# Muslim Women Today: Challenges in Achieving their Full Potential in Resource Management

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#### **Abstract**

Islam advocates equality among all people regardless of race, gender, or nationality. However, Muslim women face numerous obstacles that stand in the way of achieving their full potential in resource management. Certain interpretations of religious teachings and Islamic law, especially those related to property allocation and divorce deny Muslim women what they are rightfully entitled to. Many patriarchal societies tend to have clearly defined roles for males and females. Besides that, many girls are denied access to educational opportunities although education and learning is greatly revered in Islam. All these factors cause Muslim women to doubt themselves and lack self-confidence in what they could achieve. At work, women are often paid lower salaries and have fewer opportunities for career advancement, especially in the fields of management, technology, and science. In leadership positions they have to fight harder for respect. Many Muslim women in countries like Oman, Pakistan, Indonesia, and other Islamic nations face these challenges. This paper discusses these factors with the hope that understanding them could lead to more efficient management and utilization of resources in Muslim countries.

Keywords: Muslim Women, Challenges, Full Potential, Resource Management

## Abstrak

Islam menyokong kesamarataan di kalangan semua rakyat tanpa mengira bangsa, jantina, atau kewarganegaraan. Walau bagaimanapun, wanita Islam berhadapan dengan pelbagai halangan yang terdapat di jalan untuk mencapai potensi penuh mereka dalam bahagian pengurusan sumber. Tafsiran ajaran-ajaran agama dan undang-undang Islam tertentu, khususnya yang berkaitan dengan peruntukan harta dan penceraian menafikan hak wanita Islam. Banyak masyarakat patriarki biasanya menakrifkan peranan jelas buat lelaki dan perempuan. Selain dari itu, ramai wanita dinafikan akses kepada peluang-peluang pendidikan walaupun pendidikan dan pembelajaran amat dihormati dalam Islam. Semua faktor-faktor ini menyebabkan wanita Islam untuk meragui dirinya sendiri dan kurang keyakinan diri sendiri dalam apa yang mereka boleh mencapai. Di kerja, wanita selalunya dibawar lebih rendah dan mempunyai peluang yang kurang untuk kemajuan kerjayanya, terutamanya dalam bidang pengurusan, teknologi dan sains. Dalam barisan pimpinan, mereka perlu berjuang lebih keras. Banyak wanita Islam di negara seperti Oman, Pakistan, Indonesia dan negara Islam yang lain menghadapi cabaran-cabaran ini. Karya ini membincangkan faktor-faktor ini dengan harapan bahawa dengan memahaminya, boleh membawa kepada

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pengurusan yang lebih cekap dan penggunaan sumber-sumber di negara-negara Islam.

**Kata Kunci**: Wanita-wanita Islam, Cabaran, Potensi Penuh, Bahagian Pengurusan sumber

## **Introduction: Teachings of Islam**

Many Muslims as well as non-Muslims are interested in the status, social standing, and plight of Muslim women and seem to presume that religion is the primary factor that determines the position of Muslim women. Nevertheless, it can also be seen that there are other powerful operating factors, and religion is often wielded to strengthen arguments that are in reality not based on religious principles. Not only that, non-Muslim women too face the same prejudices and injustices as their Muslim sisters as all too often, the way women are treated is due to their gender and not only their faith.

In Islam, men and women are accorded equal rights (Stowasser, 1996; Al-Lamki, 1999). In fact, in the Qur'an both men and women have equal standing and obligations in religious duties, and are entitled to similar rewards or punishments (al-Sayyid Marsot, 1996a). However, Islam is not a religion for those who believe that men and women have identical rights (Ghada, 1996; Stowasser, 1996). There is a subtle difference in what is meant by *equal* rights and *identical* rights.

They have different rights which are suitable within the context of a society which is imbued with the spirit of the religion and one that implements Islamic law, in which the law is not only the fount of order and punishment, but is also the foundation of social as well as cultural definition and distinctiveness. For the women, throughout the centuries it has become part of their civilization and culture, and has formed their value-system, in addition to affecting their way of life. Logically, there is no reason it should not continue to play an equally important role in the present time as it has in the past (Ghada, 1996).

It is sometimes difficult to reconcile the teachings of Islam with regard to the legal position and equality of women with verses which seem to contradict one another. There is a verse that says men are to be in charge of women and how they handle their property which may seem to contrast with a verse that praises

male-female equality. Some Qur'anic rules about marriage, divorce, the custody of children seem, at face value, to discriminate against women. However, a careful study of the context provides a clearer picture. With reference to polygamy, they are assumed to come about due to there being a large number of widows during early Islamic history when there were numerous inter-tribal wars, for example during the Arab wars of conquest in the seventh and eighth centuries. So perhaps all these unequal provisions about female inheritance and child custody regulations in actuality mirror the economic realities of those times when the financial burden and responsibilities were with the men in what were basically patriarchal societies. Equality is more in terms of being a good and moral human being, with it being important to consider the communal well-being of a society (Ghada, 1996; Stowasser, 1996).

The way Muslims dress, both males and females, has also received a lot of attention in various types of media, most of it negative or condescending. Al-Sayyid Marsot (1996) explains that both genders are advised to dress decently and according to him, only Prophet Muhammad's wives were to talk to other men from behind a veil, *hijab*, because they were not similar to other women. For example, although other women could remarry, the Prophet's wives could not. He explains that this injunction regarding the wives of the Prophet was often used as an excuse by many men to set up a harem.

Ghada (1996) cites the following verses which are often referred to when mentioning matters of dress:

O Prophet, tell your wives and daughters and the women of the believers to draw upon them their over-garments. This is more appropriate so that they may be recognized and not molested (Al-Qur'an, 33: 59).

O wives of the Prophet, you are not like any other women. If you would keep your duty, be not soft in speech, lest he whose heart contains malice may thereby be encouraged. Employ suitable speech. Stay in your homes and do not dress to display your finery in the way they dressed during the *Jahiliyya*, and keep up prayer, and give welfare due and obey God and His messenger; for God desires only to remove from you abomination of vanity since you are the household of the Prophet and to purify you by a perfect purification. (Al-Qur'an,33: 32-33).

Al-Sayyid Marsot (1996) further added that as the Qur'an is usually interpreted by men who usually held political and/or judicial posts in their societies, different interpretations emerged at different times. The guidelines set out by religion are then interpreted according to the economic, political, social, and cultural situation of a particular time period. During different historical times, Muslim women have participated in economics and commerce, owned property, and worked outside their homes.

Sometimes they even held property and wealth in their names when their men faced the possibility of losing it due to their involvement in politics or inter-tribal warfare. For example, during the chaotic political conditions of eighteenth-century Egypt when there was constant fighting between grandees, large amounts of property and wealth were transferred to women in order to prevent it from being confiscated in the event of a grandee's death. At other times when it was more advantageous for the men when women were denied land they were legally entitled to by turning property into a trust, *waqaf*. Therefore, it would be erroneous to think that women's conditions are set in stone, as they had different roles at different times.

### Islam and Patriarchal Societies

What Islam advocates in terms of treatment of women and what really is practiced are at times at odds with one another. Many Asian and Arab societies are patriarchal in nature, and the deeply ingrained beliefs and norms of centuries are difficult to overcome no matter how enlightened the teachings of a religion. The men are interested in maintaining the status quo whereas the women themselves have been brought up to believe that it is only right that they be considered to be of lower status than the men.

In the past when women were treated as second class citizens who were dominated by men, this was often expressed in interpretations of religious texts, in social injunctions, in legal ones, and in education (Al-Sayyid Marsot, 1996b). Though women were entitled to certain rights and men did not have total authority, men were given legitimacy at times due to the patriarchal bias of the law and other institutions that aided in enforcing it (Meriwether, 1996).

In many Arab countries, many males still do not approve of working women, especially of those in management. It was felt that it would be better for women to work in teaching or nursing, and it is preferred that women do not interact with men (Salma M. Al-Lamki, 1999).

This is in contradiction with the way Prophet Muhammad himself viewed women, and of what he showed by example in his dealings with them. He did not see why women should be subjugated to others. Memon, (1995) emphasizes that the Prophet realized the importance of women in economic participation, and cites the fact the Prophet worked for Khadijah, his wife, who was an extremely capable business woman. In fact, it is well known that she was the first person the Prophet confided in upon receiving the Divine Revelation.

# Law, Property and Divorce

A study of recorded information would show that there are variations in the ways laws to do with property, divorce, and the rights of what women are entitled to be interpreted. There are differences depending on the time, society, economic conditions and even political climate.

During certain periods in history women were actively engaged in economic undertakings. Seventeenth century's women of Istanbul, took part in economic life by taking loans. In comparison to their counterpart in Europe at that time, they were to a certain extent involved in social and economic life. Inheritance, dowry, and *mehr* were the main source of income. Others bought and sold real estate and property. All social classes had recourse to the law to protect their rights (Zarinebaf-Shahr, 1996).

Not only that, in eighteenth-century Egypt women had a close relationship with the *ulama*, and had the confidence to go to court to settle matters of divorce, business, and loans. On the other hand, in the nineteenth-century, with most of the trade going through European merchants the legal existence of women was not recognized. They lost the help previously received from the *ulama*, who had also lost some of their power and status in society. With the advent of new technology, such as steam engines (which were also used in textile factories) women were told they could not learn to run them, or work where they were used. This was until the

British realized that women made up a large percentage of the country's consumers, and begin to advocate British-style education for them, although many Muslim women had some religious learning. Men began to value these Western-educated women, and whatever marriages that took place begin to be with much older men to much younger women, which meant that the women's wealth and property were now under the control of the husband. Previously, women used to marry men who were older, the same age, or even younger than them (Al-Sayyid Marsot, 1996a).

According to El-Nimr (1996), in Islamic law a wife can sue and be sued. In fact, there is a case when a woman requested for and obtained a divorce because she was disgusted with her husband. A woman is recognized as a completely autonomous person who can carry out contracts and confer bequests, and a person with a lawful share in inheritance. In contrast with French law until 1938, a married woman was required to obtain her husband's permission before dispensing with her private property. Muslim women are awarded equal political rights in that they can select and nominate for political offices and are able to participate in public affairs. In Qur'anic history, numerous women took part in serious discussions and even argued with Prophet Muhammad and the Caliphs.

According to Abdal-Rehim (1996), the wife is entitled to be the guardian of minor children, with a certain amount of control over their property and interests in most *madhaib*. Inheritance is an important source of economic power for women. However, as they usually have a share and do not own a whole unit, at times they were pressured into selling off their portions (Zarinebaf-Shahr, 1996).

At times women have had to be resourceful in order not to lose what they were entitled to when they decided that they no longer wanted to remain in a marriage. Agmon (1996) points out that during the late Ottoman Period, records from *Sijill* show that when women were the ones to instigate divorce they lost most or all of their financial rights. This included even their dowry, and therefore they would have to pay a heavy price. So, some tried to goad the husband to be the one who initiated the divorce by making the *talaq* call so that they would not lose what they were entitled to.

Currently, Muslim women may have an image of being submissive and subordinate to the men-folk, but the reality is quite different. The majority of those surveyed in numerous countries recently said that they were entitled to the same legal rights as males, that they had the right to cast votes without having to follow what the men said, that they should be able to work at any profession for which they were qualified, and even that they should be able to participate at the upper echelons of government (What Muslim Women, 2008). It is also important to remember that Western culture has had some positive impact on the legal standing of Middle Eastern women. Their position has improved in comparison to certain conditions during early Islamic times, but there have been positive and negative changes. The popular viewpoint is that Muslim women do not play any role in the social or economic life due to being segregated. However, due to limited published material the actual reality of the situation has not been properly studied (Zarinebaf-Shahr, 1996).

#### Islam and Education

Reports in newspapers, television, radio and the internet of men throwing acid at Kashmiri schoolgirls, reports of the Taliban destroying girl's schools and harassment of Pakistani schoolgirls does nothing but grossly distort the benevolent face of Islam. These men are more interested in having women who are ignorant, uneducated, and totally dependent on the males. Females are seen only as sexual chattels whose roles are to pleasure and serve the men, and provide them with offspring. They are not entitled to complain when the men abuse polygamy to take younger wives purely to slake their lust, as women are not viewed as partners in a marriage.

What these men seem to be unaware of is that, there is great respect for education in Islam, and teachers are greatly honoured and revered. Prophet Muhammad is known to have urged his followers to seek knowledge even if they had to 'travel to China', which was a centre of knowledge and learning at that time. Fortunately, there are many Muslim men who are more enlightened than their brothers, and view the women in their lives- whether their mothers, wives, daughters, or co-workers- as human beings worthy of due consideration and respect. These men embody the

spirit of the religion much better than their less knowledgeable brethren, and are a credit to it.

Memon, (1995) explains that in Islam, Muslims are encouraged to become valuable members of a community. This includes obtaining education, knowledge in science, and participating in the economy. He feels that Muslims, both men and women, when educated would be better equipped to participate in economic development. In his opinion although women were treated well around 1,400 years ago, nowadays many are often treated badly, abused, and not permitted of certain Islamic rights. Many Muslim women are also dissatisfied with the way Islamic scholars often interpret particular doctrines. This discrimination is more often seen in lower income and rural areas where female children are taken out of schools earlier than boys and strictly supervised at home. They are not encouraged to seek employment outside of their homes.

Memon compares the expenditure of certain countries on education. Countries like Singapore, Israel and some African nations spent a large percentage of their annual expenditure on education whereas some Muslim nations, of which Pakistan is an example, spent only a fraction. He further bemoans the fact that Muslim nations are far behind in science and technology. Japan has 3,500 scientists and engineers per million of its population, the United States has 2,700 and Africa has about 50. For Muslim countries, it is estimated that there are only about 50 to 100.

Many countries realize that they cannot afford to sideline women as they can be important resources for a nation. Educated women would be more informed knowledgeable participants in a nation's economy when they work in various sectors and positions, and by having and earning their own incomes, would be valuable contributors to the economy. Uneducated women would be vulnerable to many factors. These include economic downturns, during which women would suffer more than men, and political changes, where sometimes the men in charge would try to impose their will by pontificating as though they were the sole depositories of knowledge. Being educated would provide women with awareness and information so that they would not be at the mercy of those who try to take advantage of them.

For example, in the Sultanate of Oman, it is realized that educating females is crucial to improve their status in society and as the key to the emancipation of women (Al-Lamki, 1999). In Egypt, Western-educated women in the twentieth century entered universities and worked as professionals. They gradually began to compete with men in various fields. The increasing religious movement all over the Muslim world led to changes in how Egyptian women dressed. By dressing in the Islamic way, women were able to deflect sexual persecution as well as disapproval from those who are not in favour of women working (Al-Sayyid Marsot, 1996). They have managed to balance the dictates of religion with the realities of the outside world.

It is undeniable that education can be the agent of change. For instance, changes in the Iraqi family seem to stem from the mass education that was made available to all, including women, during the Ba'thist regime in the 1970s. Divorce was found to increase exponentially and there was an increment in feminist writings. As the government became to depend more on educated women, some imbalance in the equality between men and women were eradicated. However, there was still miscarriage of justice sometimes in divorce and polygamy was still not eliminated (Gran, 1996).

In Iraq, a 6-month education programme is being conducted for girls and women. Those who attend it are between 20 to 45 years old, and those who are older are also welcome. About 25 % of the population is illiterate, but more women than men are uneducated. Traditional prejudices, just like the wars that have racked the country, are partly responsible for this situation. Many families do not want to send girls to schools. The director of the project believes that education is the key to success, and that it would reduce or prevent the number of female suicide bombers. This is because those who are poor and illiterate are more likely to be naive. One woman in the programme wanted to learn to read and write so that she could understand the Qur'an for her children's sake, as she feels embarrassed when she is unable to answer their questions. Also, she said that when going to the doctor or to the pharmacy, she had to ask people on the street as she was unable to read (Back to school, 2009).

# **Fewer Opportunities for Advancement**

The constant obstacles and hurdles that women face when they are only trying to get what they are entitled to in terms of education, employment and legal rights can cause them to lose faith in themselves when the burden seems too much to handle. In many countries all over the world women have their spirits crushed when those around them who should be helping them turn out to be hindrances and do not help them.

In Malaysia, there is still a ceiling which seems to limit how far women can advance in their careers. Malaysian women are still at the lower end of the employment scale, where more women than men are involved in jobs which pay less, provide fewer opportunities for career advancement or promotion. In addition, the jobs are less fulfilling and challenging (*Addressing gender issues*, 2009).

Malaysian women managers are usually placed at lower management levels compared to men. It may be necessary to come up with suitable policies to ensure there is no bias due to race, gender or religion. They do not move up the corporate ladder as quickly or as in large numbers like Malaysian men as it takes them longer to make a mark in the business management field which is dominated by men. By denying capable personnel the opportunity to contribute, the management field is only harming itself by not making full use of the management skills and expertise that it so sorely needs (Anne Jacinta Tan, n.d.).

In Oman, sometimes Omani women face challenges which lower their self-esteem, such as discrimination at work, negative cultural elements towards working women, and lack of confidence in women managers. Also, it is difficult for women who aspire to managerial professions as there is a deficiency of a network for these women. The absence of a mentor and protégé relationship creates difficulties for those who are keen to develop their skills and abilities in leadership and managerial positions. (Salma M. Al-Lamki, 1999).

Women face numerous problems when advancing in their careers, including in management where they are outnumbered by men (Salma M. Al-Lamki, 1999). She points out that there are convincing reasons to encourage female participation in management, especially as leadership trends change from a

hierarchical type to a more decentralized mode, as they are better at working in self-managing groups and are more willing to listen to and work with others.

Historically and even nowadays, fewer women have participated in scientific fields although they might be capable and have the interest. Not only that, having to juggle work and family obligations also make it difficult. Childcare and house chores are still seen as women's work (Besecke and Reilly, 2006).

The dress code of covering their hair and dressing modestly does not mean that Muslim women need to follow the prescribed they cannot participate in the workplace and be part of the workforce. In fact, many companies now provide *hijab* that matches the company's uniform. Even the fact that Muslim workers require *halal* food can be accommodated (Payne, n.d.).

#### The Situation in Different Countries

Women, no matter their religion, face difficult situations in countries all over the world. In both Muslim and non-Muslim countries tradition, culture, and accepted norms stand in the way of women being able to play a role in their nation's economy.

For example in China, due to traditional practices of male supremacy during Chinese dynasties, fewer women than men are managers. However, due to political efforts and ideological beliefs, women managers are moving up the management levels. In Japan, because of limited managerial positions for women, they are forced to accept such jobs at lower pay which further decreases their status. However, slowly but surely the number of Japanese women in managerial positions is increasing (Tan, n.d.).

Economic realities and the system of government determine the role of women, for example when countries industrialize and need labour, women are encouraged to participate. Then, religion is used to induce women to work by emphasizing interpretations that praise the work of women and equality. However, during recession or unemployment, women are exhorted to stay home, look after the children and serve the men (Al-Sayyid Marsot, 1996b).

Also, as has been mentioned before women have to balance careers and family. One major problem for working women is the availability of appropriate child care. There is also the traditional perception that the woman's place is at home (Tan, n.d.).

Anne Jacinta Tan further points out that the Philippine Labour Code forbids discrimination against women in terms of pay rates and/or employment conditions. The Constitution of Indonesia too provides by law that no one is to be discriminated because of gender. However, the reality is that in many areas of the Philippines and Indonesia women do face discrimination in terms of lower pay and fewer opportunities for career advancement than men.

Oman places great importance on developing its human resources, where women are given equal importance to men. However, the reality is that this has not brought upon equal participation of women in the workforce although population-wise women make up almost the same percentage as men. This is attributed to factors like traditional values and culture which designate women mainly as wives and mothers. In fact, some occupations are considered unsuitable for women, and sometimes the types of jobs which happen to be available are not the ones women are interested in. (Al-Lamki, 1999).

The government of the Sultanate of Oman places great importance on enhancing the role and status of its women in the country's socio-economic sector. In fact, supportive labour laws are in place to protect their rights and ensure their equality. These include maternity as well as widowhood leave, and even no pay leave of up to four years for a spouse who wishes to accompany a spouse who is posted abroad. There is also nanny and child-care centres besides strong family ties in the form of parents or parents-in-law for working women. However, existing discrimination in many workplaces makes it especially difficult for women who are interested in managerial positions. Al-Lamki recommends that there is a need to bring about changes to traditional male attitudes. Besides that, she advocates that women be made to feel good about them and to be encouraged to persist in what they do.

In the Asia-Pacific region, it is still the women who are mostly involved in impermanent, casual, seasonal work or are contractual labourers. In fact, the current economic crisis has caused the low-skilled, labour-intensive manufacturing sectors as well as tourism and its related services to be badly hit. These are the very sectors in which many women are involved in. Besides, microcredit facilities, from which many women obtain their capital,

have also been badly affected. In addition, the spiraling food prices are a burden to women because in many places they are the ones who are responsible for putting food on the table. Governments need to ensure that state owned banks remain capable of providing financing for poor women. Most women in the Asia-Pacific region are farmers and investments in sustainable agriculture as well as procedures to improve national food supplying capability should make sure women are an integral part of a nation's food production scheme. In fact, it is estimated that women would be able to contribute an extra US\$80 billion to the economy if only they had the access to education and employment (Heyzer, 2009).

## To the More Efficient use of Human Resources

How can efficient use be made of human resources so that Muslim women too are able to play the role that religion permits them to as members of society? Definitely, understanding the causes of poor economic performance and other factors that cause Muslim nations, many of which are wealthy, to lag behind other nations could be beneficial. Understanding the root causes can hopefully lead to solutions of those problems so that Muslim women too can take their rightful places within the framework of religion as well as tradition and be contributing members of society. Both organizations and countries will need to take the initiative and make the effort in order to achieve this.

Many managers realize that retaining employees is crucial to the success of a business. This is because it leads to better productivity as well as more satisfied customers, which in turn would lead to more sales. Not only that, it is important for an organisation's long-term competitiveness, as it can be very costly to recruit and train new employees in addition to the lost knowledge of experienced workers. For example, losing a middle manager can cost the company ten times the worth of his salary to have him replaced. This is something that many organizations realize, but quite often actions do not always suit the words. That is why organizations need to identify effective employees, listen to them, and male them feel appreciated and recognized. A survey has also found that the leader of a company or organization is a key factor in retaining employees as most employees want a good superior (*Retaining your best*, 2009).

With just a little extra effort and consideration, there is no reason why someone should not have the opportunity to participate and contribute as a member of the human capital, regardless of gender, race, or even disability. For example, Mona Ramouni lost her eyesight because of retinopathy of prematurity, an eye disease. As a Sunni Muslim, she does not want to use a guide dog. Luckily, there are now a few trained miniature horses, which are trained for the blind in the United States. Prior to getting her seeing-eye horse, she says that she had given up on doing anything with her life. Now, she hopes to further her studies with a doctorate in child psychology with the University of Michigan (Leubsdorf, 2009).

Moeen Qureshi, the caretaker Prime Minister of Pakistan, in December 1990 identified several causes for the pitiable economic performance of his country, among which were ineffective economic management and a lack of a clear-cut long term policy. Memon points out that appropriate work ethics and environment are required. He observes that countries like Singapore, Malaysia, Hong Kong, Indonesia and Korea have progressed greatly in their attempts to eradicate poverty. Some ways to do this are to ascertain the effectiveness of economic policies and expenditure, and focus on incentives for everyone to be more productive, as well as salary and employment policies that make use of those who are not employed or are underemployed and providing for the hardcore poor (1995).

Muhammad Anwar (n.d.) attributes the financial difficulties of Muslim countries, such as inflation, to being financially dependent on others. This occurs although in actual fact they are wealthy with monetary, natural, and human assets. He asserts that they face inflation because they have a tendency to print money, have unrestrained banking loans, and face devaluation of their currencies due to demands from their creditors. Also, as the main part of Muslim capital is invested abroad, they are compelled by the terms imposed by foreign powers, including when they borrow money. Further, he says that ravenous currency traders were the ones who were responsible for the devaluation of Malaysian and Indonesian currencies during the worldwide financial turmoil in 1997. Unfettered currency trading caused widespread unemployment, lack of fuel and food, public demonstrations, riots, and even rape and murder in Muslim countries where the currency

was devalued. Understanding all these and taking sensible steps would be a long way in ensuring the success of a nation in its undertakings.

#### Conclusion

Memon, (1995) recommends the removal of discriminatory practices against women be it legal or authoritarian. He very strongly feels that providing women with opportunities to participate in the economic activities of the society they are in is vital to promoting the economic environment as well as showing the West that Muslim women are not downtrodden and denied basic rights. Al-Sayyid Marsot (1996a) feels that as women nowadays are more aware of their rights and what is happening around the word, it will not be easy to deny them of what they have gained recently. To achieve greater equality women themselves will have to teach present and future generations to have esteem for women and not refuse them what they are entitled to. Adhering to the true teachings of Islam that values each human being regardless of the person's gender or ethnic group would enable Muslims to overcome unfair and prejudiced practices. Providing education for girls would equip them for the working world and enable them to have faith and confidence in themselves. For there to be improvement in the working conditions, salaries earned and advancement opportunities for Muslim women and women in general, all nations whether Islamic or non-Islamic would need to be willing to make the effort. This would include not only having legislation in place, but also dedication in enforcing the legislation. A nation could not but benefit from having an educated wellinformed population as success depends on the interaction between human resources, machinery, and finance for the successful achievement of both long and short term goals. It would truly be advantageous to all to maximize human potential.