



WDO

Women Development Organization

l'Organisation pour le Développement de la femme

مِنْظَمَةُ تَنْمِيَةِ الْمَرْأَةِ

**PROMOTING WOMEN'S ECONOMIC EMPOWERMENT AND
FINANCIAL INCLUSION IN OIC MEMBER STATES**

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GLOSSARY

Riba: Interest

Halal: Legal as Per Islamic Principles

Haram: Illegal as Per Islamic Principles

Shariah compliant: Supported by the Islamic Jurisprudence

Sadaqah: Charity

Gharar: Risk

Waqaf: Islamic Trust Endowment

Zakat: Obligatory payment on assets as a form of Charity

Takaful: Islamic Insurance

Sukuk: Islamic Bonds

Masjid: Islamic Mosque place of Worship

Intersectionality: Intersectionality discusses the interconnected nature of social categories such as race, class, gender, sexuality, ethnicity, ability, and age. Rather than considering these categories as separate and distinct, intersectionality suggests that they interact and intersect to shape individuals' experiences and identities (Cole, 2009).

Gender Mainstreaming: Strategy to achieve gender equality by considering the implications of actions on both men and women, an inclusive approach to integrating the needs of women as a crucial priority. (ILO, 2023)

Empowerment: A term that speaks of a process enabling women to improve their lives economically and in other sectors. Empowerment is explained differently by authors; for some, Empowerment means improved decision-making, and for others, Empowerment can mean a collective change comprising behavioral, social, economic, cognitive, and perceptual change (Martha A Chen, 1992)

Glass Ceiling: A term used to understand the invisible force often as a social barrier preventing women from being promoted to the top or excelling beyond a certain threshold in their careers. (Harvard Business Review, 2023)

Financial Inclusion: Financial Inclusion is when everyone has access to financial services, including access to credit, loans, equity, and insurance (McKinsey, 2023)

Postcolonialism: Postcolonialism is a movement aiming to unpack the impact of colonial structures on gender, race, culture, and history.

Feminization of Poverty: Women have a higher incidence of poverty than men, and poverty amongst women is on the increase. (UN Department of Public Information, 2020)

Female-headed Households: Female-headed households are households run by females (UN Department of Public Information, 2020).

SME: Small and Medium sized Enterprises.

EXECUTIVE SUMMARY

This paper by the Women Development Organization (WDO) of the OIC aims to take stock of women's economic Empowerment, discuss the prevailing gaps and challenges women face across OIC member states. The member states of the Organization of Islamic Countries (OIC) are plagued with gendered vulnerabilities marked by women's low labor force participation, inadequate institutional and legal support, unequal access to education, lack of access to financial facilities, wage gap disparities, and senior-level leadership roles in organizations. Reports by the Women's Economic Forum (WEF) note the underrepresentation of women in professional, executive, and senior-level positions and a discrepancy in gender-based representation is observed across the OIC member states. Data consolidated using The Global Gender Gap report of (2023) also indicates that of the 135 global countries analyzed, OIC member states such as Pakistan, Syria, and Saudia Arabia rank in (130-135), reflecting low gender parity in women. The report is an essential marker as it annually discusses gender parity across four key dimensions: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. This paper by the WDO recommends suitable, evidence-based practices to enhance female economic Empowerment-Economic Empowerment which is best explained as the process by which women's economic decision-making improves, and they have increased control over resources and opportunities (Sikira, 2019). The creation and facilitation of gender-based Empowerment are critical agendas of gender and development policy as they work towards finding solutions to close gender inequality gaps and promote women's livelihood (Hordofa & Badore, 2023).

The paper engages with both Postcolonial and Islamic Feminist Frameworks in highlighting the challenges and providing solutions to the nexus of Faith-based intervention, Gender Mainstreaming, and strengthening Indigenous policies in promoting economic Empowerment in the member states. Faith-based Development has yielded significant positive results across the Global South as individuals find solidarity with programs offering solutions that befit their religious beliefs. Similarly, as Faith can be an essential tool in facilitating Empowerment for women, evidence reveals that Gender Mainstreaming can serve as an essential pillar towards gender equality. Gender Mainstreaming across OIC member states can also provide solutions for non-Muslim citizens for whom an Islamic rights-based approach may not work. Thus, Gender mainstreaming is an effective policy intervention through which women can get equal opportunities as it significantly improves the lives of women irrespective of their color, class, education status, and beyond. Gender mainstreaming can facilitate financial inclusion programs in OIC member countries as data reveals 50 to 60 percent of the women in OIC member states do not have a bank account and are not part of any formal banking sector (Akhtar, 2022). Thus, gender mainstreaming of financial inclusion can serve as an important step in promoting women's economic empowerment and providing them with insurance, loans, grants, and services they can make use of. The final recommendation of the paper pushes for the use of an Indigenous approach in understanding women's economic needs and to offer solutions that are culturally specific and can necessitates solutions that promote bottom-up schemes and programs rather than top-bottom solutions, which may be unsuccessful in generating women's

economic activity. Further, scholarship and reports discussing data from Bangladesh, Indonesia, and Tehran share cases of women who have used indigenous frameworks to fuel participatory and community-driven solutions, engaging local wisdom, scholarship, and resources to overcome difficulties and vulnerabilities.

Following the policy recommendations, the WDO suggests a five-year vision that incorporates and supports the use of financial inclusion tools and institutions in enhancing and strengthening the work of the WDO. Following the Vision the WDO introduces a unique Toolkit that is a participatory assessment guide facilitating WDO's research and implementation protocols across communities and using the toolkit can enable a better understanding of the ground realities of women in the OIC member countries.

INTRODUCTION

Gender-based disparities in Organization of Islamic Cooperation (OIC) member states is a complex issue that exacerbates women's vulnerabilities due to lack of economic opportunity and limited financial inclusion of women. The discourse of Women's Empowerment gained traction at the Flagship Beijing conference which served as a catalyst in mainstreaming the Empowerment and Gender Equality agenda (Manuh et al., N., A., 2015). Thus, following the Beijing conference, the three decades of Gender and Development work worldwide have dealt with reforming policies and solving intricate problems pertaining to women, specifically in solving power relations to ensure women have equal representation and participation in society. International organizations have there on mainstreamed Gender as key marker of policy, for example the United Nations (UN) Sustainable Development Goals (SDG 8) centralize gender as an important pillar. Drawing on the Work of UN SDG 8, the OIC Plan of Action for the Advancement of Women (OPAAW) also endorses the agenda of women and agrees to by ratifying the 15 specific sub-objectives. As part of the OPAWW, women's economic empowerment is an important pillar (SESRIC, 2018).

Women are not a homogenous group with differences in needs and concerns based on their geographic regions, customs, traditions, and economic conditions. Thus, using an Intersectional approach to study women can facilitate a deeper understanding of challenges and opportunities due to their race, ethnicity, gender, sexual orientation, and socioeconomic differences (Bowleg, 2012). Economic Empowerment studied using an intersectional lens yields significantly positive solutions to cater to the needs of women across the OIC member states (Ruiz et al., 2021; Rosenthal, 2016).

According to the World Bank's 2012 World Development Report on Gender Equality and Development, the discussion of closing gender requires an intervention to mitigate women's economic challenges since women below the poverty line and living below \$1-\$2 face significant challenges. Feminization of poverty is increasing across the world, and female-headed households face significant threats. The inequality of women can further have an impact on a country's overall economic growth. This paper presents recommendations for managing and creating jobs and opportunities for women, which can pull them out of poverty, as poverty does impact the OIC member states. Empirical evidence reveals that leveraging Islamic principles and financial mechanisms can reduce poverty (Thaker, 2021). Thaker (2021) discusses the case of Indonesia, where the Islamic form of almsgiving has significantly improved poverty and alleviated several groups of individuals in achieving a stable economic state (Thaker, 2021; Shaikh, 2016). The WDO aims to facilitate economic productivity and economic Empowerment

of women to simultaneously engage more women in the workforce, create safe environments, and create a policy that supports their choices. Strengthening Financial Inclusion in the OIC region is an essential intervention since it can provide the vulnerable with the opportunity to get capital that can facilitate the creation of small-scale enterprises (SMEs), take out insurance to meet their health and emergency needs, and further make use of the banking sector to take up the required capital for meeting their economic needs.

METHODOLOGY

The methodology adopted for the paper examines gender-based economic inequality of women across OIC Member states. The study comprehensively examines the historical and present-day economic situation of women residing in OIC member states. An analysis was carried out based on the consolidation of secondary data comprising policy reports and academic discourse, a careful literature review was carried out, and patterns and themes were further examined. The themes and trends across OIC member states are further studied using the Postcolonial and Islamic Feminist lens to provide evidence-based recommendations and policy interventions for the women in OIC states. The recommendations and the Vision set by the WDO for the upcoming five years aim to offer a holistic and multidimensional policy to mitigate women's challenges and improve their economic Empowerment facilitated by financial inclusion.

Research Objective

The objective of this paper by the WDO is to assess the tools required to provide women's economic Empowerment and to understand the economic limitations currently impacting women in the OIC member states. Women's lives across the OIC region show empirical evidence of several limitations, including poverty, low representation in the labor market, limited contribution to leadership positions, and a bureaucratic system that limits their engagement in society (Muhammad, 2023). The paper provides practical, evidence-based policy recommendations for solving the limited economic engagement of women in the OIC region. According to the World Bank, women in OIC states and some parts of Africa are excluded from the formal financial sector, which creates further problems for them. The World Bank claims that the Middle East and North Africa – which has Muslim-majority populations – have the widest gender gap in bank account ownership, with only 35 percent of women having bank accounts compared with 52 percent of men (Hamzat, 2002). An important marker of an economy driven by the labor force participation rate, which, according to the International Labour Organization (ILO), is the 'proportion of the population ages 15 and older that is economically active." Across the OIC member states, the female-to-male worker ratio is disproportionate. According to the

World Economic Forum (WEF), Nigeria, Turkey, Egypt, and Syria all show disproportions (Tyson, 2021). Hence, studying the causes of lack of Financialization and other gender-based disparities across the labor market and economy are discussed. The report aims to provide tools for policymakers and other stakeholders to collaborate and establish financially inclusive and empowered OIC states where women have equal access to resources, opportunities, and a promising future.

PART 1

GENDER DISPARITY IN THE OIC MEMBER STATES

This section explains the significant themes of gender disparity impacting women's lives and hindering their economic growth across the OIC region.

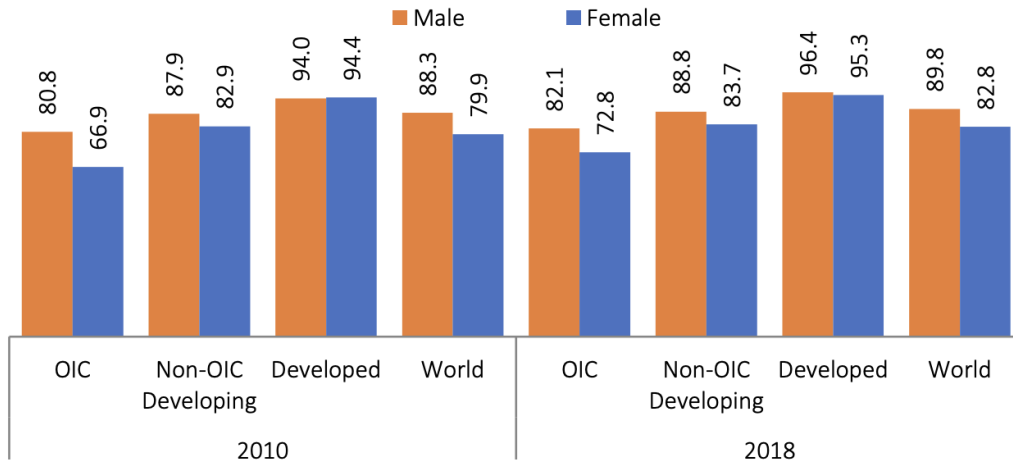
Women face multiple structural, cultural, and institutional challenges across the OIC member states, creating inequality and a prevalence of gender-based discrimination. Drawing on studies conducted by Cannon (2023), Abdelhadi and England (2018) discuss a gendered labor market where Muslim women experience disadvantages and have lower participation in comparison to men. (Cannon, 2023; Abdelhadi & England, 2018). Efforts to address gender-based inequality in Muslim countries are broken down in the paper through policy recommendations. An intersectional approach allows us to study women's experiences and their impact on cultural and religious norms and the role of institutions in promoting gender equality (Tariq & Syed, 2018; Cooray & Potrafke, 2011). Patriarchal underpinnings exist across OIC member states and a strong foothold of conservative as well as patriarchal interpretation of religious teachings, hindering women's equal participation across society.

The policy paper aims to highlight women's economic standing, women's economic Empowerment, and financial inclusion. Consequently, data from the OIC reveals wide-ranging geographic, social, economic, and political differences between women that pose a challenge to women's Empowerment since Empowerment is a complex process that can be negatively impacted due to structural, political, and cultural barriers such as pose more significant threats to women's equality. Thus, using an Islamic Feminist lens allows for an understanding of Feminist principles and offers a gender-neutral understanding of the Islamic scripture by highlighting Islam's adherence to equality, women's rights, and social justice within an Islamic framework. This approach challenges patriarchal interpretations of Islam and aims to empower women while promoting a more inclusive and egalitarian understanding of the Faith (Zubair, 2017). In light of Islamic Feminist teachings, it is essential to understand that Islamic teachings can facilitate encountering patriarchal underpinnings that dominate OIC member countries. Further, other factors that hinder women's role in societies lead to disparities of limited resource access, limited financial independence, limited leadership opportunities in the formal economy, limited access to financial services, gender-based discrimination in the labor market, unequal pay, and entrepreneurship challenges (Rahman et al., 2022). Amartya Sen's (1989) classic work on Development writes that the Freedom to choose and make decisions is fundamental, and without it, change or Empowerment may be impossible (Sen, 1989).

Gender-Based Educational Disparity

The adult literacy rate in the world in 2018 was 82.8 percent for females, and for the OIC member states, it was 72.8 percent. Compared to the male population in both OIC and globally, the numbers show that women still hold weaker percentages than men (SESRIC, 2018). The problem with the low levels of education disparity is stark as the less educated women are, the more prone they are to take up careers that may not grant them key leadership positions, and data suggests already that across the OIC member states, women need to be actively engaging in leadership roles. Further, low levels of education in women may contribute to a less educated next generation, as data proves that educated mothers play a role in educating their children. The trends of the OIC member states of low education levels are significant as the numbers vary across each member state, with some member states having a high percentage of educated females and others lagging. The overall recommendation for the countries that have successfully provided education to many women is to engage them in training and set quotas for key leadership positions. In countries with low education levels, the priority will be to encourage women's education and close gaps that may hinder women's education. The graph below discusses the percentages of adult literacy rates worldwide and across the OIC member states.

Figure 2.6: Adult Literacy Rate in the World (%)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators

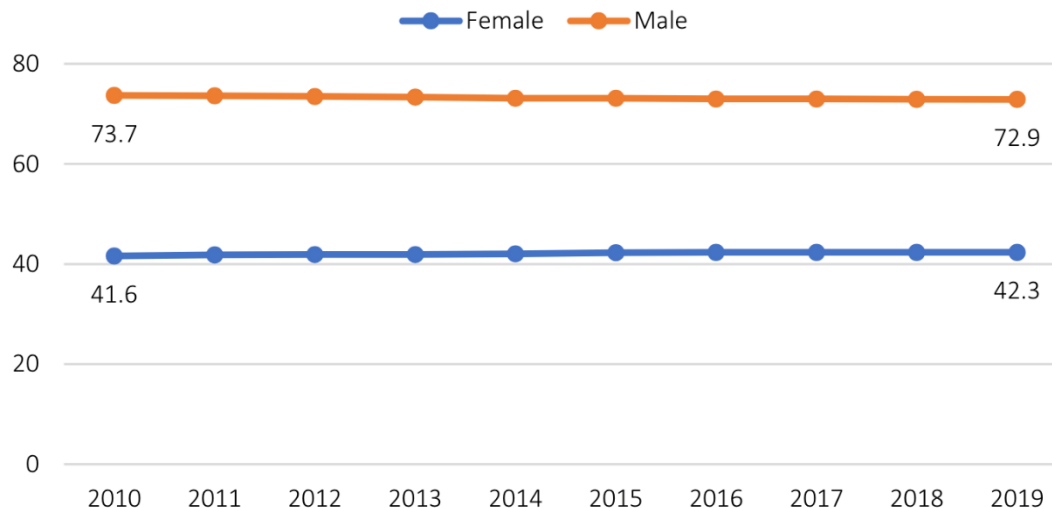
Source: SESRIC Staff calculations based on the World Bank, World Development Indicators

Ongoing Challenges in Equalizing Education Across OIC Member States

In addition to the overall percentages reflecting the low levels of education in OIC member countries, it is important to shed light on some of the reasons exacerbating the educational parity of women. Firstly, not all OIC member countries share synonymous percentages. Amongst them the variation in percentages reveals how quickly the countries adapted to meet the educational needs of women. Though the challenges posed to women's educational continuity are multifaced, there is an inadequate cultural importance of women's education in various OIC member countries. (Fatima & Shrivastava, 2022) young girls are taught that their educational choices are secondary in relation to their fundamental role of taking up marriage and childbearing. Similarly structural barriers exist for example, poverty can play a significant role in keeping their children away from schools, instead often child labor and early marriages patterns are observed in several OIC member countries (Fatima & Srivastava, 2022). Sanu (2018) notes that societal attitudes towards women who do take up academia and other professional careers is seen as a means of changing cultural values that can perhaps challenge male dominance in society (Sanu, 2018) Whereby, as notes Almaki et al., 2016, often misinterpretation of religion is used in influencing individuals that education for women is not an important characteristic of Islam, in fact stereotypes and misconceptions in certain Islamic countries label Islam to be unsupportive of female education and limits women to the fulfillment of household duties (Alizai, 202 & Almaki, 2016).

Labor Force Participation Trends Across OIC Member States

OIC Member states show low levels of women's participation in the workforce. The 2022-2023 Gender Gap report reveals that labor force participation increased sharply from 63% to 64%; several reports show similar patterns of slow growth in women's taking up leadership positions across the labor market. The low-level engagement of women in leadership roles can hinder the policy and future gender-neutral workplace culture. The reason why more women are still out of the labor force can vary from country to country. In some parts of the OIC region, War, Famine, Climate-Change disasters, and Economic Failures are causing women to have compromised economic situations. More women in key leadership roles will pave the way for greater engagement and female-friendly policies. Numbers reveal that globally, women occupy only 29.5% of senior executive roles; in OIC nations, this figure drops to 16.5%, less than half of the average in non-OIC developing countries (34.0%) (ZZS, 2016). The Graphs below show the Labor Force Participation trends in the OIC member states, and it is evident that the male-to-female labor force continues to lag. A part of the results is that there has not been much progress in female labor force participation in even a decade. This trend of limited women in the Labor force is a crucial indicator discussed by applying the policies and recommendations mentioned in this report. Specifically, it works across the macro, MESO, and micro levels.

Figure 2.12: Trends in Labour Force Participation Rate (%) in the OIC Group, by Gender

Source: SESRIC staff calculations based on the World Bank, Gender Statistics and ILO estimates. Note: Persons Aged 15 Years or Over

Source: SESRIC – Statistical, Economic and Social Research and Training Centre for Islamic Countries, (2021).

Limited Skill-based training

Along with education disparity, limited skill-based training and opportunities geared to include women in the Labour force are causing women a further pushback in mitigating their challenges. As discussed above, it prevails across the OIC member states; thus, a small percentage of women have access to further skill-based training and learn skills that may boost their employability and contribute to their economic growth. Reports by Prabhakar and Nimesh (2022) discuss that Women in OIC member countries face limited access to skills development opportunities that may hinder their economic participation and overall engagement in economic activities. Bishagazi (2021) discusses that across Tanzania, women have limited access to skills training due to the inability to travel to skill centers by themselves, additional responsibilities, and limitations due to the inaccessibility of safe transportation (Bishagazi, 2021). This lack of training opportunities contributes to the financial exclusion of women in OIC member countries (Rahman et al., 2022). Similarly, Jamal et al. (2016) notes that the ability of women to participate in Self Help Groups (SHGs) has shown positive results, specifically in economic Empowerment (Jamal et al., 2016). Barriers to women’s entrepreneurship, such as limited access to capital and inadequate training, underscore the importance of government support in providing financial resources and skill-based training to enable women’s economic engagement (Ghouse et al., 2017).

Limited access to Credit and Financial services

Financial Inclusion is an important and necessary intervention serving as a pathway for women to economically develop. Across the OIC member states the utilization of financial inclusion is an important medium through which low-income groups especially women can use the financial services to promote economic activity (Tay et al, 2022). Financial inclusion in the OIC member states shows discrepancies and significant variations in each country. For example, data reveals that some countries such as Turkey has a higher number of women benefitting from the Financial Inclusion while other countries such as Iraq do not have a significant equal access to financial services for women (Mndolwa & Alhassan, 2020). Institutions, mainly when catering to low-income households, are restrictive due to a formal credit system discouraging low-income households from seeking loans or using credit-based products for engagement. Though measures have been taken to increase the inclusion of such households when implementing financial policies, women may still need help getting loans, savings accounts, or insurance. Across the world, Microfinance initiatives have advanced their reachability and diversified their portfolios, explicitly focusing on the needs of women. This increase in Microfinance banks across the Globe is working wonders in the Global South as hundreds of MFIs provide women loans, insurance, funds, and grants to start businesses and become empowered (Shortland & Porter, 2020).

The facilitation of loans and grants by MFIs helps provide women the required funds to start projects, such as small-scale enterprises exclusively obtaining funds through microfinance outfits and benefitting from the training, they provide to use the funds for starting up businesses and community-driven projects. Women in OIC member countries have access to limited financial services, and this limitedness can keep them from the formal labor sector. Previously, commercial banking and microfinance outfits gave out loans to women but charged interest on each payment. The Islamic intervention into Banking has facilitated this, and now women can take up loans that are sound and supported by the Islamic Law, which provides loans free of interest. Further, commercial counterparts charge greater interest (Azrak & Edema, 2022). The emergence of Islamic banking across the OIC region and beyond has changed the development landscape, especially regarding gender relations. Women can take out loans and use this money to start up businesses and meet their obligatory needs (Rahman et al., 2022). Islamic banking can enhance financial inclusion, and the efforts can close the gap between genders and help the underprivileged meet the needs of starting a business and engaging in the formal economy (Tripathi & Rajeev, 2023).

Research across the OIC has spotlighted that to enhance economic stability and attract women's empowerment financial inclusion needs to be mainstreamed and this can be done through Islamic Banking and establishing linkages with global foreign investment initiatives. Islamic banking has shown success in several countries of the OIC, and their products of sharia-compliant financial services are popular amongst women and are showing positive correlation with women in the OIC member countries. (Rahman, 2022)

Feminization of Poverty

Several OIC nations experience elevated levels of poverty, which restrict the capacity of households to save, invest, and fully engage in economic activities. Financial inclusion can be an effective strategy for reducing poverty; granting women from low-income groups access to financial services can assist them in generating income and saving money. Poverty rates in Organization of Islamic Cooperation (OIC) member countries, particularly concerning women, vary significantly across nations. Studies have shown that within OIC countries, there are disparities in poverty levels, with some countries experiencing prosperity and affluence while others face severe poverty (Bakre, 2024).

Additionally, the feminization of poverty is a prevalent issue globally, where women and children among people experiencing poverty, compared to men, are disproportionately represented (Christensen, 2019). Research has highlighted the importance of examining poverty from a gendered perspective, such as investigating the poverty status of rural households in Nigeria along gender lines (Oyewunmi & Obayelu, 2022). Studies have also revealed that poverty is prevalent among smallholder livestock farmers, with female-headed households experiencing more pronounced poverty levels (Maziya et al., 2020). Furthermore, the impact of globalization and gender parity on economic growth has been assessed in OIC countries, emphasizing the need to address gender disparities to *foster economic* Development (Farooq et al., 2019). Efforts to alleviate poverty in OIC countries include exploring the potential of Zakat collection for poverty alleviation, indicating that pooled Zakat resources could fund poverty alleviation initiatives across multiple OIC nations (Shaikh, 2016; Nuraini, 2021). Moreover, the determinants of economic growth in OIC countries have been studied, with factors like inflation, exchange rates, and total population rates significantly influencing economic Development (Nugroho & Herianingrum, 2022).

Mitigating Feminization of poverty can be done so by looking at stereotypes, narratives and historically marginalized communities especially women. Poverty is multidimensional whereby factors such as colonialism, economic shocks, gender-based discriminations, misinterpretation of religion can all play a role in keeping women disadvantaged. In OIC member countries feminization of poverty if seen with a postcolonial feminist lens colonial as well as patriarchal constructs decide a woman's role in society. The limitedness of this knowledge and frameworks can subjugate women and push them below poverty lines. (Croft & Cash, 2012)

Legal and Policy Barriers

In many Muslim-majority countries, women face legal and policy barriers that limit their economic participation. These can include restrictions on a woman's right to own and inherit property, access to credit, and limitations on mobility and employment opportunities. Barriers are often rooted in patriarchal interpretations of Islamic law (Sharia) or customary practices that

restrict women's autonomy and economic decision-making power. Islamic feminists such as Ziba Mir Hosseini, Fatima Mernissi, and Amina Wadud challenge the patriarchal interpretation, suggesting an egalitarian intervention and the need to understand scripture through the historical and gender-neutral lens.¹ Legal and legislative flaws: The legal and legislative environment in certain member nations of the OIC may need to be more favorable for promoting financial inclusion and economic Empowerment. Reforms are necessary to create a better environment for financial service providers to reach populations that lack access to these facilities. Legal issues faced by women in Organization of Islamic Cooperation (OIC) member countries encompass a range of challenges that hinder their rights and opportunities. Moreover, in certain regions globally, women lack workplace protections, are legally prohibited from certain professions, and may need spousal or family permission to work (Folberg, 2020). One significant legal issue affecting women in OIC member countries is reproductive rights. Legal, procedural, and institutional restrictions on safe abortion services pose a significant barrier for women worldwide, limiting their access to essential healthcare (Bingham et al., 2011). In some instances, women resort to unsafe abortion practices due to legal constraints, risking their health and lives (Taghavi et al., 2018). Additionally, cultural norms and legal restrictions in some OIC countries contribute to challenges in addressing gender-based violence, including intimate partner violence, leading to limited access to legal options and social services for affected women (Sudderth, 2019).

Furthermore, gender equality in professional activities faces legal discrimination in densely populated countries, constraining economic opportunities for many women (Burkina et al., 2021). Women's political Empowerment is also hindered by social and economic obstacles, impacting their participation in decision-making processes at local levels (Prodip, 2022). Additionally, awareness of laws on intimate partner violence is low in some communities, contributing to the prevalence of such violence due to legal gaps and lack of enforcement (Karim et al., 2022).

Moreover, in certain regions globally, women lack workplace protections, are legally prohibited from certain professions, and may need spousal or family permission to work (Folberg, 2020). For instance, in Spain and Italy, migrant women face obstacles due to waiting periods and legal requirements that impede their engagement Vickstrom (2019).

¹ Read more: Mir-Hosseini, Ziba. *Journeys Toward Gender Equality in Islam*. Simon and Schuster, 2022; Wadud, Amina. *Qur'an and Woman*. Oxford UP, 1999; Barlas, Asma. *Believing Women in Islam*. University of Texas Press, 2019.

Unpaid Care Work:

Women in Muslim-majority countries, as in many parts of the world, bear the primary responsibility for unpaid care work, including household chores and caregiving for children, the elderly, and the sick. Such unpaid labor can limit women's ability and the opportunity to engage in paid work or entrepreneurship, contributing to their economic marginalization. The traditional gender roles and patriarchal structures prevalent in many Muslim societies further compound the situation, with women expected to prioritize household duties over paid employment (Ummiroh et al., 2022; Shavarini, 2006). This expectation is deeply rooted in cultural norms and religious interpretations that assign specific roles to women within the family (Shavarini, 2006; Alimahomed-Wilson, 2020). Additionally, the status of women in Muslim societies is often perceived as inferior, reflecting a broader gender inequality issue (Manganaro & Alozie, 2011; Lussier & Fish, 2016). Efforts to tackle these challenges and promote gender equality in Muslim countries require a comprehensive approach. Greater gender equality necessitates initiatives focused on education, awareness, and changing societal perceptions of women's roles (Karimullah, 2023). Moreover, promoting women's economic empowerment and increasing their participation in the labor force are crucial steps toward reducing the burden of unpaid work and enhancing women's autonomy (Mammen & Paxson, 2000; Read, 2002).

Limited Senior-Level and Technical Representation of Women in the Labour Force

The existence of the glass ceiling- A phenomenon by which women face difficulty advancing in their careers, it is linked to gender disparities that become more pronounced at higher organizational hierarchies, creating challenges for women seeking to break through these barriers (Purcell et al., 2010). The glass ceiling phenomenon, which refers to invisible barriers that prevent women and minorities from advancing to higher levels of leadership and decision-making positions within organizations, is a significant issue in many contexts, including in Organization of Islamic Cooperation (OIC) member states. Research has explored various aspects of the glass ceiling, shedding light on its impact on women's career progression and representation in leadership roles.

Furthermore, evidence suggests that in cases where women secure leadership positions, retaining them for a more extended period may be difficult (Ryan & Haslam, 2005). The critical issue of experiencing the glass ceiling in women's careers is that female workers in the OIC member states significantly lag and must be more evenly represented on the board of directors and senior management. For example, Egypt has only one female senior executive among its five largest commercial enterprises. Orascom Telecom Holding Company is the 62nd most prominent company in the Muslim World (Ryan & Haslam, 2005). Similar trends are observed in Iran; no women occupy the top leadership positions in the most profitable Iranian businesses. (Haslam, 2005) Iran's three most prominent companies, Iranian Oil Company (the second largest in the Muslim World), do not have any women in senior leadership positions, as the 2020 Iranian

census showed that only 6% of women are senior executives in management positions.[38] However, in Turkey, a secular state governed by a moderate Islamic party, women comprised only 8% of managers in the labor force in 2007. These firms include automotive giants, International Banks, and electric service providers. Of these eleven firms, seven have at least one female member of the board of directors or a female in a senior executive management position (Haslam, 2005)

Un-Equal Wage Gap

Women across the world fight the battle for equal pay, women's wages relative to men's wages are lower. Un-equal pay can be a major challenge for women who strive harder to find employment and yet are paid less. The World Economic Forum's 2012 Gender Report found that women in Iran, Turkey, Indonesia, and Saudi Arabia all received approximately 60% of the wages of a male for the same work. Respectively, these nations were ranked 87th, 85th, 58th, and 94th in the world out of 135. While not equal, these nations were just a little behind the median nation. Egypt, however, has the most gender equality regarding equal pay (Tyson, 2021) The World Economic Forum found that Egyptian women receive 82% of the income of their actual male counterparts, not of men in general (Tyson, 2021) No other nation's women earn as high an income percentage as that.

PART 2

POLICY RECOMMENDATIONS AND IMPLEMENTATION PLATFORMS

A: Faith-Based Empowerment

C: Gender Mainstreaming

B: Indigenous Framework

Implementation Platforms

Policy Recommendation: A **ECONOMIC EMPOWERMENT THROUGH FAITH**

The section discusses the opportunities for faith-based Development in OIC member countries.



Source: Author, Mosque in Sri Lanka, May 2023

Others within the academic and Development sectors deem faith-based Development controversial. Faith-based organizations (FBOs) are shunned often for being “passive, conservative, and ineffective” (Jennings et al., 2020). However, according to Clarke (2008), FBOs draw inspiration and guidance from the teachings and principles of Faith or a particular interpretation or school of thought within that Faith (Clarke, 2008, p. 6). Clarke (2008) indicates that Faith facilitates interactions between members of organizations. Similarly, FBOs are paving the way for members by providing them with opportunities that are suitable and easily adaptable. For example, consolidated evidence for this study revealed that organizations based on Faith were more successful in engaging with their members and fostering a sense of community than secular organizations. This suggests that incorporating faith-based principles can improve the effectiveness of an organization and ensure its members are satisfied. Across the Globe, religious organizations are growing in number and actively adopting development missions as part of their core mandate social and political empowerment mission. Faith-based approaches may be helpful in development work (Jennings et al., 2020). As Masooda Bano points out, Faith's precepts provide depth and breadth to development work, as they can address local women's material and spiritual needs. Bano focuses on faith-based movements and organizations in Pakistan, which are essential pillars in uniting members of civil society (2001). These movements often have a strong grassroots presence and can mobilize communities for social change. By incorporating faith-based approaches into development work, organizations can tap into existing networks and leverage local knowledge and trust to achieve sustainable outcomes. (Jennings et al., 2020)

Faith holds power as an institution that is unchallenged in society religion (Integrating religion into development work or vice versa has led to more exceptional results as more members get involved in development work. However, including Faith in Development can also become controversial and problematic. Some NGOs use their facilities to harbor xenophobic agendas that can also breed communalism. Adair-Toteff, 2016; Peter, 2021).

Bangladesh's marriage of Faith and Development has yielded some positive results, as faith-based NGOs dominate the development milieu and are becoming a potent force for change in the 21st century (M. Chen, 1999). The Development portfolio of Bangladesh contains 206,000 NGOs, of which 189,000 identify as "religious." (M. Chen, 1999) Faith-based NGOs integrate their mission with religious teachings. Thus, missions such as Caritas in Bangladesh use its social and political empowerment mission as a pillar of its Islamic teachings. Local women also revealed that faith-based organizations might be less competitive than those in the Global North (Karim, 2004; Bano, 2023). Bangladeshi women report that secular NGOs are 'coercive' and 'dismissive' of their realities. (Karim, 2004). These findings suggest that faith-based NGOs play a crucial role in addressing the needs of marginalized communities in South Asia. Their unique approach, rooted in religious teachings, can offer more culturally sensitive and empowering solutions than secular organizations.

Researchers and policymakers are increasingly interested in examining how faith-based organizations integrating with microfinance can alleviate poverty and empower women. Faith-based organizations are a religiously motivated initiative that 'works with and through local branches of religion—churches, mosques, and temples—and raise significant portions of its funding from members of the same faith.' (Harper et al., 2008). Faith-based microfinance institutions such as the Shri Kshetra Dharamshala Rural Development Program in Bangalore or Akhuwat Microfinance in Lahore are considered viable alternatives to the existing development policies in these areas. Islamic microfinance facilities, for instance, charge no interest. (Khan & Cheema, 2020) Microfinance based on Faith is viable since it utilizes 'religious and social capital,' which enhances the program's portfolio. In Pakistan, there is a dearth of evidence of the impact of faith-based microfinance institutions on poverty alleviation and gender-based issues (Martin et al., 2007). Moreover, faith-based microfinance has sustainability issues when compared to profit-driven Microfinance Institutions. (Clarke, 2008; Balchin & Jafar, 2007),

Policy Recommendation B: Strengthening Empowerment Using Indigenous Methods: A Diverse Approach

This section discusses the recommendation of strengthening Empowerment using Indigenous methods and categorizes each with a list.

This section of the study provides recommendations for strengthening Empowerment using indigenous approaches to development programs, particularly those focused on sustainable Development, which is crucial. However, it is essential to note that Western neo-liberal economic policies have contributed to the decline of sustainable Development and cannot offer a solution. Indigenous communities possess ancestral knowledge and conservation methods that can address their challenges and contribute to preserving biodiversity. Development that considers individuals' beliefs, culture, traditions, history, and geographical circumstances can generate an economy and economic prospects encompassing various forms of activity. Below is a list of action items that can facilitate using indigenous knowledge to generate economic activity for women.

Cultural festivals as platforms for Empowerment: Cultural festivals and events can be used to promote women's Empowerment. For example, festivals could include workshops, performances, and discussions highlighting women's contributions to culture and society.

- a. **Embrace traditions:** Participating in cultural festivals allows women to connect with their heritage and traditions, fostering a sense of identity and pride.
- b. **Celebrate diversity:** These events showcase the rich tapestry of global cultures, inspiring women to appreciate and learn from diverse perspectives.
- c. **Cultivate community:** Cultural festivals bring women together, creating a supportive network and opportunities for meaningful connections.
- d. **Empowering the next generation by mentoring future leaders:** Women can serve as role models and mentors, inspiring young women to take on leadership roles with festival organizers. Social gatherings such as festivals can serve as critical collaborative spaces.

Legal rights education through local stories: Programs that educate women on their legal rights could use local stories and case studies to illustrate key points. This approach can make legal information more relatable and understandable, helping women to recognize and assert their rights in various contexts.

Gender equality workshops in local contexts: Workshops on gender equality could be tailored to specific cultural contexts, using local languages and examples that resonate with participants. These workshops could address issues such as women's rights, domestic violence, and inheritance laws in a manner sensitive to local norms while promoting progressive change.

Environmental initiatives with cultural sensitivity: Environmental programs designed to align with local traditions of nature conservation and sustainable living. For example, initiatives could involve planting traditional crops or preserving local forests, linking environmental sustainability to cultural heritage.

Digital literacy with local content: Digital literacy programs for women could include local language content and a focus on skills relevant to women's needs and interests involving digital platforms for sharing local recipes, crafts, and stories, making technology more accessible and appealing.

Economic Empowerment through Local Crafts: Recognizing the importance of traditional crafts in many communities, programs could focus on enhancing women's skills in batik making, weaving, or other local crafts. These initiatives could include modern design elements while respecting traditional techniques and creating products that appeal to local and international markets.

Policy Recommendation C: GENDER MAINSTREAMING

This section discusses the Recommendations for Gender Mainstreaming across OIC Member States.

Gender mainstreaming is a strategic approach to promoting gender equality that involves integrating a gender perspective into all stages of policymaking, including the design, implementation, monitoring, and evaluation of policies and programs (Eerdewijk & Davids, 2013) (Coron, 2020). This process ensures that the implications for women and men are considered in all actions, legislation, policies, and programs across various sectors and at all levels of decision-making (Eerdewijk & Davids, 2013). By mainstreaming gender, organizations and governments seek to address gender disparities, promote gender equality, and advance women's rights systematically and comprehensively (Eerdewijk & Davids, 2013; Coron, 2020). Gender mainstreaming involves reorganizing, improving, and developing policy processes to incorporate a gender equality perspective at all levels and stages (Debusscher, 2012; Theobald et al., 2005). It requires a fundamental shift in how policies are formulated and implemented, focusing on identifying and addressing gender issues, building capacity to promote gender equality, and integrating gender concerns into all aspects of decision-making (Theobald et al., 2005). Gender mainstreaming is about adding women to existing structures and transforming institutions, norms, and policies to address gender inequalities (Eveline & Bacchi, 2005; Woodward, 2008). One of the critical aspects of gender mainstreaming is the emphasis on assessing the implications of any planned action for women and men, ensuring that gender considerations are central to policy development and implementation (Eerdewijk & Davids, 2013; Coron, 2020).

IMPLEMENTING POLICY RECOMMENDATIONS

WHAT: The section aims to identify key stakeholders who can carry out the policy recommendations and set stage for the implementation of policies of the WDO towards promotion of Women's economic empowerment.

WHY: The policy recommendations are designed to close economic gaps faced by women in the OIC member states. Thus, the implementation of pro-women policies of the WDO are presented here as a blueprint to mitigate economic disparities faced by women.

WHO: This Section identifies primary and secondary stakeholders who can implement the blueprint of economic empowerment suggested by the WDO and implement it across OIC member states.

WHEN: The implementation of economic empowerment policies and financial inclusion is key policy agenda of all organizations since closing gender-based gaps and promoting women's, empowerment is key agenda. The WDO encourages all member states to implement Gender mainstreaming as policy intervention, adopt National Action plans supporting women's economic empowerment immediately.

WITH: Facilitating women's economic empowerment and financial inclusion requires a smooth engagement of policy makers, multi stakeholders comprising of governments, non-governmental organizations, and multinational corporations. The implementation of economic policies must engage all stakeholders implementing National action plans that are supportive of women's economic needs and should rigorously close the gender gap through timely action.

Implementing economic policy specifically for the improvement of Women's economic livelihoods in Muslim majority countries requires taking up of effective execution plans and ensuring timely action. Thus far the report has identified gaps and has laid out policy and stakeholder recommendations on the national as well as community level.

1. Adopting Policy Instruments in National Action Plans: As part of the economic policy design of each country the WDO recommends countries take up Gender to the discussion of all sectors of the economy including taxation,

government spending, monetary policy as well as trade policy and structural reforms of the labor market regulations.

2. Engaging Legislative Stakeholders: As part of the Economic empowerment mandate, WDO encourages countries to formulate policy requiring women-friendly laws supporting women's economic engagement in society as well as providing them with the safety and support networks required to promote economic engagement of women.

3. Setting Timelines as Part of National Action Plans: As part of the National action plans, the governments must set timelines encouraging timely implementations of policies and take stock of actions supportive of the suggested policies.

4. Identify Stakeholders: NGOs, Multinational corporations, Banking sector, Health and Education sector, Information Technology sector, Rural and Urban Development sector, Agriculture and Rural community support are all potential stakeholders.

A. Non-Governmental Organizations (NGOs): NGOs must collaborate on women's empowerment missions by providing advocacy, support systems, and training to enable women's economic prospects.

B. Educational Institutions: Educational institutions must bring forth women's financial literacy as part of the curricula and facilitate economic needs of women by offering trainings in diverse fields.

C. International Organizations: To support gender equality programs in OIC member states, international organizations can play a part in further strengthening alliances by providing trainings and policy for collaborations.

D. Professional Associations: Professional associations can push for laws and implementation protocols that encourage women's economic participation by offering mentorship programs, encouraging gender diversity within their industries.

E. Places of Worship: Mosques and Islamic schools can help spread truthful interpretations of Islamic teachings that promote women's rights and economic empowerment.

5. Strengthening Government Agencies: Government led programs supporting Women's affairs within the labor, finance, and economic development missions must follow laws and initiatives created by the government and all government agencies must follow the blueprint of the WDO in fostering women's economic empowerment.

6. Collaborate with Financial regulators and Central banks: Financial services and products created by the financial regulators and central banking must engage with gender related disparities in providing accessibility to women guaranteeing equitable and inclusive banking practices.

a. Islamic and commercial banks: Islamic banking can provide women with training in financial literacy, microfinance, and targeted lending initiatives.

7. Engaging the Media: Both domestic and foreign media outlets have the power to socialize individuals hence Media engagement can facilitate women's economic engagement by highlighting the accomplishments of women in business and finance and bringing attention to the economic gender gap.

PART 3

WDO'S FIVE YEAR- VISION 2025-2030

Drafting A Vision for OIC Member Countries

5-Year Goals of The Women Development Organization (WDO)

2025-2030

The 5-year Vision for the OIC member countries by the WDO can raise awareness and provide evidence-supported policy interventions for all OIC member countries on finding solutions to strengthen Economic empowerment across member states. Solutions such as an Islamic Financial Inclusion is presented as a roadmap to uplift women and provide them with solutions to end economic discrimination. Sections below discuss Islamic intervention tools to cultivate economic empowerment in the OIC member states.

STRENGTHENING ISLAMIC FINANCIAL INCLUSION

This section discusses how Islam and Financial Inclusion can create possible solutions for women in the OIC member states.

Islamic Financial Inclusion: The Bank of England defines Islamic Financial Inclusion to manage money and businesses that fit within the moral principles of Islam. Islamic financial inclusion guarantees that financial services comply with Islamic Jurisprudence (World Bank, 2015; IMF, 2017; CFI, 2022). The essential pillars of Islamic Financial Inclusion, which differ from the mainstream banking sector, are founded on the concept of profit sharing or loss and strictly on the prohibition of *riba* (interest), uncertainty (*gharar*), and non-permissible activities such as gambling, pornography, speculation, exploitation, unfair trade practices, dealings in pork, alcohol, drugs, arms, and ammunition, and any other transactions which are not Shariah compliant. The formal and conventional banking sector is different from the Islamic Financial inclusion as it complies with the teachings of Islam throughout its operations, including Islamic

microfinance banks, Islamic insurance (Takaful), and Islamic capital markets, with the flagship product being the Islamic Bond (*Sukuk*) ((Hussain et al., 2015). The IF goes beyond a 'non-interest financial system as it encompasses a structure that promotes equitable wealth redistribution, advocating individual rights and duties, risk sharing, property rights, and the sanctity of contracts' (Institute of Islamic Banking and Insurance, 2022). Islamic finance can also broadly work across other humanitarian services benefiting women, such as the provision of Waqf (Islamic et al.), *Zakat*, and *Sadaqah* (charity). The growth of Islamic Financial services is proving that its users are benefitting, as noted by Ali Ismail (2023), who asserts that \$2.7 trillion globally generated from Islamic Financial Inclusion and a 15% growth is observed annually (Hamzat, 2022; Ismail, 2023)

The Vision of the WDO Entails the following:

- A. ***Government-supported incentives for women:*** *The WDO encourages the governments of the OIC member states to create a policy that engages with Islamic Banking and Microfinance Initiatives. Data Across Bangladesh, Pakistan, and Indonesia reflects a significant improvement in Women's economic activity due to Microfinance loans, subsidies, Breaks, and other services provided by the formal banking sector.*²
- B. ***Gender-focused collaborations between NGOs and International organizations:*** *WDO endorses the collaborative work of NGOs with International Organizations such as the UN, UNDP, World Bank, UNICEF, and others to collaborate on joint missions and efforts in reducing gender-based disparities in the OIC member states.*
- C. ***Providing Mobile and digital Trainings:*** *Digitization of the banking sector require women in both rural and urban areas to move past traditional barriers hindering their use of technology. Thus, WDO endorses teaching skill sets that can facilitate their engagement with digital banking services and the use of technology and banking services via technology*
- D. ***Training and capacity building for women:*** *As part of the mandate and Vision of the WDO, it is essential that women's skill-based training is part of the mandate where they are taught knowledge and skill sets to excel across the sectors. Specifically, in financial*

² *Discuss the Success of Islamic Banking and Microfinance*

inclusion, women should be given the knowledge and skills to grow their businesses using microfinance banking and tools in formal banking sectors.



Source: Author, Women in the Agriculture Field, Pakistan, June 2024

- E. ***Evaluate and revise prevailing rules and regulations that exhibit bias against women seeking secure financial services.*** These encompass the right to own property, regulations governing the transfer of assets after death, and the agency to legally enter financial agreements. It is essential to guarantee gender equality in financial affairs by ensuring women possess the same legal rights as men.
- F. ***Implement specialized financial literacy and education programs aimed at women.*** Programs encountered by women are tailored to address the unique requirements and difficulties through instruction on topics such as savings, investments, insurance, and principles of Islamic finance. Proficiency in digital financial literacy is essential in a progressively digital financial environment.

- G. ***Facilitate access to finance by providing incentives to financial institutions.*** The objective should be to design and offer goods and services specifically catering to the requirements of women. These can include microfinance endeavors, loans for small businesses, and savings options with minimal required balances. It needs to be ensured that these opportunities are available to women in urban and rural locations.
- H. ***Utilize empirical evidence to provide interest-free loans and cash transfer Programs:*** The Debate across academia whether interest-free loans and cash transfer programs can emphasize efficacy in supporting economic Empowerment or not reveals that though cash transfer programs may have provided relief in many countries, there is evidence that interest-free loans can be life transforming as observed across the OIC Member state of Pakistan, where Interest-free, Islamic Microfinance banking has revolutionized the way economic activity is sponsored. Organizations such as Akhuwat Microfinance and Kashf Foundation have significantly improved the lives of Muslim women by providing them with interest-free loans that have, as a result, fueled enterprise, small-scale businesses, and an overall improvement in women’s economic activity. (Ahmad & Bashir, 2017) (Abdelrahman Elzahi Said Ali, Khalifa Mohamed Ali, and Muhammad Khaleeqzama, 2020). (Ahmad & Bashir, 2017) (Shaheen et al., 2018) (Zaidi, 2017)
- I. ***Analysis of Islamic microfinance banking and Islamic microfinance*** banking is an expanding industry that seeks to offer financial services to persons with low incomes while adhering to Islamic principles. The present state of Islamic microfinance, the models being utilized, and possible business opportunities. By examining the different facets of Islamic microfinance, individuals can develop a deeper understanding of its potential to empower disadvantaged communities and facilitate sustainable Development. It includes a study on the institutions involved and their influence in reducing poverty and promoting economic growth in countries with a Muslim-majority population. (Noor et al.2023) The success of Islamic microfinance across Islamic countries is discussed in several reports. Consult the footnote for a list of the reports.³

³ Read More: Janael Effendi (2013) Comparative Microfinance in Indonesia; Akhuwat Microfinance in Pakistan by Aneeqa Saqib (2021)

J. Utilize digital technology to improve financial inclusion for women. Encouraging Women to use mobile banking, digital wallets, and other financial technology solutions is essential. These digital solutions need to be designed in a way that they are intuitive, resistant to unauthorized access, and can be easily used by women with different degrees of proficiency in digital technology (Hazik et al., 2022).

K. Establish partnerships and collaborations among government agencies, financial institutions, non-governmental organizations, and the business sector to cultivate a conducive environment for women. These collaborations facilitate the exchange of resources and specialized knowledge and the promotion and execution of financial inclusion programs for women.

L. The involvement of corporations is essential in supporting initiatives like SHGs through mandatory CSR activities. Kapoor, 2019, discusses the importance of corporations starting SHGs as part of their Corporate Social Responsibility (CSR) to facilitate women's training and provide them with the skill sets required to sustain their jobs and further progress in the labor market. Facilitation by corporations and invitation of self-help groups can help cultivate a conducive economic

M. Cultural sensitivity and gender analysis Integrate gender analysis into the Development and execution of financial inclusion policies to ensure they align with women's social, cultural, and economic circumstances. It is imperative to effectively involve women from diverse backgrounds in the policy design process to address women's distinct requirements in OIC countries.

O. Implement monitoring and evaluation procedures to assess the impact of financial inclusion initiatives on women. This process involves compiling data classified by gender; it is an essential step toward monitoring progress and implementing informed changes to policies and programs.

P. Safety and Security: Guarantee a secure and protected environment for women to access and utilize financial services to safeguard online transactions confidently; it is imperative to implement physical security measures at banking facilities and establish digital security protocols.

Q. Creating a National Economic Development Policy and Action Plan: Establishing a unified policy prioritizing women's economic Empowerment is crucial. This plan will outline specific actions to ensure the successful implementation of each objective.

R. Establish and support a penal code that prohibits and condemns gender discrimination to integrate women into the economic sphere; it is essential to ensure that gender discrimination Priority should be given to a penal code that prosecutes anyone who violates the penal law on gender discrimination.

S. The Microcredit Regulatory Authority Act governs the microfinance industry and has played a crucial role in offering financial services to women in rural and urban regions. It has empowered them to establish their enterprises and achieve economic self-sufficiency.

X. Legislation Against Domestic Abuse:

Domestic abuse frequently hinders women from engaging in economic endeavors. Hence, it is crucial to address this as a significant obstacle in women's economic participation by offering them protection against all forms of domestic abuse. Although it does not explicitly target economic Empowerment, this legislation is vital in removing barriers for working women.

PART 4

TOOLKIT

8-TIER PROCESS OF ASSESSMENT GUIDE

TOOL KIT

8-TIER PROCESS

Assessment for Implementing and Strengthening Economic Empowerment

Rationale of Tool Kit: The TOOL kit is part of the Action Plan of the WDO, which categorically outlines the tools that go beyond the policy's recommendations. The toolkit will serve as an essential guide for WDO to close the gender economic empowerment Gap by using the toolkit to assess the level of economic vulnerability across communities in the OIC member states.

Description of the Categories: Each category outlined in the table below plays a crucial role in creating an enabling environment for the economic Empowerment of Muslim women. The table below is a dynamic toolkit that the organization working with it in the OIC member state can adapt and expand further. The toolkit can help highlight the specific needs, challenges, and opportunities significant to uncovering economic vulnerabilities.

<p>1. An Assessment of Education levels and Availability of skill-based training.</p>	<ul style="list-style-type: none"> * Literacy and Basic Education * Vocational Training and Entrepreneurship skills * Digital Literacy and Technology Skills
<p>2. An assessment of access to finance through formal banking and other means of providing finance to institutions.</p>	<ul style="list-style-type: none"> * Islamic Microfinance and Loans * Crowdfunding and Peer-to-Peer Lending * Financial Literacy Programs
<p>3. Socio-cultural programs and policies designed to promote women's Empowerment</p>	<ul style="list-style-type: none"> * Community Engagement and Awareness Programs * Partnerships with Religious and Cultural Leaders * Promotion of Gender Equality within Communities
<p>4. Assessing Political and Civic Participation.</p>	<ul style="list-style-type: none"> * Leadership and Advocacy Training * Participation in Decision-Making Processes * Representation in Political and Public Life * Women in Key Leadership positions. * Women as part of Non-State actors such as NGOs and Multinational
<p>5. Assessment of Climate change and Environmental concerns</p>	<ul style="list-style-type: none"> * Engaging with Green Jobs and Sustainable Business Practices * Climate Change Adaptation and Resilience Building * Conservation and Sustainable Resource Management * Understanding the Impact of Climate Change on Women
<p>6. Assessment of Global Partnerships and Cooperation (bilateral and Multilateral)</p>	<ul style="list-style-type: none"> * International Exchange Programs and Collaborations * Support for Diaspora Engagement and Remittances * Alignment with Global Development Goals (SDGs) * Government-led programs and initiatives for women's economic

	Empowerment and establishing bilateral and multilateral relations are vital.
7. Indigenous Knowledge and Faith	* Use Faith, Local Traditions, and Culture as part of training and other programs to ensure each program is tailor-made for the audience.
8. Development of Capabilities as ‘Freedoms’ Contextualizing the Work of Amartya Sen	<p>* Understanding Capabilities such as Freedom to Choose is an essential indicator of Development. Using the Framework suggested by Amartya Sen.</p> <p>* Based on Amartya Sen, the Freedom to choose is a fundamental tenant of Development.</p> <p>* Assessing Assessments of Decision-making skills, Intrahousehold relationships, and Assessments of Women's Agency.</p>
9. Assessment of Digital Engagement and preparedness in using Digital Technology as a source of Empowerment.	Assessing the use of digital platforms such as digital financial institutions, skill-based training
10. Enabling normative environment	<p>* Normative environments are designed carefully to understand women's needs. For instance, across the Globe, several facilities are granted to women to meet their needs, such as Daycare facilities, paid Maternity leaves, and sick days.</p> <p>* For OIC member countries, office environments must also keep women's religious beliefs in mind and foster environments where they feel a sense of security.</p>

CONCLUSION

The report by the WDO highlights gender-based disparities in OIC member states by discussing mainstream disparities that are plaguing OIC member states. This report argues for a holistic approach to economic Empowerment that facilitates financial inclusion and necessitates a thorough overhaul of existing policies. For example, data reveals that women make up a low percentage of the labor force, limited representation in leadership positions and technical professions, and further lag in gender mainstreaming across institutions.

Consequently, they may face challenges. Hence, the government must enact targeted policies and initiatives to foster women's economic Empowerment. This entails directing investments towards areas such as agriculture, information and communication technology (ICT), and renewable energy while simultaneously providing women with the requisite skills and opportunities to assimilate into these industries. As an illustration, it is worth noting that Bangladesh has ratified several agreements, such as the CEDAW, that have impacted the country's policies and legislation in promoting gender equality. Similarly, engaging in multilateral cooperation with local non-governmental organizations, international non-governmental organizations (INGOs), and multinational corporations (MNCs) to advance women's agendas is crucial.

Furthermore, reports emphasize for an integration of Faith into Development work as Faith based development reveals successful indicators in increasing women's empowerment- Faith holds significance in people's lives and people find a sense of comfort and ease in choosing organizations that adhere by similar values as them. It is reported across the Global South that organizations with an international outreach and a different faith as the locals can sometimes have less engagement as those with Faith. As an example across Iran, Pakistan, Indonesia, and Bangladesh Microfinance institutions that are following Islamic teachings are gaining traction with their client portfolio in millions. The reason people may find Islamic financial inclusion a safe option of enrollment is due to the string guidelines within Islamic scripture against For-profit or For-interest loans and loan lending. Similarly, the pool of funds, used by the NGOs and Microfinance institutions is donated as part of almsgiving which is an important pillar of Islam. The money which the funds receive is then given across communities without an Interest. The results of this almsgiving have shown excellent results with greater engagement of women taking up the loans for small scale businesses.

The vision of the WDO for 2025-2030 prioritizes policy interventions ranging from Micro to MESO and Macro level. Policies are designed to deconstruct norms and encourage women to become an equal participant in society.

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