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# Empowering Muslim Women: Bridging Islamic Law and Human Rights with Islamic Economics

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#### Abstract:

This intersectional study investigates the harmonisation of Islamic law and human rights in the context of empowering Muslim women through Islamic economics. This study applies an intersectional approach in carrying out the library research method with literature analysis carried out integratively and comprehensively to explore and review various literature sources relevant to the research topic, including journal articles, books, research reports, policy documents, and other related sources of information. The results show that harmonisation between Islamic law and human rights in empowering Muslim women through Islamic economics significantly impacts achieving gender equality and supporting sustainable development. The complexity of Muslim women's identities influenced by factors such as religion, gender, and social class demands a holistic and integrated policy approach in the economy. While the Islamic economy offers great potential to enhance the role of women as agents of change and key drivers of economic development, the incompatibility between Islamic law and human rights conventions and issues of gender inequality points to the need for more inclusive legal and policy reforms. Identifying and recognising these challenges underscores the importance of

adopting a comprehensive and coordinated approach. Specific measures that need to be strengthened include inter-agency cooperation, legal and policy reforms to support better gender equality, capacity building of women in the Islamic economic sector, and raising public awareness on the importance of women's empowerment. As such, this study enriches the academic literature and offers practical guidance for policymakers, stakeholders in the Islamic economy, and the general public in advocating and implementing effective and sustainable women's empowerment.

**Keywords:** harmonising Islamic law; human rights; intersectional studies.

#### Introduction

Women's empowerment is essential in social and economic development in various countries, including Muslim societies that follow Islamic financial principles. Strengthening women's position and role in society and achieving sustainable and inclusive development goals is critical.1 However, amidst this need, there are challenges in harmonising Islamic law principles with universal human rights standards, particularly in women's empowerment. Islamic law has a significant role in regulating various aspects of life, including the economy.<sup>2</sup> However, it often conflicts with human rights standards. To resolve this tension, a thoughtful harmonisation between Islamic law and human rights is needed, especially in the context of women's empowerment through Islamic economics.<sup>3</sup> Given the complexity and relevance of this issue, an intersectional study on the harmonisation of Islamic law and human rights in the context of empowering Muslim women through Islamic economics is crucial. It opens the door for a deeper understanding of achieving harmony between religious principles and universal human rights values to create a supportive environment for women's empowerment effectively and inclusively.

The intersectional approach provides a deeper understanding of how gender, religion, social class, and culture interact and influence women's experiences of and access to the Islamic economy. As such, this study not only portrays the issue of women's empowerment simplistically but also considers the complexity of the relationship between women's identity and social status in Muslim societies and its impact on their experiences in Islamic economics. Moreover, it should be emphasised that women's empowerment is not limited to economic aspects but also includes other dimensions of their lives, such as access to education, health, justice, and political participation. Therefore, the study of Islamic economics as part of women's empowerment is integrated with a more comprehensive understanding of women's

<sup>&</sup>lt;sup>3</sup> Nur Hidayah, 'Gender, Economy, and the Law: Women Entrepreneurs in Indonesian and Islamic Legal Perspectives', Samarah: Jurnal Hukum Keluarga Dan Hukum Islam 7, no. 2 (20 June 2023): 1171-93, https://doi.org/10.22373/sjhk.v7i2.17944.



<sup>&</sup>lt;sup>1</sup> Etienne Lwamba et al., 'Strengthening Women's Empowerment and Gender Equality in Fragile Contexts towards Peaceful and Inclusive Societies: A Systematic Review and Meta-analysis', Campbell Systematic Reviews 18, no. 1 (2022): e1214, https://doi.org/10.1002/c12.1214.

<sup>&</sup>lt;sup>2</sup> Nasir Ababulgu Abasimel, 'Islamic Banking and Economics: Concepts and Instruments, Features, Advantages, Differences from Conventional Banks, and Contributions to Economic Growth', Journal of the Knowledge Economy 14, no. 2 (2023): 1923-50, https://doi.org/10.1007/s13132-022-00940-z.

rights and welfare in Muslim societies. With this approach, it is possible to see women's empowerment in a more holistic and broad context and identify potentials and challenges in achieving women's empowerment goals more effectively and sustainably. This paves the way for more targeted strategies and more inclusive solutions in supporting women's role in the Islamic economy and strengthening their role in overall community development.

This study has substantial significance and an urgent need to be carried out, given the importance of exploring the complex interactions between Islamic law, human rights, and women's empowerment in the context of Islamic economics. This study aims to deeply explore the relational dynamics between these three aspects, with the hope of providing a new and in-depth perspective that can be used as a reference in formulating policies and practices that are more inclusive and just. In particular, this study is expected to contribute to understanding how Islamic law can be harmonised with human rights principles to support the economic empowerment of Muslim women. As such, the results of this study are expected to provide a solid basis for policy development that is not only effective but also sustainable, ensuring that women's empowerment initiatives take place not only symbolically but also have a positive and meaningful substantive impact in improving the quality of life of Muslim women.<sup>4</sup> This is important to ensure these empowerment efforts deliver constructive and far-reaching societal changes.

Several previous studies are relevant and can provide a deeper understanding of the issues described in the last discussion. Some relevant previous studies can be used as references, such as the study conducted by Afshar et al., which highlights the impact of globalisation on women in developing countries, including in the context of Islamic economics. <sup>5</sup> Through an intersectional approach, this study discusses how women from various social and economic backgrounds respond and adapt to global economic changes, including through participation in the Islamic economy. Kabeer examines issues surrounding gender equality and women's empowerment in the development context, highlighting the importance of a holistic and intersectional approach to achieving sustainable development goals.<sup>6</sup> By looking at women's empowerment in the Islamic economy, this research provides insight into how gender and religion interact in the context of women's economic empowerment.

Zulfigar & Tabasum investigated the role of Islamic microfinance in women's economic empowerment at Akhuwat Foundation. Through empirical analysis, this study shows how Islamic financial institutions can help improve women's access to economic resources and support the development of women-owned micro and small

<sup>&</sup>lt;sup>7</sup> Humaira Zulfigar and Shahla Tabasum, 'Islamic Microfinance and Women Empowerment: A Case Study of Akhuwat Foundation', Journal of Gender and Social Issues 22, no. 1 (2023): 1-12, https://doi.org/jgsi.fjwu.edu.pk/jgsi/article/view/352/281.



<sup>&</sup>lt;sup>4</sup> Shanuga Cherayi and Justin P Jose, 'Empowerment and Social Inclusion of Muslim Women: Towards a New Conceptual Model', Journal of Rural Studies 45 (2016): 243-51, https://doi.org/10.1016/j.jrurstud.2016.04.003.

<sup>&</sup>lt;sup>5</sup> Haleh Afshar and Stephanie Barrientos, Women, Globalization and Fragmentation in the Developing World (Springer, 1999), https://doi.org/10.1057/9780230371279.

<sup>&</sup>lt;sup>6</sup> Naila Kabeer, 'Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal 1', Gender & Development 13, no. 1 (2005): 13-24, https://doi.org/10.1080/13552070512331332273.

enterprises. Habibullah et al. identified key issues affecting women's empowerment in the Islamic economy, focusing on Islamic finance.8 The study explains the challenges and opportunities in addressing gender inequality in Islamic economics.

Another important work is the book "Women and Shari'a Law in Northern Indonesia: Local Women's NGOs and the Reform of Islamic Law in Aceh" by Dina Afrianty. In this book, Afrianty examines how women in Aceh, Indonesia, attempted to fight for their rights within the province's strictly enforced Islamic law framework. Through in-depth research, Afrianty describes the critical role of local women's organisations in formulating changes in Islamic law in Aceh and its impact on women's empowerment in various aspects of life, including the economy. Furthermore, the book "Islamic Law, Gender and Social Change in Post-Abolition Zanzibar" by Elke Stockreiter is another essential work that can provide insight into the relationship between Islamic law, gender, and social change in Zanzibar. 10 Stockreiter explores how the implementation of Islamic law in Zanzibar affects the position and role of women in society, including in the economic context.

This study can also be compared with a study conducted by Tri Wahyu Hidavati et al., which explored how women's roles in the context of family and society can contribute to family resilience and dynamics. 11 Both studies complement each other in identifying how the prevailing legal framework and social norms significantly influence women's roles on a micro (family) and macro (economic) scale. As such, they contribute important perspectives to the broader discussion on integrating Islamic law with the demands of modernity and the plurality of Muslim women's experiences in society. However, this study makes a more significant contribution to enriching the understanding of the influence of local social and cultural factors in applying Islamic law and its impact on women's economic empowerment. The study specifically reveals how certain social and cultural nuances can modify or even determine the interpretation and implementation of Islamic law in different contexts, affecting efforts to empower women in the economic sector.

This literature review of previous studies provides a strong foundation for understanding key issues and trends in harmonising Islamic law and human rights in the context of women's empowerment through Islamic economics. Considering these findings, this study can identify remaining knowledge gaps and propose more effective and sustainable solutions to improve women's access to and well-being in the Islamic economy. This study stands out by employing an innovative intersectional approach that has seldom been explored in the context of harmonising Islamic law with human rights to empower women through Islamic economics.

<sup>11</sup> Tri Wahyu Hidayati, Ulfah Susilawati, and Endang Sriani, 'Dynamics of Family Fiqh: The Multiple Roles of Women in Realizing Family Resilience', Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan 22, no. 2 (2022): 219-38, https://doi.org/10.18326/ijtihad.v22i2.219-238.



<sup>&</sup>lt;sup>8</sup> Mohammad Habibullah, Rusni Hassan, and Nor Razinah Mohd Zain, 'Women's Empowerment and Participation in Islamic Financial Planning Diversity, Equity and Inclusion: Evidence from Magasid al-Shariah', AL-BURHĀN: JOURNAL OF QUR'ĀN AND SUNNAH STUDIES 7, no. 2 (2023): 152-61, https://doi.org/10.31436/alburhn.v7i2.308.

<sup>&</sup>lt;sup>9</sup> Dina Afrianty, Women and Sharia Law in Northern Indonesia: Local Women's NGOs and the Reform of Islamic Law in Aceh (London & New York: Routledge, 2015).

<sup>&</sup>lt;sup>10</sup> Elke Stockreiter, Islamic Law, Gender and Social Change in Post-Abolition Zanzibar (New York: Cambridge University Press, 2015).

Unlike prior research that often isolates legal, economic, or social dimensions, this analysis synthesises these facets to offer a comprehensive understanding of the multifaceted relationships between women's identities and experiences in Muslim communities. By doing so, it sheds light on how these relationships influence women's access to and engagement in the Islamic economy, providing fresh insights into a complex subject area.

This study aims to provide a deeper understanding of the complex relationship between Islamic law, human rights, and women's empowerment in the context of Islamic economics. Through an intersectional approach, this study aims to identify factors that affect women's access to and participation in the Islamic economy and explore solutions that can address gender inequality and improve women's well-being more broadly. As such, the main objective of this study is to make a significant contribution to efforts to strengthen the role and contribution of women in the Islamic economy and achieve sustainable and inclusive development goals for all.

#### Method

This study applies an intersectional approach to the library research method with an integrative and comprehensive literature analysis. 12 This approach requires exploring and reviewing various sources of literature relevant to the research topic, including journal articles, books, research reports, policy documents, and other related sources of information.<sup>13</sup> This approach also provides a strong foundation for understanding the complexity of the relationship between Islamic law, human rights, and women's empowerment in Islamic economics. The literature search process was conducted systematically, using various academic databases, digital libraries, and other available sources of information.

After collecting the relevant literature, the analysis was conducted holistically and thoroughly. This involved in-depth reading and understanding the reviewed literature's various concepts, theories, findings and opinions. The researcher identified thematic patterns, knowledge gaps, and different approaches taken in dealing with issues related to the harmonisation of Islamic law and human rights in the context of women's empowerment through Islamic economics. In addition, the literature analysis also included an evaluation of the quality and validity of the sources used. This study thoroughly evaluated the research methodology, relevance of findings, and reliability of interpretations in the literature reviewed, using an indepth literature analysis approach. This library research method, complemented by an intersectional approach, allows the researcher to integrate and assess the various perspectives and contributions in the existing literature on the topic of study, namely the harmonisation of Islamic law with human rights in the context of women's economic empowerment.

This study aims to build a strong and in-depth knowledge base by applying a comprehensive literature analysis. The intersectional approach is particularly

<sup>&</sup>lt;sup>13</sup> Uchendu Eugene Chigbu, Sulaiman Olusegun Atiku, and Cherley C Du Plessis, 'The Science of Literature Reviews: Searching, Identifying, Selecting, and Synthesising', *Publications* 11, no. 1 (2023): 2, https://doi.org/10.3390/publications11010002.



<sup>&</sup>lt;sup>12</sup> Ashley M Ruiz et al., 'An Integrative Literature Review and Critical Reflection of Intersectionality Theory', Nursing Inquiry 28, no. 4 (2021): e12414, https://doi.org/10.1111/nin.12414.

relevant in analysing how gender, class, race, and religion interact in social and legal contexts, providing greater insight into the dynamics affecting women's empowerment in the Islamic economy. 14 Gender theory, a key aspect of the intersectional approach, 15 is particularly important in this analysis as it helps outline how social and cultural constructions of gender can influence the application and interpretation of Islam and how this affects women's economic rights and opportunities. Therefore, the application of gender theory in this study assists in identifying and addressing knowledge gaps and informing the development of more inclusive and equitable policies that support women's empowerment in Muslim societies. 16

# **Results and Discussion** Intersectionality in Muslim Women's Empowerment

Intersectionality in the context of Muslim women's empowerment refers to an analytical approach that considers the multiple identity factors that interact with and influence Muslim women's experiences and access to opportunities and resources.<sup>17</sup> The concept recognises that Muslim women do not have only one dimension of identity. Still, they are also affected by other factors such as religion, ethnicity, social class, and sexual orientation. In empowering Muslim women, intersectionality calls for understanding the complexity and diversity of their experiences in dealing with challenges and opportunities. An intersectional approach to empowering Muslim women is critical because it provides a more comprehensive understanding of their problems.

Intersectionality allows for capturing the complexities in Muslim women's experiences that are often overlooked in approaches that focus solely on gender issues. For example, Muslim women from ethnic minorities or low economic backgrounds may face additional barriers in accessing education or employment, which are determined not only by their gender but also by other factors. Moreover,

<sup>&</sup>lt;sup>17</sup> Memoona Tariq and Jawad Syed, 'Intersectionality at Work: South Asian Muslim Women's Experiences of Employment and Leadership in the United Kingdom', Sex Roles 77 (2017): 510-22, https://doi.org/10.1007/s11199-017-0741-3; Maia Carter Hallward and Hania Bekdash Muellers, 'Women's Leadership in Oman: An Intersectional and Transnational Perspective', Social Politics: International Studies in Gender, State & Society 27. no. (2020): https://doi.org/10.1093/sp/jxz027.



<sup>&</sup>lt;sup>14</sup> Jawad Syed, Faiza Ali, and Sophie Hennekam, 'Gender Equality in Employment in Saudi Arabia: A Relational Perspective', Career Development International 23, no. 2 (2018): 163-77, https://doi.org/10.1108/CDI-07-2017-0126; Tamer Koburtay, Jawad Syed, and Radi Haloub, 'Implications of Religion, Culture, and Legislation for Gender Equality at Work: Qualitative Insights from Jordan', Journal of Business Ethics 164 (2020): 421–36, https://doi.org/10.1007/s10551-018-4036-

<sup>&</sup>lt;sup>15</sup> April L Few-Demo and Katherine R Allen, 'Gender, Feminist, and Intersectional Perspectives on Families: A Decade in Review', Journal of Marriage and Family 82, no. 1 (2020): 326-45, https://doi.org/10.1111/jomf.12638; Alexander Styhre and Ulla Eriksson-Zetterquist, 'Thinking the Multiple in Gender and Diversity Studies: Examining the Concept of Intersectionality', Gender in Management: AnInternational Journal (2008): 567-82. no. https://doi.org/10.1108/17542410810912690.

<sup>&</sup>lt;sup>16</sup> Siti Nurjanah and Iffatin Nur, 'Gender Figh: Mobilization of Gender-Responsive Movement on Social Media', Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan 22, no. 1 (31 May 2022): 1-18, https://doi.org/10.18326/ijtihad.v22i1.1-18.

intersectionality helps to understand that Muslim women's experiences are not uniform and that their experiences are heavily influenced by the social, cultural, and economic contexts in which they live. This means effective solutions for empowering Muslim women must be diverse and contextualised, recognising that what works for one group may not be relevant or effective for another. By taking this diversity into account, intersectionality makes it possible to develop more inclusive and responsive empowerment programs.

However, the intersectional approach also has its challenges implementation. One of them is the complexity of identifying and understanding the multiple identity factors that influence Muslim women's experiences. This demands in-depth and integrated research that considers the multiple dimensions of identity and cooperation between various stakeholders to address the inequalities arising from the intersection of these factors. There is also a need for greater awareness and understanding of intersectionality among policymakers, practitioners, and the general public to ensure this approach can be effectively applied.

Muslim women's identities and experiences are strongly influenced by a range of factors, which include religion, gender, social class, ethnicity, and other factors. 18 Islam plays a central role in shaping Muslim women's identities, as religious teachings and values often guide their lives. 19 Islam provides a moral and ethical framework that governs various aspects of life, including marriage, family, work, and social interactions. Muslim women's experiences in society are often linked to the dominant religious interpretations in their environment, which can influence the rights, obligations, and roles expected of them.

In addition to religion, gender is also a key factor shaping Muslim women's identities and experiences. Gender roles in Islamic societies are often conservatively interpreted, with different expectations of women and men in society.<sup>20</sup> While there are variations in gender practices across Muslim communities, women are often expected to nurture families, maintain households, and adhere to norms of honour

<sup>&</sup>lt;sup>20</sup> Suwarni Suwarni et al., 'Inclusive Sexual Education: Integrating Gender Approaches in Learning', *AL-ISHLAH:* Jurnal Pendidikan 16, no. 1 (2024): 416-27, https://doi.org/10.35445/alishlah.v16i1.4690.



<sup>&</sup>lt;sup>18</sup> Lucy Avraamidou, "I Am a Young Immigrant Woman Doing Physics and on Top of That I Am Muslim": Identities, Intersections, and Negotiations', Journal of Research in Science Teaching 57, no. 3 (2020): 311-41, https://doi.org/10.1002/tea.21593; Merih Ugurel Kamisli, 'Acculturation Experiences of Syrian Muslim Refugee Women in the United States: Intersectionality of Nationality, Religion, Gender, and Refugee Status', Adult Learning 32, no. 3 (2021): 103-14, https://doi.org/10.1177/1045159520962852.

<sup>&</sup>lt;sup>19</sup> Eugenie Samier and Eman ElKaleh, 'Towards a Model of Muslim Women's Management Empowerment: Philosophical and Historical Evidence and Critical Approaches', Administrative Sciences 11, no. 2 (2021): 47, https://doi.org/10.3390/admsci11020047; Gulnaz Anjum, 'Women's Activism in Pakistan: Role of Religious Nationalism and Feminist Ideology among Self-Identified Conservatives 4, no. and Liberals', Open Cultural Studies 1 https://doi.org/10.1515/culture-2020-0004; Blanca Mendoza, Marta Bertrán, and Jordi Pàmies, 'Feminism, Islam and Higher Education: Towards New Roles and Family Relationships for Young Spanish-Moroccan Muslim Women in Spain', Race Ethnicity and Education 27, no. 2 (2024): 173-92, https://doi.org/10.1080/13613324.2021.1890565.

that differ from those faced by men.<sup>21</sup> Existing gender and cultural norms often limit women's involvement in public or economic life.

In addition to religion and gender, social class also plays a vital role in shaping Muslim women's identities and experiences. Women from different economic backgrounds may face challenges in achieving economic and social well-being. Women from low economic backgrounds may have limited access to education, decent work, and healthcare, while women from higher economic backgrounds may have greater access to resources and opportunities. In addition, ethnicity can also influence Muslim women's identities and experiences. Muslim women come from a variety of ethnic and cultural backgrounds, which can affect how they understand and practice religion, as well as how they are accepted in society. Differences in culture and ethnic traditions can result in variations in daily social norms, expectations, and values Muslim women encounter.

Factors such as migration status, education level, and living environment have a significant impact on Muslim women's identity and life experiences. For example, in developed countries, Muslim women often have better access to education, employment and health services compared to those in developing countries. Research shows that in oil-rich countries such as Saudi Arabia, young Muslim women (born between 1976 and 1985) have almost equal average years of education as men, indicating improved access and closing of the gender gap in education. However, in poorer countries such as Mali, young Muslim women only have an average of 1.4 years of education, far below men in the same countries.<sup>22</sup>

Migration status also affects how Muslim women integrate into society. Migrants often face barriers of language, culture, and access to appropriate services. In destination countries, migrant women can experience an increase in access to education and economic resources, which in turn can increase their autonomy and social status.<sup>23</sup> However, they are also at high risk of exploitation and abuse, including human trafficking, especially for those working in less regulated sectors such as domestic work and care.<sup>24</sup> Interventions informed by the Social-Ecological

<sup>&</sup>lt;sup>24</sup> Letizia Palumbo, 'Exploiting for Care: Trafficking and Abuse in Domestic Work in Italy', Journal & Refugee Studies 15, no. 2 https://doi.org/10.1080/15562948.2017.1305473; Eefje de Volder, 'Trafficking in the Domestic-



<sup>&</sup>lt;sup>21</sup> Haerozi et al., 'Preserving Cultural Heritage in Marriage: Exploring Meanings of Kebon Odeq Tradition in the Sasak Community of Lombok Tengah, Indonesia', AL-HUKAMA: The Indonesian Islamic Family Law 13, no. https://doi.org/10.15642/alhukama.2023.13.2.202-228; Arif Sugitanata, Suud Sarim Karimullah, and Heru Sunardi, 'Hukum Perkawinan Di Masyarakat Sasak Lombok Nusa Tenggara Barat (Analisis Produk Hukum Perkawinan Masyarakat Sasak Lombok Nusa Tenggara Barat)', The Indonesian Journal of Islamic Law https://doi.org/10.51675/jaksya.v4i1.344. and Civil Law 4, no.

<sup>&</sup>lt;sup>22</sup> Conrad Hackett and Dalia Fahmy, 'Education of Muslim Women Is Limited by Economic Conditions, Not Religion' (Pew Research Center, 2018), https://www.pewresearch.org/shortreads/2018/06/12/education-of-muslim-women-is-limited-by-economic-conditions-not-religion/.

<sup>&</sup>lt;sup>23</sup> Yuying Tong, Feinian Chen, and Binbin Shu, 'Spousal Migration and Married Adults' Psychological Distress in Rural China: The Roles of Intimacy, Autonomy and Responsibility', Social Science Research 83 (2019): 102312, https://doi.org/10.1016/j.ssresearch.2019.06.003; Gabriella Alberti, 'Mobility Strategies," Mobility Differentials" and "Transnational Exit": The Experiences of Precarious Migrants in London's Hospitality Jobs', Work, Employment and Society 28, no. 6 (2014): 865–81, https://doi.org/10.1177/0950017014528403.

Model (SEM), which recognises the complex interactions between individual factors, relationships, communities, and society, can assist in developing more effective and inclusive strategies to promote migrant women's health and well-being.<sup>25</sup> Implementation of gender-responsive policies and collection of sex-disaggregated data are important steps in developing effective programs to address the unique impacts of migration on women and girls.

Intersectionality allows us to see how these factors interact and influence each other rather than as separate elements.<sup>26</sup> For example, the experience of a Muslim woman from a low social class background can be very different from that of a Muslim woman from a higher social class background, even though both may share the same religious identity. Likewise, Muslim women from ethnic minorities may face additional challenges in terms of access to healthcare or education, even if they have a relatively high economic status. By understanding intersectionality in the context of Muslim women's empowerment, it is possible to avoid falling into generalisations or stereotypes that can lead to injustice. For example, it is incorrect to assume that all Muslim women face the same obstacles in achieving gender equality, as a complex range of identity factors heavily influences their experiences. Instead, an intersectional approach allows us to see and appreciate the diversity of Muslim women's experiences and aspirations and tailor solutions and empowerment programs according to their context and needs.

In practice, an intersectional approach to Muslim women's empowerment requires collaboration across sectors and disciplines and involves the active participation of Muslim women in planning and decision-making processes. It consists of taking into account Muslim women's views, needs, and aspirations in formulating policies and programs and empowering them to become agents of change within their communities. Furthermore, it should be noted that an intersectional approach also entails changes in organisational culture and institutional structures to ensure that justice and equality are integrated in all aspects of activities.<sup>27</sup> This includes promoting inclusive policies, ensuring accessibility and sustainability of services, and addressing bias and discrimination in organisational practices. Thus, an intersectional approach recognises the diversity of identities and

<sup>&</sup>lt;sup>27</sup> Asep Saefullah et al., 'Sharia Economy in The Sultanates of Cirebon and Mataram: Historical and Manuscript Studies', AHKAM: Jurnal Ilmu Syariah 23, no. 2 (30 December 2023), https://journal.uinjkt.ac.id/index.php/ahkam/article/view/32049.



Work Sector in the Netherlands: A Hidden Phenomenon', Journal of Immigrant & Refugee Studies 15, no. 2 (2017): 140-54, https://doi.org/10.1080/15562948.2017.1307479; Nur Insani, Suud Sarim Karimullah, and Sulastri, 'Islamic Law Challenges in Addressing Human Trafficking and Sexual Exploitation', Jurnal Hukum Islam 21, no. 2 (2023): 357–87, https://doi.org/10.28918/jhi.v21i2.1732. <sup>25</sup> Maren M Hawkins et al., 'Promoting the Health of Refugee Women: A Scoping Literature Review Incorporating the Social Ecological Model', International Journal for Equity in Health 20 (2021): 1–10, https://doi.org/10.1186/s12939-021-01387-5.

<sup>&</sup>lt;sup>26</sup> Nicole Etherington et al., 'Applying an Intersectionality Lens to the Theoretical Domains Framework: A Tool for Thinking about How Intersecting Social Identities and Structures of Power Behaviour', (2020): Influence BMCMedical Research Methodology 20 https://doi.org/10.1186/s12874-020-01056-1; Cate Thomas et al., 'Seeing and Overcoming the Complexities of Intersectionality', Challenges 12, https://doi.org/10.3390/challe12010005.

experiences and changes the systems that allow inequality and discrimination to

An intersectional approach to Muslim women's empowerment allows exploration and innovation in designing more holistic and sustainable solutions.<sup>28</sup> By understanding the complexity of Muslim women's identities and experiences, we can identify gaps in policy and practice that may not be apparent in more traditional approaches. For example, by considering factors such as migration status, social class, and religion together, it is possible to design more effective programs that improve Muslim women's access to education, training, and economic opportunities. In addition, an intersectional approach also makes it possible to strengthen crosssectoral and cross-disciplinary cooperation in support of Muslim women's empowerment. By understanding that Muslim women's challenges and needs involve various aspects of life, including education, health, economy, and security, it is possible to mobilise multiple stakeholders to work together to create an enabling environment. This involves collaboration between the government, community organisations, the private sector, and academia in designing and implementing comprehensive and coordinated programs.

An intersectional approach to Muslim women's empowerment can also strengthen community resilience to complex challenges such as climate change, conflict, and poverty. We can utilise local knowledge and community empowerment to create more sustainable and resilient solutions by actively engaging Muslim women in climate change mitigation and adaptation efforts. Furthermore, it is essential to recognise that an intersectional approach also makes it possible to address the root causes of inequality and discrimination that underlie Muslim women's empowerment. This includes acknowledging and addressing structural inequalities in access to resources and opportunities, as well as combating cultural and social norms that limit Muslim women's roles and aspirations in society. Adopting a holistic and integrated approach can create more profound and sustainable changes in power structures and gender equality.

Muslim women's empowerment is about individual rights and a strategic investment in inclusive and sustainable development. Research shows that countries with high levels of women's empowerment tend to have more dynamic economies and stable societies. Supporting the empowerment of Muslim women is, therefore, not only a moral obligation but also a clear interest in achieving sustainable social, economic, and political progress. Muslim women's empowerment does not happen automatically or instantly but requires long-term commitment and collaborative efforts from all relevant parties.<sup>29</sup> This includes governments, community

<sup>&</sup>lt;sup>29</sup> Sulaiman Haqpana and Maria Tsouroufli, "Powerless, Poor and Needy?": Reproducing Colonial Discourses of Gender and Muslim Women through Educational Interventions by I-NGOs in



<sup>&</sup>lt;sup>28</sup> Md Sahed Khan et al., 'Thinking out of the "Man Box": An Intersectional Exploration of Gender Dynamics in Northern Bangladesh via Gender Tracking Framework', World Development Sustainability 3 (2023): 100100, https://doi.org/10.1016/j.wds.2023.100100; Giulia M Mininni, 'The Barefoot College 'Eco-Village' Approach to Women's Entrepreneurship in Energy', Environmental Innovation and Societal Transitions 42 (2022): 112–23, https://doi.org/10.1016/j.eist.2021.12.002; Aditya Prastian Supriyadi et al., 'Green Sukuk in Indonesia: Unraveling Legal Frameworks for Sustainable Islamic Bonds', El-Mashlahah 13, no. 2 (31 December 2023): 151-80, https://doi.org/10.23971/elmashlahah.v13i2.7372.

organisations, the private sector, academia, and civil society working together to create an enabling environment for Muslim women to reach their full potential. By strengthening cooperation and solidarity among various stakeholders, it is possible to overcome complex challenges and achieve significant progress in Muslim women's empowerment.

Muslim women's empowerment also brings significant social and economic benefits to society. Providing Muslim women greater access to education, training, and economic opportunities increases their ability to contribute to sustainable economic and social development. Research shows that when women have greater access to resources and opportunities, poverty rates decrease, children's health and education improve, and economic growth becomes more inclusive and sustainable.<sup>30</sup> Furthermore, it should be noted that the empowerment of Muslim women also positively impacts political stability and peace. Women often serve as critical change agents in society, bringing unique perspectives and mobilising support for peace and reconciliation. Empowering Muslim women to participate in development and decision-making creates conditions more conducive to sustainable dialogue, cooperation, and reconciliation.

Women often play a crucial role as custodians of the environment and natural resources, maintaining the balance of ecosystems and protecting environmental sustainability. The empowerment of Muslim women in natural resource management and the adoption of sustainable practices can significantly reduce pressure on the environment and support long-term sustainability. Furthermore, this empowerment is not only important in the context of environmental conservation but also as a standalone goal in achieving social justice and gender equality.<sup>31</sup> Every individual, regardless of gender, religion or ethnic background, deserves to live with dignity and have equal opportunities to develop their full potential. Therefore, supporting the empowerment of Muslim women means fighting for universal human rights and the fundamental principles of justice in building an inclusive and civilised society. Given the importance of their role, continuing to champion the empowerment of Muslim women is integral to global efforts to create a more just and sustainable world for all. This includes integrating a gender perspective in environmental policies, ensuring equal access to natural resources, and supporting initiatives that strengthen women's role in decision-making related to environmental management.

<sup>&</sup>lt;sup>30</sup> Elodie Besnier, 'Women's Political Empowerment and Child Health in the Sustainable Development Era: A Global Empirical Analysis (1990–2016)', Global Public Health 18, no. 1 (2023): 1849348, https://doi.org/10.1080/17441692.2020.1849348; Arno J van Niekerk, 'Inclusive Economic Sustainability: SDGs and Global Inequality', Sustainability 12, no. 13 (2020): 5427, https://doi.org/10.3390/su12135427; Irshad Ahmad Reshi and T Sudha, 'Women Empowerment: A Literature Review', International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS) 2, no. 6 (2022): 1353-59, https://doi.org/10.54443/ijebas.v2i6.753. <sup>31</sup> Achmad Mudhofar 'Afif, Maskur Rosyid, and Lutfi Lutfi, 'Gender Equality in Islamic Sharia (The Study of Bisri Mustofa's Thought in Al-Ibrīz Li Ma'rifah Tafsīr Al-Qur'ān Al-'Azīz)', Syariah: Jurnal Hukum Dan Pemikiran 22, no. 1 (9 June 2022): 69–88, https://doi.org/10.18592/sjhp.v22i1.6307.



Afghanistan', in Women's Studies International Forum, vol. 98 (Elsevier, 2023), 102714, https://doi.org/10.1016/j.wsif.2023.102714.

## An Exploration of the Implementation of Islamic Law and Human Rights in **Islamic Economic Practice**

Exploration of Islamic law and human rights implementation in Islamic economic practice raises several debates and complexities that must be understood in depth. In this context, there is a relevant question as to how the principles of Islamic economics, which are based on Islamic principles, can be implemented in balance with universal human rights principles. Islamic economics aims to create social and economic justice by considering Islamic moral and ethical values. At the same time, human rights emphasise protecting individual rights without discrimination based on religion or belief. However, how these two paradigms interact and are integrated in Islamic economics remains an important research focus.

It should be understood that implementing Islamic law in Islamic economics often considers economic principles based on justice, pro-poor, and environmental sustainability. These principles usually align with human rights values that promote protecting individuals' economic, social, and cultural rights. However, there are challenges in balancing these principles, especially in the complexity of different social, political, and economic situations in different countries and societies. In addition, it is essential to recognise that implementing Islamic law in Islamic financial practice also involves other aspects relevant to human rights, such as gender equality, freedom of expression, and protection of minority rights. Although Islamic economics emphasises the principles of justice and pro-poor, in some cases, these aspects may not have been fully reflected in existing Islamic economic practices. Therefore, it is essential to conduct a careful analysis of how the implementation of Islamic law in Sharia financial practices affects the rights of individuals, especially those who belong to vulnerable or marginalised groups.

An exploration of the implementation of Islamic law and human rights in Islamic economic practices also raises the question of how oversight and accountability mechanisms can be implemented to ensure that human rights principles are respected and adhered to. In some cases, there is a need to strengthen regulatory frameworks and oversight institutions to protect the rights of individuals and prevent abuse or discrimination in Islamic economic practices.<sup>32</sup> This involves cooperation between governments, the private sector, civil society organisations, and international agencies to build a transparent, accountable, and inclusive system. Exploration of implementing Islamic law and human rights in Islamic economic practices also raises opportunities for innovation and renewal in designing a more inclusive and sustainable financial system. By understanding the complexities and

<sup>&</sup>lt;sup>32</sup> Zulkifli Bin Hasan, 'From Legalism to Value-Oriented Islamic Finance Practices', *Humanomics* 32, no. 4 (2016): 437-58, https://doi.org/10.1108/H-07-2016-0051; Suud Sarim Karimullah, 'For True Humanity: Harmonization of Islamic Law and Human Rights Towards Universal Justice', Matan: Journal Islam and Muslim Society no. 2 (2023): 40-56. https://doi.org/10.20884/1.matan.2023.5.2.9125; Radiah Othman and Rashid 'Institutionalization of Risk Management Framework in Islamic NGOs for Suppressing Terrorism Financing: Exploratory Research', Journal of Money Laundering Control 17, no. 1 (2014): 96-109, https://doi.org/10.1108/JMLC-02-2013-0006; Fajar Sukma and Zulheldi Zulheldi, 'Government Policies in Economic Empowerment of Muslim Communities in the Digital Economy Era', El-Mashlahah 11, no. 2 (2021): 146-63, https://doi.org/10.23971/elma.v11i2.3108.



interactions between Islamic law principles and human rights, it is possible to identify areas where Islamic financial practices can be improved to better meet universal human rights standards. This involves the active participation of various stakeholders in designing innovative and sustainable solutions to strengthen welfare and justice in society.

The exploration of the implementation of Islamic law and human rights in Islamic economic practices has also had an essential impact in the global context. Islamic economics has become increasingly relevant and noticed internationally, especially with the growth of the Islamic finance industry and increased interest in value-based economic principles. In this context, it is essential to understand how Islamic law and human rights principles are integrated into Islamic financial practice in different countries and regions worldwide. This exploration can also make a necessary contribution to intercultural and interfaith dialogue. Understanding the similarities and differences between Islamic legal and human rights principles can facilitate a more productive and inclusive dialogue between Muslim and non-Muslim societies and countries with different cultures and religions, helping strengthen tolerance, respect, and cross-cultural cooperation to create a more peaceful world.

Exploration of implementing Islamic law and human rights in Islamic economic practices also has far-reaching implications for sustainable development. Islamic economics has been recognised as a potential tool for achieving sustainable development goals, including poverty alleviation, gender equality, environmental protection.<sup>33</sup> By understanding how the principles of Islamic law and human rights can be effectively implemented in Islamic economics, we can harness the potential of Islamic economics to achieve sustainable development goals more effectively. In addition, it is essential to recognise that exploring the implementation of Islamic law and human rights in Islamic economics also raises moral and ethical responsibilities for all stakeholders, including governments, the private sector, and civil society. They must collectively ensure that Islamic economics not only adheres to economic principles based on justice and pro-poor but also considers the rights of individuals guaranteed by human rights. This requires a solid commitment to strengthening the regulatory framework, increasing transparency, and ensuring accountability in Islamic economic practices at all levels.

In analysing the impact and effectiveness of the integration of Islamic law and human rights in Islamic economic practices on the economic empowerment of Muslim women, it is necessary to pay attention to several vital aspects that affect the

<sup>&</sup>lt;sup>33</sup> Aam Rusydiana et al., 'Waqf, Maqasid al-Sharia, and SDG-5: A Model for Women's Empowerment', AL-IHKAM: Jurnal Hukum & Pranata Sosial 17, no. 2 (31 December 2022): 325–35, https://doi.org/10.19105/al-lhkam.v17i2.6572; Rizal Rizal, Ruslan Abdul Ghofur, and Pertiwi Utami, 'The Role of Muslim Generation Community at Zakat Collection on Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0', JURIS (Jurnal Ilmiah Syariah) 22, no. 1 (14 June 2023): 105-18, https://doi.org/10.31958/juris.v22i1.6562; Fauzi et al., 'A Model of Extreme Poverty Reduction to Prevent Social Inequality in Indonesia Perspective of Sociology and Islamic Law', Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan 23, no. 2 (31 December 2023): 215–28, https://doi.org/10.30631/alrisalah.v23i2.1429; Ramadhita Ramadhita, Sudirman Sudirman, and Syabbul Bachri, 'Model of Zakat Utilization in the Covid-19 Pandemic Era: Perspective of Maqashid Sharia', Al-Istinbath: Jurnal Hukum Islam 7, no. 1 (30 May 2022): 245, https://doi.org/10.29240/jhi.v7i1.4462.



conditions and accessibility of women in the economic sphere. One of the critical aspects is asset ownership, which includes ownership of land, property, and other productive resources. The integration of Islamic law and human rights in Islamic economic practices can have a positive impact by recognising women's property rights by the principles of justice and equality. However, it is essential to note that effective implementation of these principles requires a robust regulatory framework and legal protections that ensure that women have equal access and are protected against discrimination in asset ownership.

Women's access to education and training is also critical to economic empowerment. Integrating Islamic law and human rights in Islamic economics can provide an impetus to improve women's access to quality education and skills training relevant to labour market needs. Islamic economic principles emphasise the importance of knowledge and skills in creating financial success and synergise with human rights principles that guarantee the right to education without discrimination.<sup>34</sup> Therefore, through proper integration of Islamic law and human rights in Islamic economics, Muslim women can more easily access the education and training needed to improve their skills and expand their economic opportunities.

Women's participation in the labour market is also an important aspect to consider. The integration of Islamic law and human rights in Islamic economics can open up opportunities for women to be involved in various sectors of the economy, both as workers and entrepreneurs.<sup>35</sup> However, challenges may include cultural or social barriers that hinder women's participation in the labour market and discrimination in terms of wages and welfare. Therefore, it is essential to ensure that legal regulations in Islamic economic practices protect women's labour rights and promote inclusion and equality in the workplace.

Implementing Islamic law and human rights in Islamic economic practices can also influence women's roles and contributions on a broader scale, including in financial decision-making and community development.<sup>36</sup> Through an inclusive and

<sup>&</sup>lt;sup>36</sup> Doaa Althalathini, Haya Al-Dajani, and Nikolaos Apostolopoulos, 'The Impact of Islamic Feminism in Empowering Women's Entrepreneurship in Conflict Zones: Evidence from Afghanistan, Palestine', Journal of Business Ethics 178, no. 1 https://doi.org/10.1007/s10551-021-04818-z; Burhanudin Harahap, Tastaftiyan Risfandy, and Inas Nurfadia Futri, 'Islamic Law, Islamic Finance, and Sustainable Development Goals: A Systematic Literature Review', Sustainability 15, no. 8 (2023): 6626, https://doi.org/10.3390/su15086626;



<sup>&</sup>lt;sup>34</sup> Suud Sarim Karimullah, 'Influence of Progressive Islamic Da'wah on Economic Empowerment within the Muslim Community', Journal of Da'wah 2, no. 2 (2023): https://doi.org/10.32939/jd.v2i2.3017; Zikri Rahmani et al., 'Implementation of Sharia Economic Principles in the Globalization Era', ASY SYAR'IYYAH: JURNAL ILMU SYARI'AH DAN PERBANKAN ISLAM 8, no. 2 (2023): 185–200, https://doi.org/10.32923/asy.v8i2.3516; Edy Setyawan et al., 'Legal Age for Marriage: SDGs and Maslahah Perspectives in Legal Policy Change in Indonesia', Al-Manahij: Jurnal Kajian Hukum Islam, 22 September 2023, 183-98, https://doi.org/10.24090/mnh.v17i2.9506; Sudirman Sudirman et al., 'Examining the Complexity of Child Marriage as Sexual Violence in Digital Era', Legality: Jurnal Ilmiah Hukum 31, no. 2 (30 September 2023): 310–28, https://doi.org/10.22219/ljih.v31i2.28881.

<sup>&</sup>lt;sup>35</sup> Said Muhammad et al., 'An Overview of Women Entrepreneurship from Islamic Perspective', Economics and Development Studies 6, no. 4 https://doi.org/10.47067/reads.v6i4.285; Joana Costa and Mariana Pita, 'Entrepreneurial Initiative in Islamic Economics-the Role of Gender. A Multi-Country Analysis', Journal of Islamic Accounting and Business Research 12, no. 6 (2021): 793-813, https://doi.org/10.1108/JIABR-01-2020-0010.

sustainable approach, women can be more actively involved in economic decisionmaking processes that affect their lives, whether at the household, community, or national level. By empowering women to participate fully in financial decisionmaking, Islamic economic practices can become more inclusive, sustainable, and aligned with social justice values.

In integrating Islamic law and human rights in Islamic economic practices, it is essential to consider how the regulations implemented can affect women's access to financial services and business capital. Women's access to inclusive and sustainable financial services is critical in facilitating their economic empowerment. Therefore, it is necessary to ensure that regulations applied in Islamic economic practices support the development of women-friendly micro and medium-sized financial institutions and promote financial inclusion for women in various economic sectors. Furthermore, it is also essential to consider how the integration of Islamic law and human rights in Islamic economic practices can affect women's access to global markets. In an era of increasingly integrated globalisation, women's access to international markets can be an essential factor in increasing their economic competitiveness and improving their welfare. Therefore, it is necessary to ensure that regulations applied in Islamic financial practices facilitate women's access to global markets by promoting fair and inclusive trade and cross-border cooperation opportunities.

It is essential to consider the broader social and economic impacts of Muslim women's economic empowerment through Islamic financial practices. One of the positive impacts that can occur is the improvement of the financial well-being of families and communities as a whole. Empowering Muslim women to play an active role in the Islamic economy can result in an increase in family income, access to health and education services, and overall social and economic welfare. In addition, it is also worth noting that the economic empowerment of Muslim women in Islamic financial practices can contribute to the reduction of poverty and socioeconomic inequality. By giving women greater access to engage in economic activities, there can be increased access to economic opportunities for previously marginalised or vulnerable groups. This can help reduce socioeconomic inequality and create a more inclusive and equitable society.

The economic empowerment of Muslim women is not only instrumental in developing individual capacity but also has far-reaching implications for inclusive and sustainable economic growth, as well as the promotion of social peace and stability. Increased capacity and economic opportunities for Muslim women can trigger job creation and advance sustainable industries as a result of the unique perspectives and approaches they bring to business and economic activities. Women have great potential in opening and developing enterprises that not only support their

Husnul Fatarib et al., 'Sultan's Law and Islamic Sharia in The Ottoman Empire Court: An Analysis of The Existence of Secular Law', Al-Istinbath: Jurnal Hukum Islam 8, no. 1 May (2023): 117-34, https://doi.org/10.29240/jhi.v8i1.4908; Muhammad Muslih and Supeno Supeno, 'Financial Technology: Digital Legal Challenges and Indonesia's Economic Prospects after Covid-19 Outbreak', Legality: Jurnal Ilmiah Hukum 30, no. 2 (2022): 255-66, https://doi.org/10.22219/ljih.v30i2.22784; Fahad Al Aghbari et al., 'Rights of Women in the Establishment and Dissolution of Marriage in Oman: Between CEDAW and Sharia Perspective', Legality: Jurnal Ilmiah Hukum 32, no. 1 (2024): 33-50, https://doi.org/10.22219/ljih.v32i1.31493.



lives and those of their families but also contribute to the local and national economy. For example, in the context of sustainable industries, women tend to adopt environmentally friendly and ethical practices, promoting more responsible business models.<sup>37</sup> Companies owned and run by women are often more concerned with social and environmental aspects, which is in line with Islamic economic principles that emphasise balance and justice.<sup>38</sup>

Women's economic empowerment also has a positive impact on social stability and peace. Based on various studies, economically empowered women tend to have greater influence in peace advocacy and conflict resolution.<sup>39</sup> In many cases, women use their income and economic resources to improve the quality of life of their families and communities, which indirectly contributes to social stability. 40 Therefore, strategies involving the economic empowerment of Muslim women are not only important in the context of economic development but also as an effective means to build and strengthen the foundations of peace and harmony in society. Supporting micro, small, and medium enterprises (MSMEs) owned by women, as well as integrating sharia principles into business models, can result in a strong and sustainable economic ecosystem. Integrating women into the economy not only fulfils the principles of justice and equality but is also a smart policy that generates broad socioeconomic benefits. Initiatives and policies that support the economic empowerment of Muslim women should continue to be improved and expanded, taking into account Islamic principles of justice and the universality of human rights. This will strengthen economic and social structures and instil deep values of diversity and inclusiveness in society.

<sup>&</sup>lt;sup>40</sup> Ahmad Saad et al., 'China-Pakistan Economic Corridor and Its Impact on Rural Development and Human Life Sustainability. Observations from Rural Women', PloS One 15, no. 10 (2020), https://doi.org/10.1371/journal.pone.0239546; Kim Skobba, 'Exploring the Housing Pathways of Low-Income Women: A Biographical Approach', Housing, Theory and Society 33, no. 1 (2016): 41-58, https://doi.org/10.1080/14036096.2015.1059356.



<sup>&</sup>lt;sup>37</sup> Aaron R Brough et al., 'Is Eco-Friendly Unmanly? The Green-Feminine Stereotype and Its Effect on Sustainable Consumption', *Journal of Consumer Research* 43, no. 4 (2016): 567–82, https://doi.org/10.1093/jcr/ucw044; George Kassinis et al., 'Gender and Environmental Sustainability: A Longitudinal Analysis', Corporate Social Responsibility and Environmental Management 23, no. 6 (2016): 399–412, https://doi.org/10.1002/csr.1386.

<sup>&</sup>lt;sup>38</sup> M Nusrate Aziz and Osman Bin Mohamad, 'Islamic Social Business to Alleviate Poverty and Social Inequality', International Journal of Social Economics 43, no. (2016): https://doi.org/10.1108/IJSE-06-2014-0129; Izaskun Larrieta-Rubín de Celis et al., 'Does Having Women Managers Lead to Increased Gender Equality Practices in Corporate Social Responsibility?', Business Ethics: A European Review 24, no. 1 (2015): 91-110, https://doi.org/10.1111/beer.12081; Kate Grosser, 'Corporate Social Responsibility and Gender Equality: Women as Stakeholders and the European Union Sustainability Strategy', Business Ethics: A European Review 18, no. 3 (2009): 290–307, https://doi.org/10.1111/j.1467-8608.2009.01564.x.

<sup>&</sup>lt;sup>39</sup> Kemal Erzurum and Berna Eren, 'Women in Peacebuilding: A Criticism of Gendered Solutions in Postconflict Situations', *Journal of Applied Security Research* 9, no. 2 (2014): 236–56, https://doi.org/10.1080/19361610.2014.883297; Francis Onditi et al., 'Gender Perspectives in Peace and Conflict', Understanding Violence Against Women in Africa: An Interdisciplinary Approach, 2021, 57-83, https://doi.org/10.1007/978-3-030-71095-8\_4; Elisabeth Porter, 'Women, Political Decision-Making, and Peace-Building', Global Change, Peace & Security 15, no. 3 (2003): 245-62, https://doi.org/10.1080/0951274032000124965.

# Identification of Challenges and Potential Solutions in Harmonising Islamic Law and Human Rights

In exploring the identification of challenges and potential solutions in harmonising Islamic law and human rights, it is essential to understand the complexity and relevance of the historical, cultural, and socio-political context in this endeavour. One of the main challenges in this harmonisation is the difference in concepts and principles between Islamic law and human rights, which sometimes leads to conflicts of interpretation and implementation. For example, while human rights include individual freedom and gender equality, Islamic law often relies on principles based on religious teachings and traditions, which may have different interpretations in different contexts. Finding common ground between these two legal frameworks is a complex challenge and requires a cautious approach.

Another challenge is the political and social context in which this harmonisation must occur. In some Muslim-majority countries, religious aspects often play an essential role in the formation of laws and policies, which can lead to resistance to changes or harmonisation that are perceived to be contrary to religious principles. 41 On the other hand, in countries with secular or multi-religious legal systems, there may be resistance from various societal or religious groups to attempts to incorporate Islamic legal principles into the broader human rights framework. Achieving successful harmonisation, therefore, requires careful political navigation and the active engagement of various stakeholders. However, while there are significant challenges, potential solutions can be identified to facilitate the harmonisation of Islamic law and human rights.

One possible solution is a dialogic and inclusive approach involving various groups, including religious leaders, academics, human rights activists, and the government. Through open dialogue and building mutual understanding, it may be possible to find common ground between universal human rights values and principles of Islamic law that respect individual freedom and gender equality. 42 Adopting a flexible and adaptive approach that accommodates local context and cultural diversity is also essential. Harmonising Islamic law and human rights should not be considered a uniform or homogenous process. Still, it should reflect the

<sup>&</sup>lt;sup>42</sup> Tamyiz Mukharrom and Supriyanto Abdi, 'Harmonizing Islam and Human Rights Through the Reconstruction of Classical Islamic Tradition', *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (2023): 40–57, https://doi.org/10.22373/sjhk.v7i1.16436; Suud Sarim Karimullah, 'From Tradition to Mainstream: Understanding the Integration of Islamic Law in Various Global Settings', Justicia Islamica 20, no. 2 (2023): 214-40, https://doi.org/10.21154/justicia.v20i2.6478; Syamsul Wathani, Habib Ismail, and Akhmad Mughzi Abdillah, 'Reconstruction of Women's Fiqh: An Analysis of Muhammad Shahrūr's Contemporary Reading in a Hermeneutic Perspective', Journal of Islamic Law 3, no. 2 (11 August 2022): 159-75, https://doi.org/10.24260/jil.v3i2.860; Abd Rouf, 'Jurimetrics in the Reconstruction of the Joint Property Division Model for Wage-Earner Wives in Al-Ahkam no. (20 March 2024): 1-32, https://doi.org/10.21580/ahkam.2024.34.1.17937.



<sup>&</sup>lt;sup>41</sup> Suud Sarim Karimullah, 'The Implications Of Islamic Law On The Rights Of Religious Minorities In Muslim-Majority Countries', MILRev: Metro Islamic Law Review 2, no. 2 (2023): 90-114, https://doi.org/10.32332/milrev.v2i2.7847; Muhajir Muhajir et al., 'Agus Moh Najib's Thoughts on the Interconnection of Islamic Law and National Law', Jurnal Ilmiah Al-Svir'ah 21, no. 1 (2023): 86-103, https://doi.org/10.30984/jis.v21i1.2321.

diversity of values, traditions, and norms in Muslim societies worldwide. By understanding and respecting this diversity, it may be possible to develop an inclusive and sustainable framework that integrates Islamic law principles and human rights.

Examining the real issues in certain sectors, such as family law, women's rights, and religious freedom, is important to explore the challenges and identify potential solutions in harmonising Islamic law and human rights. The discrepancies that often occur between Islamic law and human rights standards, particularly about women's rights in marriage, divorce, inheritance, and other aspects of family law, demand special attention.<sup>43</sup> Cases where Islamic law is interpreted or applied in a discriminatory manner against women often lead to violations of their fundamental rights recognised by international human rights standards.<sup>44</sup> This challenge requires solutions that could include progressive reforms to Islamic law with a more inclusive approach to gender equality principles.

Such solutions could include integrating traditional and modern elements in the interpretation of Islamic law and strengthening legal frameworks that ensure greater protection for women's rights. In addition to legal reform, it is crucial to raise awareness and understanding of women's rights in the context of Islam and human rights. This includes in-depth education on the values of gender equality and justice mandated by Islam and the recognition of human rights. Another important step is encouraging and facilitating women's active participation in decision-making processes that impact their lives.<sup>45</sup> This involvement increases women's representation in the discussion of legal and social issues and enriches the process with diverse perspectives and experiences.

In the context of religious freedom, challenges arise when Islamic law is interpreted or applied in a way that restricts the rights of individuals to practice their religion by their respective beliefs and convictions. This is particularly relevant in Muslim-majority countries where Islamic law is sometimes used as a basis for regulating religious practice and social life in general. Potential solutions to this

<sup>&</sup>lt;sup>45</sup> Dev R Acharya et al., 'Women's Autonomy in Household Decision-Making: A Demographic Study in Nepal', *Reproductive Health* 7 (2010): 1–12, https://doi.org/10.1186/1742-4755-7-15; Hannah Akanksha Patnaik, 'Gender and Participation in Community Based Adaptation: Evidence from the Decentralized Climate Funds Project in Senegal', *World Development* 142 (2021): 105448, https://doi.org/10.1016/j.worlddev.2021.105448; Busran Qadri and Ihsan Mulia Siregar, 'Islamic Renewal in the Field of Family Law: A Historical Analysis of Gender Equality', *El-Usrah: Jurnal Hukum Keluarga* 6, no. 2 (30 December 2023): 444–55, https://doi.org/10.22373/ujhk.v6i2.17128.



<sup>&</sup>lt;sup>43</sup> Ahmad Alamuddin Yasin et al., 'Transformation and Sustainability of Livelihoods in Muslim Families', *Al-Istinbath: Jurnal Hukum Islam* 8, no. 2 November (2023): 485–506, https://doi.org/10.29240/jhi.v8i2.6722; Muhammad Khusaini et al., 'Creating a Harmonious Family Through Social Media Facebook in West Lampung', *El-Mashlahah* 12, no. 2 (2022): 139–52, https://doi.org/10.23971/el-mashlahah.v12i2.3937.

<sup>&</sup>lt;sup>44</sup> Mary Nyangweso Wangila, 'Negotiating Agency and Human Rights in Islam: A Case of Muslim Kenya', Contemporary Islamic Studies 2012, https://doi.org/10.5339/cis.2012.1; ilker Tsavousoglou, 'The Legal Treatment of Muslim Minority Women under the Rule of Islamic Law in Greek Thrace', Oslo Law Review 2, no. 3 (2017): 241-62, https://doi.org/10.5617/oslaw2769; Adam Hamisi Mwamburi and AbdulGafar Olawale Fahm, 'Islam and Human Rights with Special Reference to the Universal Human Rights and the Cairo Declaration Human Rights', Jurnal Syariah 26. https://doi.org/10.22452/js.vol26no1.6.

challenge could involve upholding inclusive and universal principles of religious freedom and a deeper understanding of the principles of tolerance and interfaith harmony. Moreover, in confronting challenges and seeking solutions, it is essential to engage various stakeholders, including the state, civil society, academia, religious leaders, and international organisations. Cross-sectoral collaboration and inclusive dialogue can help create a shared understanding and build consensus on solutions that can be effectively implemented. In addition, it is essential to integrate gender and human rights perspectives to harmonise Islamic law and human rights and ensure women's active participation in decision-making processes related to enacting laws and policies.

Challenges that may arise in harmonising Islamic law and human rights, especially in empowering Muslim women through Islamic economics, can cover several complex aspects and require careful handling. First, there are discrepancies between Islamic law and international human rights conventions. While Islamic law has principles of justice and protection of individual rights, interpretations and applications of Islamic law are not always consistent with universal human rights standards. For example, in some cases, Islamic law can be interpreted in a discriminatory manner against women or minorities, which is contrary to the principles of gender equality and non-discrimination in human rights. Second, there are gender inequalities embedded in Islamic economic law and practice that can pose challenges to the empowerment of Muslim women. While Islamic economics has the potential to empower women through inclusive and sustainable financial principles, its implementation is often constrained by norms and culture that limit women's role in economic activities. For example, women's access to finance and asset ownership is usually determined by inequalities in inheritance and property rights in Islamic inheritance law. Third, constraints in implementing regulations that support women's empowerment can also be a severe challenge. While there have been efforts to adopt regulations that support women's empowerment in the Islamic economy, implementation is often hampered by factors such as lack of understanding of the regulations, lack of resources to enforce the rules, and resistance from those who may be affected by the changes. This can hamper efforts to change inequitable and noninclusive economic practices embedded in society.

There are also challenges regarding sustainability and consistency in implementing regulations that support women's empowerment in the Islamic economy. Although progressive regulations have been adopted, there are sometimes inconsistencies in their implementation on the ground. Factors such as lack of supervision, corrupt practices, and lack of availability of resources can hinder the effectiveness of policies and regulations that have been made. Furthermore, it is also essential to examine the impact of gender stereotypes and prejudices that may prevent women from fully engaging in the Islamic economy. Inherent stereotypes about gender roles in society can affect people's perceptions of women's abilities in business and finance. Therefore, efforts are needed to overcome these stereotypes through education, advocacy, and promoting gender equality in all aspects of life.

Another challenge is the consistent and fair enforcement of the law and protection of human rights. Consistent and transparent implementation of rules is essential in creating an enabling environment for women's empowerment. However, there are often shortcomings in the justice system, selective law enforcement, and poor access to justice for women and minority groups. Given these challenges, a holistic and sustainable approach is needed to harmonise Islamic law and human rights in the context of women's empowerment through Islamic economics. 46 This approach must involve all stakeholders, consider the diversity of local contexts, and emphasise the principles of equality, justice, and human rights. Only through sustained and collaborative efforts can these challenges be overcome and the goal of inclusive and sustainable harmonisation achieved.

Furthermore, it is necessary to consider how various external and internal factors may affect efforts to harmonise Islamic law and human rights and women's empowerment in the context of Islamic economics. Externally, factors such as globalisation, information technology developments, and the global economy dynamics can bring challenges and opportunities in harmonising Islamic law and human rights. While globalisation can expand access to Islamic economic practices and employment opportunities for women, it can also lead to conflicts with local and traditional values that may conflict with human rights principles. Developments in information technology may also affect women's access to information and resources, which may impact their participation in the Islamic economy. Therefore, it is essential to consider the impact of globalisation and technology in designing policies and strategies for harmonising Islamic law and human rights.

Internally, organisational culture, institutional capacity, and political commitment also play an essential role in harmonisation efforts. An inclusive and progressive corporate culture can facilitate inter-agency and stakeholder collaboration in designing and implementing policies that support women's empowerment through Islamic economics. On the other hand, a lack of institutional capacity or political commitment can hinder the implementation of regulations and programs that support women's empowerment. It is also worth noting how ethical and moral considerations can affect harmonising Islamic law and human rights. In some cases, there are differences in the interpretation of ethical and moral values between these two legal systems, which can complicate efforts to reach an agreement or compromise.<sup>47</sup> Therefore, it is essential to establish an inclusive and open space dialogue to bridge these differences and reach an acceptable agreement with all parties.

One strategy that can be used is to strengthen dialogue and cooperation mechanisms between the stakeholders involved in the harmonisation process. These include the government, religious institutions, civil society, NGOs, and the private sector. By involving all relevant parties, it will be easier to reach agreements and

<sup>&</sup>lt;sup>47</sup> Kamsi Kamsi, Very Julianto, and Suud Sarim Karimullah, 'Intentionally Changing Everything: Deliberate Constructing in Corruption Case', Lex Scientia Law Review 7, no. 2 (2023): 449-88, https://doi.org/10.15294/lesrev.v7i2.59866; Karolina Magdalena Prochownik, 'The Experimental Philosophy of Law: New Ways, Old Questions, and How Not to Get Lost', Philosophy Compass 16, no. 12 (2021): e12791, https://doi.org/10.1111/phc3.12791.



<sup>&</sup>lt;sup>46</sup> Suud Sarim Karimullah, 'Children's Rights in Islam: Towards Gender Equality and Youth Justice', Muadalah 11, no. 2 (2023): 87-98, https://doi.org/10.18592/muadalah.v11i2.11113; Muhammad Iqbal Anjum, 'Islamic Paradigm of Women's Socio-Economic Empowerment: Ideals and Realities', in ECONOMIC EMPOWERMENT OF WOMEN IN THE ISLAMIC WORLD: Theory and Practice (World Scientific, 2020), 217-42, https://doi.org/10.1142/9789811212154\_0011.

solutions that are acceptable to all parties. In addition, regional and international cooperation can also be a means to exchange experiences and best practices in harmonising Islamic law, human rights, and women's empowerment. Furthermore, it is essential to undertake legal and policy reforms that support women's empowerment in the Islamic economy. This includes identifying and removing legal barriers that hinder women's participation in the economy and strengthening legal frameworks that support gender equality and women's rights. Governments can play an essential role by adopting progressive policies and implementing regulations promoting women's empowerment.

Efforts should also be made to build women's capacity and skills in the Islamic economy. This includes skills training, education, and technical support to help women develop micro and small enterprises and access the labour market. The government, non-governmental organisations, and the private sector can collaborate to provide training and education programs that are relevant and accessible to women. Strengthening supervision and enforcement mechanisms to ensure the implementation of regulations that support women's empowerment in the Islamic economy is also paramount, including enforcing laws against gender discrimination, violations of women's rights, and fraud in Islamic economic practices. An independent and efficient court system is needed to handle cases of violations of women's rights and gender equality. Then, it is also essential to increase public awareness and understanding of the importance of harmonising Islamic law and human rights and empowering women in Islamic economics. This can be done through information and education campaigns targeting various community groups, including religious leaders, stakeholders, and the general public. By adopting these strategies, it is hoped that the challenges associated with harmonising Islamic law and human rights and women's empowerment in the Islamic economy can be addressed. This will significantly benefit Muslim women and society, promoting a more inclusive, equitable, and sustainable environment.

#### Conclusion

Harmonising Islamic law and human rights in the context of Muslim women's economic empowerment plays a key role in promoting gender equality and achieving global sustainable development goals. The complexity of Muslim women's identities, influenced by factors such as religion, gender and social class, points to the need for a holistic and comprehensive policy strategy. This approach should consider the diverse experiences and challenges Muslim women face in the economy to design policies that strengthen their role as agents of economic change and promote social integration and gender equity more effectively. While Islamic economics has great potential to enhance the role of women as agents of change and key drivers in economic development, significant challenges such as the mismatch between Islamic law and international human rights standards, as well as persistent issues of gender inequality, require more inclusive legal and policy reforms. Recognition of these challenges emphasises the need for a comprehensive and coordinated approach, encompassing measures such as strengthening inter-agency cooperation, reforming laws and policies to support gender equality better, building the capacity of women in the Islamic economic sector, and raising public awareness of the importance of

women's empowerment. This approach aims to create an enabling environment for women to play a more active and effective role in the Islamic economy. By highlighting the need for effective coordination, this study makes an important contribution to the development of policies that not only enhance the position of women in the Islamic economy but also facilitate a deeper integration between Islamic legal values and human rights principles. It aims to support women's empowerment and promote wider gender equality.

This study has limitations, including its focus on the context of empowering Muslim women through Islamic economics, with an emphasis on the intersectionality of women's identities. In addition, the limitations in addressing all aspects of Islamic economic practices and empowerment strategies need to be acknowledged. Therefore, future research recommendations include strengthening cooperation among stakeholders, implementing legal and policy reforms, building the capacity of women in the Islamic economy, and raising public awareness. Thus, this study makes an essential contribution to enriching the understanding of the complexities of harmonising Islamic law and human rights in the context of empowering Muslim women through Islamic economics, with the hope that by identifying existing challenges and formulating appropriate solutions, a more inclusive, equitable, and sustainable environment for Muslim women in developing their economic potential can be realised.

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