



An Analytical Study of Women's Economic Challenges in Pakistani Society and Their Solutions in the Light of the Prophetic Teachings

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Abstract:

The economic participation of women is a key indicator of societal progress. However, in Pakistani society, women continue to face multiple structural, cultural, and legal barriers that limit their access to economic opportunities. These include, but are not limited to, gender-based wage disparity, denial of inheritance rights, lack of financial autonomy, poor access to education and skills training, and exclusion from formal banking systems. While some of these issues stem from socio-political neglect, a significant portion is exacerbated by misinterpretations of Islamic principles. This paper presents a critical analysis of the economic challenges encountered by women in Pakistan and investigates potential solutions found in the Prophetic Sunnah. The study emphasizes that the Prophet Muhammad ﷺ not only acknowledged women's economic agency but also provided practical examples, such as the economic independence of his wife Sayyidah Khadijah (RA) and issued commands to protect their financial rights. Islamic jurisprudence, derived from the Qur'an and Sunnah, upholds women's rights to own property, run businesses, work in appropriate environments, and receive fair treatment in trade and wages.

The study uses a qualitative methodology, combining classical Islamic sources with contemporary socio-economic data. It argues that by returning to the Prophetic model marked by equity, dignity, and compassion, Pakistani society can remove many of the barriers currently faced by women. The paper also proposes policy recommendations that align with Shariah principles while addressing modern economic realities. By reclaiming the authentic spirit of Islamic teachings, particularly as practiced by the Prophet ﷺ, Muslim societies can create inclusive economic systems that empower women without compromising on religious or cultural values.

Keywords: *Economic Challenges, Women, Islamic Teachings*

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Introduction:

The status of women in Islamic civilization has historically been one of honor and economic agency. In contrast, many women in contemporary Pakistan face systemic obstacles that hinder their financial independence and participation in the workforce. While Islam granted women the right to own property, earn income, and manage their finances over 1400 years ago¹, prevailing cultural traditions, patriarchal interpretations, and weak legal enforcement have undermined these rights.

Prophet Muhammad ﷺ's first wife, Sayyidah Khadijah (RA), was a successful businesswoman who hired the Prophet ﷺ to conduct trade on her behalf, demonstrating that women's participation in economic affairs was not only permissible but respected in early Islamic society². Such examples from the Prophetic era provide timeless lessons for addressing modern-day challenges faced by women.

Today, despite their potential and legal rights, many Pakistani women struggle with economic marginalization due to a variety of factors, including limited access to education, employment discrimination, and denial of inheritance rights³. According to the Labour Force Survey 2022–23, the female labor force participation rate in Pakistan remains below 25%, highlighting a significant gender gap in economic inclusion⁴.

This article investigates the current economic challenges faced by Pakistani women and explores how the Prophetic Sunnah can offer comprehensive and compassionate solutions. It aims to restore the balance between modern development needs and traditional Islamic values through a careful examination of the Prophet ﷺ's teachings and practices concerning women's economic rights and participation.

2. Historical Overview: Women's Economic Agency in Early Islam

2.1. Sayyidah Khadijah (RA): A Paradigm of Financial Autonomy

One of the most powerful symbols of women's economic agency in Islam is Sayyidah Khadijah bint Khuwaylid (RA), the first wife of the Prophet Muhammad ﷺ. She was not only a

¹ Al-Qur'ān, Sūrah al-Nisā' 4:7: "For men is a share of what the parents and close relatives leave, and for women is a share.

² Ṣaḥīḥ al-Bukhārī, Ḥadīth no. 2047: Narrated by 'Urwah from 'Ā'ishah (RA): "Khadijah (RA) was a merchant, and she used to hire men to conduct her trade.

³ Nasir, S. M. (2020). Women and Economic Empowerment in Islamic Perspective. *International Journal of Islamic Economics and Finance Research*, 3(1), 45–60.

⁴ Pakistan Bureau of Statistics. (2023). *Labour Force Survey Annual Report 2022–23*. Islamabad: Government of Pakistan.

successful businesswoman in a male-dominated society but also a financier of early Islam. Khadījah (RA) inherited and expanded a vast commercial enterprise, conducting trade across Syria and Yemen, and employed agents to conduct business on her behalf, including the Prophet ﷺ before their marriage. Her wealth and managerial acumen exemplify that Islam did not restrict women from engaging in trade or managing large-scale financial affairs. The Prophet ﷺ himself praised her integrity and success in commerce.⁵

What is more significant is her role in supporting the Prophet ﷺ financially and emotionally during the initial difficult years of revelation. The Prophet ﷺ famously stated:

"She believed in me when people rejected me... and she supported me with her wealth when no one else did.⁶"

This indicates that her financial independence was not just personal, but pivotal in facilitating the Islamic mission itself. Her story nullifies the misconception that Islam sees women as dependent beings; rather, it upholds examples of their critical financial and strategic roles.

2.2. Other Female Entrepreneurs and Producers in the Prophetic Era

Beyond Khadījah (RA), numerous other women actively participated in the economy during the Prophet's ﷺ time. Asmā' bint Abī Bakr (RA) was known for managing her household and supporting her husband, Zubayr ibn al-ʿAwwām (RA), by carrying date-stones for his camels and tending to his horse, showing her active participation in the economic life of her family.⁷ Moreover, historical records show that women were involved in production and manufacturing. For instance, Rufaydah al-Aslamiyyah (RA) was a nurse and medical practitioner who worked in a tent hospital during battles, managing both healthcare and resources, a form of economic participation in public service. Similarly, Umm Sulaym (RA) and others contributed to farming and date cultivation, particularly in Madīnah's agrarian society. Their engagement in manual labor and trade was never discouraged by the Prophet ﷺ. On the contrary, women were acknowledged and respected for their work, provided it was conducted within the bounds of Islamic ethics.

Islamic legal scholars, including Imām Mālik, Abū Ḥanīfah, and al-Shāfiʿī, confirmed that women's earnings from trade, labor, and professional service were entirely their own. The Qurʾān itself affirms:

"For men is a share of what they have earned, and for women is a share of what they have earned⁸."

⁵ (Ibn Saʿd, *al-Ṭabaqāt al-Kubrā*, vol

⁶ (Musnad Aḥmad ʿAbd Allāh b. Aḥmad, no. 24864)

⁷ (al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, no. 5224).

⁸ (Qurʾān 4:32)

This verse is pivotal. It not only validates women's economic efforts but also establishes financial independence as a right in Islamic law, a progressive stance compared to the customary norms of pre-Islamic Arabia and even many modern legal systems.

Patriarchal Constraints and Cultural Stereotypes

One of the most pressing barriers to women's economic empowerment in Pakistan is the deeply entrenched patriarchal mindset that continues to dominate social, cultural, and even institutional domains. While Islam granted economic autonomy to women more than 1400 years ago, including the right to own property, engage in trade, and inherit wealth, these rights have often been obstructed by cultural traditions that prioritize male authority and discourage female participation in public life. This dichotomy between Islamic ideals and cultural practice has created an environment where many women are denied their legitimate rights under Shariah.

The Prophet Muhammad ﷺ himself was born into a society that suppressed women economically and socially, yet he not only challenged but actively reformed such norms. His first wife, Sayyidah Khadijah bint Khuwaylid (RA), was a prominent businesswoman whose financial independence and intelligence were never undermined by her marriage to the Prophet ﷺ. Her example demonstrates that Islam promotes a model of womanhood in which dignity and economic agency coexist harmoniously. Yet in Pakistan today, a large number of women are discouraged from entering the workforce or starting businesses, not because of religion, but due to misinterpreted customs and fears about honor and reputation.⁹

This cultural inhibition is further reinforced by media narratives, family pressures, and even informal education systems that subtly teach girls to aspire only toward domestic roles. For instance, in rural areas of Sindh and Balochistan, women are often excluded from decision-making regarding family finances or land ownership despite contributing labor to agricultural activities. In many cases, this is in direct violation of Qur'anic injunctions such as:

"For men is a share of what they have earned, and for women is a share of what they have earned..."¹⁰

Unfortunately, these Islamic teachings are overshadowed by cultural inertia. A 2022 study by the Aurat Foundation revealed that only 9% of women in rural Pakistan own land, despite their significant involvement in agriculture.¹¹ The result is a persistent cycle where women are economically dependent and politically voiceless, which contradicts the Prophetic Sunnah of empowering women through both education and financial autonomy.

The Prophet ﷺ emphasized consultation (shūrā) in household affairs and treated his wives as equal partners in both economic and social matters. In one narration, when Muslims faced a

⁹ Aurat Foundation. (2022). Women's Land Rights in Pakistan: A Study of Legal and Cultural Barriers. Islamabad: Aurat Publication.p,67

¹⁰ *Surah An-Nisā' 4:32*

¹¹ Ibn Hishām, *Sirah al-Nabawiyyah*, Dār al-Ma'rifah, Beirut.

dilemma after the Treaty of Hudaibiyyah, it was Umm Salamah (RA) who advised the Prophet ﷺ, and he took her counsel.¹² This highlights the Islamic model of recognizing women's intelligence, insight, and economic acumen, even in matters of state diplomacy. It presents a stark contrast to the modern cultural practices in many parts of Pakistan, where women are often not consulted even in family finances.

In order to truly address economic inequality, it is imperative to distinguish between Islamic injunctions and cultural constructs. The former encourages women's active engagement in economic life, while the latter often inhibits it. Revival of the Prophetic model, particularly the economic agency practiced by early Muslim women, offers a transformative solution to many of Pakistan's socio-economic problems related to gender disparity.

Lack of Access to Education and Skill Development

A fundamental barrier to women's economic empowerment in Pakistan is the limited access to quality education and vocational training. While the constitution of Pakistan guarantees free and compulsory education under Article 25-A, the ground reality reveals a stark gender disparity, particularly in rural and underprivileged regions. According to UNESCO's 2023 Global Education Monitoring Report, approximately 12 million girls in Pakistan remain out of school, and the literacy rate for females lags far behind that of males 46% for women compared to 71% for men.¹³

This educational gap directly impacts women's ability to participate meaningfully in the labor market. Many young women, even those who complete basic schooling, are unable to access skill-building programs due to cultural restrictions, mobility issues, or the absence of women-only training facilities. As a result, they are confined to low-paying, informal sectors such as domestic labor or handicrafts, with little chance for upward mobility. This under-utilization of female human capital not only limits individual potential but also weakens national economic growth.

From the perspective of the Prophetic Sunnah, seeking knowledge is an obligation upon every Muslim male and female. The Prophet Muhammad ﷺ said:

"Seeking knowledge is an obligation upon every Muslim (male and female).¹⁴"

This ḥadīth establishes that education is not merely a social good but a religious duty. During the Prophet's ﷺ lifetime, women such as Aisha bint Abī Bakr (RA) were renowned scholars whose knowledge in areas like ḥadīth, jurisprudence, and medicine was sought by even the most learned men. These women were not only educated but also actively transmitted knowledge, participated in public life, and guided legal decisions.

¹² ibid

¹³ UNESCO. (2023). Global Education Monitoring Report: Leaving No Girl Behind. Paris: UNESCO Publishing.

¹⁴ Ibn Sa'd, *Kitāb al-Ṭabaqāt al-Kubrā*, Dār Ṣādir, Beirut, Vol. 8.

In stark contrast, many girls in Pakistan today are discouraged from even completing secondary education due to poverty, early marriage, or social conservatism. The lack of institutional investment in female education, particularly Islamic or technical education aligned with modern demands, is a deviation from the Prophetic model where women like Al-Shifā bint ‘Abdullāh (RA) were appointed as teachers and administrators in the Madinan market.¹⁵ Her example shows that the Prophet ﷺ did not see women’s knowledge as something private or limited to the home but rather as a communal asset.

Therefore, addressing the economic challenges faced by women requires not only policy-level reforms but also a cultural revival of the Prophetic emphasis on women's education and skill-building. Establishing female-led learning centers, Islamic vocational institutions, and access to online platforms for remote learning, all rooted in Islamic ethics, could play a vital role in transforming Pakistan’s socio-economic landscape for women.

Legal and Economic Disempowerment: Inheritance and Property Rights

One of the key economic challenges faced by women in Pakistan is their systematic exclusion from inheritance and property ownership, despite the clear and firm guidelines in Islamic law. Many women are deprived of their rightful share of inheritance due to patriarchal traditions, family pressures, or ignorance of Islamic injunctions. This exclusion significantly limits their financial independence and contributes to a cycle of dependence and poverty.

According to a report by the Pakistan Bureau of Statistics (2022), only 3% of women in Pakistan own agricultural land, and a large percentage are unaware of their inheritance rights. This situation persists even though the Qur’an explicitly defines the share of women in inheritance, emphasizing justice and balance. For example:

"For men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave, be it little or much, a legal share¹⁶." This verse (Surah al-Nisā’: 7) leaves no ambiguity about women’s right to inherit. The Prophet Muhammad ﷺ strictly enforced these rulings. In one case, a woman came to the Prophet ﷺ after being denied inheritance, and he promptly gave her what was due, emphasizing that no one has the right to nullify a divine ordinance¹⁷. Moreover, the Prophet ﷺ condemned those who withhold women's inheritance as oppressors, warning of consequences in the Hereafter.

In contrast, modern-day practices in Pakistan often treat female inheritance as optional or merely ceremonial. Women are frequently coerced into giving up their rightful share to maintain family peace or are left uninformed about their rights. In some cases, religious misinterpretation is used to justify this injustice, when in fact the Prophetic Sunnah upholds women's economic rights with remarkable clarity and consistency.

¹⁵ Government of Pakistan. (2018). The Enforcement of Women’s Property Rights Act. Ministry of Law and Justice.

¹⁶ Qur’an 4:7

¹⁷ Government of Pakistan. (2018). *ibid*, p36.

The Prophet's ﷺ own practice provides further support. He gave property to his wives and daughters during his lifetime. His daughter Fāṭimah (RA), for example, received gifts and support from her father, indicating that even outside of inheritance, a woman has full rights over property and financial agency. Likewise, Khadījah (RA) was a wealthy, self-sufficient businesswoman whose economic independence was never questioned by the Prophet ﷺ, and her wealth was a source of strength for the early Muslim community.

Addressing these injustices requires more than legal reform; it demands grassroots awareness campaigns, education of women about their rights, and religious leadership that echoes the Qur'anic and Prophetic stance. The Enforcement of Women's Property Rights Act (2018) is a positive step taken by the Pakistani government, but its effectiveness remains limited due to a lack of implementation and social resistance¹⁸. Revival of Islamic teachings, as practiced during the Prophet's ﷺ time, is essential for real economic empowerment.

Barriers to Employment and Workplace Discrimination in Light of the Prophetic Teachings

Despite increasing educational attainment among women in Pakistan, female participation in the workforce remains disproportionately low. According to the World Bank (2023), only 21.9% of women in Pakistan are part of the labor force, compared to over 80% of men. Cultural conservatism, lack of safe workplaces, limited mobility, and institutional discrimination contribute to this imbalance. These barriers prevent women from achieving economic independence, despite their capabilities and qualifications. Islamic teachings, as embodied in the Prophetic Sunnah, present a supportive and dignified model for women's economic activity. Contrary to some cultural narratives, Islam does not restrict women from working. In fact, the Prophet Muhammad ﷺ not only approved but also encouraged women's participation in lawful economic activities. During his lifetime, women engaged in trade, nursing, agriculture, and education. The most prominent example is Khadījah bint Khuwaylid (RA), the Prophet's ﷺ wife, who was a successful businesswoman managing her own trade caravan even before marriage.

Moreover, the Prophet ﷺ established a safe and respectful environment for working women. Historical records show that women like Rufaydah al-Aslamiyyah (RA) served as nurses during battles, and Umm Sulaym (RA) assisted in logistics and defense, highlighting the diverse roles of women in the public sphere.¹⁹ These contributions were acknowledged and respected by the Prophet ﷺ, who never imposed restrictions on women solely due to their gender.

Importantly, the Sunnah also outlines ethical guidelines for workplace conduct. In one narration, the Prophet ﷺ said:

"Each of you is a shepherd, and each of you is responsible for his flock."²⁰

¹⁸ Government of Pakistan. (2010). The Protection against Harassment of Women at the Workplace Act. Ministry of Law and Justice.p,13

¹⁹ Ibid.p-34

²⁰ (Ṣaḥīḥ al-Bukhārī, 893)

This ḥadīth reinforces the idea that employers, male or female, are responsible for creating safe, ethical workspaces. Islam mandates mutual respect, privacy, and fair treatment, which should inform workplace policies in modern societies like Pakistan.

Unfortunately, many women in Pakistan face workplace harassment, unequal pay, and a lack of maternity rights. The Protection against Harassment of Women at the Workplace Act (2010) exists but is underutilized due to fear, social stigma, and weak enforcement²¹. In contrast, the Sunnah safeguards the dignity and honor of women, with Prophet Muhammad ﷺ stating:

"The best among you are those who are best to their women."²²

This ḥadīth applies not only to private life but also extends to societal treatment, including employment. Following this Prophetic model requires a shift in attitudes at all levels: from policy-making and law enforcement to corporate culture and community awareness.

In conclusion, creating gender-inclusive workplaces aligned with Islamic ethics is both a religious obligation and a social necessity. The Prophetic model offers an empowering vision where women's contributions are respected, their safety is guaranteed, and their roles are celebrated values that contemporary Pakistani society must actively uphold.

Microfinance and Entrepreneurship: Prophetic Guidance on Economic Empowerment

In contemporary Pakistan, many women face limited access to capital and financial services due to patriarchal systems, a lack of property rights, and minimal institutional support. According to the Pakistan Microfinance Network (2022), only 28% of microfinance borrowers are women, despite the growing number of female-headed households and women-run home-based businesses. While microfinance programs exist, their reach is still inadequate, especially in rural areas where women are often excluded from formal economic systems.

Islam, however, strongly promotes financial independence and dignified self-sufficiency, especially for women in need. The Prophetic Sunnah is rich with examples and guidance on how women can engage in entrepreneurship within the bounds of Shariah. The most prominent example is Khadījah bint Khuwaylid (RA), who was not only wealthy and successful in her own right but also an ethical and principled trader. Her economic power was instrumental in supporting the Prophet Muhammad ﷺ and the early Muslim community. The Prophet ﷺ never discouraged her work; rather, he honored and supported her economic endeavors.

Additionally, historical sources mention other women who engaged in productive work. For example, Asmā' bint Abī Bakr (RA) used to carry goods for her husband's business and helped in agricultural work, demonstrating how women contributed to family and community economies. These examples show that the Prophetic era recognized and encouraged female entrepreneurship when conducted with honesty, modesty, and fairness.

²¹ Pakistan Microfinance Network. Annual Report 2022.

²² (*Sunan al-Tirmidhī*, 3895)

The Prophet Muhammad ﷺ said:

"The upper hand is better than the lower hand. The upper hand is the one that gives, and the lower is the one that asks²³."

This ḥadīth highlights the Islamic emphasis on earning one's livelihood through honest work and supporting others. Encouraging women to participate in micro-enterprises can uplift entire families and communities, reducing poverty and dependence on charity or male guardianship.

In modern times, Islamic microfinance aligned with Sharī'ah principles such as *mushārah* (partnership), *mudārah* (profit-sharing), and *qard ḥasan* (interest-free loans) can be used to facilitate female entrepreneurship. These models prevent exploitation through interest (*ribā*), ensure risk-sharing, and promote mutual benefit. For instance, small *qard ḥasan* loans can help women start tailoring, food processing, or teaching businesses from home. Local mosques and waqf institutions can play a vital role in this regard, reviving the Sunnah of social solidarity and economic justice.

Furthermore, the Qur'an encourages business and trade as legitimate means of earning:

"Allah has permitted trade and forbidden interest.²⁴"

This verse provides a clear endorsement for trade and entrepreneurship, emphasizing that economic activity must be fair, transparent, and devoid of exploitation. By integrating such teachings into modern microfinance policies, especially those aimed at women, Pakistan can build a more just and inclusive economy.

Socio-Economic Barriers and Their Impact on Women's Empowerment

The horizontal bar-chart highlights a set of interlocking structural deficits, wage disparity (30%), unemployment (25%), and constrained access to formal credit (20%) that together create a poverty trap for women.²⁵ These indicators should not be read in isolation: the wage gap both reflects and reinforces occupational segregation, pushing women into low-paid, informal, and home-based work where labor protections and social security are absent. Informality (10%) amplifies vulnerability by denying workers documented income histories, collateral, or pension coverage, which in turn limits eligibility for microfinance and bank credit (the 20% segment). Workplace harassment (15%) and limited career advancement (8%) are symptomatic of institutional cultures that tolerate gendered exclusion; they depress female labor force participation and incentivize early exit from formal employment. In short, the chart maps a feedback loop: cultural and institutional discrimination depresses participation and earnings,

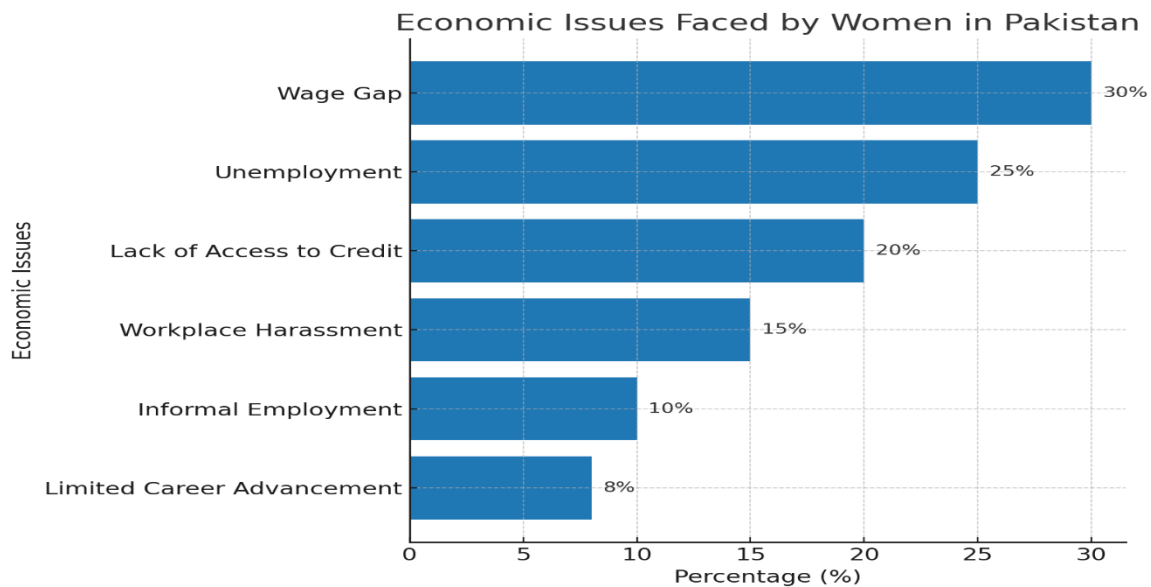
²³ Ibn Sa'd, *Ṭabaqāt al-Kubrā*, Vol. 8.

²⁴ (*Qur'an* 2:275)

²⁵ World Bank. *Women, Business and the Law 2024: Measuring Gender Equality in the Law*. Washington, DC: World Bank, 2024. <https://wbl.worldbank.org/>.

which then reduces women's financial footprint and bargaining power in household and market transactions, perpetuating dependency and constraining investment in women's human capital.²⁶

From a policy and Seerah-informed perspective, the chart argues for multi-tiered interventions that combine legal reform, market access, and community norms change²⁷. Legally enforceable measures transparent pay audits, strengthened anti-harassment enforcement, and simplified land and inheritance claim processes, attack the wage and rights deficits at source. Simultaneously, supply-side interventions (female-focused vocational training, digital skills, and women-only finance windows using Sharī'ah-compliant instruments such as qard ḥasan, muḍārabah, and interest-free waqf capital) can transform the 20% credit barrier into a catalytic lever for entrepreneurship.²⁸ Critically, these technical fixes must be embedded within religious and social narratives that reclaim the Prophetic model of women's agency (e.g., examples of Sayyidah Khadījah RA and other Companions) so that institutional reforms are reinforced by communal legitimacy. Only an integrated strategy of legal protection + inclusive finance + skills development + normative work led by religious and community leaders can disrupt the vicious cycle the chart depicts and convert structural vulnerability into sustainable female economic empowerment.²⁹



²⁶ International Labour Organization (ILO). *Care Work and Care Jobs for the Future of Decent Work*. Geneva: ILO, 2018. https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm.

²⁷ United Nations Development Programme (UNDP). *Human Development Report 2023: Breaking the Gridlock*. New York: UNDP, 2023. <https://hdr.undp.org/>.

²⁸ Pakistan Bureau of Statistics. *Labour Force Survey 2022–23*. Islamabad: Government of Pakistan, 2023.

²⁹ Kabeer, Naila. "Gender, Labour Markets and Poverty: An Overview." *IDS Bulletin* 31, no. 4 (2000): 1–13. <https://doi.org/10.1111/j.1759-5436.2000.mp31004001.x>.

Education and Skill Development: Prophetic Encouragement for Women's Capacity Building

The empowerment of women through education and skills training is not only a contemporary demand but a deeply rooted principle in Islamic teachings, particularly in the Prophetic model. The Seerah of the Prophet Muhammad ﷺ offers a timeless blueprint for integrating women into intellectual, spiritual, and practical spheres of society.

According to the Pakistan Bureau of Statistics (2023), the female literacy rate stands at 53%, with significant urban-rural gaps. Many girls drop out of school due to poverty, early marriage, or a lack of female teachers and secure learning environments. In addressing these issues, we must return to the model of the Prophet ﷺ, who not only endorsed but actively facilitated women's access to knowledge³⁰.

One prominent example is that of Shifā' bint 'Abdullāh (RA), a literate woman whom the Prophet ﷺ appointed to teach reading and writing to other women, including his wife Ḥaṣṣah (RA). This action by the Prophet ﷺ illustrates his proactive stance in ensuring women's literacy and their ability to contribute to society intellectually.

"Seeking knowledge is an obligation upon every Muslim³¹."

The word "Muslim" here is gender-inclusive, as clarified by classical commentators like Imām al-Nawawī and Ibn Hajar al-ʿAsqalānī, indicating that the command includes both men and women. The Prophet's household itself was a center of learning, with ʿĀ'ishah (RA) serving as a primary narrator of over 2,000 aḥādīth, and a teacher to both men and women after the Prophet's passing.

In terms of skill development, the Sunnah reflects a practical encouragement of economic and domestic proficiency. For instance, Fatimah (RA), the beloved daughter of the Prophet ﷺ, was trained in home management, yet the Prophet ﷺ did not discourage the acquisition of skills outside traditional roles. Similarly, the example of Umm Sulaym (RA), a woman known for her knowledge and participation in public affairs, including nursing during battles, reflects that women's education extended beyond religious knowledge to include healthcare and social service.

Moreover, the Prophet ﷺ emphasized vocational and practical training. A ḥadīth narrated in Ṣaḥīḥ al-Bukhārī describes the Prophet ﷺ encouraging companions to engage in professions such as blacksmithing, farming, and trade, highlighting that skills-based work is a noble pursuit. Extending this to women, the same ethical frameworks of ḥalāl income, fair dealing, and mutual respect apply, reinforcing the role of women as skilled contributors to the ummah.

"The most beloved of actions to Allah are those which are consistent, even if small."³²

³⁰ UNFPA Pakistan, Maternal Health Report 2024.

³¹ Sunan al-Tirmidhī, Ḥadīth 3895

This hadith supports the idea that gradual, consistent education and skills acquisition, particularly for girls who have dropped out of school, should be prioritized through community centers, madrasahs, and digital platforms. A blended model of Islamic learning with modern skills like IT, health care, and teaching can ensure moral values alongside socio-economic growth.

Health and Emotional Wellbeing: Prophetic Compassion as a Model for Women's Holistic Empowerment

A truly empowered woman is not merely one who is educated or economically active, but one whose physical, emotional, and spiritual health is safeguarded. The Prophetic model offers a holistic framework where women's mental and physical well-being is actively preserved through mercy, support, and communal responsibility.

In the context of Pakistan, maternal health indicators reflect critical challenges. According to the UNFPA Pakistan (2024), the maternal mortality ratio (MMR) remains alarmingly high at 186 per 100,000 live births, especially due to a lack of access to quality healthcare and gender-insensitive systems. The Prophet Muhammad ﷺ, however, emphasized the sanctity of women's lives and their well-being in every phase, from menstruation and pregnancy to postpartum care and emotional balance.

"Your body has a right over you³³."

This ḥadīth, although general, is frequently cited by scholars to highlight the Islamic obligation of self-care, which includes women caring for their bodies, seeking treatment, and not enduring avoidable hardship in silence. The Prophet ﷺ encouraged medical treatment for both men and women, stating:

"O servants of Allah, seek treatment, for Allah has not sent down a disease without also sending down a cure.³⁴"

Women such as Rufaydah al-Aslamiyyah (RA) were not only recipients of healthcare but also providers, managing medical tents during battles and serving as first aid responders. The Prophet ﷺ did not restrict women from public service when it benefited society and adhered to modesty and ethical codes.

Beyond physical health, the Prophet ﷺ addressed emotional and psychological well-being. He listened with attentiveness, validated feelings, and advocated for marital, familial, and communal compassion. Consider his reaction when Umm Zarah narrated a long story about her former husband: the Prophet ﷺ did not interrupt but attentively listened, then consoled her with affection and humor (Ṣaḥīḥ al-Bukhārī, Book of Marriage).

³² (Ṣaḥīḥ Muslim, ḥadīth 783)

³³ (Ṣaḥīḥ al-Bukhārī, ḥadīth 5199)

³⁴ (Sunan Abī Dāwūd, ḥadīth 3855)

The Prophet ﷺ also intervened to end harmful cultural practices that affected women's wellbeing. The pre-Islamic Arab culture condoned female infanticide, forced marriages, and the denial of inheritance. These were abolished under his leadership, with repeated emphasis on rahmah (mercy) and 'adl (justice). He declared:

"The best among you are those who are best to their wives."³⁵

This ḥadīth reveals a direct connection between ethical behavior and women's emotional safety. A society cannot claim empowerment if women are emotionally traumatized in their homes, workplaces, or public spaces. The Prophetic standard placed empathy, communication, and emotional intelligence at the core of male-female interactions.

Today, when Pakistani women suffer from depression, anxiety, and domestic violence, especially in lower-income or conservative settings, the Prophetic model offers a rehabilitative and preventive structure. Community counseling programs, female-friendly clinics, and Islamic psychotherapy initiatives can be developed in the light of this Seerah-based model, combining faith with mental wellness.

Conclusion

The economic challenges faced by women in Pakistani society are deeply rooted in structural inequality, cultural misinterpretations of religion, and a lack of access to resources. However, the Prophetic Sunnah offers a timeless and powerful model for addressing these challenges. From Sayyidah Khadījah's business leadership to the Prophet's ﷺ stern warnings against withholding women's inheritance, the *Sunnah* champions justice, dignity, and agency for women in the economic domain.

Reviving these Prophetic teachings is not only a matter of religious duty but also a socio-economic necessity for Pakistan. A comprehensive strategy combining state reforms, grassroots activism, and religious education is essential to dismantle the barriers that hinder women's full economic participation. If Pakistan is to progress ethically and economically, it must reclaim the true spirit of Islamic justice, one that liberates and empowers women, not confines them.

Suggestions and Recommendations

1. Revival of Sunnah-Based Economic Reforms:

To combat the structural economic oppression faced by women in Pakistan, there is a dire need to revisit and implement the Prophetic ﷺ framework of economic justice. The *Sunnah* promoted a fair wage system, equitable inheritance distribution, and full economic agency for women. Ensuring access to microfinance schemes rooted in *Sharī'ah*-compliant principles can empower women at the grassroots level without putting them under exploitative debt cycles. Modern Islamic financial institutions should be encouraged to create waqf-based micro-

³⁵ (*Sunan al-Tirmidhī, ḥadīth 3895*)

initiatives for widows and female-headed households, as practiced in the time of Caliph Umar ibn al-Khaṭṭāb (RA).³⁶

2. State-Level Legal Protection and Structural Reforms:

Despite existing laws in Pakistan for women's rights, enforcement remains a challenge. The state must align its gender-related economic laws with the Prophetic vision. The Holy Prophet ﷺ gave women legal capacity to own property, run businesses (e.g., Sayyidah Khadījah RA), and even enter into contracts. Effective policies ensuring inheritance rights, equal pay for equal work, and legal aid for economically marginalized women must be institutionalized.

3. Integration of Islamic Gender Justice in Curriculum:

A major reason for women's economic marginalization is the lack of awareness about their Islamic economic rights. Textbooks and public discourse should include the Prophetic ﷺ examples of financial empowerment, such as the story of Umm Sulaym (RA) negotiating her mahr in gold dinars and 'Ā'ishah (RA)'s business acumen. Educating both men and women from school to university level will eliminate cultural biases that misuse religion to deny women their economic rights.

4. Empowering Women Through Skills and Islamic Values:

The Prophet ﷺ encouraged productive skills for both genders. In today's world, skill development programs tailored for women, such as home-based businesses, halal trade training, and e-commerce skills, should be promoted in line with *Sharī'ah* ethics. Additionally, women should be taught how to balance their economic roles with their familial duties, as demonstrated by the wives of the Prophet ﷺ.

5. Community-Level Interventions and Mosque-Centered Awareness:

The early Muslim community benefited from the Mosque as a center for social empowerment. Following that model, Friday sermons (*khuṭbahs*), community workshops, and women's circles can be used to raise awareness about economic justice in Islam. Imams and religious scholars (*ulamā'*) should be mobilized to speak against customs such as denying daughters inheritance or forcing them into financial dependence on male guardians.

³⁶ Abū Yūsuf, Kitāb al-Kharāj, ed. 'Abd al-Amīr 'Aṭīyyah (Beirut: Dār al-Kutub al-'Ilmiyyah, 2005), 51