Religion and Female Empowerment: Evidence from Pakistan and Northern Nigeria

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Abstract

Development theory and practice identify religious conviction as a challenge to female empowerment. Drawing on inferential statistics from a new dataset on girls from madrasas (Islamic schools) and secular schools in Pakistan and northern Nigeria, and on ethnographic fieldwork, the paper problematizes this assumption. The data reveals that Muslim girls who record equally high levels of religious conviction show different levels of commitment to pursuing a professional career. Further, those who express stronger commitment to pursuing a professional career also report higher father's income, urban location, easy access to cable television, and better-educated mothers. This suggests that religion may be less important than often assumed, and that socio-economic and cultural background could potentially play a more important role in shaping female empowerment. Creating increased employment opportunities, facilitating wider access to media, and investment in female education could potentially result in more optimal utilization of aid than awareness-building campaigns aimed at reforming religious norms.

Key Words: *Religion, female empowerment, aspirations, Pakistan, northern Nigeria.*

Introduction

Religious norms are often seen as inherently restrictive of female agency (World Bank 2012). Most religions are argued to nurture patriarchal values requiring women to cultivate their maternal instincts, forgo paid employment in favor of unpaid household responsibilities, and supress their sexuality; in some cases they are also viewed as legitimizing violence.[1] Further, it is argued that religious conviction and social norms can lead to internalization of such restrictions by women themselves, making them defend choices which in actuality restrict their well-being (Kabeer 1999; Nussbaum 2001a). Donor-led gender-empowerment programs thus often invest in awareness-building campaigns with a view to reforming religious norms (World Bank 2012; Klugman et. al 2014).[2] Such a conception of religious norms gives them too much power; it fails to recognize the socio-economic and cultural embeddedness of social and religious norms (North 1990; Coleman 1994). This article contributes to the growing literature on the political economy of religious and social norms (Aldashev et. al. 2012; Bano 2012; Klugman et. Al. 2014); it demonstrates how young Muslim women showing equally high levels of religious conviction may demonstrate differing levels of commitment to the pursuit of a professional career (through securing and maintaining a job), based on differences in their socio-economic backgrounds. The survey findings suggest that religion might be less binding an institution in shaping women's choices in Muslim societies than is normally assumed.[3]

These findings are based on self-reported levels of religious conviction, future aspirations, and socio-economic profile of women from Islamic and secular educational institutions[4] in Pakistan and northern Nigeria, two societal contexts with high religious prevalence. The justification for such a comparative design lies in the popular assumptions within academic and policy circles about heightened levels of religiosity among madrasa students (Haqqani 2005; Watson 2005). The results, however, are counter-intuitive. In both contexts, girls from Islamic and secular educational institutions show equally high levels of religious conviction and equally high aspirations to pursue professional careers. The girls enrolled in secular educational institutions in Pakistan, however, compared with the madrasa girls, do record a higher preference for more liberal interpretations of Islamic rulings which allow them to balance the demands of family and a professional career, and thereby they demonstrate

a stronger commitment to pursuing their professional aspirations. This raises a critical question: given that girls in madrasa and secular educational institutions share broadly the same level of religious conviction, what explains a visible difference in the latter's willingness to choose a more progressive reading of an Islamic norm to advance their material well-being?

The analysis of inferential statistics,[5] including t-test and chi-square results, is revealing. We see that the two student populations in Pakistan differ on four important variables: father's income, mother's education, time spent watching television, and urban as opposed to rural living. On all these counts, girls in secular educational institutions report higher results than the madrasa girls. Though exploratory in nature, these results suggest that the increased willingness of girls from secular educational institutions to pursue more progressive interpretations of Islamic rulings in order to advance their own (and their husbands') professional careers is likely to be influenced by their household characteristics and urban exposure than solely by religious conviction, given that they reported high levels of religiosity similar to those expressed by the madrasa girls. Survey results from Kano reinforce these findings. Such findings suggest that assumptions about religious conviction restricting female agency need to be subjected to more rigorous empirical testing. In Douglass North's vocabulary we need to identify the 'institutional matrix' (North 1990) that shapes individual choices, to avoid making excessively deterministic claims about the power of social or religious norms.

The structure of the paper is as follows. Section 1 presents a brief review of the debate within development theory and practice on the power of religious norms to restrict female agency. Section 2 reviews the dominant approaches in the literature to the measurement of religious conviction before presenting a rationale for choosing three sub-measures of religiosity and treating two of them as particularly indicative of an individual's religious conviction; it also reviews the recent literature on aspirations and development to show how aspirations can be argued to be indicative of an individual's agency. Section 3 presents the survey methodology. Section 4 presents the results from Pakistan. Section 5 presents the results from northern Nigerian. Section 6 concludes by situating these results within the broader literature on gender and development.

Section 1. The problem with religion: the dominant view

In a widely cited paper, *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment*, Naila Kabeer (1999) argues that having the freedom to make a choice, and resources to pursue that choice, is not an adequate measure of empowerment; we also have to ensure that the choice made is objectively optimal. [6] In placing emphasis on the optimality of choice, she shares Martha Nussbaum's concern that often women in culturally and religiously conservative societies settle for sub-optimal choices because the culture or religion has made them accept those sub-optimal norms as normal (Nussbaum 2001a; 2001b). Nussbaum uses this argument to defend her development of a list of ten capabilities that must be endorsed by the international community, regardless of calls to respect cultural relativity. Elaborating on this position, Kabeer (1999: 440) notes: 'Women's acceptance of their secondary claims on household resources, their acquiescence to violence at the hands of their husbands, their willingness to bear children to the detriment of their own health and survival to satisfy their own or their husband's preference for sons, are all examples of behaviour by women which undermine their own well-being.'

Such a view of the internally limiting power of religious and cultural norms, however, proves contentious on a number of counts. Kabeer (1999) herself notes the risk such an approach runs of taking away from women the power to determine what is in their view an optimal choice, giving it instead to the one doing the measuring. For these very concerns and due to his commitment to democratic processes, Sen (1995) has generally been reluctant to endorse Nussbaum's call for the adoption of a list of universal capacities (Nussbaum 2001a). He instead has argued that such decisions should be the product of mutual deliberations within the given community (Sen 1995; Nussbaum 2001b). The argument for adopting a universal list of capabilities becomes particularly problematic in the light of studies that show how choices that from the outside appear confining can actually be quite liberating or empowering when examined in their given context (Kalmbach 2008; Bano 2012).

Growing research on female Islamic mosque- and madrasa-based Islamic education movements, whereby women gain specialized knowledge about Islamic ritual and moral practices, shows how women in these movements use this knowledge to enhance their wellbeing, even though to liberal critics these movements seem highly restrictive

of female agency (Mahmood 2005; Bano and Kalmbach 2012). Further, such studies also show how often these women build an alternative, but equally compelling, discourse of female empowerment by critiquing Western feminists' heavy emphasis on sexual liberty (Bano 2012). This debate on universal versus locally embedded conceptions of women empowerment or female agency is important for our analysis; it helps highlight how what to the outsiders appears to be a sub-optimal choice made out of a sense of religious obligation might actually be quite empowering in the given socio-economic context.

Yet the studies arguing for recognising the agency of the religious subject, which primarily come from anthropology, Islamic Studies, or Middle East Studies, and to some extent are recognised within the growing literature on religion and development (Deneulin and Rakodi 2011), have not received serious attention within the gender and development literature. Concerns about the influence of religious norms on Muslim women's well-being remain evident in the actual design of many donor-funded programmes (DFID 2014; World Bank 2012; Klugman et. al 2014; Vocices4change 2015). DFID Pakistan, for instance, issued a tender in 2014 for a scoping study aimed at designing a five-year programme, with a potential outlay of £80 million, targeted purely on changing gender norms. Named *Gender and Culture of Tolerance Programme*, this program was meant to complement DFID's more traditional interventions aimed at increasing girls' access to education, health care, and economic opportunities. It was eventually implemented on a smaller scale, but its call for expressions of interest and terms of reference were reflective of the association some draw between socio-religious norms and stifling of female agency. As stated in its Terms of Reference (ToRs) (DFID 2014):

> This programme will tackle the root causes rather than symptoms of discrimination, disadvantage, exclusion and intolerance. This includes tackling social norms, attitudes and behaviours; the formal and informal rules of the game; and the grand narratives/ discourses that may underpin and promote discrimination/othering/ exclusion.
>
> Together these reinforce the existing status quo and perpetuate a culture of intolerance and discrimination towards girls and women. This can lead to high levels of acceptability of exclusion and often violence.

The fact that norms can influence socio-economic or political outcomes is not in dispute (World Bank 2012; Klugman et. al 2014). What, however, needs to be better appreciated is how religious norms themselves are shaped by their context; most religious traditions end up having pluralistic interpretations (Asad 1993). We need better evidence to justify interventions that are aimed at changing religious or cultural norms. This is important because these starting assumptions have implications for how aid is utilized: development funds that could be invested in providing young girls with access to good-quality education or better health care get diverted to paying for expensive media campaigns of which the main beneficiaries become the media companies, rather than schools and hospitals. This article hopes to contribute to this debate by comparing the outlook of girls from madrasas with the outlook of girls from secular educational institutions in two Muslim-majority contexts.

A madrasa is an Islamic school that focuses mainly on the teaching of Islamic sciences[7]and moral code; larger madrasas also often teach some of the main subjects taught in the secular state schools. This centuries-old Muslim institution came to international attention after the events of September 11 2001, given that many Taliban leaders were trained in madrasas in the tribal areas of Pakistan (Rashid 2010). Since then many Western think-tanks, as well as academics, working on international security issues have alleged an association between madrasas, religious indoctrination, and militancy (Haqqani 2005; Rashid 2010). Compared with regular schools and colleges in Muslim countries, madrasas are argued to promote religious rigidity, to harbor anti-Western sentiments, and to nurture militancy – in addition to promoting a patriarchal mindset. Although traditionally male institutions, since the 1970s female madrasas have opened up, and today female madrasa- and mosque-based movements aimed at imparting Islamic education to Muslim women are growing in scale across the Muslim world (Bano and Kalmbach 2012). Again, many NGOs working on women rights in these countries as well as the secular feminists assume female madrasas or these mosque-based Islamic education movements to be inherently oppressive of female agency (Dawn 2007; Bradley and Saigol 2012), even though, as noted above, many ethnographic accounts contend otherwise. Comparing views of men and women from religious circles in Pakistan regarding female education, Bradley and Saigol (2012) also show that in terms of the desired content of education women from religious circles

hold more progressive views than their male counterparts with potentially positive implications for women's aspirations.

Most survey-based studies of madrasas compare madrasa students with their peers in secular schools and colleges. These studies have tried to compare the two groups in terms of their socio-economic backgrounds, the level of generalized trust that they harbor, and social attitudes. Asadullah and Chaudhry's (2010) article comparing the socio-economic attitudes of female graduates of registered state secondary schools and madrasas in Bangladesh comes closest to the focus of this study. They find that madrasa students do initially differ from secular-school girls in terms of attitudes to working mothers, desired fertility, and views on higher education for girls, even when controlling for individual, family, and school traits; but this difference disappears when controlled for exposure to female and younger teachers. The findings shared in this paper similarly show that, more than the type of schooling, it is the set of socio-economic opportunities available to a girl, based on her family's socio-economic status, that seems to make her opt for a progressive reading of a given religious norm.

Section 2. Methodology: rationale for a comparative analysis

This paper presents results from a survey designed to compare the levels of religiosity, socio-economic aspirations, and commitment to pursuing a professional career presented by madrasa and secular schoolgirls in two Muslim-majority contexts: Pakistan and northern Nigeria. The two countries represent two important regions with large Muslim populations: South Asia and West Africa. Noticeable gender gaps in educational attainment and participation in the formal economy persist in both these countries (UNESCO 2015). Within Nigeria, the gaps become even more pronounced when research is focused specifically on the northern states, whose populations are predominantly Muslim (Antoninis 2014). According to UNESCO's 2014 Global Monitoring Report, with 8.7 million children out of school, Nigeria hosts the largest share of the world's out-of-school children, followed only by Pakistan, which has an estimated 5.5 million children out of school (UNESCO 2015). The state schooling system is failing to respond to severe challenges of access and quality in both these contexts. In addition, both countries have in recent years also suffered from the increasing assertiveness of Islamic militant groups such as Talibans in Pakistan and Boko Haram in northern Nigeria (Haqqani 2005; Danladi-Saleh 2016).

In both cases, these Islamic militant groups have directly targeted female education. In 2014, Boko Haram kidnapped 277 schoolgirls from the government-run secondary school in the town of Chibok in Borno in northern Nigeria (Danladi-Saleh 2016). Most of these girls are yet to be recovered. In Pakistan, Talibans have also been accused of targeting girls' schools, especially in the tribal belt and the Khyber Pakhtunkhwa province; the case of Malala Yousafzai, the youngest recipient of a Nobel Peace Prize for her commitment to pursuing education in such a hostile context, is one example of the challenges faced by young women there (Yousafzai and McCormick 2015). Both countries are thus, not surprisingly, recipients of some of the largest amounts of development aid from many bilateral donors.[8] Further, gender equality remains a major focus of these development interventions. Both countries also are good examples of contexts where donors continue to associate Islam with many restrictions on female agency.[9] The low visibility of women on the streets, reports of honor killings in Pakistan, evidence of polygamy in northern Nigeria, and the low educational and employment rates among women are often attributed to conservative Islamic norms (Watson 2005; Izugbara and Ezeh 2010) even though many factors can perpetuate these practices and norms.

What, however, makes these two countries particularly suitable for a comparative study is the presence in both of them of a large number of Islamic and Quranic schools. Northern Nigeria has a large network of Islamic schools, which are broadly divided between Tsangaya (Quranic), Islamiyya, and Ilmi schools (CUBE 2008; ESSPIN 2011). In Kano, which is the most densely populated and politically influential northern Nigerian Muslim state, there are an estimated 23,000 of these Islamic and Quranic schools, compared with 6,000 state-run primary and secondary schools (CUBE 2008; MoE 2010). In this complex network of Islamic and Quranic schools, Islamiyya schools are particularly interesting, as they attract more girls than state schools do (Antoninis 2014). Many small Islamiyya schools teach only Islamic subjects, but the larger Islamiyya schools, which are normally referred to as 'Integrated Islamiyya', include in their curriculum Islamic subjects as well as the other subjects taught in the state schools. Similarly, Pakistan has an extensive madrasas network. There are more than 22,000 registered madrasas, 20 per cent of which are for female students (Bano 2012).

Implementing this survey with girls in Islamic and secular educational institutions in these two different Muslim-majority settings, where religious norms are often seen to be restricting female economic participation, is thus particularly illuminating. Given that religious schools are assumed to lead to heightened religious conviction and commitment, the starting assumption was that the survey results would reveal higher religious preferences and lower levels of material aspirations among madrasa students, compared with their counterparts in secular schools and colleges.

In Pakistan, the survey was implemented with girls enrolled in Grades 11–14 who were in the age range of 16–20. In Pakistan, the state-run schooling system runs only until Grade 10. From Grade 11, students enter college to start a two-year educational program which, if pursued for another two years, leads to a bachelor degree. In Nigeria, on the other hand, Grades 11 and 12 are classified as the final years of the Senior Secondary School (SS) (see Table 1). There is also a difference in the organization of female madrasas and Islamiyya schools in the two countries. In Pakistan, female madrasas mainly enrol girls after they have completed Grade 10 in state or private schools. On joining the madrasas, they set out to pursue a four-year Islamic Studies degree program, which is an alternative to the four-year college degree course. In the case of Nigeria, on the other hand, Islamiyya schools (the equivalent of madrasas) run parallel to state schools from Primary all the way up to Senior Secondary (Grade 12). The difference between the two types of school is that Islamiyya schools offer a curriculum in which Islamic subjects comprise at least fifty per cent of the whole.

Insert Table 1 [KEEP IN TEXT]

In Pakistan, the survey was thus conducted with girls who had completed Grade 10 in a regular school and were now in the final two years of their four-year degree program in a madrasa or a secular college. In Nigeria, the survey was administered with girls in the final years of senior secondary grades in Islamiyya and state schools. Girls in the Nigerian sample are therefore on average two years younger than those in the Pakistani sample. This meant that in both countries, the focus was on capturing responses of students in the final years of the selected institutions; the students in the final years were expected to be most exposed to teachings in their respective institution. Due to different levels of educational institutions covered in the two countries, this article presents the survey data from the two contexts separately. The main argument is

advanced drawing on data from Pakistan as it offers more interesting variations in responses from the two student populations; Nigeria data is brought in as a complement as it helps strengthen the arguments based on data from Pakistan. In both countries, the same survey questionnaire was implemented following a similar data gathering plan. In Pakistan, the questionnaire was translated into Urdu and in Kano into Hausa.

The selection of madrasas and colleges was based on purposive sampling; students from each selected institution were selected randomly, using the school register. In Pakistan, girls were selected from the two most prominent madrasas and the two most prominent colleges in Lahore and Rawalpindi. Both are major cities in Punjab, the most populated and politically influential Pakistani province, and the selected institutions were regarded as good representatives of their school type in that city. Delavande and Zafar (2015) use a very similar rationale for selecting these two cities, and leading madrasas and universities within these two cities, when attempting to measure generalized levels of trust between madrasa and university students in Pakistan. A total of 477 students were selected from across the four participating institutions. Better access to government facilities in Kano allowed for the inclusion of six state schools and six Integrated Islamiyya schools across three Local Government Authorities: Fagge (urban), Kumbosto (semi-urban), and Albasu (rural). A total of 1,052 girls were included from these 12 schools.

In both Pakistan and Nigeria, the survey was implemented by trained field assistants. Sampled schoolgirls were requested to gather in the school hall, where they sat at desks in parallel rows. The survey questionnaire included six core sections: individual characteristics, socio-economic profile, level of religiosity, state of psychological health, locus of control, and future aspirations. Before sharing the results, it is, however, important to discuss how the survey questions aimed to capture students' levels of religiosity and aspirations.

Section 3. Defining religiosity and aspirations

Religiosity is multi-dimensional and is thus a complex concept to measure. There is a rich literature, especially within the sociology of religion, dedicated to identifying the

various components of religious behavior that can help to determine individual or collective levels of religiosity (Barrett et. al 2007; Cohen-Zada et. al 2008; Steffen et. al 2015). McAndrew and Voas (2011), in a paper entitled *Measuring Religiosity Using Surveys*, note that there is a difference between religious affiliation (nominal association with religion by birth) and religious commitment (attitudes, behavior, and values), they argue that religiosity is concerned with the latter. While it is agreed in the literature that quantification of religiosity is possible, there are no clear standards regarding which of the following aspects, preferred by different studies, should be measured: belief, practice, formal membership, etc. Consequently, studies attempting to measure the impact of school type on levels of religiosity have focused on different dimensions in their bid to measure students' levels of religiosity (Tritter 1992; Sander 2005; Hill 2009).

The questionnaire for this survey was designed as a complement to a multiple-year ethnographic study conducted in Islamic and secular schools in both the national contexts (reference omitted for blind review). On the basis of ethnographic fieldwork which preceded the development of the survey, two dimensions of religious behavior were identified as potentially most useful in measuring students' levels of religiosity, rather than simply focusing on their observance of ritual practice: one, an individual's degree of conviction concerning the fairness of Islamic rulings; two, an individual's aspiration to be close to God and attain piety. The rationale for this selection was two-fold. Since some of the Islamic rulings concerning gender roles are viewed as blatantly unjust in the eyes of liberal critics, asking girls to comment on the fairness of these apparently unjust rulings makes it possible to test their deeper convictions concerning Islam. Similarly, asking girls about their religious aspirations was seen to be more important than asking them about their observance of ritual practice, because we know that people can strongly believe in a religious framework while being uncommitted to performing routine rituals. Since our interest is in assessing whether religious conviction leads women to set lower material and worldly ambitions for themselves, it

is the level of their conviction that we need to understand, not the regularity of their ritual observance.

The above is particularly so because it is widely recognized in studies of religiosity that, since ritual practice is the most publicly observable aspect of an individual's stated religious faith, it can therefore be prompted by many other motives. These include a desire to express conformity with expected group norms, especially in contexts where lack of observance of the rituals can lead to exclusion from the group (Barrett et al. 2007). In such cases, participation in ritual practice is seen to be the result of group effect, rather than religion. Since madrasas in Pakistan are boarding schools, and the performance of religious rituals is part of the daily group activity, questions aimed at measuring performance of daily rituals in madrasas were bound to reveal higher rates of observance, due to group effect, than those recorded among college students. Thus, while questions about ritual practice are indeed important, as also illustrated by recent anthropological studies on the importance of embodiment of religious practices[10], and were included in the questionnaire, the other two dimensions were argued to be more important reflections of girls' inner religious conviction. For examples of questions asked concerning each of these sub-dimensions of religiosity, see Table 2.

Insert Table 2 [KEEP IN TEXT]

The second concept that we need to unpack here is that of aspirations. The study of aspirations, normally a focus of psychology, is gaining increasing currency in development studies. Aspirations are defined as forward-looking goals or targets (Locke and Lathan 2002). Within development studies there is currently much interest in exploring the links between aspirations and poverty, with increasing numbers of studies arguing that lower aspirations lead to lower achievement. Serneels and Dercon (2014), for example, show that mothers' aspirations matter for their children's educational outcomes: aspiring to one additional year of schooling lifts the grade achieved at age 15 by 1.8 years on average. The questionnaire for this survey thus focused on measuring girls' religious as well as material aspirations, as aspirations are increasingly being viewed as the first steps towards determining what critical life choices individuals might make.

Section 4. Results from Pakistan

This section presents the evidence from Pakistan. The starting assumption was that madrasa girls will show higher levels of religiosity than girls attending secular schools and lower aspirations in terms of material well-being and securing economic independence. As we can see in Table 3 and Table 4, both of these starting assumptions are proven wrong. The overall levels of religiosity are very high in both the groups, with girls in colleges showing levels of religious conviction as high as those expressed by madrasa girls on most counts of religiosity. Further, madrasa girls report equally high, and on a few counts even higher, levels of material aspiration as those reported by college girls.

4.1. School type and religiosity

Table 3 presents chi-square results for the two groups on selected counts of religiosity. As we can see, in most cases there is not enough evidence to suggest an association between school type and selected dimensions of religiosity. The few exceptions are some of the questions on ritual practice. Further, it is important to note that the levels of religiosity are very high in absolute terms: more than 90 per cent of respondents in both the groups record very high religious aspirations (see Table 3, section c).

Insert Table 3 [KEEP IN TEXT]

As expected, the two groups do show slight differences in responses on ritual practice. As performing the five prayers and reading the Quran is part of the daily madrasa teaching and group activities, the girls from madrasas do record higher performance in terms of both these rituals. What is, however, important to note is that, despite the group effect, in terms of some of the religious rituals in fact college girls record higher levels of observance: for example, a higher percentage of college girls report reading the Quran in translation, in addition to reading it in Arabic. The latter is a sign of increased religious conviction, because, while reading the Quran in Arabic is the basic obligation imposed on all Muslims, reading it in translation shows an extra effort to actually understand its message. This means that, even in terms of the performance of Islamic rituals, seen as a bundle no major difference between the two groups can be discerned.

Thus, comparing the college and madrasa girls in Pakistan, we have two key results: one, the levels of religiosity among the two groups are very similar, thus calling into question assertions about the link between madrasas and increased religiosity; two, the overall levels of religiosity in societies like Pakistan do remain very high. Even girls from secular colleges show high degrees of religious conviction concerning the fairness of Islamic norms and a desire to be close to God.

4.2. School type and professional aspirations

The survey responses to the questions designed to measure the impact of madrasa education on shaping the students' professional aspirations similarly do not record any difference. Table 4 shows that madrasa and secular college girls express equally high aspirations to have a job. These results call into question the assumption that high levels of religiosity can lead women to adopt lower material aspirations. Girls from colleges and those from the madrasas place equally heavy emphasis on having a job; in fact, the demand is even higher among madrasa girls, with 83 per cent of madrasa girls aspiring to have a job, compared with 80 per cent of college girls. Girls in both the groups also equally aspire to be married and have children. College girls do report slightly higher material aspirations in terms of numbers of rooms in a house and desirable number of cars. However, given the difference in their socio-economic profile (see Table 7), this difference is not significant in absolute terms.

Insert Table 4 [MOVE TO ONLINE APPENDIX]

4.3. Commitment to pursuing a professional career

Where the results from the survey do record a difference between the girls from the two school types is in their responses to the three vignettes designed to make girls choose between an orthodox and a liberal interpretation of Islamic gender norms. In the three vignettes included in the survey, girls were presented with three scenarios which could potentially create a dilemma by obliging them to choose between a conservative and a more liberal interpretation of Islamic gender norms (see Table 5). The liberal interpretations could enable a girl to keep her faith yet also advance her professional career and that of her husband.

Insert Table 5 [KEEP IN TEXT]

For each of these scenarios women were given four possible response options:

1. No dilemma, straight away accept the liberal norm
2. Some dilemma, but accept the liberal norm
3. Some dilemma, but do not accept the liberal norm
4. No dilemma, straight away reject the liberal norm

These vignettes were developed on the basis of knowledge acquired during ethnographic fieldwork across the two contexts about the kinds of choice that women often have to make, which are viewed as shaped by their religious beliefs. Islamic dictates are understood to require women to prioritize family obligations over professional careers. The responses from the two groups are indeed revealing.

Insert Table 6 [MOVE TO ONLINE APPENDIX]

The survey results show that concerning Scenarios 1 and 2, college girls in Pakistan do indeed express a higher willingness to opt for more liberal interpretations of Islamic norms (see Table 6). Even on Scenario 3, college girls show a higher willingness to pursue the more progressive position, namely socialize in mixed-gender settings to advance their husbands' careers, even if difference in responses is not statistically significant (see Figure 1). Here it is important to note that, in all three cases, many madrasa girls also opted for liberal interpretations, thereby highlighting the diversity within each group type (see Figure 1). But on the whole there is a visible difference between the two groups in their respective willingness to opt for liberal interpretations of Islam in the pursuit of professional interests, which is surprising given that the two groups record equally high levels of religious conviction.

Insert Figure 1 [KEEP IN TEXT]

Given that the girls in madrasas and colleges reported similar levels of religious conviction and material aspirations, what can possibly explain this difference in their willingness to adopt more progressive readings of Islamic norms that would allow them

a greater degree of economic empowerment? The answer to that appears to lie in their socio-economic background and actual exposure to economic opportunities.

4.4. Evidence on household differences

The difference in the willingness of girls in the two groups to opt for liberal norms becomes more understandable when we compare their socio-economic and cultural backgrounds. The data show significant differences between the two groups on four counts, which – bearing in mind the broader literature on gender and development – suggests a possible correlation between these factors and different levels of willingness to adopt the progressive interpretation.

One, compared in terms of reported parental income plus family asset ownership, college girls on average come from more affluent backgrounds than do madrasa girls (see Tables 7d and 7e). Two, there is a statistically significant difference in the rural and urban backgrounds of the girls in the two groups. Though based in the same cities, madrasas overwhelmingly cater to girls from rural areas, who live in the madrasa-provided boarding facilities (Table 7a). The college girls were, on the other hand, born and raised in Lahore and Rawalpindi, the two most developed cities in Pakistan.

Insert Table 7 [MOVE TO ONLINE APPENDIX]

The urban-rural difference between the families of the two sets of girls is also reflected in the clear difference in terms of the language spoken at home: the majority of school girls reported Urdu (the official language in Pakistan, mainly spoken in cities and within families which are more educated) as the main language spoken at home; the majority of madrasa girls reported Punjabi (the provincial language spoken mainly in rural areas) as the main language spoken at home (see Figure 2). Third, girls in colleges reported having greater access to TV and spending more hours watching TV than did girls in madrasas, where close to 40 per cent reported watching zero hours of TV per week (see Figure 2). Fourth, mothers of college girls in general had higher educational qualifications than the mothers of madrasa girls (see Figure 2).

Insert Figure 2 [MOVE TO ONLINE APPENDIX]

The above findings, when situated within the broader gender and development literature, strongly suggest that differences in socio-economic and cultural background could potentially play a more important role than their levels of religious conviction in shaping girls' willingness to opt for professional careers. Girls in major cities of Pakistan such as Lahore and Rawalpindi are much more likely to be exposed to progressive female role models; this exposure, as some other studies show, can encourage women to pursue professional roles. Beaman et al. (2012), for instance, demonstrate that the presence of female role models in selected Indian villages led to a decline in gender-based differences in occupational aspirations among girls as well as their parents.

Similarly, access to TV and cable TV networks is increasingly argued to influence women's attitudes and aspirations. Chong et al. (2012) and Chong and La Ferrara (2009) establish through their work in Brazil that watching TV dramas that presented strong female role models and depicted smaller families reduced fertility rates and increased divorce rates. In a study designed to measure the influence of soap operas on women's aspirations and choices, Jensen and Oster (2009) similarly demonstrate that in India exposure to soap operas featuring lives of urban women contributed to reductions in numbers of births and domestic violence; it also changed notions of female autonomy in rural areas. Jensen (2012) drawing on results from a three-year experiment shows that publicity about employment opportunities for women in randomly selected Indian villages led to increased labor-market participation among young women, improved enrolment in relevant courses, higher career aspirations, and delays in marriage and the birth of the first child during the intervention period.[11]

Section 5. Results from northern Nigeria

Thus far, we have discussed results from Pakistan. The Nigerian evidence is discussed in this separate section because, unlike Pakistan, the survey data from Nigeria did not record any significant difference in responses between the two groups, even in the case of the three vignettes, where in the case of Pakistan we saw a statistically significant difference in responses (reference to a detailed working paper omitted for blind review). Further, neither was there a difference between the two groups in terms of the four

socio-economic indicators, unlike the case of Pakistan above. Table 8 reports the overwhelmingly high religious aspirations reported by girls in both the groups.

Insert Table 8 [MOVE TO ONLINE APPENDIX]

Further, as in the case of the Pakistan data, Nigeria data reported very high career aspirations among girls, with close to 85 per cent of all respondents aspiring to have a professional career. This shows that even in northern Nigeria, where (as in Pakistan) generalised levels of religiosity remain high, we do not see a lack of economic aspirations. Instead, girls from Islamiyya schools as well as secular schools overwhelmingly aspire to have a professional career.

The fact that the Nigeria data did not show much variation in responses between the two groups on the three vignettes does at first appear to contradict the results from Pakistan. In reality, it actually reinforces the findings from Pakistan, once we take into account the socio-economic differences between Kano and the urban Punjab. There are many economic and socio-cultural differences between (on the one hand) Lahore, the capital city of Punjab, and Rawalpindi, another major city in Punjab province and sister city of Pakistan's capital Islamabad, where the survey was implemented, and (on the other hand) Kano, the northern Nigerian state where the survey was implemented. Based on ethnographic fieldwork across the two countries and contexts, it is easy to see that in terms of cultural progressiveness Lahore and Rawalpindi are closer to Lagos in Nigeria than to Kano: they are more developed, and they have big shopping malls, Western-style coffee houses accessible to girls, more co-educational universities, and women drivers on the streets. Even urban Local Government Authorities in Kano will in terms of cultural progressiveness appear semi-rural in comparison with Lahore and Rawalpindi, just as they do in comparison with Lagos. It is thus perhaps not surprising that polygamy remains a much more widely practiced custom in Kano than in urban Punjab, where such cases remain a rare exception rather than the norm. The main reason why Kano, instead of Lagos, was selected as a site comparable with Pakistan for this study was its majority-Muslim context and its large Islamic schooling network. It is therefore understandable that in the much more rural context of Kano, the girls from the two school types show little difference in their responses to the vignettes when asked to choose between more conservative and more liberal norms.

Another factor which helps to put these results into context is the difference in the structure of Islamiyya schools in Kano and madrasas in Pakistan, as explained in Section 3. Islamiyya schools in Kano are organized as regular schools. The main difference between them and the state schools is that they offer a more integrated curriculum with a higher ratio of Islamic education than would be offered in the state schools. Most Islamiyya schools are community-owned, and qualitative fieldwork with the community and interviews conducted with officials within the Local Government Education Authorities suggest that many of these schools actually offer a better quality of education than state schools do. It is then understandable why the socio-economic and cultural background of the students in the two groups did not differ in Kano, unlike in Pakistan, where enrolling in a madrasa means exiting the secular schooling system in favor of an exclusive focus on the study of Islamic texts.

Reforming norms versus creating opportunities

The evidence from both the contexts shows an overwhelming persistence of Islam and a strong conviction among girls from different backgrounds about its fairness, despite Islamic gender laws appearing to liberal critics to be clearly biased. When it comes to adhering to the Islamic faith and being convinced of its fairness, even girls from secular schools in both the geographical contexts have no doubt: Islam is seen as a just and fair religion. This was also verified during the ethnographic fieldwork and in-depth interviews with girls. During interviews, most of the girls justified controversial Islamic rulings by providing some kind of a rationale (reference removed for blind review). Yet, while harboring a strong sense of identification with the Islamic faith, these girls did not show a lack of professional aspirations. In both contexts, more than 85 per cent of girls from both the groups aspired to have a job. What, however, was different in the case of Pakistan was that girls who were willing to adopt more liberal readings of Islam that might enable them to pursue an active career and also support the advancement of their husband's career on the whole came from higher-income groups, had better-educated mothers, were urban raised, and had easy access to media through TV and cable networks. That the socio-economic background of the girls and the real-life opportunities they have has a strong impact on how they interpret a given religious norm is also being documented in more in-depth ethnographic studies on mosque- and

madrasa-based Islamic education movements (Mahmood 2005; Bano and Kalmbach 2012).

Further, there is growing evidence from many Muslim countries to the effect that when economic opportunities improve, restrictions that were viewed to be associated with religious norms relax (Klugman et al. 2014). Increased women's participation in economic activity in Bangladesh when jobs for women within the garment industry became available, the greater willingness among fathers in very conservative Muslim communities to send their daughters to school when distance to school is reduced, and the increased mobility of women outside homes when security on the streets is guaranteed (Klugmen et al 2014) all point towards a similar conclusion: barring some exceptions (such as the Gulf States),[12] socio-economic opportunities play a more defining role than religious norms in shaping patterns of women's economic engagement.

While we definitely need more rigorous studies to prove causal association between socio-economic characteristics (of an individual or community) and the dominant religious norms, this article hopes to have established the need to ask this question. Faced with the dilemma of addressing restrictive norms through direct interventions to reform them or through focusing on wider economic and social development (Duflo 2012; Klugman et al. 2014), development agencies need to prioritise these competing agendas cautiously. We need to have evidence-based interventions in this area, especially when designing gender programs for Muslim societies, given that expatriate staff of development agencies when appointed to the country offices often start with strong cultural biases and misperceptions. While religion might contribute to restricting female agency, we need better evidence to identify the specific contexts and the processes through which it influences women's choices; such a research agenda is essential for improving the efficiency of development interventions aimed at changing religiously inspired gender norm.

About the contributor

Masooda Bano's primary research interests are in the role of ideas and beliefs in development processes and their evolution and change. She explores in particular the dynamic interplay between material and psycho-social incentives and the consequences of this for individual choices and collective development outcomes.

Bano's large-scale comparative studies combine ethnographic and survey data. She teaches for the MPhil in Development Studies at the University of Oxford's Department of International Development, and convenes the *Gender and Development* module.

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[1] Honour killings associated with Muslim tradition are one such example, while another more subtle example is Catholicism's denial of the right to abortion.

[2] In more extreme cases, western governments have been accused of using Muslim women's marginalisation as a pretext to justify controversial political or military interventions, see Abu-Lughod (2002) for analysis of such debates.

[3] A recent World Bank report, *Voice and Agency*, shows the growing recognition within development agencies that religious and social norms operate in more complex ways than traditionally understood within development policy and discourse (Klugman et al. 2014). The report, however, only provides pointers towards this argument, rather than developing it in full detail – thereby demonstrating the need for more rigorous studies.

[4] In the existing studies (Asadullah and Chaudhry, 2010; Delavande and Zafar, 2015) as well as in the two contexts under study, the term modern or secular is used to refer to the regular state or private schools when they are being compared with the Islamic schools. In this article, I opt for referring to the state schools and colleges as secular rather than modern as the latter can arguably carry an implicit assumption of the madrasas being inherently backward or outdated.

[5] Since the questionnaire asked girls mainly about their aspirations, attitudes, and religious conviction, the subjective and self-reported nature of such data can result in attenuation biases (Bertrand and Mullainathan 2001). The focus of this study is therefore on identifying the possible associations indicated by inferential statistics. These exploratory results pave the way for designing future studies that can explore these associations using methods amenable to running causal models.

[6] Empowerment is a complex concept and due to its centrality within development debates the literature is extensive. I choose to draw on Kabeer's article as it presents a comprehensive review of the literature before presenting a useful framework to

analyze empowerment by breaking it down into three component parts: resources (pre-conditions), agency (process), and achievements (outcomes).

[7] Islamic sciences primarily focus on study of the Quran and hadith (sayings of Prophet Muhammad P.B.U.H).

[8] DFID and USAID both maintain large programs in these two countries.

[9] This observation is based on interviews carried out with personnel in donor agencies operating in both the contexts.

[10] These studies argue for recognising that outer bodily conformity brings the inner self in line with the moral and ethical framework valued in that religious tradition and can be reflective of genuine change or increase in inner commitment (Mahmood 2005; Deeb 2006).

[11] The author wishes to acknowledge the contribution of Bernard et al. (2014) in identifying some of these studies.

[12] Gulf countries have to be treated as an exception rather than the norm when analyzing developments in Muslim societies, because they are governed as religious monarchies.