A Concise History of India* (Cambridge University Press, 2002) 218.

3 Government of India, "Social, Economic and Educational Status, of the Muslim Community: A Report" (New Delhi: Prime Minister's High Level Committee, 2006) 12 & 50; see also Bhargava, Rajeev, "On the Persistent Political Under-Representation of Muslims in India," (*Law & Ethics of Human Rights*, 1:1, 2007) 88-90.

4 Action Aid, Jahangirabad Media Institute and Indian Social Institute, "Preliminary Report on the Socio-Economic Condition of Muslims in India" (New Delhi, 2006) 1.

5 Hasan, Zoya "Gender, Religion and Democratic Politics in India" (*Third World Quarterly*, 31:6, 2010) 945 -951; see also Desai, S. and Gheda T. "Muslim and Hindu Women's Public and Private Behaviours: Gender, Family, and Communalized Politics in India," (*Demography*, 2014) 312-2313; and Government of India Report (2006) 13.

6 Government of India, "Social, Economic and Educational Status of the Muslim Community: A Report" (New Delhi: Prime Minister's High Level Committee, 2006) 13-14.

7 Office of the Registrar General "Census of India" (New Delhi: Office of the Registrar General, 2001)

work.⁸ The mean age for marriage for Muslim women is 15.5 years. More than 75 percent report that they need permission from their husbands to conduct virtually every activity related to their personal, social, familial or health concerns.⁹

Illiteracy is high among Muslim women in India (57.6 percent). In rural areas, 77 percent of Muslim women are considered illiterate, where literacy is defined as simply being able to read and write one's name.¹⁰ Less than 10 percent of all Muslim women have completed secondary school.¹¹ Action Aid found that "the high drop-out rates and low levels of Muslim girls' educational attainment [are] owed to various factors, including poverty, withdrawal of girls from school to engage in household chores, opposition to co-education at puberty, opposition to girls' working outside of the home, the belief that the right place for women is the home for which higher education is not required, difficulty of finding a spouse for a highly educated girl, and the fear that girls' studying out of their home [traveling to schools and colleges] after a certain age might be assaulted [sexually harassed] by males..."¹²

The percentage of Muslims in government services and other sectors dropped drastically after partition,¹³ and today the representation of Muslims in government in India remains low. While Muslims make up 13 percent of the population, they have only had around 5 percent representation in the national legislature.¹⁴ Political representation by Muslim women is significantly lower. In recent years, only two Muslim women have been part of the Indian Parliament¹⁵ out of a total 790 (i.e., less than half a percent). The socio-economic isolation of the Muslim community, its low education rates, and patriarchal attitudes of the community leadership have affected the ability of Muslim women in India to be represented in mainstream public and political life.

India has sustained impressive economic growth over the past few years. Yet more than 300 million Indians live on less than a dollar a day, and 700 million live on less than two

8 Hasan, Zoya and Menon, Ritu, *Unequal Citizens - A Study of Muslim Women in India* (Oxford University Press, 2004) 76-77; see also Desai, S. & Gheda, T. (2014) 9.

9 Hasan and Menon (2004) 76-77, 237.

10 Action Aid et. al (2006) 5.

11 Hasan and Menon (2004) 48.

12 Ibid, 11 [parenthesis added by authors of this book]

13 Ibid, 1

14 Bhargava (2007) 8.

15 Rai, Shirin "Class, Caste and Gender: Women in Parliament in India" in *Women in Parliament* (Stockholm: International IDEA, 2002) 3.

dollars a day. The picture is even starker for India's Muslim community. Eighty four percent of Muslims live on less than fifty cents a day.¹⁶ Within this impoverished community, Muslim women are at the bottom rung of the ladder. Their plight is often overlooked as the world's spotlight shines on India's remarkable economic growth that has raised many millions out of poverty. The income gap between the increasingly affluent middle class and the poor has been the subject of many studies and reports.

Beyond economics, when international attention focuses on disempowerment or repression of women in Muslim communities, India is often not included, particularly because of its status as a secular democracy with a flourishing economy. In many respects, Muslim women in India have fallen through the cracks. The complexity surrounding the conditions of their marginalization – gender inequality, social isolation, poverty and minority status – persist as obstacles to change.

It is important to note here that the Constitution of India allows different religious communities to be governed by their 'personal laws' in matters of marriage, divorce, inheritance and certain other religious matters. This particular feature is a legacy of British colonial law that equated the personal and family domain with religious identity. Reform of personal laws in general and Muslim Personal Law, in particular, has been an arduous process. Conservative elements within the Muslim community have resisted reform in the name of 'identity'. The Indian state has often treated the views and positions of conservative leaders as synonymous with the community itself. Women's groups continue to struggle for equal rights through legal reform.¹⁷

The Impact of Marginalization and Exclusion on Muslim Women

Key factors defining the low status of Muslim women in India are a lack of education, economic power and autonomy.¹⁸ Additionally, the overall ghettoization of Muslims has often deprived them of government infrastructure such as health centers, schools, roads, garbage disposal and sewage facilities.¹⁹ Compounding these disadvantages is the fact

16 Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector, August 2007, page 7

17 Kirti Singh, Sumaiya Musharraf, and Maimoona Mullah, "Inching Toward Equality: Application of CEDAW and Muslim Personal Law in India", in "Conceptualizing Islamic Law, CEDAW and Women's Human Rights in Plural Legal Settings: A Comparative Analysis of Application of CEDAW in Bangladesh, India and Pakistan," UNIFEM South Asia Regional Office, 2006

18 Hasan and Menon (2004) 241

19 Action Aid et. al (2006) 5

that Muslim women in India face them all in isolation due to restricted mobility imposed by conservative social structures.

Hasan and Menon found that the Muslim women in India, whether they live in urban or rural areas, are typically among the poorest and most illiterate segment of the population. If a woman is educated, she has seldom progressed beyond primary school, has been married by the age of 15, usually has had three children by the age of 20, and is plagued by poor health for most of her life. Low skills and scant education, as well as seclusion and a severe lack of mobility, limit her chances of obtaining paid work outside the home. These factors in combination engender complete dependency upon her husband — who is likely to be poor, under-educated and disadvantaged himself. She often faces physical and psychological violence or the threat of violence, within the home where she spends the greater part of her life. The lack of viable alternatives keep her in a highly subordinate and often abusive relationship. Cultural and social norms, suffused as they are with a pervasive patriarchy, allow the Muslim woman little choice or decisional autonomy in practically every aspect of her life.²⁰

A 2005 Government of India study of the social, educational and economic status of Muslims in India — popularly known as the Sachar Report — assessed the status of Indian Muslims to be among the lowest of all segments of society. The report showed that Muslim women are particularly marginalized and disadvantaged. The Sachar Report found that both government and civil society blame the religious community for the position of Muslim women, rather than societal discrimination or faulty development policies.²¹ It also found that Muslims had not benefited much from government poverty alleviation projects and other programs.²² While affirmative action programs for deprived groups of people are common in India, historically these have not extended to Muslims.²³ Arjan de Haan contends that in addition to reservation (quotas) in elected bodies and civil service, governments need to be sensitive to the nature of exclusion that Muslims face, and ensure safeguards against informal mechanisms of discrimination.

20 Hasan and Menon (2004) 241

21 Government of India (2006) 12-13

22 Ibid 187

23 Arjan de Haan, “Rescuing exclusion from the poverty debate: group disparities and social transformation in India”, Working Paper No. 517, International Institute of Social Sciences, Erasmus University, page (2011) 17-18.

Following the Sachar Report, advocates have demanded change and there has been an indication of political will to address development issues of Muslims, specifically Muslim women. In 2008 the Government of India announced a budget with special multi-sector programs for districts with minority concentrations and increased support to development organizations working for the welfare of disadvantaged groups, including minorities. In the Government's Five Year Plan for 2007-2012, the Planning Commission specifically recognized the "double and triple discrimination" of Muslim women (as women and as a minority community) and recommended targeted interventions for Muslim women as a priority area of action.²⁴

Eight years after the release of the Sachar Report, limited progress has been made in implementing its recommendations, which include improving access to quality education; enhancing access to credit and government programs; improving employment opportunities and conditions; enhancing infrastructure provision; and encouraging community initiatives.²⁵ Muslim women in India have recently started a campaign to encourage the Government to revive the report and to implement its recommendations effectively.²⁶

Exacerbating all of the disadvantages highlighted — and in some respects perpetuating them — is the fact that although Muslim women have the same political and legal rights as the rest of the population, they are unable to properly exercise those rights.²⁷ Many Muslim women do not realize they have rights both under the Indian Constitution and religious law.²⁸ This lack of knowledge restricts their ability to stand up for their rights, make decisions that affect their lives, earn a livelihood, or access government programs and services intended for them. Their self-confidence is also negatively affected. They are not connected to other women in an empowering framework and they live in a cycle that is difficult to break: poverty and isolation lead to poor health and lack of education,

24 Government of India Planning Committee, *Eleventh Five Year Plan: 2007 – 2012*. (New Delhi, Oxford University Press, 2008) 195.

25 Government of India Report (2006)

26 Perappadan, Bindu S. "Muslim Women Offer 'Chadar' to Revive Comatose Sachar Report." (The Hindu, August 3, 2012).

27 Desai, S. and Gheda, T. (2014); see also Narain, V. *Reclaiming the Nation: Muslim Women and the Law in India* (Toronto: University of Toronto Press, 2008) pg 138; Bhargava (2007), 9.

28 Engineer, A. A., *Muslim Women in Indian Society* (2007) <http://www.csss-islam.com/archpercent2071.htm>

and these, in turn, become barriers to gaining the skills and opportunities necessary to emerge from poverty.

A general misperception exists both within and outside the Muslim community that gender inequity is inbuilt in Islam and that the gender disparity seen in many Muslim societies is a result of the religion itself.²⁹ In fact, the opposite is true. The Qur'an provides women with rights to education, inheritance, choice of marital partner, divorce and participation in all fields of endeavor including governance and enterprise.³⁰ Unfortunately, Muslim men and women are largely unaware of these rights. Many of the restrictions placed on Indian Muslim women are rooted in social customs and traditions and are legitimized in the name of *shariah* (the moral and religious laws of Islam). Asghar Ali Engineer, who conducted workshops on the rights of Muslim women, has reported that "when women listen to what is written in the Qur'an (on the rights and status of women), they say they never thought that the Qur'an liberates them."³¹

From a wider socio-political perspective, the impact of Muslim women's isolation in society is damaging to Indian democracy. In India, the socio-economic status of a community and participation in political life are inter-linked,³² and as the Sachar Report noted, "in a pluralistic society a reasonable representation of various communities in government sector employment is necessary to enhance participatory governance."³³

The political marginalization of the Muslim community is exacerbated by vote-bank politics, the practice of religious and caste leaders positioning themselves as middle men (or being perceived as such) to bargain with political parties on behalf of a community in return for votes. In reality, Indian Muslims espouse a range of political opinions.

Muslim women and men are not able to fully participate in social, political and governance structures and this marginalization leaves the entire community vulnerable to anti-democratic ideologies. At a relatively benign level, this can lead to a perception among the

29 Narain, V. "Muslim Women's Equality in India" (*Human Rights Quarterly*, Vol. 35, 2013) 103; see also Engineer (2007) and Anand (2005) 208

30 See for example: Al-Hibri, A. "Introduction to Muslim Women's Rights." in *Windows of Faith: Muslim Women Scholar-Activists in North America*. Ed. Gisela Webb (Syracuse University Press, 2000); see also Wadud, Amina. *Quran and Woman: Rereading the Sacred Text from a Woman's Perspective* (Oxford: Oxford University Press, 1999).

31 Engineer (2007) 1

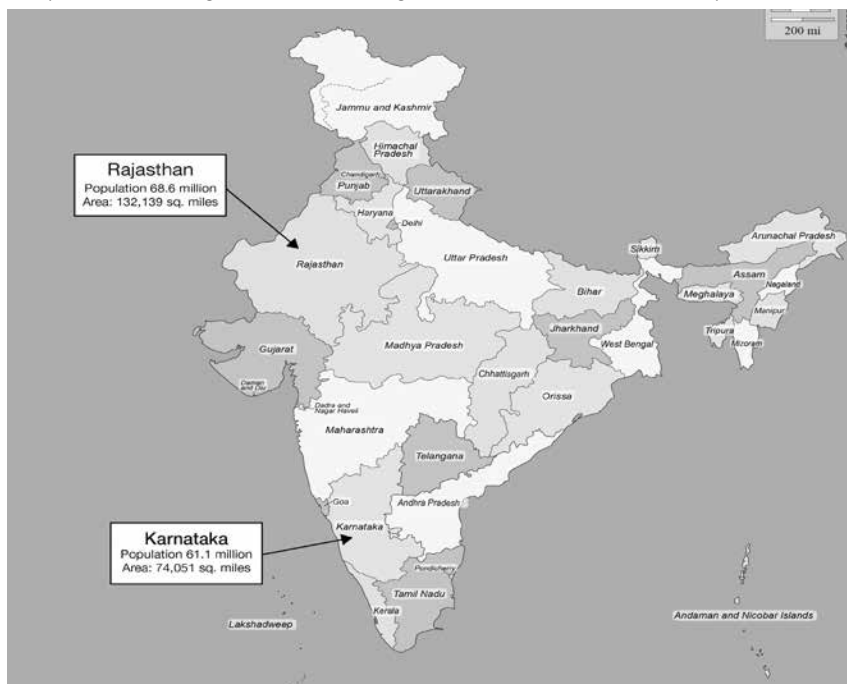
32 Action Aid et. al (2006) 6

33 Government of India (2006) 163

Muslim community that mainstream political processes and institutions will not deliver for the marginalized, and this perception can cause loss of faith in those mainstream structures and political processes.³⁴

On a more hopeful note, various researchers have found a growing enthusiasm among the younger generation in the Muslim community for educating their daughters.³⁵ An increasing demand for change is being voiced. Backing this demand, there is some indication of a nascent political will to address development issues of Muslims, specifically Muslim women.

MWI has demonstrated that through their transformative leadership, grassroots Muslim women leaders in Karnataka and Rajasthan are turning the tide of marginalization and actively promoting the democratic inclusion of the Muslim community, while creating equity and prosperity for their neighborhood, villages and cities, and ultimately for the nation.



Map of India showing the two states where MWI was implemented. Data from 2011 census.

34 Piazza, J. "Poverty, Minority Economic Discrimination, and Domestic Terrorism. (Journal of Peace and Research, Vol. 48:3, 2011) 341.

35 Action Aid (2006) 18



إِنَّ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
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 وَالْمُتَصَدِّقَاتِ وَالصَّائِمِينَ وَالصَّائِمَاتِ وَالْحَافِظِينَ
 فُرُوجَهُمْ وَالْحَافِظَاتِ وَالذَّاكِرِينَ اللَّهَ كَثِيرًا
 وَالذَّاكِرَاتِ أَعَدَّ اللَّهُ لَهُمْ مَغْفِرَةً وَأَجْرًا عَظِيمًا



Al-Ahza. 33:35. For Muslim men and women, for believing men and women, for devout men and women, for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in Charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in Allah's praise, for them has Allah prepared forgiveness and great reward.





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3

THE MUSLIM WOMEN'S INITIATIVE

AN INNOVATIVE MODEL FOR SOCIAL, ECONOMIC AND POLITICAL EMPOWERMENT

Between 2004 and 2011, the International Foundation for Electoral Systems (IFES) and its partners designed and implemented the Muslim Women's Initiative to empower Muslim women. The Muslim Women's Initiative (MWI):

- addressed the knowledge gap among Muslim women about their rights in the Qur'an and under Indian law;
- supported Muslim women in accessing their rights;
- fostered understanding among all sections of the Muslim community (including men and boys) about women's rights;
- encouraged participation in women's self-help groups (SHGs) and income-generation projects;
- developed leadership skills among Muslim women; and
- created community-based support for Muslim women's rights.

This initiative, implemented by IFES and its partner organizations in India (full list provided in Annex 1), consisted of multiple layers of intervention. The basic building block was information-dissemination workshops for women and men. The workshops were complemented by forming groups of Muslim women, linking these groups with income-generating activities, providing counseling services and legal aid to women,

creating a community-based support structure for women's groups consisting of religious leaders, academicians, activists and lawyers, and reaching out to youth through classes on women's rights in secondary schools and *madrassas* (schools operated by religious entities that include Islamic and often secular education).

IFES implemented the MWI program in two states in India – Karnataka in the South and Rajasthan in the Northwest. The Initiative reached more than 30,000 women and men directly and, through them, countless others. One of the most significant outcomes was the emergence of Muslim women as change-agents and leaders in their communities. Women who previously had never left their homes ran for office and were successful. Once elected, they became active leaders in developing their communities and advocating for the basic rights of women within those communities. While political empowerment was one important outcome of MWI, there are also thousands of examples of social and economic empowerment.

The success of the MWI model lies in its holistic approach. If an individual transforms herself and does not contribute to the transformation of society, then society as a whole does not move forward. On the other hand, if an individual dedicates her life to the transformation of society but does not simultaneously transform her own character, then her efforts may not be seen as legitimate or enduring. Models of development usually fall into one of the two extremes — developing the individual to transform the society, or developing the social structures to, in turn, develop individual lives. Both need to take place, and MWI demonstrated the way to make this possible. As the Institute for Studies in Global Prosperity has noted:

... the human heart cannot be separated from its environment, for the inner life of every human being both molds the environment and is deeply affected by it. Enduring change then depends upon simultaneous efforts to transform both the individual and society.”¹

This holistic approach is necessary to address the intersectionalities present in the marginalization of Muslim women in India. According to Kimberlé Crenshaw, who pioneered the theory of intersectionality, women experience different forms of oppression or disadvantage depending on the intersection of different socially-constructed forms of differentiation.² Hence, identifying women as oppressed based on their gender and responding solely to that factor fails to account for other

1 Institute for Studies in Global Prosperity, “May Knowledge Grow in our Hearts: Applying Spiritual Principles to Development Practice,” Occasional Papers On Insight and Practice (2010)

2 Crenshaw, K.W. “Mapping the Margins: Intersectionality, Identity Politics, and Violence Against Women of Color (*Stanford Law Review*, Vol 6, 1991) 1242

forms of oppression a woman may face and the way these different forms interact with one another to produce a unique pattern of oppression or disadvantage.³

Naila Kabeer (2010) uses the term 'intersecting inequalities' to identify the multiple and overlapping disadvantages faced by individuals or groups that reinforce their exclusion - poverty, discrimination based on marginalized identities such as race, ethnicity, caste, religion or language, with gender cutting across those groups. She argues that such socially excluded/marginalized groups suffer from 'spatial inequalities' i.e. they tend to be concentrated in disadvantaged locations including overcrowded urban slums, such spatial inequalities in turn contribute to exclusion from the political process and governance structures, and these groups are denied voice and influence in decisions that affect them. Targeted interventions to address overlapping disadvantages faced by socially excluded groups could include anti-discrimination laws or programs applying affirmative action and promoting the rights of marginalized groups to make their voices heard.⁴

When applied to the situation of Muslim women in India, it becomes apparent that women experience a unique pattern of oppression and disadvantage that requires a unique response. Looking at Muslim women in India as disadvantaged solely on the basis of their gender, or solely on their status within a minority religious community, fails to take into account other forms of socially constructed disadvantages they face and the ways in which these disadvantages intersect with one another.⁵

The intersectionality approach addresses the multi-layered, intricate nature of identity. As Amartya Sen has argued, "history and background are not the only way of seeing ourselves and the groups to which we belong. There are a great variety of categories to which we simultaneously belong ... [and] the importance of a particular identity will depend on the social context."⁶ Individual Muslim women in India may identify themselves with different categories, depending on social context. This process of identification is fluid, with different identities becoming prominent at different times. It is important to acknowledge and respond to the "contradictory, fluid and multiplex nature of identity" by considering the impact of race, class, religion, nationality, ethnicity and gender on one's sense of identity.⁷ Hence, intersectionality theory is an important

3 Crenshaw (1991) 1242; see also Narain (2013) 105-108; and Hasan (2010) 950.

4 Kabeer, Naila. *Can the MDGs provide a pathway to social justice? The challenge of intersecting inequalities*. New York: United Nations Development Programme. (2010).

5 Narain (2008) 114

6 Sen, Amartya. *The Argumentative Indian: Writing on Indian History, Culture and Identity* (New York: Farrar, Straus and Giroux, 2005) 19, 25.

7 Susan Stanford Friedman. 1998. *Mappings: Feminism and the Cultural Geographies of Encounter*, (Princeton University Press, New Jersey).

framework for interventions that seek to empower marginalized communities. Unless the intersectionalities present in a marginalized community are taken into account in designing an empowerment program, the program may not properly target the conditions of marginalization and therefore may prove to be of little use, or worse, may actually be detrimental for segments of the community.⁸

While universal approaches may be necessary to promote equality (e.g. to empower all girls and women and to ensure universal access to services for all), studies show the need to target particularly disadvantaged or marginalized groups, particularly those facing multiple marginalizations.⁹

In light of this, the Muslim Women's Initiative was designed and implemented as a holistic, community-driven intervention. At its core, MWI focused on addressing the significant knowledge gap among Muslim women (and their families and communities — particularly the men and boys) about their rights in the Qur'an and under Indian law, and supporting them in accessing these rights. MWI worked on building meaningful and sustainable community-based support for Muslim women that included self-help and income-generating projects, as well as support from men and community leaders. The initiative also trained youth through schools and madrassas. Through MWI, Muslim women developed key leadership skills and behaviors and were introduced to mainstream democratic processes and support systems. In the past, many within the Muslim community, broader civil society and government in India have tried with varying degrees of success to implement empowerment programs targeting Muslim women, but never with the depth, scale or impact of this program.

MWI began with a conference of Muslim community leaders convened in New Delhi in 2004. Participants recommended the development of an initiative aimed at Muslim women's empowerment at the grassroots undertaken through local non-governmental organization (NGO) partners. IFES selected local NGO partners to work in villages and urban slums in Karnataka and Rajasthan. These states were chosen by USAID, the main funder of the project. Organizations selected were already working to improve health, education and other issues among local Muslim communities.

8 Narain (2008) 121

9 Amanda Lenhardt and Emma Samman *In Quest of Inclusive Progress, Exploring Intersecting Inequalities in Human Development*, Overseas Development Institute, Development Progress, Research Report 04 (2015).

MWI was developed and implemented in three distinct phases:

Phase I — Increase Awareness of Rights of Muslim Women in the Qur'an and Indian Law

Phase II — Create Community-based Structures to Help Women Access their Rights

Phase III — Build Community Support and Linkages for Women's Groups

The identified local partners had valuable experience working on social and economic empowerment of Muslim women, but little or no expertise and experience on civic and religious rights. A two-day staff orientation program was designed to train all project staff and resource persons who would be involved in carrying out MWI activities. The goal of this orientation was to instill among all partners a holistic understanding of the initiative and what it was designed to achieve, build the capacity of staff to nurture a favorable climate for intervention and equip staff to disseminate information with confidence.

Posters and brochures were developed in extensive collaboration with partners. After discussion and field-testing, a final information kit, with standardized messaging and resources, was provided to all implementers. This iterative process was followed to ensure that the program content was consistent, owned by partners and included accurate Qur'anic and legal references and interpretations.

All local partners agreed on the importance of maintaining a respectful, principled approach to the Muslim communities they would be working in. They committed to be mindful of the beliefs, values and practices of the community. To that end, partners agreed that they would employ Muslim women on their teams to assist in interacting with the primary target group; engage with religious and community leaders about the scope and objectives of the program to build support and lessen resistance; and engage Muslim scholars and community leaders to present information and assist with other elements of the program.

MWI local partners first held meetings with local community leaders and explained the goals of the program to alleviate any concerns the leaders might have. Next, they conducted rights awareness workshops for Muslim women and men (separately). To explain rights guaranteed to women in the Qur'an and under Indian law, information kits, posters, and brochures in local languages (Hindi, Urdu and Kannada) were used. At first, men joined their groups reluctantly and with evident skepticism. Soon, however,

they became full participants. Women participated enthusiastically in droves. In the workshops, they willingly shared personal stories about rights violations, incidents of violence and oppression they had experienced in their lives. Following these workshops, where participants received some information on how to tackle these issues, they began seeking immediate assistance. They gained confidence to address their problems head on. Subsequently, the project established counseling and legal aid centers to meet the increasing demands. Over the life of the project, over 7,000 women received counseling, referral and legal aid from MWI.

In order for the initiative to be fully rooted in the local community and be sustainable, women's self-help groups were formed from workshop participants who were keen to work together to address their issues. These groups met weekly to discuss various rights issues and the role of women as change-makers in their communities. The women also sought to support other women in their area facing rights violations. Simultaneously, local Muslim leaders, lawyers, academicians and activists were mobilized to form community support groups. These community support group members often helped provide information about government social welfare programs and assisted the women's groups in solving issues faced by women in their communities. Importantly, they protected the women from criticism that might otherwise have been leveled by the community's conservative elements and helped women navigate daunting government bureaucracy.

To engage youth, a vital segment of the community, MWI introduced a class on women's rights in local Muslim high schools and organized educational programs for mid-level religious scholars and students at madrassas. MWI also organized mentoring and training programs for the women's groups on women's rights, counseling skills, enterprise development, networking, and leadership. Soon, the women's groups started microcredit and other income-generating activities. The rest of this chapter examines each stage in greater detail.

Phase I: Increase Awareness of Rights of Muslim Women in the Qur'an and Indian Law

Meetings with Community Leaders

During the first month of the project, each of the local partners met with community leaders (predominantly male), i.e., *maulavis* (Muslim clergymen who lead prayers and look after mosque affairs), *ulema* (religious scholars), academicians, activists and lawyers, and local leaders in the various Muslim communities in Karnataka and Rajasthan. The

primary purposes of these meetings were to explain fundamental needs that the program sought to address and to seek the support of the community leaders. Project coordinators had anticipated that religious leaders, elders, husbands and other men would put up hurdles against women attending the workshops, as the empowerment of women often threatens conservative Muslims. However, only a few concerns emerged focused on the fact that the project was funded by a U.S.-based organization, which was viewed as an unwelcome outside influence. IFES MWI staff addressed concerns over funding sources with complete forthrightness, drawing attention to the fact that the program was intended to improve the rights of women in the community and remove any misconception that Islam did not provide women rights. They redirected the focus of the community leaders to the content and benefit of the workshops and gradually won them over.

The pre-meetings were useful in creating a favorable climate for the program. The transparent and respectful approach with community leaders, combined with the invitation to attend the workshops so they could see firsthand what was discussed, secured support for the program. The meetings were also helpful in ensuring good participation by women — community leaders not only helped in the selection of the participants but also identified venues where the workshops could be held. Many scholars, academicians and lawyers subsequently became involved as resource persons and as special guests. Chapter Six further elaborates further on engaging men as partners in championing rights of women.

Informational Workshops

The two-day awareness workshops for women and men became the heart of the information-dissemination phase of MWI. Various interactive methods, including role-plays, skits, group discussions and a film, were used over the two days to convey crucial information. Posters and brochures in local languages were distributed to reinforce the learning acquired during the camp and to take home, both as a future reference and to share with other women in the home and community. Belying concerns that Muslim women would hesitate to speak about sensitive personal topics at the workshops, women engaged whole-heartedly and willingly shared their often harrowing personal stories.

The workshops for men and boys were always held separately from those for women and girls. Most participants were the brothers, sons, husbands or fathers of the women attending the women's workshops. Initially, it was difficult to convince men to attend,

as they thought this type of program was only for women. Local partner organizations countered this perception by emphasizing the important role men play in protecting the rights and well-being of their daughters, sisters, mothers and wives. In the end, the workshops for men attracted far greater interest and participation than was expected. In fact, the demand for workshops for men and women was so high that all partners held more workshops than originally planned.

The workshop content was organized and presented in two key categories: the rights of women enshrined in the Qur'an and the rights of women protected by Indian law. Importantly, commonalities exist between the two. The underlying message for the workshops was that the Qur'an considers men and women as equal and that this equality was also protected under Indian law.

The informational materials prominently featured the following verse from the Qur'an.

O mankind! Reverence your Guardian-Lord, who created you from a single person, created, of like nature, His mate, and from them twain scattered (like seeds) countless men and women; reverence Allah, through whom ye demand your mutual (rights), and (reverence) the wombs (That bore you): for Allah ever watches over you. — The Qur'an, Surat An-Nisā' (4:1)

This verse and other verses from the Qur'an and the Hadith (sayings of the Prophet) were used extensively during the program to demonstrate the equality of women and men implied in the Qur'an and the rights guaranteed to women. A broad selection of verses used in the program has been included in Annex 1. Verses were presented to the women in the original Arabic and translated in the local languages. Almost always, they were met with enthusiastic astonishment.

“For Muslim men and women, - for believing men and women, for devout men and women, for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in God's praise, - for them has God prepared forgiveness and great reward. — The Qur'an, Surat Al- Ahzab (33:35)

Participants learned the Qur'anic injunction that it was the duty (*farz*) of every Muslim man and woman to become educated. They also learned that women have a say in important matters concerning their lives.

According to the Qur'an, a woman's consent is needed for marriage. In practice, however, according to MWI participants the *Qazi* (cleric) most often asks women's consent only at the time of the ceremony. It is very difficult for a young woman to refuse marriage after the guests have arrived and expenses have been incurred. Asking for women's consent when it is too late to say no becomes a ritual without meaning.

The Qur'an also enjoins upon the husband the responsibility of caring for and financially supporting his wife and children.¹⁰ Because the husband is obligated to support his family, whatever the wife earns is hers to spend as she chooses. In terms of important rights relating to marriage, there is a Qur'anic requirement to give *mehr* as part of a marriage (a gift to the bride as a symbol of the husband's earnestness of affection toward her).¹¹ Muslims are aware of the importance of *mehr*, yet it has become a token, often mentioned in the *nikahnama* (Islamic marriage contract) but not consistently paid to the woman. Many participants said that they had no say in deciding the *mehr* amount, nor any knowledge of how much *mehr* was eventually agreed upon. Most participants thought *mehr* was given only at the dissolution of a marriage rather than at the beginning of married life.

In the Qur'an, there is no mention of dowry. While legally prohibited, this practice still continues unabated in India. Exorbitant sums of money or goods are demanded by the groom's family from the bride's family. Despite dowry being un-Islamic and illegal, it is nearly impossible for Indian Muslim families to marry their daughters without it. Non-payment of or inadequate dowry often leads to separation, divorce and/or domestic violence.

The conditions and prescriptions in the Qur'an for dissolution of marriage ensure that a couple is given full opportunity to reconcile, and should that fail, that dissolution does not leave the woman without means of support. Also, dissolution of marriage may be instigated by either the man (*talaq*) or the women (*khula*).¹² Yet there is not equal social

10 Al-Hibri. (2000) 63

11 For more information on Mehr, see Al-Hibri (2000) 59-60

12 Al-Hibri (2000) 69-71

acceptance of both — a woman who uses khula commonly loses respect in the community, while a man who uses talaq continues to enjoy his previous status. Additionally, in many instances in India, men pronounce talaq thrice without providing time for reconciliation (often referred to as triple talaq). This is not permitted under the Qur'an, despite a common perception that it is.¹³

Under the Qur'an, both men and women are entitled to inherit property upon the death of a relative.¹⁴ However, women rarely receive their share of property, and the majority of women in the workshops did not know they had any rights to inherit property. By the end of the first day, participants had gained an entirely new perspective on the rights of women in the Qur'an and the notion of equality of women and men enshrined in it. Participants were asked to discuss key concepts with their family, friends and neighbors to expand the reach of the materials and help them get started in articulating this information to others. A detailed list of rights accorded to women in the Holy Qur'an and the Constitution of

Rights of Women in the Holy Qur'an

- Right to Live
- Right to Live with Dignity
- Right to Equality
- Right to Education
- Right to Earn
- Right to Inheritance and to Own Property
- Right to Have a Say in Marriage
- Right to Mehr
- Right to Humane Treatment
- Right to Maintenance
- Right to Khula (separation from husband)
- Right to Re-marriage
- Right to Vote and run for Political Office

India is provided in Annex 3.

During the workshops participants shared personal information about their lives which provided rare insights on their day-to-day realities. Some of the most pressing concerns that emerged were:

¹³ Engineer (2007)

¹⁴ Al-Qur'an, 4:11

- A majority of Muslim women in these communities do not have a voice in decision-making at the family level, let alone at a social or political level.
- The general feeling among men and women about education was that girls need religious education but not professional skills — hence they are not allowed to pursue higher education. Community pressure to get girls married at an early age also prevents parents from continuing their daughters' education which often stops in middle school. Young school-going girls also had to share significant house-hold responsibilities with their mothers in a way boys were not required to do, significantly reducing time available for study.
- Muslim women are often forbidden to seek gainful employment or, if they are permitted to engage in it, do not have control over their earnings.
- Women in Mysore, Karnataka, said that the mobility of Muslim women was restricted due to *pardah* (the practice of keeping the sexes segregated by confining women to the home), and that they were concerned about polygamy. They were eager to know what the Qur'an and the law said about these issues.

The workshop on the second day focused on Indian Law beginning with the Preamble of the Constitution of India that emphasizes the dignity of the individual and equality of all citizens. Often the women were hearing about the Constitution (*dastoor-e-Hind*) for the first time. The commitment to freedom, equality and social justice lies at the core of India's nationhood. The Constitution of India pledges "to secure to all the people ... justice, social, economic and political; equality of status, and opportunity before the law; freedom of thought, expression, belief, faith, worship, vocation, association and action, subject to law and public morality." It emphasizes the importance of greater freedoms for all and contains a number of provisions for the empowerment of women. Participants also learned about fundamental rights guaranteed to them by the Constitution of India, including right against exploitation, right to freedom of religion, cultural and educational rights, and right to constitutional remedies. In addition to fundamental rights, participants also learned about fundamental duties enshrined in the Constitution.

The second day also covered laws for the protection of all women in India, such as Protection of Women from Domestic Violence Act (2005), the Dowry Prohibition Act (1961), the Child Marriage Restraint Act (1929) and subsequently the Prohibition of Child Marriage Act (2006). The workshop also covered laws passed to protect Muslim

women's rights specifically e.g. the Dissolution of Muslim Marriage Act (1939) and the Muslim Women (Protection of Rights on Divorce) Act (1986). It is important to note here that the workshops for men covered the same material.

Rights of Women in the Indian Constitution

- Right to Equality
- Right to Freedom
- Right to Education
- Right to Earn
- Right against Exploitation
- Right to Freedom of Religion
- Right to Approach Court of any Constitutional Right is Violated

At the end of the two-day sessions, women learned that in the eyes of the Qur'an and the Indian Constitution, they were equal to men and from both powerful sources – their religion and their nation, they had inalienable rights. They often said that they felt energized, solaced, encouraged and empowered.

Workshops to Create Community-Based Support

After the completion of the information workshops, follow-up workshops were organized to seek deeper cooperation from community leaders. These workshops were attended by academicians, lawyers, administrators, activists and religious leaders. Some women who had participated in previous workshops were also invited, and statements from these women provided community leaders with insights about the reality of the lives of women in their communities and the violations of their rights. These workshops focused on issues that had emerged earlier and discussed strategies to address them. These suggested actions included:

- establishing counseling centers for Muslim women;
- identifying a panel of legal advisers and counselors;
- organizing Muslim women into groups and introduce livelihood programs;
- establishing community resource centers to house information on all issues discussed;

- organizing similar workshops in educational institutions for males and females in new neighborhoods;
- requesting the *jamaat* (group of religious leaders and prominent members of the community) committees and *waqf* boards (boards that administer Islamic Charitable Trusts) to organize similar awareness-generating activities and encouraging the leaders to assume a proactive role; and
- forming committees to change the syllabus in the madrassas to meet the needs of changing times, especially pertaining to the equality of women and men.

In each workshop, a committee was formed to support the local MWI partner organization and help it continue to improve the lives of Muslim women in its neighborhood.

Legal Aid and Counseling

During Phase I a number of Muslim women also revealed domestic violence cases and requested legal support from IFES' local partners. IFES funded counseling centers with teams made up of a counselor, a lawyer and a social worker for each local partner for 18 months. Partners used their existing premises for the counseling centers and have integrated this activity as part of their core work. These counseling services have continued to the present, well past the formal end of the program.

Kutas and Melas (Mini-Fairs)

The final component of Phase I was mini-fairs (*kutas* in Karnataka and *melas* in Rajasthan) — a common form of gathering in India. The mini-fairs brought together participants from various workshops along with their family members, community leaders and resource persons. At one level, the kutas were designed to reinforce the content of the workshops — ensuring information retention — and to inform other family members and community. At another level, the mini-fairs celebrated the solidarity of informed Muslim women, served as a demonstration of collective strength, and marked the culmination of the information-dissemination phase of the program. Role-plays, skits, films, songs and food abounded in the mini-fairs. The mood was celebratory.

Phase II: Create Community-based Structures to Help Women Access their Rights

The main objective of Phase II was to establish a community-based support system to safeguard Muslim women's rights. This was done through the formation of women's

groups and the facilitation of training programs for members of the groups; the introduction of a class on women's rights under the Qur'an and Indian law in secondary schools; the organization of orientation programs for mid-level religious scholars and madrassas students, mostly male; and the strengthening of community leader support groups formed during Phase I.

Women's Groups and Community Support Groups

Women's groups lie at the core of the MWI program. These groups emerged from the information workshops and met every week to discuss women's rights and women's role as change-makers. Group members were trained in basic counseling skills. They were taken on introductory visits to police stations, courts, counseling centers, government departments, banks and shelter homes to familiarize them with the workings of these institutions. Women's confidence increased with information about available services. Many of the service providers were also encountering empowered Muslim's women's groups for the first time. These efforts broke their pre-conceived notions and stereotypes about Muslim women. As a result of these interactions, the likelihood that women would access these services increased significantly.

As MWI progressed, women's groups engaged in thrift and credit activities in addition to rights-based activism. Efforts were made to link groups to banks, so that the women's groups could access loans. The majority of Muslim women had neither received bank loans nor understood micro-credit principles until their involvement in MWI.

These groups helped women become peer educators and change-agents in their areas. Monthly discussion and support gatherings took place to bond members together, allow them to share experiences and challenges, learn new skills and solutions from each other, and systematize their efforts. The groups widely disseminated information on women's rights and because they were well-organized, they were also easily able to receive information from other NGOs and officials. The groups not only supported the welfare of the women who attended them, but were actively involved in solving local problems, reforming schools, improving facilities at hospitals, and applying for welfare programs. Partner organizations helped women to acquire leadership skills and self-confidence; pose questions to community leaders and government officials; approach free legal aid desks, courts, hospitals and the police; and learn vocational skills in order to become economically independent. Women in need of counseling and legal support

were able to find these groups easily and connect to a broader support system and, in turn gain confidence themselves to seek justice. The women in the groups were catalysts, role models and advocates.

Partners also developed strong linkages with community groups, jamaats (local religious councils, all-male), schools, counseling centers, lawyers and police; organized workshops on women's rights for women who could not attend Phase I workshops; conducted workshops for additional community leaders; and contacted Waqf Boards¹⁵ to secure financial support for abandoned women. The Karnataka State Waqf Board provided one partner organization in Bangalore with space for a new counseling center.

Rehana, a resident of Ajmer, Rajasthan, offered an example of the impact women's groups could have on the lives of individuals. Rehana was married to a man who drank heavily and beat her regularly. He once tried to abandon her at her parents' home, but her parents were too poor to bear the expenses of her and her children. To meet her children's basic needs, Rehana approached some women's group members for help. These women convinced her to join their group and learn how to earn a living so that she could become economically independent and not to rely on her husband or parents. Rehana took their advice, joined the group and learned the skill of making caps worn by Muslim men. Eventually, she was able to support herself and her children.

Orientation Programs at Madrassas

A key challenge to promoting and protecting women's rights is gaining the support and cooperation of Muslim religious scholars and teachers, who play an important role in the life of the Muslim community. Sensitizing religious scholars and community leaders to the rights of women is vital to improving the lives of Muslim women and ensuring that they realize their full potential without undue obstacles. Madrassas are often the only

¹⁵ Waqf Boards are bodies established by the governments that work towards management, regulation and protection of the Waqf properties, which are assets donated by Muslims for religious or charitable purposes and recognized by Muslim Law.

educational option for Muslim children of poor families.¹⁶ They are, therefore, a vital part of the community and are a key venue for providing information on women's rights. To build on MWI's initial engagement with community leaders, three-day orientation programs were organized for mid-level religious scholars and teachers in community madrassas. The same resource persons who had conducted the workshops in Phase I led these orientation programs.

Most of these religious scholars had a basic familiarity with civil family law, but not in any significant detail. The resource persons faced initial resistance. Over time, they were able to help the participants understand that women have a broad overlapping canvas of rights both in the Qur'an and under Indian law and that, more importantly, the community was responsible for promoting and protecting these rights. During follow-up programs, the religious scholars confirmed the classes had changed their attitude about issues facing women in their communities and what the correct responses to those issues should be. Many of them felt the need to continue meeting to discuss the information they had received. At the end of the orientation programs, they fully accepted their responsibility for protecting and promoting women's rights by volunteering to be part of a team of people producing course material on women's rights for schools and madrassas.

Outreach to Youth through Classes in Secondary Schools

The course material developed with the assistance of religious scholars was provided to schools and madrassas for students in the ninth and 11th grades. Three-quarters of the students were male and one-quarter female. The objective of the classes was to teach students about women's rights in the Qur'an and Indian law, and for them to understand how ingrained gender attitudes led to the unequal and unjust treatment of women. Classes helped boys change their attitude toward women and girls by emphasizing women's equal status in society and the very clear rights women and girls have to receive an education, earn a living, and be able to take part in political decision making. Classes motivated the boys to become agents of change. Students examined their own attitudes and behavior in their schools, homes and neighborhoods. The impact was immediately visible as they engaged in animated discussions on issues relating to the rights of women. Students took enormous interest in the classes and attendance was excellent.

16 Government of India (2006) 17

Subsequently, students consulted MWI partner organizations about how to share the information they had learned with a broader group. The MWI partners suggested forming groups, through which students might use their free time to approach community members and talk about women's rights and the importance of education, and the negative effects of domestic violence, dowry and sexual harassment. Boys often helped their sisters exercise their rights to education and to earn a living, as well as their right to decide the mehr on the occasion of their marriage. During elections, boys encouraged their mothers, sisters and other female relatives to exercise their right to vote. Teachers reported that many mothers eagerly awaited their children's return from school so that they could hear what they had learned about women's rights that day. As they perused through their children's notes for additional information, many of them expressed the wish to have the lessons in booklet format so that they could become better informed of their rights.

“Before attending these classes, I was neither familiar with challenges women are facing nor with the rights of women, both in the religion and law of the land. Now it is my duty to protect women's rights.”

– Anwar, Grade 9

“I have come to know that women have been given a respectful position in Islam and now I will make sure that my mother and sisters are respected.”

– Sufiyan, Grade 11

“I will convince parents whose daughters do not go to school to send them to school since right to education is an Islamic right.”

– Raheem, Grade 9

These positive results, along with encouraging feedback from teachers, students and parents, inspired the partner organizations to discuss continuation of the classes with school authorities. The course was later introduced in additional schools and madrassas in Karnataka and Rajasthan states without any external financial support. At this writing, these courses were still being offered in schools.

Phase III: Consolidate Community Support and Building Linkages for Women's Groups

Strengthening Women's Groups

During Phase III of MWI, local partner organizations worked to strengthen MWI women's groups in Karnataka and Rajasthan. The partner organizations maintained regular interaction with these groups. This was key to sustained change among Muslim communities in India. The partners facilitated monthly mentoring meetings that focused on imparting strategies to protect and promote women's rights. These included taking part in neighborhood development activities. Groups also began independently approaching banks for loans and counseling centers and police stations to seek redress for specific cases.

Cases of violence against women were raised and discussed in these meetings, with a focus on implementing strategies to support affected women and rectify situations. Women learned that they no longer had to suffer indefinitely and alone. Issues of health, hygiene, sanitation and education were also raised. In the Banda Basti locality in Jaipur, Rajasthan, members decided to tackle hygiene and sanitation issues by first sensitizing residents to the issue and then approaching the municipality. Adopting the slogan "cleanliness is next to godliness," the group was able to motivate the community to remove trash and waste from the neighborhood, making a difference in its cleanliness and sanitary conditions.

To garner further support for Muslim women and their families and bring them closer to the democratic mainstream, MWI partner organizations approached relevant government agencies regarding literacy programs, education opportunities, health facilities, enterprise development and livelihood/employment opportunities.

In one instance, Muslim women's groups in Ajmer that received loans from the Bank of Baroda were invited to participate in an exhibition organized during the Rajasthan Chief Minister's visit to their area. Women displayed their crafts and products and shared their success stories, proudly emphasizing their new economic independence and empowerment. The Chief Minister expressed her surprise and pleasure at the mobilization of Muslim women into self-help groups and promised to provide support to these groups in the future.

Economic Empowerment

It was clear from the beginning of MWI that poverty had an overarching impact on the lives of Muslim women and their families. A program that focused on rights that did not address this critical component would not be successful. In the early years of MWI, the focus was mainly on rights-awareness and activism and some micro-credit activities. Activities included embroidery, sewing and tailoring, candle and incense making, home-based preparation of snacks for sale in local shops and markets, and making caps, artificial jewelry, and traditional slippers. As women's groups became stronger, they were eager to expand their income-generation activities particularly to gain more entrepreneurial and vocational skills. In response, MWI partners implemented an entrepreneurial development program. They conducted skills and needs assessment of group members, collected baseline income data, surveyed local markets for selling women groups' products and approached factories and export houses to explore collaboration. Training programs on enterprise development planning were organized in all MWI project locations, which included planning for small-businesses, investment, cost and profit analysis, marketing strategies, time management, book-keeping and financial management.

In addition to expanding the skills of women in activities listed earlier, 62 training sessions were organized on additional skills such as computer skills, glass painting, fine handicrafts items, crochet products, and detergent-making. Women were taken to markets and exhibitions organized at the local level, where they interacted with the craftsmen and traders gaining valuable information on business strategies. Women's groups met with a range of public and private entities to explore training, investment and market opportunities including Social Welfare Departments, Women and Child Welfare Departments, Rural Development Departments, Rajasthan Mission of Livelihood, Women Development Corporation, National Minorities Development Corporation, Backward Classes Development Corporation, Small Industries Development Bank of India, SKS Microfinance Limited, and the National Bank for Agriculture and Rural Development.

The immediate impact of income-generation and economic empowerment activities on individual and household income was significant. In many cases, women reported that their household incomes doubled. Women bringing in much-needed financial influx to the family saw their status and voice rise in the eyes of the family and community.

Leadership Training

It was clear that grassroots leadership was being developed in the community-based groups. In discussion with partners, it became evident that some emerging leaders were not as collaborative as expected. They were instead following dominant models of leadership that emphasized hierarchical authority and personal gain. IFES felt that nurturing collaborative leadership would be critical to the long-term success of the empowerment process and organized specialized leadership-training programs in response.

The goals of these training programs were to articulate an alternative framework of good leadership that was community-centered, service-oriented and ethics-based; to initiate a process centered on personal and social transformation; to recognize the defects and limitations in dominant forms of leadership; and to encourage women to become effective agents of development and social justice in their communities. Fifteen programs were conducted reaching more than 5,000 women and men.

Assessment of common models of leadership and their pitfalls helped ensure that women held themselves and their leaders to standards of transparency, accountability and integrity.

The leadership training focused on ensuring that women could:

- recognize and build their sense of dignity, self-worth, confidence and nobility;
- understand the equality of all people;
- study common models of leadership and their shortfalls;
- appreciate the necessity to evolve a new vision for leadership;
- approach women's rights advocacy with an attitude of service and a drive for excellence;
- identify the value of experience and knowledge that exists within their communities and use it;
- realize that social change is not a project that one group of people carry out for the benefit of another but something that the community resolves to engage in by itself;
- learn and use tools of effective communication both within the women's groups themselves and when engaging with the community; and

- develop the capacity to learn from a cycle of conceptualization, systematic planning, action and reflection.

The leadership training made extensive use of past and current news stories, songs, analogies, role plays and the arts. The analogy of the human body was used to demonstrate unity in diversity and interconnectedness. In the human body, millions of cells, with their extraordinary diversity of forms and functions, collaborate to make the existence of the human being possible. These diverse cells give and receive whatever they need for their individual functioning as well as for the growth and welfare of the whole. No one would try to explain the life of a healthy body in terms of principles so freely used nowadays, for example, competition among the parts for scarce resources. Nor would one argue that in order for the body to function better, all of its cells should become identical — uniformity would make the body incapable of carrying out any of the complex tasks necessary to its healthy functioning. The principle governing the functioning of the body is unity in diversity. It is possible to conceive of human society in a similar way — myriads of diverse individuals and communities, each having distinct talents, possess the potential to contribute to the health and advancement of human civilization. Moreover, just as in the human body, the suffering of any one member of society results in diminished well-being for the whole.¹⁷

Another analogy that struck a chord with the women was that of a flock of migrating birds. Birds usually fly in a 'v' shaped formation to reduce the resistance faced by each individual bird, thereby increasing the speed of the flock multi-fold. Birds share the lead position to ensure that no one bird faces the full force of resistance and becomes too tired. If any bird were to become unfit to fly at the same speed as the others, one or two birds will drop back with the weak bird and fly with it until it is strong enough to catch up with the group. This analogy was a particularly powerful tool in discussing functional leadership, preparing and supporting second tier leadership, encouragement and team work.

At the end of each leadership-training program, an evaluation was conducted to assess the program's effectiveness. The feedback was overwhelmingly positive. Participants emphasized that leadership training was critical to strengthen women's groups by nurturing healthy relationships among members. They were confident they would be able to put into practice the community leadership skills they had learned.

¹⁷ Institute for Studies in Global Prosperity (2010)



4

THE CHANGE

OUTCOMES OF THE MUSLIM WOMEN'S INITIATIVE



“After attending the MWI camp, the level of awareness among us rose considerably. Men in Kolhar used to harass women on the streets. They would sit in roadside tea shops for long hours, throw pebbles and jeer at women who passed by. Most of us just ignored this practice for years and silently went about our work, too scared to question this or retaliate. One day when this happened to me, I decided to not keep quiet any longer. I accosted the tea shop owner and told him that it was his duty to ensure that his customers did not harass passing women. I threatened to report the matter to the police. The tea shop owner realized I meant business. I said to him, ‘Today it is me but tomorrow it will be your own wife, sister or daughter.’ The tea shop owner organized a meeting of all 15 tea shop owners who ran businesses in the vicinity. The hotel owners admonished the man who threw the stone at me and warned him that if anything happened to me he would be in trouble. The man was genuinely ashamed and touched my feet in front of everyone and apologized for his mistake. This incident has become a warning to all men in the area to not harass women.”

MWI Participant, Bijapur



By the close of the Muslim Women's Initiative in India, 534 women's groups were functioning with more than 6,000 members. Average group size was fifteen. All activities under the MWI contributed toward the creation of a women-friendly environment within the districts in which the program was implemented, as well as the mainstreaming of Muslim women in their wider communities. More than 1,500 community members including academicians, lawyers, religious leaders, bureaucrats, business leaders, school teachers, and activists became part of support groups and more than 7,000 women received counseling services and legal aid from the counseling centers. A total of 1,500 students attended courses on women's rights in Muslim schools. Ultimately, more than 30,000 women and men, girls and boys directly received information on the rights of women. In addition, MWI partners reported that hundreds of girls were enrolled in schools; benefits from government programs were secured for members of the women's groups, their families and communities. This significantly increased women's roles in family and community decision-making; and markedly enhanced women's political participation and engendered the emergence of scores of new women leaders including many who successfully ran for office and won.

Change in Knowledge

IFES designed two types of tools to assess the extent of participant comprehension and retention of workshop material and to determine how they were impacted by this knowledge. First, MWI partners conducted assessments of participants' knowledge at the beginning of each workshop and again at its close, using case studies to track the changes in the participants' level of understanding. For participants who were not literate, assessments were administered verbally. Next, a questionnaire was administered at the mini-fairs. Analysis of the responses to the case studies showed a 70 percent increase in the level of awareness about the rights of Muslim women. The results from the questionnaire, which looked at retention of the information, showed that 80 to 90 percent of the participants remembered the information correctly, even after a gap of three to four months between the workshops and the mini-fairs. In short, participants significantly increased their knowledge of the rights of Muslim women and how to exercise those rights. And crucially, they were retaining this knowledge.

MWI exercised a knowledge-multiplier effect in the community: those who had attended MWI activities and became knowledgeable about the rights of Muslim women shared

this information with others. As a clear example, students who had attended classes on women's rights formed small action groups to sensitize family members, friends and neighbors to the status of women under the Qur'an and Indian law, and the illegality and immorality of practices such as dowry and domestic violence.

Change in Attitude

An important result of the Muslim Women's Initiative was the empowerment and inclusion of Muslim women who participated in this program in the democratic process. Muslim women's groups were invited to present their stories and strategies for community reform at mainstream platforms, and they served as resource persons for other development projects and organizations. Muslim women began exercising their right to education, to choose their marriage partners, and to work and earn an income. The impact on Muslim men and boys was also noticeable both at the level of the family and the community. Women reported greater participation in decision-making in their families. Their status within their families improved dramatically. Men were impressed how women articulated their rights, developed income-generating skills, and engaged in community development endeavors. Men who resisted this change in status gradually became outliers in their own communities.

With the support of men and boys, Muslim women experienced dividends of inclusive development. Women are committed, honest, and eager to make a difference in society, and male leaders have responded positively to this. In MWI program areas, increasingly Muslim men are encouraging women to take part in public life.

Male community leaders play different roles in promoting women's social, economic and political rights. They not only share information about welfare programs with women's groups and NGOs, but also help women to access those programs. Some male stakeholders in the MWI program were involved in solving matrimonial disputes cases and providing legal redress for female victims of violence and other crimes. On the political front, men supported women to run for office and promoted their candidacy. Men encouraged women to exercise their right to vote in both local and national elections. Interestingly, women who sought government positions or political office were not only encouraged and supported by Muslim men in their own community, but also by male leaders from other communities. These empowered and informed grassroots activists will undoubtedly

make it impossible for anyone to run for office in their areas without addressing issues that are critical to women.

It is important to note that people from other religious communities in MWI's geographic areas of operation were also impacted and impressed by this program. Negative stereotypes and pre-conceived notions about women's rights in Islam were often shattered. Law enforcement officials and the judiciary began to perceive Muslim women as empowered citizens who knew about their rights and expected fair treatment and resolution of issues.

Change in Behavior

Through MWI, women gained confidence to exercise their rights and supported other women to know and access their rights. Women's groups provided a safe space to tackle issues that are very sensitive and controversial within the Muslim community, such as polygamy, dowry, triple talaq, and establishing reasonable mehrs. In many cases, these issues were approached in cooperation with male community leaders.

Women participants in MWI did not merely see the program as beneficial to their own situation, but actively sought to support other women in their community by inviting them to become part of their groups, helping them to earn an income, and assisting in their safe escape from abusive relationships.

Nazni Begum, a retired senior citizen, who was an MWI partner, successfully ran for a seat on the Bangalore Municipal Corporation. In this position, she secured, hundreds of thousands of dollars in government funding to address pressing and neglected issues in her constituency. (See chapter 11 for the full story). During the municipal elections in Hubli and Dharwad, Karnataka, women's group members actively campaigned for their candidates of choice. Grassroots Muslim women's participation in political campaigns was extremely limited before this instance. Crucially, an overwhelming majority of women's group members voted after learning that voting was their fundamental right and an important way to participate in the democratic process and ensure effective representation of their interests as constituents. These outcomes are particularly significant in light of Hasan and Menon's findings that 69 percent of the Muslim women they surveyed were unaware that there were seats reserved for women in *panchayat* (local government bodies) elections and that only 5 percent had ever participated in political campaigns.¹

1 Hasan and Menon (2004) 211-212

Some women's groups decided to run campaigns to "say no to polygamy." They worked to convince men that multiple marriages had adverse effects, not only on the wives but also on children. As an example, Husna from Jodhpur, Rajasthan, heard of the campaign and approached a women's group for help. Her husband, Rizwan, wanted to take a second wife. Husna and Rizwan had been married for a while and had three children. Group members, along with a legal adviser, met with Rizwan and reminded him of his responsibilities as a husband and father toward his wife and children as laid out in the Qur'an and the negative effects of a second marriage. After listening to his wife, the group members and the legal adviser, Rizwan decided to not to marry a second wife. He recommitted himself to be a good father and husband. Numerous cases such as Husna's reached amicable settlements through MWI groups' interventions.

There are also many examples of economic empowerment. Women's self-help groups were successful in obtaining microcredit loans from banks to help fund income-generating ventures. As an example, in Mysore, Karnataka, groups received loans totaling over \$21,000 from Canara Bank and \$14,000 from Larsen and Tubro, a large private company. In Ajmer, Rajasthan groups received over \$35,000 from the Bank of Baroda for income-generating activities. A Bangalore-based group of 20 women received support of \$3,000 from National Minorities Development and Finance Corporation. These income-generating projects enabled women to contribute economically to their households and, in turn, become economically empowered. It is important to note here, the earlier statistic that over 80 percent of the Muslim community were living on less than a dollar a day. Even minor increases in household income meant better access to education, nutrition, and healthcare for the entire family.

As discussed earlier, students who attended classes on women's rights formed small groups to sensitize family members, friends and neighbors to women's rights and the negative impacts of dowry, domestic violence and sexual harassment.

MWI met and exceeded its original objectives moving the needle on the status of Muslim women in program areas. The project:

- increased the knowledge of Muslim women about their rights in the Qur'an and under Indian law and saw many women advocate for and access those rights;
- fostered understanding among all sections of the Muslim community (including men and boys) about women's rights;

- created community-based support structures for the protection and promotion of women's rights by forming women's groups and support groups consisting of religious leaders, administrators, business leaders, academicians, lawyers and activists;
- initiated microcredit and income generating activities for women's groups to increase economic independence;
- increased the demand for and acceptance of change within the Muslim community, leading to overall improvement in the socio-economic status of Muslim women; and
- engendered the emergence of Muslim women leaders who have overcome their exclusion from mainstream economic and democratic processes and promote the empowerment and inclusion of Muslim women.



Global Expertise. Local Solutions.
Sustainable Democracy.



30,000

Muslim women, girls,
men and boys received
information
about women's rights

7,000

women received
counseling services and
legal aid through
counseling centers

1,500

students (male & female)
attended courses on
women's rights in Muslim
high schools

500

mid-level religious
scholars and madrasa
students have been
sensitized on women's rights

400

Muslim women's groups
(5,000 members) formed for
community-based support
and advocacy for women's rights



5

EQUAL PARTNERS IN DEMOCRATIC INCLUSION

AN ASSESSMENT OF THE EFFECTS OF THE MUSLIM WOMEN'S INITIATIVE ON SENSE OF CITIZENSHIP

(WITH SARAH BIBLER)



“My life changed with MWI. I used to be very scared. MWI gave me courage. It is because of the MWI program that I am able to exercise my rights today.”



MWI participant

Establishing broadly inclusive citizenship, with rights available to all individuals, is critical for democratic consolidation and resilience in a country's political system, particularly in a multicultural context.¹ A strong sense of citizenship will have far-reaching and positive effects for Muslim women, the minority Muslim community and Indian democracy.

This chapter explores the impact of the MWI strategies on the increase of Muslim women's understanding and engagement as active Indian citizens and on the decrease of their marginalization from India's democratic mainstream. Three main areas are explored: (1) the concept of citizenship as knowledge and exercise of rights; (2) the negative impacts

¹ Haste, H. “Constructing the Citizen” (*Political Psychology*, Vol 25:3, 2004) 426; see also Mitra, Subrata Kumar, “Citizenship in India: Some Preliminary Results of a National Survey” (*Economic and Political Weekly*, Vol 45:9, 2010) and Linz, J and Stepan, A. “Toward Consolidated Democracies” (*Journal of Democracy*, Vol 7:2, 1996).

of historical and socio-political exclusion of Muslims in general, and Muslim women in particular, from mainstream political participation in India; and (3) a preliminary assessment of MWI, informed by focus group discussions that demonstrates MWI participants' improved access to political rights.

Individuals access many of their basic human rights through their status as citizens.² The ability to exercise citizen rights is rooted in knowledge and practice, both of which are impacted by one's socio-economic position within a society as well as one's level of integration into the mainstream. In the case of India, Muslim women face both internal and external pressures that present them with challenges to exercising their full citizenship.³ Externally, historically-rooted isolation from the democratic mainstream perpetuates barriers that limit full economic, social and political engagement.⁴ Internally, conservatism and a limited understanding of personal rights undermine the exercise of citizen rights, especially among women. Additionally, community vulnerability to external threats contributes to the wariness among many Muslim leaders – mostly male – for any reform or engagement that could be perceived as undermining collective community identity.⁵ By advancing a rights-based approach informed by both Qur'anic principles and Indian law, MWI directly addresses these external and internal challenges that can impede Muslim women's ability to exercise their rights.

Demonstrating the Improved Civic Engagement of Muslim Women

Methodology

MWI's targeted interventions to educate Muslim women about their rights and strengthen their opportunities to exercise those rights at the local level improved the overall sense of citizenship and citizen engagement among Muslim women. To test this hypothesis, six focus group discussions (FGDs) were conducted in two cities in Rajasthan, India, in June 2014. The focus groups were conducted three years after the end of the MWI program,

2 Kymlicka, W. and Straehle, C. "Cosmopolitanism, Nation-States, and Minority Nationalism: A Critical Review of Recent Literature" (*European Journal of Philosophy*, Vol. 7:1, 1999) 65

3 Hasan (2010) 950; see also Narain (2008) 134

4 Haste (2004), 433-434; see also Jeffrey, P., Jeffrey, R. & Jeffrey, C. "Leading by Example: Women Madrasah Teachers in Rural North India" in *Women, Leadership, and Mosques: Changes in Contemporary Islamic Authority* (Boston: Brill Press, 2012) 199-201

5 Desai, S. and Temsah, G. "Muslim and Hindu women's public and private behaviors: gender, family, and communalized politics in India." (*Demography*, Vol 51:6, 2014) 2312-2313; see also Hasan (2010) 953

which ran from 2004 to 2011. The FGDs gathered data on civic activism among a group of women who had taken part in the MWI interventions as well as women from similar communities and backgrounds who had not taken part in those interventions.

The primary rationale for using the FGD methodology was that resource constraints mitigated the use of more robust evaluation methodologies. Thus, these findings must be considered as tentative and suggestive in relation to citizenship rights. Despite this, data from these FGDs does provide an indication of the *potential* impact that may have been realized by the interventions and leaves the authors optimistic about the lasting effects of MWI on participants' political participation. It is important to note that the program has significant evidence of increased access to other rights.

In an attempt to account for any potential differential impact due to training locations, the FGDs took place in two different MWI project locations in Rajasthan - Jaipur and Ajmer. These cities were selected to provide participant representation from both a large state capital and a smaller city in one of MWI's target states.⁶

Three FGDs were conducted each in Jaipur and Ajmer. In total, twenty-six women participated in the FGDs in Jaipur and another twenty-six participated in the FGDs in Ajmer. Two of the three FGDs were comprised entirely of MWI participants — one with women aged 45 and above, and the other with women below the age of 45. The third focus group was made up of women of mixed ages who had neither participated in MWI nor had any knowledge of the program.⁷ Because baseline data on women's civic and political activism was not collected at the start of the MWI program, the non-MWI participants served as the control group, enabling a preliminary assessment of MWI's impact on women's engagement as Indian citizens when compared to those who had no experience at all with the program.

The participants were identified by the focus group facilitator with as much random selection as the local MWI population would allow. In both cities, a local contact organized meetings that were open to all past MWI participants to attend. The local contact used the names of each of the women who attended the meetings to form lists of 15 to 20 MWI participants for each age group. From these lists, the facilitator randomly drew 8 to 10

6 A similar assessment in Karnataka has been planned in the future.

7 Due to limited resources, only two control focus groups were conducted. Because of this, the facilitator sought a balance of ages within each control group to ensure broader representation.

participant names for the FGDs. In the case of the non-MWI participants, the facilitator worked with local contacts in both Jaipur and Ajmer to identify a *basti* (neighborhood) at least 10 kilometers away from the MWI project location, but with a similar socio-economic profile in an attempt to engage women with no prior knowledge of the program. Within that *basti*, the facilitator approached between 20 to 25 homes, alternating every other one, until she had successfully recruited at least eight women of diverse ages to participate in the FGDs. In addition to identifying *bastis* located outside of the program locations, as part of the recruitment process for the control group participants, the facilitator asked each woman whether she had heard of MWI to ensure that the participants did not have any knowledge of the program. The facilitator did not know any of the FGD participants. A summary of the focus group makeup is as follows:

Jaipur City			
	MWI Participants	MWI Participants	Control Group
Number of Participants	9	8	9
Age	under 45	45 and over	mixed ages
Education level:		not collected	
- No education			
- Primary	1		5
- Secondary/ higher secondary	6		3
- Advanced degree	2		1

Ajmer City			
	MWI Participants	MWI Participants	Control Group
Number of Participants	9	9	8
Age	under 45	45 and over	mixed ages
Education level:			
- No education	2	7	3
- Primary	4	2	4
- Secondary/ higher secondary	2		1
- Advanced degree	1		

The FGDs, all of which were conducted by the same facilitator in Hindi, the language women were most comfortable in, used a common discussion guide. Discussion questions focused on participants' knowledge of and experience with exercising their political, social and economic rights. The four overarching questions were:

1. What are some of the rights that you have (as a citizen of India)?
2. What are ways that you think you can affect local decision making in your area?
3. What are ways that you think you can affect government decisions made at the national level?
4. Is voting important to you? Why or why not?

The focus groups were held in private homes. A note-taker recorded the participants' responses for later analysis.

Knowledge

“Only when we know our rights we can exercise them.” – MWI participant

In order for a woman to access her rights as a citizen, she must first be aware of the broad range of rights to which she is entitled. Participants from all focus groups agreed that they have rights as Indian citizens. But while those across both control groups identified only their rights to education, voting and security, MWI participants identified a more expansive list, including their rights to food, health services, identification cards and passports, old age benefits, information, police services and right to protest against political leaders. MWI participants also emphasized their right to a life of *freedom*s, including religious freedom and freedom of mobility, speech and expression.

Such expanded knowledge of one's rights is absolutely essential for citizen engagement and can contribute to an individual's belief in her ability and entitlement to exercise her rights.

Attitudes and Perceptions

“We lost our hesitation and shyness and became more confident.” – MWI participant

In order to access citizen rights, individuals, in addition to knowing what rights are available to them as citizens, should believe that they can access those rights at the local level.⁸ Reflecting on MWI’s impact, MWI participants repeatedly identified two important shifts in their own attitudes and perceptions that improved their access to political, social, economic and other citizen rights: courage and self-confidence on the one hand and the belief in the power of collective action on the other.

Given the triple marginalization of many Muslim women, it is not surprising that most FGD participants identified community challenges to accessing their inherent rights. Confronted by gendered taboos and harmful perceptions that discourage women’s participation in public life, control group participants indicated that they rarely step out of their homes, thus grossly limiting their citizen engagement. MWI participants also recalled disapproval from family elders and neighbors when they tried to participate in their local communities before the program. One woman noted that neighbors branded them “as women who spoil other women” and accused them of having “loose character” when they acted on their rights to education and basic freedom of movement.

Despite such discrimination, MWI participants indicated that through MWI, they gained the *himmat* (courage) to stand up for their rights and the confidence to engage in collective action. This confidence seems to have helped them persist in confronting harmful gender stereotypes that can inhibit exercise of rights at the local level. Additionally, several reported that neighborhood women now perceive them as leaders and approach MWI participants for help in pursuing their own rights. MWI’s focus on expanding women’s knowledge of and belief in their ability to access their rights gave women the tools they needed to assume their role as actively engaged citizens.

Behaviors

“As citizens of India, we must use our right to vote.” – MWI participant

In addition to changes in knowledge and attitudes and perceptions that promote awareness of and belief in entitlement to rights, citizens must also have practical opportunities to

8 Mitra (2010) 47

exercise their rights at the local level.⁹ MWI's ability to bridge this gap between knowledge, belief and practice is evidenced by MWI participants' reported exercise of their political, civic, economic and social rights through voting, joining protests, accessing education, advocating with community leaders and working with men and other women for collective goals.

Democracies are strengthened when all citizens are able to freely and effectively participate in civil and political life.¹⁰ Although the right to vote is a fundamental political right,¹¹ various obstacles can interfere with the ability of a minority group to exercise this right. Throughout the FGD, the most commonly identified obstacle to voting was the absence of one's name from the official voting lists. Due in part to this complication, only eight out of 17 of the control group participants indicated that they cast a vote in India's most recent election. Registering to vote is a basic demonstration of political agency.

MWI participants faced similar barriers, yet their sense of entitlement to their right to vote, combined with their knowledge of how to address barriers, contributed to higher voter participation. MWI participants indicated that, when they discovered that their names had been left off the voting lists, they appealed to the election authorities to resolve the issue. As a result, 33 out of the 34 MWI participants indicated that they voted in the latest election. With a national voter turnout rate of 66 percent in India's latest election,¹² voter participation rates among interviewed MWI participants were significantly higher than the national average.

MWI participants were also more likely than control group participants to exercise their right to influence political leaders and the broader political process. For example, MWI participants spoke of approaching the '*paarshad*' (local counselor) and other local authorities in order to influence local decision-making. MWI participants also emphasized the importance and power of collective action, identifying their participation in public protests demanding justice and equity (rare among Muslim women's groups in the past) often with the larger women's rights movement, civil society advocacy and

9 Somers, M. "Citizenship and the Place of the Public Sphere: Law, Community and Political Culture in the Transition to Democracy" (American Sociological Review, Vol. 58:5, 1993) 603

10 Haste, (2004) 426; see also Linz and Stepan (1996).

11 Marshall, T.H. *Citizenship and Social Class* (Cambridge: University Press, 1950)

12 Election Commission of India (2014) State Wise Turnout for General Election 2014. http://eci.nic.in/eci_main1/GE2014/STATE_WISE_TURNOUT.htm Accessed July 3, 2014.

canvassing to affect election manifestos (platforms), budgets and campaign outcomes. The MWI participants noted that they had not engaged in these activities before their participation in MWI. Such civil society engagement with the political sphere is an essential component of vibrant citizenship.¹³ By contrast, none of the control group participants either indicated that they tried to influence their local political leaders or identified this as a political right.

Several MWI participants further identified their civic right to collectively demonstrate for improved access to public services. During the Ajmer FGD, one woman shared the following experience. Her neighborhood had been without water for three days, causing immense hardships. Individuals lodged complaints with the municipality but were ignored. Then her women's group organized a protest outside the public works department demanding immediate action. The water supply was restored that same day. Similarly, another MWI participant related her role in organizing a community hygiene initiative. MWI women's group members partnered with men to protest the unhygienic slaughter of goats in their community. They requested authorities to clean up the streets and received assistance. Across the board MWI participants described lobbying local counselors, organizing protests and partnering with men to make their voices heard, all of which suggest improved engagement as active citizens. This provides a stark contrast to the control group respondents who rarely if ever participated in public advocacy.

The greater rates of voting and local political participation of women who were part of MWI compared to the control group suggests a greater engagement with and understanding of core political and civic rights.

Economic rights, including control over resources, are a core component of citizenship.¹⁴ Economic rights are essential to addressing high rates of poverty and other barriers to human development. While Indian Muslim women face significant reduction in economic power and comparatively high rates of poverty,¹⁵ MWI participants repeatedly highlighted MWI's role in helping them to secure loans, engage in business enterprises, and improve their own economic status as well as that of other members of their community.

13 Haste (2004) 426; see also Somers, Margaret "Citizenship and the Place of the Public Sphere: Law, Community, and Political Culture in the Transition to Democracy" (*American Sociological Review*, Vol 58:5, 1993).

14 Isin, E. & Turner, B. (Eds) *Handbook of Citizenship Studies* (London: Sage, 2003) 1-2

15 Hasan (2010) 949-950

MWI participants identified several examples of improved access to economic resources. One woman credited MWI with building the linkages necessary to obtain loans from banks. According to her, these loans improved women's business opportunities, including transport service, real estate work and small income-generating projects. In addition to advocating for their own improved economic status, some MWI participants highlighted their role in advocating to improve other community members' access to loans, especially for women below the poverty line. Compared to the MWI participants, no control group participant identified her economic rights or spoke of access to loans or business opportunities.

Despite these positive responses, it should be noted that MWI respondents put more emphasis on their social and political rights than their economic rights. Economic rights are critically important on their own and they are a means to a woman's ability to exercise other citizen rights. Lack of financial resources can inhibit legal access as women often do not have the money to travel to court or seek legal counsel. Throughout interviews and focus group discussions such economic barriers to exercise rights were repeatedly cited.

In addition to political and economic engagement, exercising social rights to education, health, safety and dignity is essential to eliminating the negative cycle of discrimination and isolation of minorities from the mainstream.¹⁶ Drawing on the teachings of the Qur'an and Indian laws, MWI emphasized that women and men have an equal right to education. Reflecting these principles, MWI participants actively demonstrated a deep commitment to advancing educational rights for themselves, their children and their community. Several participants spoke of their participation in local rallies to help build support for improving girls' access to education. One woman explained that she had successfully confronted her family, neighbors and local authorities in order to educate her children. Another spoke of her campaign to obtain scholarships for students from poor Muslim families. In both cases, individual initiatives were supported by the women's groups and MWI civil society partners. These are powerful examples of MWI participants' commitment to accessing the rights to which they are entitled as Muslims and Indian citizens.

In addition to their work on education, MWI participants reported engagement in collective action that aimed to promote women's safety, dignity and wellbeing. Nearly all

16 Kymlicka and Straehle (1999) 68

MWI participants spoke of their advocacy to confront persistently high rates of sexual harassment and violence against women including domestic violence and sex selection (female feticide). In one case, MWI participants discussed their role in advocating at the local *mahila thana* (police station for women) to have two young wives removed from abusive domestic situations. In another, one MWI participant indicated that she had experienced attempted sexual assault by her neighbor. Despite having lodged a complaint with the police, the authorities had yet to respond. After hearing this, the other MWI participants decided during the focus group to march to the police station and demand action. Again it is important to note that Muslim women rarely came out of their homes to participate in civic activities such as rallies, political campaigns, protests and marches making this level of activism unique and powerful, signaling fundamental shifts in patterns of thought and action.

MWI FGD participants repeatedly communicated individual experiences that, when compared to control group responses and corroborated with interviews with other MWI participants, suggest greater knowledge of rights and propensity to exercise those rights as actively engaged citizens.

Conclusion

Muslim women's exclusion from the Indian mainstream negatively impacts their sense of citizenship and their ability to exercise their rights. This marginalization not only affects the status of Muslim women, it is also contrary to the promise of a multi-ethnic and diverse Indian democracy.¹⁷ Targeted interventions, both in policy and practice, are needed to empower women to access their citizen rights and bring them closer to the democratic mainstream.

Preliminary evidence from the focus group discussions suggest that MWI's multi-pronged approach, rooted in both national law and the Qur'an, empowered Muslim women with both the knowledge of and confidence to exercise their rights as Indian citizens. One crucial element of MWI was to strengthen synergies with community, religious, and civil society leaders. Within the Muslim community, these reinforced partnerships ensured that Muslim women's work was seen as a complement to, rather than a threat to, the religious minority. Beyond the Muslim community, improved linkages provided

17 Hasan (2010) 940-941; see also Narain (2008) 134-135 & 139

Muslim women with an entry point to mainstream society, while also sensitizing the mainstream to Muslim women as integral to India's national identity. Although a more robust assessment is needed to provide conclusive evidence, these findings from six focus group discussions, three years after the intervention, suggests that MWI had a positive and sustained impact on Muslim women's citizen engagement. Such a strengthened sense of citizenship will no doubt contribute to the resiliency of India's democracy.¹⁸

18 Linz and Stepan (1996) 16



6

ENGAGING MEN AND BOYS AS PARTNERS



“Initially men were apprehensive, when they heard that a program was going to be implemented that would increase women’s knowledge of the Qur’an and Sharia. They thought that wrong values will be imparted to our Muslim women. They feared women will stand against men and rebel. But we supported the MWI women’s groups.

We invited our women – sisters and mothers from the community to the MWI meetings and shared with them what our Prophet told 1400 years ago about the rights of women in the Qur’an. Our people did not know about this because of illiteracy, lack of knowledge and education. The MWI partner organizations came to our community and built this knowledge among women and men. This was very beneficial to us. We stood with them in support. Wherever we worked, it brought changes in men.”

Shabir Ahmad, Head of Local Government (Panchayat), Kotnal District, Bijapur



The Prophet of Allah (Peace be Upon Him) said: *The most complete believer is the best in character, and the best of you is the best to his womenfolk.* [Tirmidhi #1162 and verified]

“Humanity is like a bird. One wing is male and another is female. The bird can’t reach great heights if one wing is not allowed to develop to its full capacity.”

– an analogy used in MWI leadership training

Men’s active engagement in gender equality and women’s empowerment programs is vital. Men in patriarchal societies such as India often see themselves as protectors of their daughters’, sisters’, mothers’ and wives’ rights and well-being. Also, men and male leaders tend to define and enforce gender norms around public and private spaces—which limits women and girls’ ability to participate in important decisions that affect their lives. Negotiating support from men is a prerequisite for women’s inclusion in decision-making and political institutions.¹ MWI demonstrated that in communities where men are reluctant to support women’s empowerment, reform efforts which are anchored in values of the community itself, in this case, in the teachings of the Qur’an, are likely to overcome this resistance. This framework for change – when coupled with Indian laws that provide equality to women, inspired a new outlook among male leaders and men in the community.

Men and boys play an important role in both limiting and enabling women’s agency. Engaging men and boys as key stakeholders and allies to increase women’s agency can hasten and ease the transition toward a more gender-equal society.² Men’s decision-making power in the family influences an array of health and well-being issues that affect men, women, and children, including sexual health,³ nutrition,⁴ mental health,⁵

1 Jenny Hedström Julian Smith, *Overcoming Political Exclusion. Strategies for marginalized groups to successfully engage in political decision-making*, International IDEA, 2013, p 41

2 Ibid.

3 Campbell, C. A. “Male Gender-Roles and Sexuality- Implications for Women’s AIDS Risk and Prevention,” (*Social Science & Medicine*, Vol 41:2, 1995) 197-210.

4 Kennedy, E., & Peters, P. “Household Food Security and Child Nutrition: The Interaction of Income and Gender of Household Head” (*World Development*, Vol. 20:8, 1992) 1077-1085.

5 Heise, L., Ellsberg, M., & Gottmoeller, M. “A Global Overview of Gender-Based Violence” (*International Journal Gynaecol Obstet*, Vol 78:1) S5-14.

economic well-being,⁶ and health care utilization.⁷ Men and boys may also participate in maintaining unjust gender relations by perpetrating violence against women (physical and emotional) in the domestic sphere.

Men also play a crucial role as “gatekeepers” of the current gender order through their responsibilities as decision-makers and leaders within their communities.⁸ Male leaders often limit women's access to community resources, decision-making and political power, or espousing patriarchal beliefs and norms that allow only men to engage in leadership.

These patterns of gender injustice are tied to social norms of masculinity and male identity. In many countries including India, “real” men are expected to exercise control over their wives⁹ and women in the community. Given that women interact with men on a daily basis in their households and public lives, involving men in the renegotiation of gender relations can make interventions more relevant, workable and permanent.

Inclusion of men also increases men's responsibility for social change and generates an understanding that they, too, will gain from gender equality. Inclusion of men addresses the anxiety and fear felt by many men as traditional areas of masculinity are undermined.¹⁰ Furthermore, engagement of men deters the risk of male hostility being directed toward women's development/empowerment projects and alleviates the fear that the women might be plotting something against them.

From the outset, husbands, brothers and sons of activists were encouraged to be actively involved in the planning, execution and evaluation of MWI. Information workshops focusing on the rights of women and girls were organized for men as noted in Chapter 3 at the same time as the women utilizing the same curriculum. Initially, MWI and community leaders found convincing men to take part in the workshops was extremely challenging. Men strongly believed that such programs were only for women and girls.

6 Okojie, C. E. “Gender Inequalities of Health in the Third World”(*Soc Sci Med*, Vol 39:9, 2004) 1237-1247.

7 Ibid.

8 Connell, R.W. “Change among the Gatekeepers: Men, Masculinities, and Gender Equality in the Global Arena” (*Journal of Women in Culture and Society*, Vol 30:3, 2005).

9 Gardner, Judith and Judy El Bushra, eds. “Somalia – *The Untold Story: The War Through the Eyes of Somali Women*” (London and Sterling, VA: CIIR and Pluto Press, 2004).

10 Chant, Sylvia and Guttman, Matthew. *Mainstreaming Men into Gender and Development* (Oxford: Oxfam Great Britain, 2000).

MWI organizations with the help of male leaders who were allies, persisted in their invitations and encouragement and gradually men came to the information workshops.

In the MWI information workshops, men were encouraged to think about the protection of the rights of their daughters, mothers and sisters. Verses from the Qur'an highlighting women's rights and the prohibition of violence against women and girls were shared. Men learned about protection available to women under Indian Law including Dowry Prohibition Act and Prevention of Domestic Violence Act. Precautions were taken so that men would not feel singled out or blamed during the workshop. Men were invited to become champions of women and girls' rights.

In the beginning, men did not take the workshops seriously, but after the workshops they shared how the information and insights profoundly changed their thinking and helped them to become more acutely aware of gender issues. Most participants committed to change their attitudes and behavior toward their female family members as well as toward women in their community. Persuasive arguments focusing on the link between women's empowerment and community development, such as how women who are able to read and write can pass these skills on to their daughters and sons, were especially noted. Encouraged by the leaders' endorsement of girls' education and the benefits educated women bring to their families, many men began supporting their wives' and daughters' participation in MWI activities including those of education, micro-credit and income-generation.

As MWI continued, more men emerged as supporters, allies, collaborators and associates in changing the lives of women and girls in the community. This was only possible by the strong collaborative commitment of men. The contributions of male allies across the community and within families were immense, not only during the initial phase of the initiative but throughout the entire MWI program.

Classes were provided for high school boys that provided exercises and instruction in the following: women's rights in the Qur'an and in the Indian Constitution; gender differences and unequal treatment of women; and, the role men and boys can play as catalysts for positive change. They eagerly shared these messages with their mothers, sisters, and their peers. Numerous case studies highlighted how the boys helped their sisters access education, the right to earn and be economically independent, the right to be free of sexual harassment and the right to mehr at marriage.

Mid-level religious scholars were oriented on the gender equality and women's rights with the purpose of making them effective voices for the rights for women and girls. Most of the participants later played active roles in sensitizing men in their areas of influence. In addition to religious scholars, lawyers, academicians and activists were approached and oriented on the gender equality issues. The participants became active members of a wide network of secondary stakeholders who formed a community support structure that enabled women to access free legal aid, education, employment and income-generation opportunities, medical support, pensions and referral services. Further, businessmen and entrepreneurs helped women to access raw materials, learn business strategies and build connections to the market. Police officials helped survivors of gender-based violence to register their cases; lawyers filed their cases in court and led legal discourses free of charge. Bank officials helped women's group members to open bank accounts, access loans and extension services. Some men were mentors to emerging women leaders.

As local communities move forward, the men and boys, who have become important stakeholders in the MWI initiative, continue to work with women leaders and continue to support the process of changing gender norms for future generations.



7

RECOMMENDATIONS

Certain characteristics of the Indian context were beneficial to the implementation of the MWI, such as the existence of a strong secular civil society, a tradition of pluralism and a constitutional guarantee to each religious community to follow its own personal laws.¹ Still, the fact that MWI was carried out in two different cultural locations in India, and that elements of the model were replicated in Sri Lanka and Afghanistan, suggest that the model is relevant to, if not completely replicable, in diverse contexts. In countries where Muslims form the majority and there is strong civil society, the approach of MWI can be adapted, given that the program seeks to address women's (and men's) lack of awareness of women's rights under the Qur'an and under national laws. Some lessons learned from MWI apply not only to the inclusion of women and minorities in mainstream democratic structures, but also to democracy development programs in general.

Based on lessons learned implementing the Muslim Women's Initiative (MWI), we present the following recommendations for practitioners and policymakers focused on the inclusion of marginalized groups in the democratic mainstream.

- 1. Existing knowledge, beliefs, and strengths of marginalized groups should be taken into consideration in developing and implementing programs for democratic inclusion.***

1 Bhargava, R (2007) 87

While it is important to draw on expert knowledge and precedents in establishing an inclusion and empowerment program for marginalized communities, each community is unique and should be engaged from the outset in any program affecting its own future. This allows for endorsement and ownership of the program and provides insights into the community that can ensure a program is carefully targeted — addressing those issues that really matter to the community — as well as drawing on existing knowledge, strengths, and resources within the community.

Bringing marginalized religious communities into the democratic mainstream is more likely to be successful when programs draw on established religious and cultural principles that are in line with universal human rights principles, and address misperceptions or patriarchal/conservative interpretations within the marginalized group. This is particularly true when misperceptions/selective interpretations have contributed to the conditions of isolation or marginalization as is the case with Muslim women in India. Rights guaranteed by religions that are in conformity with universal rights serve as a bridge to people's everyday realities.² Programs should be careful to not offer just another interpretation - progressive, feminist, tolerant and identified as Western and thus alien and in opposition to traditional, conservative and patriarchal. Rather, opportunities should be provided for people to explore their own faith and beliefs in a safe space in the broader context of universal values so as to come to their own conclusions.

When working with Muslim communities to advance the rights of women, training programs could draw on rights and principles enshrined in the Qur'an as well as those in national law and international human rights principles. For marginalized Muslim women in India, learning that they had rights under the Qur'an was particularly significant and provided them with a foundation of confidence that a purely legal rights-based awareness-raising activity would not have offered.

2. Individuals should not be seen as victims or passive recipients of support, but rather as active protagonists and partners in the development of themselves and their communities.

Marginalized individuals are frequently negotiating their complicated and often oppressive realities with enormous creativity and resourcefulness, and are capable of being active and inspiring agents of change. Providing individuals with the knowledge,

² Narain, (2013) 105

resources and support to develop structures necessary to generate sustainable change is crucial. The community itself should be involved in identifying needs and challenges to accessing rights, designing activities on the ground, developing strategies to overcome opposition, and evaluating success. To ensure this happens, consultations should be held in local languages and information shared via channels that reach them.

3. Rights education and support to access those rights builds confidence in marginalized groups needed for greater social and political participation.

Marginalized groups, including women, who are unaware of their social, legal and religious rights, are not equipped to access and exercise those rights within a mainstream community or within wider democratic processes. Education should not be a passive or isolated development activity, but rather a trigger for social transformation. MWI demonstrated that through education and awareness-raising activities, along with capacity-building and support, Muslim women in India could develop the confidence required to become leaders or change-agents in their communities. Women who previously had never left their homes ran for office and were elected. Once elected, they became active leaders in community-development and social justice. Of equal importance is the transformation of women in MWI women's groups who not only pursued the recognition of their own rights, but also helped other women in the community to do the same. Women realized that their minority status should not stop them from enrolling in and accessing government programs, and the informational visits reduced elements of fear and anxiety that these agencies had evoked in them.

A point to note is the importance of focusing on continued education on the rights of women, rather than narrowly focusing on economic activities. Without continued rights-awareness training and discussion, women's groups risk becoming only microcredit groups, and the wider benefits of the group's existence such as support to access to justice and combating gender-based violence and sexual harassment are lost. Also important is the assistance provided to accessing those rights through counseling, legal aid, and other means.

4. In any project whose goal is to improve the lives of women, it is essential not to ignore the other half of the community. The involvement of men in women's empowerment programs is absolutely critical.

Mason and Smith found that established gender norms in a community are a far stronger predictor of women's empowerment than are individual traits such as age, education, marital age or economic experience. The implication is that to empower women, community norms and values about gender relations must be changed, and they must be changed by both women and men.³ MWI demonstrated that when men in the community were included in the program as partners they supported the empowerment of women and became active advocates for women's rights. Male allies ensured that MWI had broad ownership and endorsement. Most men agreed that knowledge about rights in the Qur'an and Indian law was important for women in their communities. The special workshops for men, as well as awareness-generation and the evolution of a community-based support structures, helped to create equality-conscious environments in the intervention areas. According to Smith and Mason, this social transformation is critical to the success of women's empowerment programs.⁴

MWI used the analogy of society as a bird seeking flight to great heights, its two wings – one male and one female, should both be equally strong and working in unison to propel.⁵ MWI also drove home the point that so long as women do not achieve equality and their full potential, men would not achieve theirs, and nations would not prosper to their highest potential either.

5. Empowerment of marginalized groups requires the involvement of existing leaders and trusted intermediaries from the marginalized community.

Gaining the endorsement and ongoing involvement of community leaders is essential to success. MWI partner organizations and their resource persons met with community leaders and explained the goals of the program honestly and invited them to participate in the development of the program, designing training material, supporting teachers to include training material within existing school curricula, and developing a community-driven support structure through women's groups and community groups. These steps were instrumental in building the trust of the community leaders towards the MWI

3 Mason, Karen and Smith, Herbert, *Women's Empowerment and Social Context: Results from Five Asian Countries* (World Bank: January 2003) <http://siteresources.worldbank.org/INTEMPowerment/Resources/13323_womens_empowerment.pdf>, accessed 9 September 2011

4 Smith and Mason (2003) 19

5 *Advancing toward the Equality of Women and Men*, (Institute for Studies in Global Prosperity, December 2009) <http://www.globalprosperity.org/documents/ISGP_Advancing_Toward_the_Equality_of_Women_and_Men.pdf>

program. Community leaders, often all men, supported the work of IFES' local partners to conduct workshops in their communities because MWI partner organizations had been working in their neighborhoods and communities for a long time. MWI found that once the support of male community leaders was obtained, women and girls participated enthusiastically in all project activities, and their participation in self-help groups and women's groups developed a particularly effective agency and contributed to democratic participation.

Mainstreaming is more likely to be successful when it is seeded within a community, not imposed from without. In many cases, marginalization has occurred through or with the support of powerful social or religious drivers, and there must be a willingness of both leaders and community members to address those forces. Endorsement and ownership of empowerment programs by the marginalized community itself is therefore crucial.

6. *Youth are a major source of idealism, energy and enthusiasm in communities. Harnessing this potential through school-based programs can be highly effective.*

In every community, youth have the power to contribute significantly to shaping not only the future but also the present. It is often said that youth can move the world. MWI demonstrated that young people not only take keen interest in issues facing their communities, but are also effective and enthusiastic agents of change. In addition to students, the program also reached teachers, parents and education officials to reach young people. It was a good example of using mainstream structures — secondary schools — to carry out empowerment programs for marginalized communities.

Integration of democratic and social justice principles into formal and non-formal school curricula which emphasizes equality of women and men, unity in diversity and fundamental human rights for all people is crucial to long-term integration of minorities.

7. *Emerging leaders should be introduced to the ideas of community leadership and leading with integrity.*

A lesson from the MWI leadership trainings is that not only was leadership training important, but careful attention must be paid to the selection of a model of leadership that is beneficial to the entire community. Dominant models of leadership based on the notion of exercising power over individuals, as opposed to building capacity in people is counterproductive to and at odds with overarching inclusion goals.

MWI leadership workshops introduced the idea of community leadership, as opposed to an individualistic approach, and further contributed to the sustainability of the program. Leadership-trainings emphasized that the goal of women's groups was to effect change in their own lives and in the life of their communities. Assessment of dominant models of leadership and their pitfalls helped ensure that participants held themselves and their leaders to standards that are often severely lacking in Indian politics — transparency, accountability, and integrity. In the end, participants identified ethical leadership training as one of the most vital elements of the empowerment program.

8. Linkages between government and private structures and services, and engagement in mainstream political and governance processes are critical.

Empowerment of marginalized communities cannot be successful in isolation because otherwise community development might occur within a marginalized group, but its isolation from the wider community will remain.

Effective advocacy in support of a more inclusive identity of the wider community at the local, state and national levels is also important. Interventions such as informational visits to police stations, courts, banks, local government offices, and social service centers can be a good first step toward building trust between marginalized and wider groups, and develop the comfort and confidence necessary for marginalized individuals to take advantage of the services they are entitled to. Such informational visits also have the added benefit of challenging stereotypes of and prejudices towards marginalized groups in the eyes of the majority community and humanizing the 'other'.

9. Intersectionality and interconnectedness of various dimensions of marginalization of minority women (including but not limited to poverty, discrimination, lack of education, and poor health) require multi-dimensional interventions.

More than one condition of marginalization will likely exist within any community. These conditions may be interlinked. It is important to try to address different elements of marginalization within an empowerment program. For example, economic empowerment may require the establishment of microcredit projects; access to mainstream services may require informational visits (to police station banks and other government agencies); and changing gender systems may require rights education. Low literacy and education levels may be over-arching problems that also need to be addressed if change is to be lasting.

Bearing this in mind, if true sustainable mainstreaming is to occur, then empowerment programs must aim for cohesive and permanent social transformation, not uncoordinated, individual responses to diverse marginalization issues. It is also important to note that even within marginalized groups, there are further sub groups, such as persons with disabilities. Program implementers should involve the target community in assessments of all factors that contribute to marginalization at the beginning of the program and seek to address as many of them wherever possible e.g. making program materials and activities disabilities sensitive, including different languages that may be used by the community, and developing linkages with poverty alleviation plans. Programs should be designed with a clear overall aim towards sustainable social change rather than temporary measures, and ensure each activity directly contributes to realizing this aim. A multi-tiered and multi-pronged sustainable approach is required for democratic inclusion of marginalized communities.

10. Collective action through community action groups, networking, and building alliances contribute to sustainability of the program.

Civil society organizations and individual activists often implement programs, which are effective at the local level, but are rarely scaled up, or connected to national level change. Also, many programs help empower individuals and rely on individuals then to take the program's goals forward when it is complete. In MWI, the formation of women's self-help groups helped to improve the socio-economic status of participating Muslim women and to ensure that the overall benefits of the MWI program were sustainable.

Even after the program ended, a large percentage of the groups continued to function and were very successful in inspiring women to become advocates for one another. The groups were excellent places for women to share their problems and find support. As structures were developed, women enthusiastically used those structures, not only to address the specific issues they faced, but also to resolve wider development issues within their communities.

MWI's NGO partners and activists formed a network and as a result their capacity to reach government officials and policy makers increased significantly. Also MWI's partners were integrally linked with the women's movement, and movements for civil liberties and social justice.

11. Robust monitoring and evaluation and research should be part of the design of the program to ensure efficacy and inform the wider discourse and practice.

Program evaluation and research efforts must prioritize the marginalized group's own needs, issues, and priorities determined through qualitative discussions with community leaders and people. Triangulating these values where possible from key informant interviews, information reflecting other groups' experiences, and statistics is also recommended. MWI partners were able to both contribute valuable data to the government's own research on minority communities and use the findings and analysis of this data aggregated across the nation when the government published and disseminated the Sachar Committee Report for advocacy. MWI also collected data disaggregated by sex, age, and geographical location, which was extremely useful for designing targeted interventions.

12. Programs aimed at mainstreaming marginalized groups and minorities should be based on principles of equality, transparency, accountability, integrity, and the rule of law, and a firm belief in the power of unity, not only within the marginalized community but also with the wider community of which they are an integral part.

MWI was upfront in defining core values for the program and using both Qur'anic and secular quotes and resources to establish an atmosphere of strict adherence to democratic values and human rights principles. These values were reinforced in the information workshops and other events, and through other means such as monthly newsletters and other communication mechanisms. MWI drew on the analogy of the human body where myriads of cells work together, displaying unity in diversity, not competition, but collaboration.

13. Programs to advance the equality of women and men cannot be conceived only in terms of bringing women into the various arenas of the current power structures. They must involve women and men striving together to build a new social order.

MWI participants worked together to conceptualize fundamentally different concepts of power, work and equality. Power was conceptualized as the capacity to transform, mutualistic and integrative. Work was conceptualized not just as a means to accumulate material wealth that enriches a few but as a means to collective prosperity that promotes

individual and community well-being. Equality was explored as not only a recognition of the unremunerated and unacknowledged work of feeding, nurturing and caring that women perform, that men should share equitably. Equality also implied full participation of women in all fields of endeavor and decision-making.⁶ Exploring, developing, and articulating these concepts contributed to the success of MWI.

6 *Advancing toward the Equality of Women and Men*, (Institute for Studies in Global Prosperity, December 2009) <http://www.globalprosperity.org/documents/ISGP_Advancing_Toward_the_Equality_of_Women_and_Men.pdf>



8

‘SPEAK OUT. DO NOT BE AFRAID.’

ZUBEIDA’S STORY

Zubeida drives a scooter, a novelty in a community where very few women even ride bicycles, let alone drive scooters or cars. And she is no slow driver. She rides her scooter from her home to the *anganwadi*, a government-operated early childhood care center, which she manages. She considers the center *her* *anganwadi* — and she is proud of it.

In 2005, Zubeida attended a Muslim Women’s Initiative information workshop held in the Khanpura hamlet of Ajmer City in Rajasthan. Nusrat Naqvi, a social activist involved in MWI activities, organized the two-day workshop.

“My life changed after I attended the workshop organized for Muslim women,” says Zubeida. “My neighbor, *Parveen baji* [*baji* is elder sister in colloquial Urdu], told me about the workshop and asked me to attend. I went along out of curiosity and really liked what I heard. I first saw Nusrat ma’am there. I was especially impressed by what they told us about *mehr*.”

“My life changed after I attended the workshop organized for Muslim women.”



Mehr is a bridal gift given to a woman by her husband at the time of marriage that is hers to keep and spend as she pleases or save for a rainy day. *Mehr* is an explicit right of women mentioned in the Qur’an. For

Zubeida, who has owned little in her life and was never allowed to make decisions about money, this knowledge was eye-opening. “Mehr is a woman’s right and not a favor to us women.”

Zubeida is the eldest of six siblings. She has three brothers and two sisters. Her father only completed primary school. He worked as a pipe fitter, but has grown old and now does small plumbing jobs. Her mother could not read or write. She was a seamstress and stitched intricate lace onto saris.

As a child, Zubeida cared for her younger siblings. She studied in a *madrassa*, a school operated by a religious charity that imparted Qur’anic education and basic literacy.

Once she passed grade five, her mother and grandmother decided it was time to end her education. Instead wanted her to learn how to run a household — cooking and cleaning. However, Zubeida was adamant about attending school and continued to go, despite her parents’ and grandparents’ strong disapproval.

Fortunately, Zubeida had allies in her teachers who convinced her parents to let her continue her education. They stressed the importance of education and even arranged for a scholarship to cover school fees from grades six to 10. She was diligent in her studies, and her teachers nurtured her desire to continue learning.

Before and after school, Zubeida also worked at home making tinsel lace. Several hours of work earned her less than 20 cents (INR 10). Her mother insisted that she finish making lace before leaving for school each day. In the evenings and weekends, when her mother saw Zubeida studying, she would say, “These books will drive you mad and crazy. There is no need to study so hard. It’s a waste of time for a girl.”

Zubeida worked extra hard – going to school and continuing to help her mother stitch lace onto saris contributing to the household income. In contrast, all three of Zubeida’s brothers dropped out of school before grade nine, even though they had no restrictions on their schooling. Neither of Zubeida’s sisters was allowed to study beyond grade five.

Zubeida enjoyed school and was good at her studies. She was the class-leader and took part in sports tournaments. She speaks of school as a place where she was happy, and the smile on her face as she talks about this time is joyful. Zubeida was the only girl in her family — and indeed the entire neighborhood — who studied beyond primary school.

Despite her enthusiasm, Zubeida’s family never appreciated her education. Without encouragement or support she eventually began to lose interest.

“I was married at age 16, in May 1996,” says Zubeida. “I had just completed my grade 10 exam in March. Even while I was still in school, my parents found a match for me and arranged an engagement. Soon after my wedding, my grade 10 results were published in the newspaper. I read in the newspaper that I had passed the examination, but I never went to collect my certificate. My education was never valued, either by my parents or my in-laws.”

After her marriage, Zubeida’s in-laws unequivocally refused to allow her to continue her education. Education, they felt, was a waste of time and they did not want her to work outside the house.

As is required of many Indian women, Zubeida moved into the home of her husband’s family after marriage. They all lived in one small, cramped house — Zubeida, her husband, his parents and his two brothers.

Zubeida’s household duties started early, before sunrise. She carried water from the public tap near the house, washed the family’s clothes, cooked three meals a day, cleaned the house, and did numerous other tasks expected of her, as a new daughter-in-law. Washing clothes was especially difficult, she recalls, because the clothes had to be soaped at home and carried to the public tap for rinsing to minimize the time each person took at the tap. She was afraid to walk there and back alone. Harassment of women walking in public was common.

After a year, Zubeida had her first child, a baby boy, Jamil, “the beautiful one.” After Jamil’s birth, Zubeida’s in-laws asked her and her husband to move out of the house. They moved to a small apartment. Zubeida says she was not able to bring anything from her in-laws’ home to establish theirs. They were starting over from scratch.

Over the next five years, Zubeida had three more children — Salman, Arshiba and Arshad. Zubeida’s husband worked in a welding shop and was not bringing in enough money to support their family. Daily life was a struggle. Back then, Zubeida recalls, she was quiet and timid. She never complained. She smiles as she recalls when, in 2006, they were finally able to buy a small plot of land and build a one-room house for themselves; a year later, they added a small kitchen.

Zubeida says she did not want many children, but she knew very little about contraception — and her mother-in-law disapproved of it. After both of her in laws died, Zubeida underwent a tubectomy, a permanent family planning procedure, ending the possibility of more children. Of course, there was never any discussion about her husband undergoing a vasectomy; no man in her community would ever agree to such a thing.

It was at this point that Zubeida attended the MWI information workshop and met Nusrat Naqvi. After the workshop, she told Nusrat that she was interested in doing some work that would help her earn money and stand on her own feet.

Nusrat Naqvi, who had only just begun conducting these information workshops, was overwhelmed by Zubeida's and others' requests. As women across MWI learned about their rights under the Qur'an, they increasingly asked for assistance in securing these rights.

Nusrat suggested that Zubeida join a Self Help Group (SHG) that focused on savings and income-generating activities on a small scale. Nusrat felt this would be a logical place for women to talk about their needs and rights. The overwhelming majority of the women Nusrat encountered were poor. Providing financial stability for themselves and their children was their top priority.

Zubeida instantly agreed to join the group. As the women's SHG progressed, Zubeida showed a keen interest in learning how to maintain records and accounts. Soon, she became the group's president. Nusrat recalls that Zubeida's leadership qualities were immediately evident in the way she handled her group. Zubeida went on to help Nusrat form more women's groups and trained many women as members and presidents. These groups engaged in a variety of commercial activities, including making accessories, doing embroidery and handicrafts, crocheting and knitting items, and selling food items.

In 2007, three years after Zubeida had begun her life-transforming journey with the Muslim Women's Initiative, she saw an advertisement in the local newspaper. The Rajasthan Department of Women and Child Development was seeking applicants to establish anganwadi centers in many localities in Ajmer, including Khanpura, Zubeida's own community.

Anganwadi is a Hindi term meaning "a shelter in a courtyard." In 1975, the Government of India launched the Integrated Child Development Services program to combat child

hunger and malnutrition. Anganwadi centers were a core element of this program. In addition, the anganwadi centers provide basic health care in areas where there is no easy access to health clinics. These centers have become an integral part of the Indian public health-care system. Their potential became more apparent when the children who came to the centers first began engaging in pre-school activities. Today, more than 100,000 anganwadi centers and mini-anganwadi centers (with limited services) are in operation all over India. They have become a central point for the delivery of supplemental nutrition, non-formal, pre-school education, nutrition and health information, immunization, health check-ups and referral services.

The prerequisite for the interview included conducting a survey to establish the need for setting up the anganwadi center. Also, grade 10 certificates were an essential part of the application process.

Zubeida accepted the challenge. She collected her grade 10 certificate nearly 11 years after she had taken the exam. She conducted the needs-assessment survey in her locality. And, with assistance from Nusrat, she scheduled an appointment for the job interview.

At the interview, Zubeida displayed extensive knowledge of her neighborhood. She spoke about her experience in forming the SHGs and organizing them for income-generating activities. She discussed how the groups supported women in learning and exercising their rights and responsibilities. The interviewers were impressed. Although other candidates had better academic qualification, they selected Zubeida because of her leadership and entrepreneurial skills.

Her first challenge was to rent a place for the anganwadi center for which the government gave her INR 200 per month (roughly \$4). After searching for several days, she started in a small place near her uncle’s home. But it was only available for two months. Unperturbed, Zubeida soon managed to rent a small shed in a courtyard where she still runs her anganwadi center today.

Fifteen preschool children attend Zubeida’s center. In addition, pregnant and lactating mothers and some adolescent girls also attend. They come to receive advice and essential nutritional supplements provided by the government. All children receive supplementary nutrition and are engaged in learning activities. They sing and make art and learn social skills. Zubeida is extremely happy when she is with them.

She says she works extra hard to make her center run smoothly. She finds cheap toys and books wherever she can. She won the prize for the best stall at the annual fair (*Amrita Haat*), organized by the State Department of Women and Child Development.

She remembers the struggle she faced when she started the center in 2007. “I went from door to door to collect the children and bring them to the anganwadi center. People would ask me questions like, who has appointed you, who else will be sending their kids, who will pick them up and who will drop them off? Initially, I was intimidated, but gradually I became comfortable enough to explain the anganwadi center concept to people in the neighborhood.”

“I would pick up each child from home,” says Zubeida, “cook the *poshahar* (supplementary nutrition), feed the children and take them home. I knew very little when I started the anganwadi center, having had no proper training. However, I would diligently fill in the attendance register and the poshahar register. Later, the Self Help Groups were assigned by the government to cook the food for the children. They cook the food at home and bring it to the anganwadi center. I often make surprise checks to see that the food is being prepared hygienically.

“Also, I keep the medicines and rations allocated to my anganwadi center at the nearby main anganwadi center, as mine is only a mini-anganwadi center and I do not have much space. Now I have undergone training required for the anganwadi workers and I dispense iron, folic acid, Vitamin A and medicines for deworming to women and children. I also keep track of the children until they are five and ready for regular school. Some adolescent girls and pregnant women are also in my care.” Pregnant women come to her at the anganwadi center to have her facilitate their pre and post-natal check-up. When needed, Zubeida accompanies these women to the hospital.

“At the anganwadi center it is not just food that I give to the children. I also teach them the alphabet and numbers. I use blank papers from my own children’s used notebooks as well as those of the neighbors. I try to make learning joyful for the children who come to my anganwadi center and use innovative play methods. I also celebrate with them on August 15 and January 26 — the national days — just as they did in my school, with sweets, music and dance. It is fun for the mothers, adolescent girls, the children and the other anganwadi workers from the main anganwadi center.

“I believe that all girls should study as much as they can and I inspire them to read. Once, two girls from the *Raigar* caste (a scheduled caste /lowest rung of society) finished grade 8 in the neighborhood school, but were not allowed to pursue higher studies. I intervened and counseled the parents. Now the girls are going to the government school in the city and doing well.”

Zubeida inspires older girls who have dropped out of school, to study. She recalls that once she inspired an 18-year-old girl to read by telling her that now that she was engaged, her fiancé would call or send her text messages, and she would be sorry if she did not understand what he wrote. This line of reasoning appealed to the girl very much and she managed to acquire basic reading and writing skills.

Zubeida says that she was an ordinary housewife like her mother, aunt and sisters. However, she dared to step out of her home. So far, her journey has brought her appreciation and respect.

She takes great pride in her work and believes her commitment to excellence and dedication is what earns her recognition. “I am now addressed as Zubeida Madam!” she says, laughing. “Of the 10,000 residents of Khanpura, where I live, at least 90 percent know me.”

Today, people in her community and neighborhood ask Zubeida to accompany them to the court, police station, bank, government offices or hospitals because she helps them navigate these daunting spaces. She remembers the first time the MWI program facilitated an introductory visit to the local police station and city court.

Zubeida says: “What was most interesting and useful to me about the MWI program were the information visits. I went to the police station for the first time and learned how to lodge a complaint. Before MWI, I was scared; now I am not. Female and male police officers spoke to us and explained everything about First Information Reports (FIRs).”

Women who face domestic violence hear about her work, and often seek her help. When she hears of women in domestic violence situations, she visits them. Sometimes her mere presence, or even a threat of a phone call to her, serves as a deterrent. Since she is recognized wherever she goes, she is able to assist other women seeking support and services through her contacts and networking in these places. Sometimes the women

offer to cover her transport. Sometimes they cannot afford to. Zubeida, who says she sees herself as a social worker, helps them out of goodwill.

Zubeida gets angry when she speaks about domestic violence, which is pervasive in her neighborhood. “Before I started working with Nusrat, I knew nothing and did not know what to do when I saw violence against women taking place around me. It would anger me to see women being hit by their husbands and in-laws over small issues, like going to visit their parents on their own or not washing their husband’s clothes. I wanted the women to hit back! But now, I feel it is better to engage with Mahila Salah Suraksha Kendra (MSSK) counseling centers and use the law to resolve persistent problems.”

MSSK counseling centers began as a joint initiative between civil society and police in Jaipur. The program was expanded to eleven other districts in Rajasthan with IFES and USAID support. Where MWI and MSSK were both operating, these initiatives collaborated to serve Muslim women who were often reluctant to go to police stations. Today there are 39 MSSK counseling centers in Rajasthan.

“Once I helped a Muslim woman who suffered physical violence at the hands of her husband and mother-in-law. I took the woman and her family to the counseling center. They were counseled and a compromise was reached to end to the violence. However, after a month and a half, the husband and mother-in-law started beating the woman again. I intervened and threatened them with calling the police and putting them behind bars. This worked. The husband and mother-in-law stopped hitting the woman. She is safe from physical abuse.” Zubeida says that she has learned the strategy now. She learned that counseling the couple works, but when that is not effective, threatening the husband with a call to the police and possible imprisonment may work better.

In spite of the tremendous transformation in her own life — the respect she has gained from her husband, family and neighborhood — Zubeida says there is still a long way to go. She is deeply annoyed by the double standards of some clerics. “I took my son to the madrassa one day and the *maulavi* (religious teacher) scolded me for bringing him in. He said, ‘Women are not allowed here.’ But women go to the madrassa regularly for feasts that are organized on their premises.”

Zubeida remembers her visit to the Institute for Tribal and Rural Women (*Barli*) in Indore for an MWI leadership-learning workshop. The overnight trip to Indore was the

first train trip of her life. When they arrived, Nusrat introduced her as a leader. This trip was symbolic of her journey to becoming a community leader.

MWI was a turning point for her Zubeida. She is grateful to Parveen and Nusrat for introducing her to MWI. “MWI opened my eyes to the rights of a woman as laid out in the Holy Qur’an and also as an Indian citizen,” she says.

Zubeida’s family cannot believe the change that has taken place in her. Recalling her childhood, Zubeida says: “When I was growing up my parents would never let me go out alone, even to the nearby market or for a picnic at school. When I was selected to go for a sports tournament, my teachers came to my home to get special permission from my parents. Only then was I allowed to go. My parents were still reluctant and anxious. While in school, I learned to ride a bicycle. Of course, my parents did not approve of my cycling. My mother heard that I was riding a bicycle when a neighbor’s grandmother, who had seen me riding it, reported that to her. I was scolded by my mother and given strict instructions to not ride bicycles. But I persisted. Over time, I even learned to drive a scooter.”

When Zubeida started earning a salary as an anganwadi, she saved enough money to buy her first scooter, which she purchased second hand for INR 4000 (then equivalent to 80 USD). No one in Zubeida’s family believed that she could actually ride a scooter. She says it was a huge relief not to have to wait for long hours for public transportation. Now she could get to her appointments on time and travel to many places in a single day.

“MWI opened my eyes to the rights of a woman as laid out in the Holy Qur’an and also as an Indian citizen.”



As travel became easier, Zubeida could carry her cooking gas cylinder, shop for groceries and rations, and drop the children off at school, all on her scooter. This meant she was no longer dependent on her husband for conducting these errands. Later, the second-hand scooter began giving her trouble, so she replaced it with another second-hand scooter for INR 10,000 (200 USD). Finally, a year ago, she bought a brand-new shiny scooter that cost INR 50,000 (1,000 USD).

Her husband is very happy and proud of her. He is supportive of her role at home and in the community. He works long days in his welding shop, while Zubeida goes about her business and manages to take care of the home and workplace. Of course, having her parents live very close to her home also helps, for the children remain under the watchful

eye of their grandparents while Zubeida is out for long hours, managing her job and social services.

In reply to a question on what change she wants to bring about, Zubeida says, “I want to be so powerful that I can stop *all* violence. Just a phone call from me should be able to stop all violence instantaneously.”

She recalls an incident where she once stopped violence on the street. One evening, she and her friend Nasrin were traveling on the road when they saw a beggar child being beaten mercilessly by a fruit vendor. They stopped their scooter and Zubeida accosted the vendor and asked him to stop hitting the child. Zubeida’s face was covered with a scarf, and the vendor thought she was a policewoman. She threatened to have his cart removed and put him in prison. The vendor let go of the child and apologized for his behavior.

On another occasion, Zubeida was traveling in a bus with her mother and sister when she saw the bus conductor hit a little boy for not having sufficient money to pay his fare and then throw him off the bus. Zubeida asked the driver to stop the bus, then asked the conductor to fetch the child. “I told him, how dare you hit a child for not having enough

money. You could have asked him to leave without hitting him. I work for women and children’s rights and will have you fired if you behave like this.”

“The Holy Qur’an does not say that women must stay in *purdah* (veil) or that they cannot go out to work. Women have the right to seek *‘ilm* (education), to earn a living and to marry of their own free will.



When asked if it was harder for her as a member of a minority community to access government programs, Zubeida says: “I am confident that Muslims have access to all government welfare programs. I have never felt discriminated against because I am Muslim. When I went to access a loan program for minorities, offering loans up to INR 50,000, (100 USD)

the officer on duty was most helpful. I collected application forms not just for myself but also for other women. The biggest barrier for women is that they do not know about these programs.”

“The Holy Qur’an and the Indian Constitution have granted us rights,” she continues. “The Holy Qur’an does not say that women must stay in *purdah* (veil) or that they cannot go out to work. Women have the right to seek *‘ilm* (education), to earn a living and to marry of their own free will. The Indian Constitution gives equal rights to men and women too. The training that I took was extremely useful in helping me to understand

the religious and Constitutional rights. Also, the MWI newsletter [from IFES] that came to us from time to time was read by Nusrat in our meetings and that, too, was useful.”

Zubeida relates yet another story about Shabana, a 22 year-old girl. Shabana’s parents pressured her to marry a man against her will, and she finally agreed. Soon after the marriage, her husband and his family began beating and verbally abusing Shabana. They hit her, refused to allow her to bathe, forced her to clean toilets, and very often yelled at her. Shabana would just dissolve into tears at these painful assaults. When I learned about Shabana, I went to her home right away and spoke with her family, counseling them. I asked them to stop. I even enlisted some community elders in this effort.”

This intervention did not yield results. Even though Shabana’s husband promised a group of community leaders on two separate occasions that he would treat his wife with respect and not abuse her, he did not keep his word. Shabana continued to face violence and abuse. Zubeida then took the matter to the counseling center. Both Shabana and her husband were called in, and counselors listened to both parties. They tried mediation and asked the husband to change his behavior. Shabana stated that her preference was to stay with her husband, if his behavior changed. The counseling center is always careful to ensure that the woman’s wishes are respected, especially when it comes to whether she wants to stay in the relationship or leave it. The fact that the counseling center is co-located with the women’s police station lends an official sanction to the agreements reached at the counseling center. But that did not work either. Shabana’s husband’s abuse did not end, and she was kept confined to her home and not allowed to meet with anybody. Finally, Zubeida helped Shabana to escape and subsequently obtain a divorce. Now Shabana is out of the abusive marriage, re-married and happy in her new relationship.

On another occasion, Zubeida succeeded in putting an end to a human-trafficking scheme. Zubeida heard from neighbors that young girls were going in and out of the home of an influential person who lived near her anganwadi center. She noticed the same thing herself and convinced community members to register a complaint. Subsequently, the authorities raided the house and unearthed a racket in which girls were sold and supplied to customers. The influential person was caught red-handed and spent a few days in jail, though now he is out on bail. His family has left the neighborhood and moved away.

Women and men in her community know Zubeida as a leader. She helps women who come to her for assistance and proactively takes on problems she comes across. Asked how she feels about this, Zubeida quips, “I like it. I think of myself as a Don! I am not afraid of anybody. I can go to any government office and make them listen to me and help me solve problems I put before them. I am able to do things I never dreamed were possible. People say ‘Zubeida is the solution to all our problems!’”

People often ask her if she would run for an election. Zubeida says that although she would love to, she is not eligible because she has four children and the government eligibility policy of the two-child norm prohibits her candidacy for local office.

Zubeida speaks about how she has helped other women develop their potential for leadership. She supported Aparna, a recent widow in her 50s, build a new life for herself after her husband’s death. Aparna had never stepped out of her home alone in 50 years. In many parts of Rajasthan, Hindu women are subject to *purdah*, which extremely limits their mobility outside their homes. When Aparna’s husband died, his employers offered her a job as a clerk on compassionate grounds. Aparna had no work experience, but Zubeida urged her to take up the challenge, reminding her that she had an education. Aparna did so, but felt terribly nervous at her new job. One of her first tasks included filling out nearly 600 forms for a food-security program. Zubeida not only helped Aparna carry out her immediate tasks, but also find her confidence.

“If I had all the money and support I needed, I would put it (money) into educating girls and helping the needy,” she says. “I would simplify government welfare programs and ensure that paperwork was reduced. I would also make complicated processes more streamlined and user-friendly.”

Zubeida, like many other social activists, also has had to stare corruption in the face—the worst, most heartless kind of corruption. More than 1,000 elderly residents in Khanpura receive government pensions, amounting to approximately INR 500 (about \$10) per month. The postmen who deliver these pensions often demand INR 100 per pensioner as a bribe to complete the delivery. Zubeida worked with several other activists to have the money-order system replaced by direct bank transfers into the pensioners’ accounts, ending the practice of paying money to the postmen as a *bakshish* ‘commission’.

Zubeida believes that there is plenty of money in the country, but it is distributed unevenly. Even very good government programs fail because they do not reach the intended

beneficiaries. Zubeida feels that if parents in her community earned more money, all children would have full stomachs and would not be forced to beg for food. Many parents earn almost nothing and it's next to impossible to support their children. That is why it is so important for all government programs to reach the doorsteps of the right people, and for these programs to be well publicized.

"How will a broom-maker know about reaching the sites where programs of government support are operating?" asks Zubeida. "The poorest of the poor, whom the programs are actually intended for, are left out."

She reflects on her own family, her path out of poverty and the impact her transformation has had on her children. "My kids are proud of me. They feel happy when I go to their school on my scooty. I think parental support is important. My children are good at their studies and this makes me very happy. I keep an eye on them all the time, as they are still very young. I supervise their homework and encourage them to study hard. This is a result of the MWI program, where I realized that education is the most valuable investment."

For every challenge Zubeida overcomes, there are many regrets. She remembers an incident in which her distant cousin fell ill with swollen glands, but the parents wasted valuable time by going to faith-healers rather than qualified physicians. When they finally did go to a doctor, it was too late. Her cousin died. Zubeida deeply regrets not having intervened earlier. "The MWI program inspired me to help those who need help. If one cannot afford to provide monetary help, then one can at least inspire and provide strength. Nusrat inspired me and with her support, I have reached where I am now."

Zubeida related yet another incident. She, with 31 other anganwadi workers, gathered for a meeting at headquarters to report to their supervisor. While the meeting was in progress, a woman in the neighborhood was being beaten by her drunken husband. Her painful screams could be heard at the meeting venue. The woman's mother-in-law stood watching and did not intervene; nor did any of the remaining 31 AWWs or even the supervisor herself. Zubeida would not sit still. She urged her colleagues to immediately stop the violence. But her colleagues were reluctant, saying it was a private matter. Nevertheless, Zubeida and a close colleague were compelled to take initiative. As they left the meeting, the supervisor warned her that she was going "at her own risk." Zubeida laughs as she narrates this story. "I asked the man to stop, then dialed a fake number and

started speaking as if I was talking to the police. The man ran away, and the mother-in-law came begging to spare her son.”

Zubeida advised the woman to go to MSSK. Since she did not want her husband to go to jail, the staff from MSSK spoke with him on the phone and warned him against beating his wife ever again. A woman police officer also came and threatened the woman’s husband and mother-in-law. Ever since then, all incidences of wife-beating have ceased, and that woman now lives a happy and peaceful married life.

So, where will Zubeida go from here? Her dream is to become a qualified teacher with a bachelors’ degree in education. She understands that she will first need to pass grade 12, then complete a regular bachelor’s degree before being admitted to an education program. The cost of the program will also be a challenge, but she plans to go step by step and turn her dream into a reality.

“The MWI training program has had a great role in shaping me into the person I am today. It instilled confidence in me. The trip to Barli [Institute for Tribal and Rural Women]

The leadership training at Barli taught me how to be a good leader. I try to model myself along the lines of a leader who has the welfare of the people uppermost in her mind, does not succumb to pressure, and can devote sufficient time and energy to her tasks.



taught me that one should help others. The leadership training at Barli taught me how to be a good leader. I try to model myself along the lines of a leader who has the welfare of the people uppermost in her mind, does not succumb to pressure, and can devote sufficient time and energy to her tasks. I think I am a good leader because people listen to me. They come to me for help with many things, such as getting their domicile certificates and Below Poverty Line (BPL) cards. I am always willing to help and, I believe, I give them good advice.

“My first message to the women in my self help groups,” says Zubeida, “is this: ‘Be financially independent. Engage in some income-generating activity so that you do not keep asking your husband to provide for your small, daily needs like cosmetics, snacks and bangles. My self-help groups started earning money by making wristbands and some of them also learned tailoring. The city council held three-month classes in tailoring and also paid a monthly scholarship of INR 300. It was a win-win situation for the women, as they not only learned to tailor but also earned INR 900 in three months. Even if the amount one earns is small, it is your own money and it gives you confidence.’

My second message to women is: 'Speak out and don't be afraid.'

My third message is: 'Get your husbands to give up alcohol. That is the hardest thing, but try some strategy such as not speaking to him for a few days. Your strategy must be gentle and not confrontational.'

'People often tell me that I should start charging for my advice, but the people who come to me are illiterate, poor and marginalized. I cannot even think of charging them. This is my service. It earns me a lot of respect.'"



9

VOICE OF CHANGE

ASMA'S STORY

Perhaps one of the incidents most often repeated in the Muslim women's groups in Jaipur involves a woman named Asma. The incident occurred at the funeral of the husband of Asma's friend. The men were near the body of the deceased. They were preparing to carry the body for burial. The women were mourning in a separate area, according to custom. At the moment the men were about to lift the body, Asma's voice was heard loud and clear: "The body will not be taken until the wife forgives the non-payment of mehr." The assemblage of family and friends was shocked. An eerie silence followed among the men and in the room where the women sat. The women were terrified that one of the male leaders would immediately reprimand them.

Why? Mehr, as mentioned earlier in this book, is a payment given to a woman at her wedding by her husband. The Qur'an gives women the right not only to receive a mehr, but also to set an amount commensurate with the future husband's capacity to pay. Mehr is considered a marriage gift. It is not a "bride price," as practiced in some cultures. A Muslim marriage is incomplete until the mehr is fixed. It has to be something known and measurable, like gold, livestock or property. Mehr can be provided at the time of marriage (*muajjal*) or, if the wife agrees, at a later time when she asks for it (*muwajjal*). Either way,

the woman is owed her mehr. In the event of divorce or death of the husband, the mehr remains with the wife as protection for her.

In reality, however, this obligation is often not fulfilled. Usually a “token amount” is set, maybe only a few dollars, or the woman is asked to “forgive” the mehr altogether. Also, instead of the woman setting the mehr, it is often set by the bride’s father or male guardian. When the Muslim Women’s Initiative hosted workshops, many women recounted stories of either token mehr or mehr that had gone unpaid.

Back at the funeral, Asma knew that her friend, the wife of the deceased, had never received her mehr. She boldly voiced the issue. What happened next was surprising. A cleric attending the funeral agreed that the issue should be discussed. He asked the wife for her position on the matter. She publicly forgave the mehr, and the body was taken for burial.

It is uncommon for a woman to speak up for the rights of another woman in public, especially at a religious ceremony, to make a point from the Qur’an, and to receive the support of a cleric. Asma’s bold act and the response it received symbolized a change in that community. Asma’s voice was the voice of change.

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I first met Asma in 2006 at a Muslim Women’s Initiative event called the “hot seat.”¹ The hot seat is an exercise in training women to speak in public. The workshop was organized by Nishat Hussain, a social activist who works relentlessly for women’s empowerment. Nishat was lead implementer of MWI in Jaipur. At first, Asma was quiet and hesitant to speak. Nishat, who played the role of an interviewer, said in Hindi: “Asma, you have caused quite the *tehelka* (stir) in your *mohalla* (neighborhood). We are eager to hear about your experience.” Asma began speaking, and the room listened in rapt attention to her story of courage. I was impressed by her ability to articulate her experiences clearly.

In 2012, I went back to interview Asma for this book.

1 All interviews were conducted by Vasu Mohan.

In the office of Nishat Hussain in Jaipur, I explained to Asma why Suraiya and I were writing this book and thanked her for taking the time to speak with us. We asked her to tell us her story. Perhaps the presence of Nishat Hussain and Nishat's husband, Mr. Hussain, himself an integral part of the initiative in Jaipur, put Asma at ease. Once she began, her story came out in a torrent. There was no stopping it.

Asma was born to an upper-caste Hindu family in Jaipur, the capital city of Rajasthan, known for its forts and palaces. Her family belonged to the *sonar* caste of gold merchants. They lived in the lane of goldsmiths in the central part of town. She said her father kept bad company. He drank, gambled and visited brothels.

Asma was the eldest of seven children. Her mother gave birth to three daughters in a row and experienced significant pressure to have a son. During her fourth pregnancy, Asma's mother's eyesight seriously deteriorated. She was taken to several hospitals but nothing could be done to help restore her eyesight. She was functionally blind by the time she gave birth to her son, Asma's brother. Asma was seven or eight at that time. Having related this, Asma paused a moment, took a deep breath and looked away. "When I remember certain things, my heart feels burdened," she said, looking back at me, with tears in her eyes.

Five days after her brother was born, Asma's grandmother, her father's mother, died. With his mother's passing, Asma's father lost the last restraining influence on his cruelty. He expelled Asma's mother and the four children including their newborn son from his house. Perhaps he wanted to take another wife, speculated Asma. When men of importance in the community learned about the eviction, they came to Asma's father to advise him. He was forced to bring Asma's mother and the children back home. Eventually Asma had two more sisters. Now they were five girls and a boy. Asma's mother, exhausted, frequently left the house to spend time with her own parents, leaving Asma to take care of her father and her five siblings.

In time, Asma's mother gave birth to her seventh child, a boy. Asma's grandmother insisted that her daughter had had enough children, and Asma's mother underwent a tubectomy. This outraged Asma's father. Because Asma had been educated through ninth grade, he instructed Asma to file a false complaint against her mother with the police, saying that her mother had stolen INR 200,000 (4,000 USD). Asma refused to file the complaint, and her father threw all of them out of the house again.

Asma's maternal grandparents took them in, and while she was living with them Asma passed her tenth grade exams in 1978. Soon afterward, she began working as a primary-school teacher at a government-run school in Jaipur. Her salary was INR 80 per (less than two dollars) month which she gave to her grandparents to help with expenses. She was eighteen then. Asma told us how grateful she was for her grandparents, who she says "had large hearts."

While working at the school, Asma began taking tailoring lessons in order to earn more money for her family. She found she had a natural gift for cutting and sewing. At that time, few women knew about or had accessed small business loans from the government. Asma applied for one such loan. Government officials were happy to work with her and provided her with the loan. In 1980, Asma used her small business loan and purchased 10 sewing machines. She opened a tailoring shop and hired a dozen people to work for her. *Rajasthan Patrika*, a leading newspaper in Jaipur, interviewed Asma and published an article about her with a photograph of her and her team. The article was titled "*Pairon par khade auraten*" (Women who stand on their own feet).

When her father learned about her success, he demanded she return to his home. Asma refused. Her father then filed for divorce from her mother, insisting that he be granted custody of all their children. The case went to court. Asma was called as a witness. She recalls the judge pointing to her father and asking her if she recognized him. Asma replied, "It is my misfortune (*badkismati*) that he is indeed my father." The judge asked Asma her age. She was 20. He asked if her father had taken steps for her to marry. He was implying that fathers had a duty to arrange marriages for their daughters and the age of 20 was past the normal age for marriage, which was 18. "No," Asma replied, "he threw us out. That's all."

The judge refused to grant Asma's father a divorce. In court, Asma's father reluctantly handed Asma's mother a set of keys. "Here are the keys to my home," he said. "You may go there now." When Asma's mother arrived at the house she discovered that none of the keys fit the locks. Asma's father found them outside the house and asked, "Did you think it would be so easy to get into my house?"

Asma and her mother returned to her grandparents' home.

Later that year, Asma's grandparents and family arranged for the marriage of one of Asma's sisters. Her father protested, saying that his daughter was being forced to marry.

He filed a complaint with the police. When the police arrived to check on the situation, they determined that Asma's father was up to mischief, so they detained him at the police station. The wedding continued and was a grand affair. "Everyone came to it," Asma said with a smile.

In 1981, Asma's third sister also married. People began asking Asma about her own marriage plans. Some people teased her, saying she must be having an affair. In truth, she was still raising her brother and youngest sisters. She put up with a lot of mockery. One day, she got so frustrated that she exclaimed to her family, "If indeed I am having an affair, I'm sure I will soon hear about it from you!" Her grandfather slapped her hard for making light of the situation. Tension built in the family. The strain had a negative impact on her tailoring business, which eventually closed. Asma had often been seen sewing alone in her tailoring shop, and her family did not consider this to be appropriate.

Eventually, Asma secured another job at the Anglo Arabic School in Jaipur. The family's pressing financial needs forced her to take up yet another job. This one was in a carpet design workshop, owned by a man named Akram. This man was struck by Asma's personality and began lavishing attention on her. Asma was not used to this kind of attention and became very fond of Akram. However, Akram Sahab, as she called him, was married.

Akram's affection for Asma grew, yet Asma continued to remind him that his behavior was not appropriate for a married man. Asma had learned that Akram's wife, Aisha, was suffering from tuberculosis. Akram told Asma that he had no relationship with his wife. He also told her that, in Islam, it was perfectly permissible for a man to take a second wife. He said he was keen to marry her.

In January 1983, Asma consented to marry Akram. A mehr of INR 500 (10 USD) was fixed. As per tradition, Asma deferred it, thinking, "It's best to become one with the man you want to marry in every way." She converted to Islam through an affidavit from the court. Because of her conversion, which was a taboo, she was fired from her teaching job and her family disowned her. It was under this dark cloud that Asma and Akram began their life together. Within six months, Asma became pregnant with their first child.

Even though Akram had assured Asma that he had no relationship with Aisha, his first wife, he brought her and their six children to live with them. Aisha was often hospitalized because of her tuberculosis, and during those times, Asma took care of Aisha's children

as well as she could. “I never resented Aisha, nor the children,” she told us. “It was not their fault; though Aisha always thought I had tricked Akram into marrying me and not the other way around.”

The final three months of Asma’s pregnancy were difficult. She did not receive any care from the first wife or the children. Akram began telling her that he would kill her and tell everyone she had died in childbirth. When Asma finally went into labor, her landlady found her and rushed her to the hospital. Her delivery was complicated. Although Asma was given oxygen and glucose injections and received good medical care, she was weak and lost consciousness. When she awoke, she found she’d given birth to a boy.

A month after her son was born, Asma began tailoring again. However, Akram’s abuse continued. Their landlord expelled the family because, they said, they could not bear to see how Asma was being treated. Akram rented another small place for Asma and himself and moved Aisha and their children to a separate house. Asma’s new place was above the home of a woman who was a prostitute, a fact Asma only realized when her friends pointed it out to her. When Asma raised this issue with her husband and he beat her severely for questioning his choice. The abuse continued to get worse. It got so bad that Asma tried to commit suicide. Twice. Once she overdosed on medicines and the second time she overdosed on opium. Both times, doctors saved her life.

Over time, Asma felt she had no choice but to leave Akram. By then, she’d had a second child. She and her two children lived in a small rental space. For a while, Akram ignored her. Her neighbors found it unusual that a married Indian woman would live apart from her husband and cast aspersions on her character. Asma succumbed to social pressure and invited Akram back to her house. Akram came two or three times a month. He ate at her home, demanded money, and came and went as he pleased. Four years passed in this way, during which Asma gave birth to a girl and another boy. Akram provided no support to Asma or the children.

Then inexplicably, Akram took Aisha and her children to his village, which was far from Jaipur. They were gone for six months. There was no contact with Asma and no support. Asma continued tailoring to make ends meet. Akram returned and asked her to come with him to his village to celebrate Eid, an important Muslim festival. After Asma arrived in the village, Akram continually harassed and abused her violently. Sometimes he incited Aisha and her children to harass and beat Asma.

Late one night, Akram burst into Asma's room, deranged, with a five-liter can of kerosene and doused her with it. Realizing that he was going to burn her to death, Asma lunged to the door and blocked it. "Burn me," she shouted, "but know this, I will not let you leave this room. If you try to burn me, we die together." Neighbors were awakened by the altercation and came to her rescue. Taking her children with her, Asma left Akram and the village.

Her neighbors often nagged her about leaving her husband. In the early days, Asma was distressed by this. Later, she grew used to it. She continued to tailor dresses, which she sold for one rupee (two cents) per dress to wholesale buyers. Her husband visited her once or twice a month. Eventually, Asma became pregnant again and gave birth to a daughter. At every juncture along the way, she tried to salvage her marriage, saying: "I don't want my children to be ostracized by society."

Ten years later, when Aisha, Akram's first wife, died, Akram moved all the children in with Asma. Taking pity on the now motherless children, Asma took them in. Her neighbors admired her for taking in her husband's children from an earlier marriage and caring for them like her own. But sadly, Aisha's children blamed Asma for their mother's death. "I never thought of myself as a step-mother to Akram's children," Asma said. "I raised them as my own. Yet I was not able to unite this family. It is one of my deepest regrets. If only my husband had supported me instead of undermining my efforts, it might have been possible."

Akram continued to take advantage of Asma. He tricked her into turning over the house papers to him. He then mortgaged the house to take a loan for a business venture. With great difficulty, Asma retrieved the property deeds from him.

Asma paused, then continued: "I bore all of this because I did not want my children to leave. They respect me, listen to me, and are with me. Whatever I gave of myself to them, I received a thousand fold in return from them. I am knit in a circle of love. I am telling you all this so that other women in my position don't feel that their lives will never change. Look at me today."

"I am telling you all this so that other women in my position don't feel that their lives will never change. Look at me today."



To continue our interview, Asma invited me to her apartment where she lived with her two sons and daughter. Their neighborhood seemed far from the city. The grand palaces

and beautiful houses gave way to large rock formations. I saw mosques and signs in Urdu, indications of Muslim community life. I also saw an open tent with about a hundred goats, just in time for Eid.

Asma's neighborhood has an interesting history. In the early 1980s, the local government began constructing apartments in this area on the outskirts of Jaipur. That year, Jaipur received 32.6 cm of rain in one night, the most it had ever received. The rains caused floods and hundreds of families took refuge in the unfinished apartments. They had no electricity or water and had to walk long distances for basic amenities. They lit oil lamps at night. These unfinished brick and stone dwellings became their homes. Over time, the government granted the house deeds making their ownership official. Asma, thus, came to own an apartment.

As we sat together in her small apartment, Asma recounted other events in her life: her father's death; her mother's family gradually softening their stance toward her; the birth of her third child, a son, Ubaid Ali; and her daughter's terrible bout with typhoid. Through all this, Asma persevered, always seeing to it that her children had a sound education and good health.

One day, Asma heard about the Muslim Women's Initiative on the radio. She asked her neighbors what they knew about it. One of her neighbors, Rukhshana, said she had encountered MWI in Jaipur through Nishat Hussain, and offered to take Asma to meet her.

Meeting Nishat was like a balm to her troubled heart, Asma said. "As I told my story to Nishat Hussain, I cried. I could not stop crying. Nishat told me, 'Cry as much as you want today, then we will stop. Whatever made you cry so much will soon vanish! You will be surprised!' I felt like I had found a sister I could trust. She told me to come back after a few days."

When Asma returned, Nishat invited her to join the MWI program. First, Asma went to an information workshop where she learned about her rights. She encountered new concepts — gender, patriarchy, equality, women's rights in the Qur'an and the Indian Constitution, the power of the collective — and gained new skills, such as public speaking and confidence-building. She laughed and cried with a group of women with whom she identified. She learned that violence against women was not only morally wrong, but also illegal, unconstitutional and un-Islamic. Soon, she came to understand that while

alcohol addiction may increase domestic violence, it was not the cause of it. She was also surprised to learn that violence existed in the homes of well-educated and wealthy people, and that patriarchy's control permeated all communities and levels of society.

MWI also focused strongly on economic empowerment. Women's groups were formed and linked with banks to obtain microcredit loans. Asma took out a loan and started another small tailoring shop. Thirty girls started work, under six master tailors.

Akram, of course, became suspicious. He accused Asma of having an affair. Asma, filled with her new-found confidence, challenged him. During one altercation, he slapped her. "My spectacles fell off, the slap was so hard," she remembered. "Often he would yell at my children, too, demanding of them, 'Where is your mother? Who is she meeting?'"

In the past, Asma would have suffered all this in silence and alone. However, the MWI program had taken her on informational visits to the local police station, court and banks. Now she did not hesitate to call the police when Akram harassed her. The police warned Akram that they were onto him. However, the police viewed domestic violence as a private affair and were reluctant to intervene decisively.

Nishat Hussain connected Asma to a counseling center. The center invited both Akram and Asma to come in for counseling. Akram swore on the Qur'an that he would never harass her again. However, after a brief respite, he resumed beating Asma, now more violently and more often than before.

Pursuing her case with the police, Asma was able to evict Akram from her house. He continued to threaten her. He filed a case against her for operating a business of ill repute in her tailoring shop. The court ordered an investigation and dismissed the case. He filed a second case against her for evicting him from "his" home and "stealing" the property documents. That case, too, was dismissed. But the rumor mill remained powerful. Families stopped sending girls to Asma's tailoring shop to work, saying "If her own husband says that she is immoral, there must be some truth in it." As a result of the MWI program, Asma's confidence in herself had grown tremendously and she was able to ignore these rumors.

MWI strengthened her ability to articulate and advocate for her own rights and those of her sisters. "I am here today because I believe in the law," Asma told me. "I have been honest and right. I have done nothing wrong. Women often come to me seeking my help.

I tell them about their rights, their need to earn a living and their right to dignity. Women who talk to me go away feeling, ‘if she can do it, so can we.’”

Asma said, “When Rukhshana’s younger sister was beaten by her husband and in-laws, I immediately took her to the women’s police station. Her husband is a lawyer. They threatened me — and her — but I stood up to them. I had learned how to do this from MWI.”

“On March 8th, Women’s Day, we went to a hospital and celebrated with the women who had given birth to girls. Everyone was so surprised, for usually the birth of a boy is celebrated, not that of a girl.”

Along with addressing violations of rights, the MWI women’s groups make proactive efforts to create an environment that celebrates women and girls. Asma recalled: “On March 8, Women’s Day, we went to a hospital and celebrated with the women who had given birth to girls. Everyone was so surprised, for usually the birth of a boy is celebrated, not that of a girl.”

Later, Asma took us to her tailoring shop. We walked past goats, open sewers, men selling peanuts, and children returning from school. The shop had three rooms with ten sewing machines. Asma was clearly in charge and gave firm instructions about a few pieces. Work was in full swing. Stacks of fabric were everywhere. Six young men worked in the shop, while 30 women worked from home. “At least, by working from home,” said Asma, “they can earn a few rupees a day and slowly acquire a say in their own lives.”

Asma is very proud of her children. She is a strong role model to them. Asma’s daughter wants to become a social worker. She speaks out for the rights of women and for anyone who has been unjustly treated like her mother. Her daughter’s passion for justice for

“I wish no woman ever thought of herself as weak. Every woman has a lot of strength. With it, she can fight injustice.”

women clearly echoes her own. Asma’s two sons work on her business with her guidance. Their tasks include collecting tailored clothes from Asma’s workshop and taking them to retailers in the market. The boys, like her, are natural entrepreneurs. Their assurance that they would never do to their wives what their father did to her, is her legacy. She may

well have succeeded in breaking the cycle of violence.

“I wish no woman ever thought of herself as weak,” Asma said.

“Every woman has a lot of strength. With it, she can fight injustice. God has given men physical strength, but not to abuse women. Man’s intelligence and strength should be used for the benefit of his family and his community. When women who have faced oppression finally begin speaking out, their voices reach every corner of the world.”



10

RESOLVER OF DISPUTES

MUNNI BEGUM'S STORY

Ten women are seated in a small room lit by the afternoon sun. They are all dressed alike in light green *salwar kameez* (tunic and loose pants). Men, women and children are crowded around the doors and peering in through windows. Except perhaps for the goats tied to a tree across the lane, everyone in the neighborhood is eager to be part of what is going on inside. A young woman, a recent bride, is in the room with her parents and her husband is in the room with his family. The two families sit across from each other as though in court.

Each family has an advocate who is also dressed in the same light green *salwar kameez*. The advocates plead the case of their side. The young woman claims that her husband beats her often and that she no longer wants to live with him. The husband's family protests saying the beating happened only once and that it was the right of the husband to beat his wife as necessary, especially if he feels that she did not obey his wishes. The 10-woman jury hears the two sides, asks both parties questions, deliberates and comes to a decision. One of the

This is contrary to the teachings of Islam where husband and wife should be very close to each other and be each other's supporter and well-wisher. Husbands should reason with their wives and wives should be respectful and listen to their husbands' views.



women delivers the verdict with a confidence and ease that only comes with practice. It is not acceptable for a husband to beat his wife. This is contrary to the teachings of Islam where husband and wife should be very close to each other and be each other's supporter and well-wisher. Husbands should reason with their wives and wives should be respectful and listen to their husbands' views. They should both consult with respect and love.

The entire community watches with pin-drop silence as the families take in the verdict. The husband and the wife agree to adhere to the decision. The community itself is called to bear witness, and the group is dismissed. The young girl's family thanks the women who delivered the verdict. They are deeply grateful. The lead juror, Munni Begum, is happy to have been of help. This is the fifth informal *lok adalat* (people's court) this year held at her home. The community appreciates her service. She is well-respected and is seen as a powerful force for change in her community. This has not always been the case.

Munni Begum is from Bhilwara district of Rajasthan, 250 kilometers from the state capital of Jaipur. Bhilwara district is well-known for its cloth mills, and many of India's great industrial families come from this region. Bhilwara town is aptly called the Manchester of India. Like many parts of India, there is significant wealth disparity among the people of Bhilwara. Munni Begum was born in an under-resourced neighborhood near the railway station. She is the youngest of nine siblings. She has four brothers and four sisters. Two girls — Munni Begum and her older sister — and four brothers are still alive. The other three siblings died of childhood illnesses.

Munni Begum was sent to a madrasa (elementary school run by a religious institution) to study until she was 10 years old (grade five). After that, she was home-schooled. Her brothers went to school and studied up to grade nine, but none of them studied further. Munni Begum's father worked in a textile mill, and the rest of the family worked on agricultural land and tended cattle. When Munni Begum was ten, she was married to an older man chosen by her parents. Her husband was a construction worker. Three sisters and two brothers were married on the same day to save costs. Marriages, expensive in India, are paid for entirely by the bride's family — often leading to lifelong debt. Munni Begum went to live with her husband in the home of her in-laws when she was 15. She and her husband had three sons.

Even though Munni married young and regretted it, she arranged marriages for her first two sons when they were only seventeen and eighteen. "If I had the wisdom I have now,

I would never have married my boys at such a young age. My life then would have been a different story. I did not know better.”

Her boys were married to her own brother's two daughters, not an uncommon practice in India. The older daughter-in-law moved in with Munni and her son immediately after the wedding, but the younger sister was still in school and remained in her maternal home. One day she came to visit Munni Begum's home to spend time with her older sister. The two sisters cooked dinner, said their prayers, ate the meal and went to sleep upstairs.

In the early morning hours, Munni Begum's youngest son heard screams coming from upstairs and ran to see what had happened. He found the younger sister vomiting and the elder one scolding her for having consumed poison. They called their neighbors for help and hired a vehicle to rush the girl to the hospital. Even though they got her there as fast as they could, she was declared dead at 4 a.m. Later they learned that the younger sister had a boyfriend in school. She had become pregnant. Premarital pregnancy brings shame in the eyes of the community. It is seen entirely as the fault of the woman. The younger sister was so terrified of being discovered she ended her life with an overdose of medicine. The whole family was inconsolable in their grief.

Three days after the death, Munni Begum's brother (father of the dead girl) came to Munni and accused her of having poisoned her own niece. He made this accusation in collusion with an uncle who is a police inspector in an attempt to take her property and possessions. The police inspector hushed up the post-mortem report and then, to save the whole family (of the deceased) from shame and scandal, blamed Munni Begum for the death.

Munni Begum and her son were charged with poisoning the 15-year-old girl. They went into hiding to avoid being jailed. Her older son and his wife were held captive by the dead girl's father. Munni Begum's husband was interrogated by the police to determine her whereabouts. Munni and her son remained in hiding, dressed as beggars and not bathing for several days, near the *dargah* (shrine) of Ajmer Sharif. They lived in fear of being imprisoned for a crime they did not commit. Eventually, Munni Begum's brother withdrew the case after Munni, under duress, agreed to give her house to her brother and on the condition that the older son and his wife could remain there with him.

For a long time after this incident, Munni Begum's family faced great hardships — loss of housing, financial challenges, as well as incessant humiliation and insults from the community. Munni moved to the home of her in laws. She continued to be insulted and

harassed. She and her family were socially ostracized by their neighbors. Every time she stepped outside her house, she heard accusing whispers and snide comments. She became very depressed and often cried, feeling despondent.

It was at this point in Munni's life that she heard about the MWI "awareness workshops" for women in Bhilwara district organized by Faroukh Patan, whom she knew. Faroukh and his wife Khatija Pathan had dedicated their lives to social justice. In 1996, Faroukh received an award from the Governor of Rajasthan for his contributions. Faroukh and Khatija Pathan began an NGO in 2000 and ran education programs for under-privileged children. When Ms. Shagufta Khan, Director, Gharib Nawaz Sewa Samiti, came to Bhilwara looking for activists within the Muslim community who understood women's rights issues and were inclined toward social activism, she met Faroukh and invited him to join her organization. Faroukh Pathan became key to the success of the Muslim Women's Initiative in Bhilwara. Faroukh knew of the blame that had been unfairly placed on Munni Begum and believed in her innocence. He decided to help clear her name.

In 2005, Faroukh organized Bhilwara's first MWI awareness workshop in Munni Begum's home. This workshop was a turning point in Munni's life. Seventy Muslim women participated in the workshop including members of Munni Begum's own community (*Silawat*). Faroukh recalls that they used Munni Begum's life as a case study in the workshop. When the facts were presented and analyzed, the truth of what had occurred became apparent. Munni Begum was exonerated.

Munni Begum remembers that Mr. K. D. Khan, an Islamic scholar, spoke about Muslim women's rights at the workshop. He emphasized the need for women's empowerment and the importance of education for Muslim girls. Munni said that the MWI posters at the workshop proclaimed that women and men were equal in the eyes of the Qur'an – an audacious perspective unheard of in their community.

K.D. Khan is a former Rajasthan Administrative Service Officer and the *Nazim* (government-appointed overseer) of the world-renowned Ajmer Sharif shrine. Khan has a lifelong record of service to his country and the Muslim community in particular. He is an Urdu poet, respected scholar, and an authority on religious matters. He is often referred to as a "trouser-wearing" *mullah*, in contrast to religious leaders who wear more traditional clothing. He has also served as a resource person for the Muslim Women's Initiative and was instrumental in addressing challenges to this program from

traditionalists who were skeptical about the role of women. Involvement of male allies and champions — especially those with a deep knowledge of the Qur'an — was critical to the success of the MWI program. These male champions were able to reach their peers in ways that women activists often were unable to do.

The information workshop brought Munni Begum out of her deep despair. Empowered and inspired by what she heard, she attended all subsequent workshops and assisted with logistics and registration. She became immersed in the message of hope and courage and became an effective ambassador for the program. Faroukh and Khatija recall visiting Munni Begum in her dark times. They remember how depressed she was. She is an entirely different person now. “I just cleared the dust off the mirror,” Faroukh says.

“From the first workshop onward,” says Munni Begum, “women started coming to me with their problems regarding pension, ration cards, aadhaar [government-issued unique identity numbers] and personal issues. I continue to help women to this day. The visits to the police station, banks and courts were a great learning experience. I am deeply grateful to Faroukh Pathan for clearing my name and opening these doors for me.”

“I was not literate, but Faroukh insisted that I needed to educate myself. So, in 2007, I learned to read and write basic Hindi. Fortunately, I never faced any resistance from my family for my literacy lessons or community work. I am lucky that my husband is a good man. He is very religious, good-natured, cooperative, supportive and decent.” “My husband gave me a scooty as a gift to help in my social work. He saw that I needed to be mobile and spent INR 40,000 on a vehicle for me. I am the only woman of my age from the Silawat community who rides a scooty!”

“Today I am respected everywhere. I have a huge following in the community. I can collect 500 women in an hour to march with me to demand justice. When I walk down the street, people greet me unlike before.”



At her father's funeral, Munni Begum mustered courage to accost the relatives who wrongly accused her and her younger son. They realized that they were wrong and expressed regret and asked for her forgiveness. She does not like to talk about that dark phase of her life anymore. “I have forgiven them,” she says. “But I cannot forget the mental and physical trauma I went through. Even thinking about it today upsets me.”

Her boys are married and she has eight grandchildren — four boys and four girls and the older son and daughter-in-law visit her often.

Munni Begum identifies another turning point in her life, when a political party leader came to her and asked her to become a party worker. “I was made the head of the western block of the women’s wing of the party’s district committee of Bhilwara,” she says. “In fact, now I am also responsible for the public relations of the western block of Bhilwara. Whenever there is a meeting of the women’s wing of the party, my picture is on the banner.”

In the second phase of the MWI project in Bhilwara, Munni Begum formed nearly 20 self-help groups and assisted the women in establishing micro-enterprises and tailoring businesses so that they might become economically independent. Munni Begum is recognized as a problem-solver and a champion for women’s causes. She is the key link between the community and the elected ward representative. Often government officials are unresponsive to citizen needs. Munni Begum has been part of several delegations that present the problems of the concerned public to the appropriate government departments. Munni’s interventions bring results. She is a change-maker. Various local news articles testify to her frequent and active involvement in citizen welfare.

“If we don’t have water supply or if the tap water is not clean, women come to me with a request to take their case to the city authorities. If there is a family dispute, they look to me to intervene and to resolve it. If they were daunted by government procedures, they ask me to help.”



Munni Begum showed me a newspaper clipping about a local water crisis. Water quality had deteriorated and supply run short. Authorities had ignored the plight of the community. Munni Begum led a group of citizens to the Public Health and Engineering Department (PHED) office and attracted the attention of authorities by beating drums at the door of the PHED office until someone opened up. She also was part of a group that presented a memorandum of complaint to PHED’s executive engineer, which led him to act quickly and resolve the problem.

On another occasion, community members were troubled by high-tension, electrical wires that were hanging loosely from poles across the roads. This was dangerous for traffic and pedestrians. Munni and other citizens presented a formal complaint to the authorities, demanding immediate action. Their efforts were successful.

Once when Munni Begum and a citizens’ group visited the City Development Authority office to submit a petition, they found its officers absent. Her group shut the office doors, tied a black cloth over the door handles, and stuck a list of citizens’ demands on the office gate and expressed their displeasure. This attracted significant media attention.

Combating violence against women is another issue close to Munni's heart. When women from self-help groups come to her with problems, she takes them to the women's counseling center; but it might take six months to a year to get the matter sorted out. In addition, the travel to the counseling center puts a financial burden on poor women. Munni Begum came upon the idea of forming a *lok adalat* (people's court) in the women's own neighborhood that could sort out their problems at the local level. Eleven women volunteered to form the court. Now, whenever a case comes up, these 11 women gather to investigate and determine the facts. Two of the educated women present the case, one for each side. The *adalat* hears the case presented by the two, then the remaining nine women vote on the judgment. Munni Begum often sits in the judge's chair and pronounces the verdict. The decision is also delivered to the petitioners in writing. The two sides are then given time to reflect on the judgment. This process does not cost any money and often cases are resolved within a single day. However, if the judgment is not acceptable to either party, the case is taken to the women's counseling center, family court or police station.

The *lok adalat* is convened at Munni Begum's home on average, six times per year. This experiment has met with great success and all the judgments delivered by the *adalat* have been accepted by the petitioners. "We try a persuasive rather than a confrontational approach," says Munni Begum.

Munni Begum is likely to be fielded as a candidate for the post of ward member. Should this happen, she would be the first person from her community, male or female, to run for public office. She says she never imagined she might run for office one day. "*Mujhe naam, pehchan aur maan samman mila hai* [I have received name, fame and respect]. What more can I want? I am very happy."

Munni Begum insists the most important step to take to end violence against women in the Muslim community is to educate Muslim girls - both academic education and rights education. "If I had studied, my life would have been different," she says. "I tell my mother that she was unfair to me and made a big mistake by not educating me."

As for her life five years from now, Munni Begum sees herself moving forward and, perhaps, elected as a ward member. She says that because of the calamity that shook her life, she met Faroukh, her mentor. Otherwise her life today would be hell. "Thanks to Shagufta ma'm and Faroukh sir, happier times have returned to my life and I will continue to work for the benefit of society," she says. MWI has indeed transformed Munni's life and her community.



11

AN UNLIKELY CANDIDATE

NAZNI BEGUM WITH HASNATH MANSUR AND FARRUKH SULTANA

Professor Nazni Begum's soft voice and sweet nature are often mistaken for timidity. However, she is a veritable powerhouse. She will not be intimidated. She is tenacious, and yet unmistakably kind. Powerful men in her constituency have learned not to take her lightly.

Nazni Begum relates the story of meeting her friend and close collaborator Hasnath Mansur at an event organized by the Karnataka State Minority Commission in 1997. Professor Mansur, a member of the Commission, was the keynote speaker at the event. Fifty women were in attendance. Professor Mansur was a charming orator in both English and Urdu. She interspersed her presentation with exquisite Urdu poetry. Her deep passion for human rights came through clearly. Nazni Begum was enthralled. After the talk, Nazni introduced herself to Hasnath Mansur, who responded, "Nazni, sweetness, what a lovely name." They spoke about mutual interests and concerns and found great camaraderie in one another. Neither imagined that one day this meeting would lead Nazni Begum to political leadership in one of India's largest cities.

Thirteen years later, in 2010, Nazni Begum was elected as a "corporator" or ward counselor in the Padarayanapura region of Bangalore, a city with more than 8.3 million people. This

ward was known for its rowdiness. It was home to several political groups that often clashed with each other. Sometimes property was looted and burnt. Nazni Begum says her greatest achievement after taking office was integrating disparate local groups and preventing violent clashes.

Today, people engage with one another and get along without skirmishes. What power does this petite woman in a white sari have that has turned her municipal ward around? How did she get elected without spending large sums of money or going door-to-door campaigning for votes, in a place where votes are often for sale and battle lines are drawn by powerful, wealthy men?

Nazni Begum's ward has a high illiteracy rate. A few men, greedy for power, were able to create gangs based on patronage, alcohol, gambling and fear. Many youth were lured into these gangs, which became allied with political powers.

I asked Nazni Begum how decades of violence in her ward could have ended so fast. Was it because those who were in power have lost their positions and were no longer able to wield that power? “No, no, no,” she says. “It’s not because they are no longer in power. Leaders strive to keep their gangs angry with each other. But I have built bridges between them. I see them all as my community.”



“Leaders strive to keep their gangs angry with each other. But I have built bridges between them. I see them all as my community.”

“There is also a great reduction in the atrocities committed against women” Nazni Begum says, “I’m getting very few complaints these days. Earlier, there were plenty of cases of domestic violence and sexual harassment. So that too has reduced.” When asked why she thinks violence against women appears to be decreasing, she smiles and says, “They [men] may be thinking that because I am a woman first of all, and also an activist, I might take stringent action on perpetrators. Maybe that’s the reason why men are afraid to abuse women. These days, women are able to walk about freely. They say that even at night they can go out in their neighborhood. They don’t have the threats wielded against them they had earlier.”

But Nazni Begum doesn’t want me to just take her word for it. She invites me to her ward to talk to people directly. The next day, I met her near the Bangalore Corporation circle to go with her to her constituency. We veered off the main road into a neighborhood with several mosques, signs in Urdu (a language spoken mostly by Muslims), posters advertising Muslim religious events, women wearing *burkhas* or *dupattas* (long scarves) draped over

their heads, and men wearing caps — all signs of a Muslim-majority neighborhood. As the road narrowed, the car slowed down, weaving among motorcycles carrying entire families, hand-pulled carts loaded with merchandise, auto rickshaws packed with school children returning home, pedal-driven carts carrying vegetables, cows, and goats.

As people caught a glimpse of Nazni Begum, they followed our car until we reached the central area and stopped. They flocked from everywhere and clamored to speak with her. Some were happy just to offer their *salaams* (greetings). Others brought her their problems. She listened patiently and assured them of her support; advised them on the next steps on bureaucratic processes; counseled them on neighborhood and family issues; encouraged children in school uniforms to do well in their studies; and empathized with women who had tears streaming down their faces while she held their hands. Nazni Begum was stern when she heard of injustices of any kind. Dressed in the white sari that she began wearing to mourn her husband's passing and as a sign of old age, some mentioned she reminded them of Mother Teresa in the slums of Calcutta.

“When I go to the neighborhoods, as you have seen, people from the street come and mingle with me. When there is a problem in any house, I go to meet with them personally. Some leaders find it beneath their status to mingle with common people. I mix freely with all people. People come and join me from street to street as I walk. In the past, counselors brought their security and strong men. I start walking and people walk with me, accompanying me. They are my security.”

“In the past, counselors brought their security and strong men. I start walking and people walk with me, accompanying me. They are my security.”



No one who takes on the powerful establishment is entirely safe. Even as she bravely walked these streets, the people around her understood that she was under threat. A policeman saw the crowd walking with her and followed us at a respectful distance. Just in case.

Another feature of Nazni Begum's interactions with her constituents is that she accepts nothing for her assistance. Shop owners marveled at a counselor who did not seek *mamool* (a cut from their profits, protection money, which is a common practice in many areas). What type of politician is she, they asked. “She seeks no money from us.” In the past, before any work could be done, businesses or homeowners had to pay a bribe. That was the normal mode of operation. This has changed.

Nazni Begum has devised a revolutionary approach to challenge this culture of corruption and extortion. She sent letters to the local mosques' leaders where most men in the neighborhood congregated on Fridays. In her letters she stated that no public official or contractor should demand or be given a bribe for their work. She also reminded them that government services are supposed to be available to all residents, free of charge. Soon, residents started receiving their government documents on time and free of charge. No extortion. No middlemen.

Nazni Begum ensures that social workers are available to those who are illiterate or are in need of assistance to complete official documents and application forms. In the past, these people were at the mercy of middlemen. When national relief money was released to compensate people whose property had been damaged in a flood, Nazni Begum instituted a policy of transparency. She openly announced what was sanctioned and how she intended to distribute the funds to those who had been most adversely affected. If there were specific government programs through which individuals were to receive relief funds, she distributed those checks in public. She announced the amount sanctioned by the government, the agency that was issuing the amount, and the recipients' names. Last year, Nazni Begum was able to secure INR 4.5 million (90,000 USD) from the government in flood relief, INR 100 million (2 million USD) for civil work, and INR one million (20,000 USD) in medical relief for her constituents.

Counselors are also allocated INR 400,000 (8,000 USD) per year to help families with limited means in times of medical emergencies. In the past, counselors rarely distributed these funds and if they did, it was often without any transparency. Most of the public had no knowledge that these funds existed to address local problems.

To promote income generation, Nazni Begum tapped a range of government programs and procured pushcarts for street vendors selling vegetables and fruits; bicycles to take folks to their distant places of work; and laundry equipment and barber shop items for people of those professions. Nazni Begum brought the government's Vajpayee Arogya Health Program to her constituents. This program was implemented through smart cards electronically loaded with funds to be used to cover cost of medical services. She secured 465 cards for the people in her ward. Each card is worth INR 150,000 (3,000 USD) of medical treatment in any hospital. These cards are renewable each year.

“I tell my constituents that I will try new things for their benefit as long as I am in office but someday I will have to leave,” says Nazni Begum. “But they say, ‘No, no madam. Don’t ever think of leaving us. You are our godmother. We are praying that you will be elected again and will work for us for a long time. You have brought people closer to each other. We have seen the difference. We never knew a counselor could be like this. We stand by you.’”

Nazni Begum says that helping people who are not familiar with government bureaucracy is not easy. It is a strenuous job to collect all the documents that are needed to access a government program. The paperwork needs to be in perfect order. It all gets done in Nazni Begum’s office.

Nazni Begum is highly attuned to the needs of the most vulnerable people – widows, people with disabilities, and the poorest of the poor. In a patriarchal society like India, the plight of widows is dire. Hundreds of thousands of widows rely on the government pension program. This program is notoriously difficult to access and has another daunting challenge at the local level. The postal carriers who delivered the pension frequently demanded 50 to 100 rupees (one to two dollars) as a “commission,” extorting money from those who can least afford it. The entire pension is INR 500 - 1,000 making the “commission” about 5-10 percent. Nazni Begum tackled this issue with the postal department to ensure that people received their pensions free from corruption.

“Why am I doing this?” Nazni Begum asks. “I’m content with what God has blessed me with. What else have I to do now? Just saying ‘Thank God’ is not sufficient. I should return that blessing in practice. God has given me an opportunity to serve the people. I must do justice to this civic responsibility, even though I’m under a lot of pressure. It is very strenuous work. Still, I am happy and content.”

Nazni Begum never thought she would become a politician. When community members asked her to run for office, she said it was not her cup of tea to approach strangers, offer salaams, and ask for votes. Only when scores of people repeatedly said, “the community needs you, society needs you,” was Nazni convinced to run for office.

Did she go through a long process of consideration? “No. When they said the community and society needs you, I immediately agreed without consulting even my family. I said ‘My life is ready for the people.’”

When she told her sons about her decision, one son supported her instantly while the other cautioned her that she was taking on a great risk. She told him, “I don’t want anything. God has given me everything. I don’t want to nurture this body, which will be eventually eaten by maggots. In the end, I want to carry less ‘luggage’. Less burden when I fly over.” They laughed together, and then that son, too, became a supporter.

Since her election in 2010, her unstinted devotion to her duties meant that she has less time for her friends and family. Even Tameer, the organization Nazni Begum founded with Hasnath Mansur and Farrukh Sultana for women’s empowerment, had to take second place. Her children, who live overseas, often invite her to visit. She says to them, “Give me the money instead, I can donate it to the poor.”

Nazni Begum’s journey from a bright young student to a lecturer, to a social worker, to a co-founder of an organization and finally to an elected official is an extraordinary

one, especially in a nation where politics is considered a dirty business. While she never sought a position, she is grateful for the opportunity it has given her to expand her social support activities.

Through MWI, Nazni Begum learned how to organize large events, articulate Qur’anic teachings on the equality of women and men, and build allies among progressive religious and community leaders.



She says the IFES Muslim Women’s Initiative gave her courage. In Bangalore, MWI was implemented by Hasnath Mansur, Nazni Begum and Farrukh Sultana, three educators who became activists later in life. Through MWI, Nazni Begum learned how to organize large events, articulate Qur’anic

teachings on the equality of women and men, and build allies among progressive religious and community leaders. She and her cohorts came face to face with women in the community, and heard firsthand stories of daily challenges. They implemented MWI through which hundreds of women became aware of their rights, and gained self-confidence and economic independence. It is important to note that hundreds of men were also involved in this program, a distinguishing feature of MWI.

The Muslim Women’s Initiative placed extraordinary importance on the education of girls. The Qur’anic injunction that education is a fundamental duty of every man and woman was an integral part of the information workshops. Nazni Begum speaks to the women in all the communities in which she works about the importance of educating girls. Inspired by her example, mothers sent their daughters to school. It is common for girls to drop out

of school for a variety of reasons. Nazni Begum, her staff and supporters arrange for them to go back to school as quickly as possible. Nazni Begum is associated with the National Women's Front, a nonprofit organization whose members also work for girls' education. "But at the same time I don't neglect boys," she says. "They are equally precious to me. Wherever there is a need, we help them and encourage them. The community as a whole is my concern. The country as a whole is my concern."

Many people were instrumental in Nazni Begum's journey as a public servant. Her father encouraged her to read voraciously and constantly learn. Her husband, who died a few years ago, was also a very positive influence in her life and was an ardent supporter. Dr. Timmayya, president of the college where Nazni taught, encouraged professional development. Dr. Timmayya knows Nazni Begum has now become a city counselor. He is retired now, and she visits him when time permits.

Hasnath Mansur, along with her late husband, Professor Hasan Mansur, played a central role in Nazni Begum's evolution from educator to activist. Hasan Mansur, a soft-spoken, well-read, kind-hearted, civil rights champion, was an active member of the People's Union for Civil Liberties (PUCL) and several other human rights initiatives. He was also a founding member of the Karnataka Civil Liberties Committee (KCLC). He served as Head of the Department of English in Bangalore University and was an active supporter of the Muslim Women's Initiative in Karnataka. Another professor, Farrukh Sultana, was also a companion in Nazni Begum's journey towards politics, good governance and community service.

India is diversified with languages, religion etc. However, we live together. This unity in diversity is unique to India. It's our greatest strength."



Women's empowerment was always Nazni Begum's first priority. Communal harmony became her second. "Communal harmony is the beauty of this country, and I must contribute to nurturing and preserving that beauty. Communal harmony, which gives so much pleasure to people, is our heritage. India is diversified with languages, religion etc. However, we live together. This unity in diversity is unique to India. It's our greatest strength."

"I have a strong feeling that people in my ward should get to know one another and learn to live for the best interest of the country. They should develop patriotism. I have just begun by addressing basic amenities that were lacking. Once these are provided,

then I want to develop this area as a model. People should get education. Maximum education. They should learn manners. Then they should learn to live in harmony with other communities.”

Nazni Begum formed youth groups (mostly of young men) to support community development. Youth who are not Muslim, but live in the same areas, have joined these groups. Many are *dalits* (from castes considered untouchable, the lowest rung of the powerful caste hierarchy in India). “I visit them and converse with them freely. They too are from downtrodden communities and they need to be encouraged. I tell them not to follow preconceived notions about upper-caste people. Behave well with them, I say,

and you can win them over. We will all become one in India.

Some people spoil the minds of these youngsters by giving them false impressions of other communities, playing on their fears, and reinforcing false stereotypes. I work with these boys so that they can come together, see each other in a new light unfettered by preconceived notions, understand each other and develop their communities.”

Some people spoil the minds of these youngsters by giving them false impressions of other communities, playing on their fears, and reinforcing false stereotypes. I work with these boys so that they can come together, see each other in a new light unfettered by preconceived notions, understand each other and develop their communities.” Nazni Begum, through her genuine friendship, close association, sincere intentions and tireless efforts models communal harmony through her action.

While these interviews were being conducted, the city of Bangalore faced a significant garbage-disposal problem. Nazni Begum received several phone calls from fellow counselors and ward members at the time. When she was called to a meeting of the counselors to be held at a park downtown, she invited me to accompany her. We stopped first at the imposing municipal corporation offices in central Bangalore, where she introduced me to several of her colleagues. When they learned I was writing about her, they volunteered, “She is an extremely hard-working corporator,” “corruption-free,” “a role model,” “hard to find someone like her,” and “looks very soft, but she is a powerful lady.” And indeed she is.

“Working closely with Professors Hasnath Mansur and Nazni Begum and IFES was a great experience. When we first began organizing MWI meetings we received threatening calls from those who felt that their hold on the affairs of the community would decline. We continued without being perturbed. Slowly, husbands joined wives as members of support groups and we accomplished a great step in conveying to the men in the community that they should think seriously about their role in their own families. Minds have been ignited. Change is bound to follow. We will find solutions to the problems of women and girls to come out of pain and misery despite their poverty ensuring a better life for all. The project is over but the experience gained continues to push us further to see what more can be done.”

Farrukh Sultana, MWI Organizer, Karnataka



Annex 1

A SELECTION OF VERSES PERTAINING TO WOMEN IN THE HOLY QUR'AN¹

2. Al-Baqara

أَحِلَّ لَكُمْ لَيْلَةَ الصِّيَامِ الرَّفَثُ إِلَى نِسَائِكُمْ هُنَّ لِيَاسٌ لَكُمْ
وَأَنْتُمْ لِيَاسٌ لَهُنَّ عَلِمَ اللَّهُ أَنْكُمْ كُنْتُمْ تَخْتَانُونَ أَنْفُسَكُمْ
فَتَابَ عَلَيْكُمْ وَعَفَا عَنْكُمْ فَالْآنَ بَشِّرُوهُمْ وَابْتَغُوا مَا كَتَبَ
اللَّهُ لَكُمْ وَكُلُوا وَاشْرَبُوا حَتَّى يَتَبَيَّنَ لَكُمُ الْخَيْطُ الْأَبْيَضُ مِنَ الْخَيْطِ
الْأَسْوَدِ مِنَ الْفَجْرِ ثُمَّ أَتَمُوا الصِّيَامَ إِلَى اللَّيْلِ وَلَا تُبَشِّرُوهُمْ وَأَنْتُمْ
عَنْكَفُونَ فِي الْمَسْجِدِ تِلْكَ حُدُودُ اللَّهِ فَلَا تَقْرَبُوهَا كَذَلِكَ
يُبَيِّنُ اللَّهُ آيَاتِهِ لِلنَّاسِ لَعَلَّهُمْ يَتَّقُونَ

2:187. Permitted to you, on the night of the fasts, is the approach to your wives. They are your garments and ye are their garments. Allah knoweth what ye used to do secretly among yourselves; but He turned to you and forgave you; so now associate with them, and seek what Allah Hath ordained for you, and eat and drink, until the white thread of dawn appear to you distinct from its black thread; then complete your fast Till the night appears; but do not associate with your wives while ye are in retreat in the mosques. Those are Limits (set by) Allah: Approach not nigh thereto. Thus doth Allah make clear His Signs to men: that they may learn self-restraint.

¹ English verses are taken from the translation by Abdullah Yusuf Ali. Verses are listed in order of chapter and verse.

وَالْمَطْلَقَاتُ يَرَبِّصْنَ بِأَنْفُسِهِنَّ ثَلَاثَةَ قُرُوءٍ وَلَا يَحِلُّ لَهُنَّ أَنْ
يَكْتُمْنَ مَا خَلَقَ اللَّهُ فِي أَرْحَامِهِنَّ إِنْ كُنَّ يُؤْمِنَنَّ بِاللَّهِ وَالْيَوْمِ الْآخِرِ
وَبُعُولَهُنَّ أَحَقُّ بِرَدِّهِنَّ فِي ذَلِكَ إِنْ أَرَادُوا إِصْلَاحًا وَلَهُنَّ مِثْلُ الَّذِي عَلَيْهِنَّ
بِالْمَعْرُوفِ وَلِلرِّجَالِ عَلَيْهِنَّ دَرَجَةٌ وَاللَّهُ عَزِيزٌ حَكِيمٌ ﴿٢٢٨﴾

2:228. Divorced women shall wait concerning themselves for three monthly periods. Nor is it lawful for them to hide what Allah Hath created in their wombs, if they have faith in Allah and the Last Day. And their husbands have the better right to take them back in that period, if they wish for reconciliation. And women shall have rights similar to the rights against them, according to what is equitable; but men have a degree (of advantage) over them. And Allah is Exalted in Power, Wise.

الطَّلَاقُ مَرَّتَيْنِ فَإِمْسَاكَ بِمَعْرُوفٍ أَوْ تَسْرِيحٌ بِإِحْسَانٍ وَلَا يَحِلُّ
لَكُمْ أَنْ تَأْخُذُوا مِمَّا آتَيْتُمُوهُنَّ شَيْئًا إِلَّا أَنْ يَخَافَا أَلَّا يُقِيمَا
حُدُودَ اللَّهِ فَإِنْ خِفْتُمْ أَلَّا يُقِيمَا حُدُودَ اللَّهِ فَلَا جُنَاحَ عَلَيْهِمَا فِيمَا افْتَدَتْ
بِيَدِهِ تِلْكَ حُدُودُ اللَّهِ فَلَا تَعْتَدُوهَا وَمَنْ يَتَعَدَّ حُدُودَ اللَّهِ فَأُولَئِكَ هُمُ
الظَّالِمُونَ ﴿٢٢٩﴾

2:229. A divorce is only permissible twice: after that, the parties should either hold Together on equitable terms, or separate with kindness. It is not lawful for you, (Men), to take back any of your gifts (from your wives), except when both parties fear that they would be unable to keep the limits ordained by Allah. If ye (judges) do indeed fear that they would be unable to keep the limits ordained by Allah, there is no blame on either of them if she give something for her freedom. These are the limits ordained by Allah; so do not transgress them if any do transgress the limits ordained by Allah, such persons wrong (Themselves as well as others).

وَإِذَا طَلَقْتُمُ النِّسَاءَ فَلْيُنَّ أَجَلَهُنَّ فَأَمْسِكُوهُنَّ بِمَعْرُوفٍ أَوْ
 سَرِّحُوهُنَّ بِمَعْرُوفٍ وَلَا تُسَيِّئُوا ضَرَارًا لِنَعْتِدُوا وَمَنْ يَفْعَلْ ذَلِكَ
 فَقَدْ ظَلَمَ نَفْسَهُ، وَلَا تَتَّخِذُوا آيَاتِ اللَّهِ هُزُوًا وَاذْكُرُوا نِعْمَتَ اللَّهِ
 عَلَيْكُمْ وَمَا أَنْزَلَ عَلَيْكُمْ مِنَ الْكِتَابِ وَالْحِكْمَةِ لِيُعْظِمَكُمْ بِهِ
 وَاتَّقُوا اللَّهَ وَاعْلَمُوا أَنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٢٣١﴾

2:231. When ye divorce women, and they fulfil the term of their ('Iddat), either take them back on equitable terms or set them free on equitable terms; but do not take them back to injure them, (or) to take undue advantage; if any one does that; He wrongs his own soul. Do not treat Allah's Signs as a jest, but solemnly rehearse Allah's favours on you, and the fact that He sent down to you the Book and Wisdom, for your instruction. And fear Allah, and know that Allah is well acquainted with all things.

وَالْمُطَلَّقَاتُ مَتَّعٌ بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴿٢٤١﴾

2:241. For divorced women Maintenance (should be provided) on a reasonable (scale). This is a duty on the righteous.

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ وَمَنْ يُؤْتَ
 الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا
 يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ ﴿٢٦٩﴾

2:269. He granteth wisdom to whom He pleaseth; and he to who wisdom is granted receiveth indeed a benefit overflowing; but none will grasp the Message but men of understanding.

3. Aal-e-Imran

فَأَسْتَجَابَ لَهُمْ رَبُّهُمْ أَنِّي لَا أُضِيعُ عَمَلَ عَمَلٍ مِّنْكُمْ مِنْ ذَكَرٍ أَوْ
 أَنْتِي بَعْضُكُمْ مِنْ بَعْضٍ فَالَّذِينَ هَا جُرُوا وَأُخْرِجُوا مِنْ دِيَارِهِمْ
 وَأُودُوا فِي سَبِيلِي وَقُتِلُوا وَقَاتَلُوا لَا أَكْفِرُنَّ عَنْهُمْ سَيِّئَاتِهِمْ
 وَلَا دَخَلْنَاهُمْ جَنَّةَ بَجْرَىٰ مِنْ تَحْتِهَا الْأَنْهَارُ ثَوَابًا مِنْ عِنْدِ اللَّهِ
 وَاللَّهُ عِنْدَهُ حُسْنُ الثَّوَابِ ﴿١١٥﴾

3:195. And their Lord hath accepted of them, and answered them: “Never will I suffer to be lost the work of any of you, be he male or female: Ye are members, one of another: Those who have left their homes, or been driven out therefrom, or suffered harm in My Cause, or fought or been slain,- verily, I will blot out from them their iniquities, and admit them into Gardens with rivers flowing beneath; A reward from the presence of Allah, and from His presence is the best of rewards.”

4. An-Nisa

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا
 وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً ۗ وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ ۗ وَالْأَرْحَامَ إِنَّ
 اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا ﴿١﴾

4:1. O mankind! reverence your Guardian-Lord, who created you from a single person, created, of like nature, His mate, and from them twain scattered (like seeds) countless men and women;- reverence Allah, through whom ye demand your mutual (rights), and (reverence) the wombs (That bore you): for Allah ever watches over you.

وَإِنْ خِفْتُمْ أَلَّا تُقْسِطُوا فِي الْيَتَامَىٰ فَانكِحُوا مَا طَابَ لَكُمْ مِنَ النِّسَاءِ مِمَّنِّي
وَتِلْكَ وَرُبِعٌ فَإِنْ خِفْتُمْ أَلَّا تَعْدِلُوا فَوَاحِشَةً أَوْ مَا مَلَكَتْ أَيْمَانُكُمْ ذَلِكَ آذَىٰ
أَلَّا تَعُولُوا ﴿٣﴾

4:3. If ye fear that ye shall not be able to deal justly with the orphans, Marry women of your choice, Two or three or four; but if ye fear that ye shall not be able to deal justly (with them), then only one, or (a captive) that your right hands possess, that will be more suitable, to prevent you from doing injustice.

وَأَوْتُوا النِّسَاءَ صَدُقَاتِهِنَّ نِحْلَةً فَإِنْ طِبْنَ لَكُمْ عَنْ شَيْءٍ مِنْهُ نَفْسًا فَكُلُوهُ
هِنَّ عَمْرًا يَسِرًا ﴿٤﴾

4:4. And give the women (on marriage) their dower as a free gift; but if they, of their own good pleasure, remit any part of it to you, Take it and enjoy it with right good cheer.

لِلرِّجَالِ نَصِيبٌ مِّمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا تَرَكَ
الْوَالِدَانِ وَالْأَقْرَبُونَ مِمَّا قَلَّ مِنْهُ أَوْ كَثُرَ نَصِيبًا مَّفْرُوضًا ﴿٧﴾

4:7. From what is left by parents and those nearest related there is a share for men and a share for women, whether the property be small or large, a determinate share.

يَأْتِيهَا الَّذِينَ ءَامَنُوا لَا يَحِلُّ لَكُمْ أَنْ تَرِثُوا النِّسَاءَ كَرِهًا وَلَا
تَعْضُلُوهُنَّ لِتَذْهَبُوا بِبَعْضِ مَآءِ اَّتَيْتُمُوهُنَّ إِلَّا أَنْ يَأْتِيَنَّ بِفَحِشَةٍ
مُبِينَةٍ وَعَاشِرُوهُنَّ بِالْمَعْرُوفِ فَإِنْ كَرِهْتُمُوهُنَّ فَعَسَى أَنْ
تَكْرَهُوا شَيْئًا وَيَجْعَلَ اللَّهُ فِيهِ خَيْرًا كَثِيرًا ﴿١٩﴾

4:19. O ye who believe! Ye are forbidden to inherit women against their will. Nor should ye treat them with harshness, that ye may take away part of the dower ye have given them, - except where they have been guilty of open lewdness; on the contrary live with them on a footing of kindness and equity. If ye take a dislike to them it may be that ye dislike a thing, and Allah brings about through it a great deal of good.

وَإِنْ خِفْتُمْ شِقَاقَ بَيْنِهِمَا فَأَبْعَثُوا حَكَمًا مِّنْ أَهْلِهِ وَحَكَمًا
مِّنْ أَهْلِهَا إِنْ يُرِيدَا إِصْلَاحًا يُوَفِّقِ اللَّهُ بَيْنَهُمَا إِنَّ اللَّهَ كَانَ عَلِيمًا
خَبِيرًا ﴿٣٥﴾

4:35. If ye fear a breach between them twain, appoint (two) arbiters, one from his family, and the other from hers; if they wish for peace, Allah will cause their reconciliation: For Allah hath full knowledge, and is acquainted with all things.

وَمَنْ يَعْمَلْ مِنَ الصَّالِحَاتِ مِنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ
قَالُوا لَيْتَكُمُ يَدْخُلُونَ الْجَنَّةَ وَلَا يُظْلَمُونَ نَقِيرًا ﴿١٢٤﴾

4:124. If any do deeds of righteousness - be they male or female - and have faith, they will enter Heaven, and not the least injustice will be done to them.

وَإِنْ أُمْرَأَةٌ خَافَتْ مِنْ بَعْلِهَا نُشُوزًا أَوْ إِعْرَاضًا فَلَا جُنَاحَ عَلَيْهِمَا
 أَنْ يُصْلِحَا بَيْنَهُمَا صُلْحًا وَالصُّلْحُ خَيْرٌ وَأُحْضِرَتِ الْأَنْفُسُ الشُّحَّ
 وَإِنْ تُحْسِنُوا وَتَتَّقُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ
 خَبِيرًا ﴿١٢٨﴾

4:128. If a wife fears cruelty or desertion on her husband's part, there is no blame on them if they arrange an amicable settlement between themselves; and such settlement is best; even though men's souls are swayed by greed. But if ye do good and practice self-restraint, Allah is well-acquainted with all that ye do.

وَلَنْ تَسْتَطِيعُوا أَنْ تَعْدِلُوا بَيْنَ النِّسَاءِ وَلَوْ حَرَصْتُمْ فَلَا
 تَمِيلُوا كُلَّ الْمِيلِ فَتَدْرُوهَا كَالْمُعَلَّقَةِ وَإِنْ تُصْلِحُوا
 وَتَتَّقُوا فَإِنَّ اللَّهَ كَانَ عَفُورًا رَحِيمًا ﴿١٢٩﴾

4:129. Ye are never able to be fair and just as between women, even if it is your ardent desire: But turn not away (from a woman) altogether, so as to leave her (as it were) hanging (in the air). If ye come to a friendly understanding, and practice self-restraint, Allah is Oft-forgiving, Most Merciful.

6. Al-Anaam

وَهُوَ الَّذِي أَنْشَأَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ فَمُسْتَقَرٌّ وَمُسْتَوْدَعٌ قَدْ فَصَّلْنَا
 الْآيَاتِ لِقَوْمٍ يَفْقَهُونَ ﴿٩٨﴾

6:98. It is He Who hath produced you from a single person: here is a place of sojourn and a place of departure: We detail Our signs for people who understand.

7. Al-Araf

﴿هُوَ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَجَعَلَ مِنْهَا زَوْجَهَا
 لِيَسْكُنَ إِلَيْهَا فَلَمَّا تَغَشَّاهَا حَمَلَتْ حَمَلًا خَفِيًّا فَمَرَّتَ بِهِ
 فَلَمَّا أَثْقَلتْ دَعَوَا اللَّهَ رَبَّهُمَا لَئِنْ آتَيْتَنَا صَالِحًا لَنُكُونَنَّ مِنَ
 الشَّاكِرِينَ ﴿١٨٩﴾

7:189. It is He Who created you from a single person, and made his mate of like nature, in order that he might dwell with her (in love). When they are united, she bears a light burden and carries it about (unnoticed). When she grows heavy, they both pray to Allah their Lord, (saying): “If Thou givest us a goodly child, we vow we shall (ever) be grateful.”

8. Al-Anfal

ذَٰلِكَ بِأَنَّ اللَّهَ لَمْ يَكُ مُغَيِّرًا نِعْمَةً أَنْعَمَهَا عَلَىٰ قَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا
 بِأَنْفُسِهِمْ وَأَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ ﴿٥٣﴾

8:53. “Because Allah will never change the grace which He hath bestowed on a people until they change what is in their (own) souls: and verily Allah is He Who heareth and knoweth (all things).”

9. At-Taubah

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ
بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ
وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ
اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ ﴿٧١﴾

9:71 The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practice regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise.

وَعَدَ اللَّهُ الْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا
الْأَنْهَارُ خَالِدِينَ فِيهَا وَمَسْكِنٍ طَيِّبَةٍ فِي جَنَّاتٍ عَدْنٍ
وَرِضْوَانٍ مِّنَ اللَّهِ أَكْبَرَ ذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ ﴿٧٢﴾

9:72. Allah hath promised to Believers, men and women, gardens under which rivers flow, to dwell therein, and beautiful mansions in gardens of everlasting bliss. But the greatest bliss is the good pleasure of Allah: that is the supreme felicity.

13. Ar-Ra'd

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ
لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءَ فَلَا
مَرَدَّ لَهُ، وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ ﴿١١﴾

13:11. For each (such person) there are (angels) in succession, before and behind him: They guard him by command of Allah. Allah does not change a people's lot unless they change what is in their hearts. But when (once) Allah willeth a people's punishment, there can be no turning it back, nor will they find, besides Him, any to protect.

16. An-Nahl

وَيَجْعَلُونَ لِلَّهِ الْبَنَاتِ سُبْحَانَهَا وَلَهُمْ مَا يَشْتَهُونَ ﴿٥٧﴾
وَإِذَا بُشِّرَ أَحَدُهُم بِالْأُنثَىٰ ظَلَّ وَجْهُهُ مُسْوَدًّا وَهُوَ كَظِيمٌ ﴿٥٨﴾
يَتَوَارَىٰ مِنَ الْقَوْمِ مِنْ سُوءِ مَا بُشِّرَ بِهِ أَيُمْسِكُهُ عَلَىٰ هُونٍ أَمْ يَدُسُّهُ
فِي التُّرَابِ أَلَا سَاءَ مَا يَحْكُمُونَ ﴿٥٩﴾

16:57-59. And they assign daughters for Allah! - Glory be to Him! and for themselves (sons, the issue) they desire! When news is brought to one of them, of (the birth of) a female (child), his face darkens, and he is filled with inward grief! With shame does he hide himself from his people, because of the bad news he has had! Shall he retain it on (sufferance and) contempt, or bury it in the dust? Ah! what an evil (choice) they decide on?

وَاللَّهُ جَعَلَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا وَجَعَلَ لَكُمْ مِنْ
 أَزْوَاجِكُمْ بَيْنَ وَحَفْدَةً وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ أَفِالْبَاطِلِ
 يُؤْمِنُونَ وَيَنْعَمَتِ اللَّهُ هُمْ يَكْفُرُونَ ﴿٧٢﴾

16:72 And Allah has made for you mates (and companions) of your own nature, and made for you, out of them, sons and daughters and grandchildren, and provided for you sustenance of the best: will they then believe in vain things, and be ungrateful for Allah's favours?

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ
 حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا
 يَعْمَلُونَ ﴿١٧﴾

16:97. Whoever works righteousness, man or woman, and has Faith, verily, to him will We give a new Life, a life that is good and pure and We will bestow on such their reward according to the best of their actions.

17. Al-Isra

﴿ وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا إِمَّا يَبُلُغَنَّ
 عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا تَقُلْ لَهُمَا أَلْفٌ وَلَا
 نَهْرُهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا ﴿١٣﴾

17:23 Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honour.

20. Taha

فَوَسْوَسَ إِلَيْهِ الشَّيْطَانُ قَالَ يَتَّادِمُ هَلْ أَدُلُّكَ عَلَى شَجَرَةٍ
 الْخَالِدِ وَمُلْكٍ لَا يَبْلَى ﴿١٢٠﴾
 فَأَكَلَا مِنْهَا فَبَدَّتْ لُهُمَا سَوْءٌ تَهُمَا وَطَفِقَا يَخْصِفَانِ عَلَيْهِمَا
 مِنْ وَرَقِ الْجَنَّةِ وَعَصَى آدَمُ رَبَّهُ فَغَوَى ﴿١٢١﴾

20:120-121. But Satan whispered evil to him: he said, “O Adam! shall I lead thee to the Tree of Eternity and to a kingdom that never decays?” In the result, they both ate of the tree, and so their nakedness appeared to them: they began to sew together, for their covering, leaves from the Garden: thus did Adam disobey his Lord, and allow himself to be seduced.

24. An-Noor

وَقُلْ لِّلْمُؤْمِنَاتِ يَغْضُضْنَ مِنْ أَبْصَارِهِنَّ وَيَحْفَظْنَ فُرُوجَهُنَّ وَلَا
 يُبْدِينَ زِينَتَهُنَّ إِلَّا مَا ظَهَرَ مِنْهَا وَلَا يَضْرِبْنَ بِمُخْمَرِهِنَّ عَلَى
 رُءُوسِهِنَّ وَلَا يَبْدِينَ زِينَتَهُنَّ إِلَّا لِبُعُولَتِهِنَّ أَوْ آبَائِهِنَّ
 أَوْ آبَاءِ بُعُولَتِهِنَّ أَوْ أَبْنَاءِهِنَّ أَوْ أَبْنَاءِ بُعُولَتِهِنَّ أَوْ
 إِخْوَانِهِنَّ أَوْ بَنِي إِخْوَانِهِنَّ أَوْ بَنِي أَخَوَاتِهِنَّ أَوْ نِسَائِهِنَّ أَوْ مَا
 مَلَكَتْ أَيْمَانُهُنَّ أَوِ التَّابِعِينَ غَيْرِ أُولِي الْإِرْبَابِ مِنَ الرِّجَالِ أَوْ
 الطِّفْلِ الَّذِينَ لَمْ يَظْهَرُوا عَلَى عَوْرَاتِ النِّسَاءِ وَلَا يَضْرِبْنَ
 بِأَرْجُلِهِنَّ لِيُعْلَمَ مَا يُخْفِينَ مِنْ زِينَتِهِنَّ وَتَوْبُوا إِلَى اللَّهِ جَمِيعًا
 أَنَّهُ الْمُوْمِنُونَ لَعَلَّكُمْ تَفْلِحُونَ ﴿٣١﴾

24:31. And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what (must ordinarily) appear thereof; that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers, their husband's fathers, their sons, their husbands' sons, their brothers or their brothers' sons, or their sisters' sons, or their women, or the slaves whom their right hands possess, or male servants free of physical needs, or small children who have no sense of the shame of sex; and that they should not strike their feet in order to draw attention to their hidden ornaments. And O ye Believers! turn ye all together towards Allah, that ye may attain Bliss.

30. Ar-Room

وَمِنْ آيَاتِهِ أَنْ خَلَقَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا لِتَسْكُنُوا إِلَيْهَا
وَجَعَلَ بَيْنَكُمْ مَوَدَّةً وَرَحْمَةً إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ
يَتَفَكَّرُونَ ﴿٢١﴾

30:21 And among His Signs is this, that He created for you mates from among yourselves, that ye may dwell in tranquility with them, and He has put love and mercy between your (hearts): verily in that are Signs for those who reflect.

31. Luqman

وَوَصَّيْنَا الْإِنْسَانَ بِوَالِدَيْهِ حَمَلَتْهُ أُمُّهُ وَهْنًا عَلَى وَهْنٍ وَفِصَالَهُ
فِي عَامَيْنِ أَنْ اشْكُرْ لِي وَلِوَالِدَيْكَ إِلَى الْمَصِيرِ ﴿١٤﴾

31:14. And We have enjoined on man (to be good) to his parents: in travail upon travail did his mother bear him, and in years twain was his weaning: (hear the command), "Show gratitude to Me and to thy parents: to Me is (thy final) Goal.

33. Al-Ahza

إِنَّ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
 وَالْقَانِتِينَ وَالْقَانِتَاتِ وَالصَّادِقِينَ وَالصَّادِقَاتِ وَالصَّادِرِينَ
 وَالصَّادِرَاتِ وَالْخَاشِعِينَ وَالْخَاشِعَاتِ وَالْمُتَصَدِّقِينَ
 وَالْمُتَصَدِّقَاتِ وَالصَّائِمِينَ وَالصَّائِمَاتِ وَالْحَافِظِينَ
 فُرُوجَهُمْ وَالْحَافِظَاتِ وَالذَّاكِرِينَ اللَّهَ كَثِيرًا
 وَالذَّاكِرَاتِ أَعَدَّ اللَّهُ لَهُمْ مَغْفِرَةً وَأَجْرًا عَظِيمًا ﴿٣٥﴾

33:35. For Muslim men and women, for believing men and women, for devout men and women, for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in Charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in Allah's praise, for them has Allah prepared forgiveness and great reward.

يَا أَيُّهَا النَّبِيُّ قُلْ لَأَزْوَاجِكَ وَبَنَاتِكَ وَنِسَاءَ الْمُؤْمِنِينَ يُدْنِينَ عَلَيْهِنَّ
 مِنْ جَلْبَابِهِنَّ ذَلِكَ آدَبٌ أَنْ يُعْرَفْنَ فَلَا يُؤْذَيْنَ وَكَانَ اللَّهُ عَفُورًا
 رَحِيمًا ﴿٥٩﴾

33:59. O Prophet! Tell thy wives and daughters, and the believing women, that they should cast their outer garments over their persons (when abroad): that is most convenient, that they should be known (as such) and not molested. And Allah is Oft-Forgiving, Most Merciful.

38. Sad

وَأَذْكُر عَبْدَنَا أَيُّوبَ إِذْ نَادَىٰ رَبَّهُ أَنِّي مَسَّنِيَ الشَّيْطَانُ بِنُصْبٍ
 وَعَذَابٍ ﴿٤١﴾
 أَرْكُضْ بِرِجْلِكَ هَذَا مُغْتَسَلٌ بَارِدٌ وَشَرَابٌ ﴿٤٢﴾
 وَوَهَبْنَا لَهُ أَهْلَهُ وَمِثْلَهُم مَّعَهُمْ رَحْمَةً مِنَّا وَلِذِكْرَىٰ لِأُولَى الْأَلْبَابِ ﴿٤٣﴾
 وَخُذْ بِيَدِكَ ضِغْتًا قَاصِرًا ضَرْبَ يَهُ، وَلَا تَحْنَثْ إِنَّا وَجَدْنَاهُ صَابِرًا نِعْمَ الْعَبْدُ
 إِنَّهُ أَوَّابٌ ﴿٤٤﴾

38:41-44: Commemorate Our Servant Job. Behold he cried to his Lord: “The Evil One has afflicted me with distress and suffering!” (The command was given:) “Strike with thy foot: here is (water) wherein to wash, cool and refreshing, and (water) to drink.” And We gave him (back) his people, and doubled their number,- as a Grace from Ourselves, and a thing for commemoration, for all who have Understanding. “And take in thy hand a little grass, and strike therewith: and break not (thy oath).” Truly We found him full of patience and constancy. How excellent in Our service! ever did he turn (to Us)!

39. Az-Zumar

خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ ثُمَّ جَعَلَ مِنْهَا زَوْجَهَا وَأَنْزَلَ لَكُمْ مِنْ
 الْأَنْعَامِ ثَمَنِيَّةً أزْوَاجٍ يَخْلُقُكُمْ فِي بُطُونِ أُمَّهَاتِكُمْ خَلْقًا مِّنْ بَعْدِ
 خَلْقٍ فِي ظُلُمَاتٍ ثَلَاثٍ ذَٰلِكُمْ اللَّهُ رَبُّكُمْ لَهُ الْمُلْكُ لَا إِلَهَ إِلَّا هُوَ
 فَأَنَّى تُصْرَفُونَ ﴿٦﴾

39:6. He created you (all) from a single person: then created, of like nature, his mate; and he sent down for you eight head of cattle in pairs: He makes you, in the wombs of your mothers, in stages, one after another, in three veils of darkness. such is Allah, your Lord and Cherisher: to Him belongs (all) dominion. There is no god but He: then how are ye turned away (from your true Centre)?

أَمَّنْهُوَ فَتَنْتَءَانَاءُ الْبَلِّ سَاجِدًا وَقَائِمًا يَحْذَرُ الْآخِرَةَ وَيَرْجُوا رَحْمَةَ رَبِّهِ قُلْ هَلْ يَسْتَوِي
الَّذِينَ يَعْلَمُونَ وَالَّذِينَ لَا يَعْلَمُونَ إِنَّمَا يَتَذَكَّرُ أُولُو الْأَلْبَابِ ﴿٩﴾

39:9. Is one who worships devoutly during the hour of the night prostrating himself or standing (in adoration), who takes heed of the Hereafter, and who places his hope in the Mercy of his Lord – (like one who does not)? Say: “Are those equal, those who know and those who do not know? It is those who are endued with understanding that receive admonition.

45. Al-Jathiya

وَخَلَقَ اللَّهُ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ وَلِتُجْزَىٰ كُلُّ نَفْسٍ بِمَا
كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ ﴿٢٢﴾

45:22. Allah created the heavens and the earth for just ends, and in order that each soul may find the recompense of what it has earned, and none of them be wronged.

49. Al-Hujurat

يَتَأْتِيهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ
لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتَقَىٰكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ ﴿١٣﴾

49:13. O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things).

50. Qaf

وَالْأَرْضَ مَدَدْنَاهَا وَأَلْقَيْنَا فِيهَا رَوَاسِيَ وَأَنْبَتْنَا فِيهَا مِنْ كُلِّ زَوْجٍ
بِإِذْنِ رَبِّهِ

50:7 And the earth, We have spread it out, and set thereon mountains standing firm, and produced therein every kind of beautiful growth (in pairs).

60. Al-Mumtahana

يَأْتِيهَا النَّبِيُّ إِذَا جَاءَكَ الْمُؤْمِنَاتُ يُبَايِعُنَكَ عَلَى أَنْ لَا يُشْرِكْنَ بِاللَّهِ
شَيْئًا وَلَا يَسْرِقْنَ وَلَا يَزْنِينَ وَلَا يَقْتُلْنَ أَوْلَادَهُنَّ وَلَا يَأْتِينَ بِبُهْتَانٍ
يَفْتَرِينَهُ بَيْنَ أَيْدِيهِنَّ وَأَرْجُلِهِنَّ وَلَا يَعْصِينَكَ فِي مَعْرُوفٍ
فَبَايِعْهُنَّ وَأَسْتَغْفِرْ لَهُنَّ اللَّهُ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

60:12 O Prophet! When believing women come to thee to take the oath of fealty to thee, that they will not associate in worship any other thing whatever with Allah, that they will not steal, that they will not commit adultery (or fornication), that they will not kill their children, that they will not utter slander, intentionally forging falsehood, and that they will not disobey thee in any just matter,- then do thou receive their fealty, and pray to Allah for the forgiveness (of their sins): for Allah is Oft-Forgiving, Most Merciful.

65. At-Talaq

يَا أَيُّهَا النَّبِيُّ إِذَا طَلَقْتُمُ النِّسَاءَ فَطَلِّقُوهُنَّ لِعَدَّتِهِنَّ وَأَحْصُوا الْعِدَّةَ
وَاتَّقُوا اللَّهَ رَبَّكُمْ لَا تُخْرِجُوهُنَّ مِنْ بُيُوتِهِنَّ وَلَا
يُخْرِجَنَّ إِلَّا أَنْ يَأْتِيَنَّ بِفَحِشَةٍ مُبِينَةٍ وَتِلْكَ حُدُودُ اللَّهِ وَمَنْ
يَتَعَدَّ حُدُودَ اللَّهِ فَقَدْ ظَلَمَ نَفْسَهُ لَا تَدْرِي لَعَلَّ اللَّهَ يُحْدِثُ بَعْدَ
ذَلِكَ أَمْرًا ۝١

65:1 O Prophet! When ye do divorce women, divorce them at their prescribed periods, and count (accurately), their prescribed periods: And fear Allah your Lord: and turn them not out of their houses, nor shall they (themselves) leave, except in case they are guilty of some open lewdness, those are limits set by Allah: and any who transgresses the limits of Allah, does verily wrong his (own) soul: thou knowest not if perchance Allah will bring about thereafter some new situation.

74. Al-Muddaththir

كُلُّ نَفْسٍ بِمَا كَسَبَتْ رَهِينَةٌ ۝٢٨

74:38 Every soul will be (held) in pledge for its deeds.

96. Al-Alaq

اقْرَأْ بِاسْمِ رَبِّكَ الَّذِي خَلَقَ ۝١
خَلَقَ الْإِنْسَانَ مِنْ عَلَقٍ ۝٢
اقْرَأْ وَرَبُّكَ الْأَكْرَمُ ۝٣

96:1-3 Read! In the name of thy Lord and Cherisher, Who created – Created man, out of a mere clot of congealed blood: Read! And thy Lord is Most Bountiful.

Annex 2

PROFILES OF MWI PARTNER ORGANIZATIONS AND SOCIAL ACTIVISTS

Organizations

[Gharib Nawaz Mahila Avam Bal Kalyan Samiti \(GNS\): Ajmer, Rajasthan](#)

GNS has worked since 1980 in the field of women's welfare and children's rights. The organization's main objective is to contribute toward empowerment of disadvantaged people in the community so that they become self-reliant. GNS' activities include economic development, health, rehabilitation, elimination of child labor, gender issues, literacy and income-generating activities through self-help groups. GNS has worked on several projects in collaboration with UNFPA, UNICEF, USAID and Indian agencies. Under the Muslim Women's Initiative, GNS worked in six districts of Rajasthan and formed 60 women's groups.

[Group for Urban and Rural Development \(GUARD\): Mysore, Karnataka](#)

GUARD has worked in the field of women's empowerment for 18 years. It has created community-based institutions in Bellary, Chitradurga, Udupi and Mysore districts. The organization has 700 self-help groups, of which 566 are exclusively women's groups. Sixty of these groups are made up entirely of Muslim women. GUARD formed 16 federations

of self-help groups, working for women's economic, political and social empowerment. The focus areas are gender issues, property rights, legal literacy and income-generating activities. The self-help groups are involved in village development activities. The organization is working directly with 14,250 women and has 72 full-time staff.

[SABALA: Bijapur, Karnataka](#)

SABALA is a voluntary organization dedicated to the empowerment of women and children, based in the arid district of Bijapur of North Karnataka in South India. Set up in 1986, SABALA is working with widows, destitute women, tribals, girls and women with disabilities, minority women and women in poverty. SABALA's vision is to empower women and other marginalized communities to gain access to sustainable livelihood opportunities through education and community-organization. SABALA has self-help groups, thrift and credit programs, trainings for women in local governance systems, skills development training, watershed development programs, housing for homeless families and earthquake victims, AIDS education, training on gender equality, entrepreneurship development programs, training on herbal medicines, marketing support for handicraft products, networking of issue-based groups, and lobbying and advocacy. SABALA works in 47 villages in Bijapur and Bagalkot districts and has 40 staff members. SABALA has been recognized for its fair trade standards and is a member of Fair Trade India and World Fair Trade Organisation - Asia.

[Spurthi Mahila Mandal: Bijapur, Karnataka](#)

Spurthi Mahila Mandal (popularly known as Spurthi) is a nongovernmental organization located in Bijapur district, Karnataka. Spurthi, founded in 1984, strives to build a violence-free society especially for women and other deprived communities through its grassroots action. Spurthi's women and children's development programs focus on economic empowerment through self-help groups, with a special emphasis on women's health issues. Spurthi also works for the social and economic empowerment of Muslim women. It currently has 14 full-time staff and 20 part-time staff.

[Visthar: Bangalore, Karnataka](#)

Visthar is a non-profit organization, committed to enabling women, children and other marginalized sections realize their rights. Founded in 1989, Visthar works to rehabilitate children at risk, and train activists, organizations and students to work for a just society. The

organization's activities include: training on gender issues; planning and organizational development; documentation and publication of books, training materials, dossiers, posters, calendars and other campaign materials; networking and campaign support for people's movements; studies and research on issues related to gender and development, culture and social liberation, ecology and development. Visthar also trains elected women *panchayat* representatives on gender issues and governance.

Social Activists Engaged with MWI:

[Nishat Hussain, Jaipur, Rajasthan](#)

Nishat Hussain is one of the most well-known women activists in Jaipur, Rajasthan. She is the recipient of a number of honors and awards for working among the deprived sections of society. Some of her notable honors are the National Unity Award (1993) from the All India National Unity Conference, Shanti Doot Award by Satya Dev Samiti (1994), and the District Administration for Enhancement of Communal Harmony (1997). Due to her community service, she has been nominated to the All India Crime Prevention Society, Jaipur. She serves as the Vice President of the People's Union for Civil Liberties (PUCL), Rajasthan. Apart from working on communal issues, she works on women's issues, focusing on eradicating domestic violence, and promoting literacy, public health and family planning. Since 2006, she has been involved in the Muslim Women's Initiative in Jaipur in conjunction with Gharib Nawaz Mahila Avam Bal Kalyan Samiti.

[Nusrat Rehman, Ajmer, Rajasthan](#)

Nusrat Rehman has been working as a committed social worker for the past 15 years in Ajmer, Rajasthan. Her development activities include health care, education, economic activities and counseling services, especially among women and children. She has been acknowledged by the Deputy General Secretary of the Reserve Bank of India for starting successful women's self help groups in Ajmer, and has received an award from NABARD for this work. She is an effective communicator with exceptional relationship management and networking skills. Through her organization, Rehmaniya Mahila Evam Bal Kalyan Samiti, Nusrat works towards equality and communal harmony, and advocates for rights of women and children. Since 2006, she has been involved in the Muslim Women's Initiative in Ajmer and Tonk districts, Rajasthan, in conjunction with Gharib Nawaz Mahila Avam Bal Kalyan Samiti.

[Rashida Bano, Jodhpur, Rajasthan](#)

Rashida Bano, has been an academician and social worker for the past 20 years. Her priority areas of social work include women's and children's welfare through education, health and economic programs. Under her leadership, Marwar Women Welfare Society, has been successful in extending welfare programs to people in partnership with local NGOs and government departments. Since 2006, she has been involved in the Muslim Women's Initiative in Jodhpur in conjunction with Gharib Nawaz Mahila Avam Bal Kalyan Samiti.

[Isabella Selveraj Xavier, Dharwad, Karnataka](#)

Isabella Selveraj Xavier, was a former teacher, and has been involved in community service activities since 2000 in Dharwad, Karnataka. She is passionately committed to the welfare of women. In order to provide counseling services and legal aid to women, she started a counseling center in Karnataka. Since May 2005, she has implemented the Muslim Women's Initiative in conjunction with GUARD. Her notably effective outreach skills have enabled her to mobilize large numbers of Muslim women. Her organization, called Sadhana, is well known in Dharwad.

Annex 3

CONTENT AT THE INFORMATIONAL WORKSHOPS

Rights of Women in the Holy Qur'an

- Right to Education — In the Qur'an, education and learning are mandatory for both men and women alike.
- Right to Economic Independence — The Qur'an gives women the right to independent property ownership, the right to earn money, and the right to invest in real estate or other properties.
- Right to Inheritance — The Qur'an states that both men and women are equally entitled to inherit the property of deceased relatives, but the portions they receive may vary.
- Mehr — Given to the bride as a symbol of the husband's truthfulness and earnestness of affection toward his bride, mehr is an essential element in the nikahnama (Islamic marriage contract/prenuptial agreement). Unless the mehr amount is fixed, nikah (marriage) is not complete according to the Qur'an, mehr to be paid either immediately after nikah or at a later time as agreed upon.
- Dowry — The concept of dowry is un-Islamic as there is no mention of dowry in the Qur'an.

- Divorce — Talaq and Khula: Both men and women can dissolve their marriage (the husband through talaq and the wife through khula).
- Maintenance — According to the Qur'an, the husband is bound to maintain the wife during the marriage in accordance with his means and position in life. The wife has a right to maintenance if she refuses to stay with him due to a lawful cause, such as non-payment of mehr.
- Political rights — The Qur'an states that women have equal rights to participate in public affairs, express views on legislative matters of public interest and advocate for their points of view. Thus the political rights of women include the right to vote and stand for election to political office.

Rights of Women under Indian Law

Constitutional Rights:

- Equality before the law
- Prohibition of discrimination on the ground of religion, caste, race, sex or place of birth
- Equal opportunity in public employment
- Protection of certain rights regarding speech and assembly
 - To assemble peacefully and without arms
 - To form associations or unions
 - To move freely through Indian territory
 - To reside and settle in any part of Indian territory
- Protection of life and personal liberty
- Protection against arrest and detention
- Prohibition of trafficking
- Right to freedom of religion
- Right to education

Some Indian laws that guarantee rights:

- Child Marriage Restraint Act, 1929
- Maintenance under Section 125 Criminal Procedure Code
- Dowry Prohibition Act, 1961
- The Muslim Women (Protection of Rights on Divorce) Act, 1986
- Protection of Women from Domestic Violence Act, 2005
- Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

Annex 4

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