

Religions and Development Research Programme

Female Madrasas in Pakistan: a Response to Modernity

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Research Programme

The Religions and Development Research Programme Consortium is an international research partnership that is exploring the relationships between several major world religions, development in low-income countries and poverty reduction. The programme is comprised of a series of comparative research projects that are addressing the following questions:

- How do religious values and beliefs drive the actions and interactions of individuals and faith-based organisations?
- How do religious values and beliefs and religious organisations influence the relationships between states and societies?
- In what ways do faith communities interact with development actors and what are the outcomes with respect to the achievement of development goals?

The research aims to provide knowledge and tools to enable dialogue between development partners and contribute to the achievement of development goals. We believe that our role as researchers is not to make judgements about the truth or desirability of particular values or beliefs, nor is it to urge a greater or lesser role for religion in achieving development objectives. Instead, our aim is to produce systematic and reliable knowledge and better understanding of the social world.

The research focuses on four countries (India, Pakistan, Nigeria and Tanzania), enabling the research team to study most of the major world religions: Christianity, Islam, Hinduism, Sikhism, Buddhism and African traditional belief systems. The research projects will compare two or more of the focus countries, regions within the countries, different religious traditions and selected development activities and policies.

The consortium consists of six research partner organisations, each of which is working with other researchers in the four focus countries:

- University of Birmingham, UK: International Development Department, Department of Theology and Religion, Centre for West African Studies, Centre for the Study of Global Ethics.
- University of Bath, UK: Centre for Development Studies.
- Indian Institute of Dalit Studies, New Delhi.
- Nigerian Institute of Social and Economic Research, Ibadan.
- University of Dar es Salaam, Tanzania.
- Lahore University of Management Sciences, Pakistan.

In addition to the research partners, links have been forged with non-academic and non-government bodies, including Islamic Relief.

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Contents

Summary	1
1 Introduction	3
2 The madrasa education system in Pakistan	5
3 Methodology	7
4 Female madrasas: supply side factors	8
5 Parental demand: reducing inter-generational transaction costs	10
6 Students' acceptance: maximizing gains within constraints	17
7 Conclusion	22
Notes	23
References	24

Key words: modernity, gender, madrasas, Pakistan, South Asia.

Summary

There has been a recent surge in demand for Islamic education for young women in Pakistan, which this paper examines and seeks to explain. It suggests that number of female madrasas has grown because they provide an education for young women from middle income families, which responds to many of the pressures resulting from economic and cultural change.

The paper charts the birth, growing demand for and increasing numbers of female madrasas (Islamic schools) in Pakistan since the 1970s, noting that this reflects both demand from families and a positive response by the Islamic educational establishment. It attributes the recent surge in demand for Islamic education among girls who have already completed a secular education (mostly aged 16+) to the uncertain external environment. Globalization, development processes and wider availability of the mass media (especially cable television) are exposing young women from middle income families to western notions of gender equality and increasing their desire to access good jobs. However, the state has failed to provide educational and employment opportunities to match their aspirations. In addition, the erosive effect of cultural change on values that stress the importance of being a good Muslim, wife, mother and daughter concerns religious teachers, parents and many young women alike.

Findings from individual and group interviews with principals and teachers, members of the wafaqs (Muslim education boards), parents and students in female madrasas throughout Pakistan show that the Islamic education provided by female madrasas is

- regarded as complementary to rather than a substitute for secular education
- perceived by both parents and daughters as encouraging piety and family-oriented values, thus increasing family stability and girls' marriage prospects

In addition, it provides

- knowledge and social contacts, especially for girls from remote areas
- improved social status for graduates in their communities of origin, where they can often play roles in the wider dissemination of Islamic knowledge
- opportunities for earning income from the establishment of independent girls' madrasas

The research concludes that

- religion is not a monolithic institution that is inherently supportive or obstructive of development processes; instead it can be seen as an informal institution on which people rely when formal institutions fail to provide the means to cope with day-to-day uncertainties
- the choice of madrasa education by parents and their daughters is partly driven by religious beliefs, but is also a rational response to the socio-economic and cultural changes that concern them.

1 Introduction¹

Development institutions have engaged with religion selectively. Religious beliefs have been viewed as helpful if they inculcate attitudes supportive of planned development outcomes, and a hindrance if they promote alternative conceptions of well-being (Clarke, 2007). Religion has been particularly controversial in development discourse and planning in the arena of gender equality. Most religions are perceived to entrust men with higher authority, which has led some to argue for the adoption of a universalist position on the grounds that the preferences exercised by a particular society might not be optimal for women. Rather, social choices may be influenced by the ability of a male elite to influence collective choices, or women's resignation to sub-optimal choices because these become dominant over time (Bliss, 1993; Harsanyi, 1982).

Nussbaum (2001), for example, has argued that at times preferences are formed to fit stifling circumstances, with the result that from a normative perspective their satisfaction does not seem to contribute to well-being. She, along with Sen (1984, 1995), terms this phenomenon 'adaptive preference'. In particular, she has used this argument to urge policy interventions to reform cultural practices in developing countries, including Muslim societies, where she believes women to have been so socialized into accepting a subordinate status that they have lost any sense of a superior alternative (Nussbaum, 2001): "Quiet acceptance of deprivation and bad fate affects the scale of dissatisfaction generated, and the utilitarian calculus gives sanctity to that distortion ... this makes utility quite inadequate as a basis of social choice."

Apart from ignoring the agency of the women — an issue for which Nussbaum's work has already been critiqued (Baber, 2007) — such an interpretation of religious choices neglects the fact that individual choices are rarely constrained by a single institution, such as religion. Rather, choices are formed in the light of the total set of incentives resulting from the interplay of all the dominant institutions in a given context. This argument is by now well developed within the New Institutional Economics (NIE) literature. Preferences, as North (1990) argues, are influenced by a complex matrix of institutional factors, in which incentives generated by different institutions are weighed against each other to identify the optimal outcome. Against this background, this paper considers one aspect of the interface between religious beliefs and development outcomes. Specifically, it examines whether the preference for Islamic education, as manifest in the rapid spread of female madrasas in Pakistan, is shaped entirely by religious beliefs.

In Section 2, the madrasa education system is situated within the socio-economic makeup of Pakistani society. The methodology adopted is explained in Section 3. In Section 4, intra-household decision-making processes regarding the choice of school for daughters are examined. The following sections consider the demand for madrasas among parents and students respectively. The paper shows that apparently religious or orthodox preferences are often the best response available to individuals when the forces of modernity are displacing communities' existing coping mechanisms without providing them with the means to cope with changed circumstances.

2 The madrasa education system in Pakistan

There are 16,000 registered madrasas in Pakistan and many more unregistered madrasas (GoP, 2006). Registered madrasas are those that have sought formal affiliation with one of the five madrasa boards (*wafaqs*) recognized by the government. The *wafaqs* are organized to represent the five dominant schools of thought in the country: Wafaq-ul-Madaris Al-Salfia (Ahl-e-Hadith) was established in 1955, Wafaq-ul-Madaris Al-Arabia (Deobandi) in 1959, Wafaq-ul-Madaris Shia (Shia) in 1959, Tanzeem ul Madaris Ahle-Sunnat-wal-Jamaat (Barelvi) in 1960 and Rabta-ul-Madaris Al-Islamia in 1983. They are organized as three-tiered structures, in which all the registered madrasas are part of the General Body, while a selected body of ulama (scholars) from the senior madrasas form the executive council which is responsible for executing the main decisions. The *wafaqs* are responsible for registering and coordinating the activities of all madrasas within a given school of thought; their most important functions, however, are to develop a standardized curriculum, hold annual examinations for senior grades within the madrasas, and issue degree certificates. In the 1980s, the government accredited the highest degree in Islamic studies issued by the *wafaqs* as Masters in Islamiyat/Arabic. The *wafaqs* operate as semi-autonomous institutions, which can determine the curriculum and other activities within madrasas, although their decisions are subject to government scrutiny. Government officials from within the Ministries of Education and Religious Affairs are responsible for coordinating activities with the *wafaqs*.

The *wafaqs* divide madrasas into four academic levels: Abtadiya/Amma (primary), Thatani/Khasa (secondary), Wustani/Aliya (bachelor's degree), and Foqani/Almiya (master's degree). A madrasa, unlike educational institutions within the secular system, can provide all four levels of education within the same institution. Madrasas, with the exception of those established by renowned scholars, evolve gradually, starting with primary education and later introducing higher levels. A set curriculum referred to as Dars-i-Nizami, which was developed by senior ulama in eighteenth century India, is followed in all five *wafaqs*, although the specific texts taught vary. Children are normally required to study secular subjects until matriculation, following the state-approved curriculum for secular schools. After the secondary level, the education provided in madrasas focuses more specifically on the Quran and Hadith (teachings of the Prophet Mohammad). Madrasas are mostly boarding schools. Teaching is conducted as in a regular school classroom, in which one teacher follows the set curriculum. Teaching hours are, however, much longer than in regular schools, lasting from sunrise until after dark, with lunch, prayer and afternoon breaks.

Different numbers of madrasas are affiliated to the five wafaqs: the Deobandi school of thought has the largest number of madrasas. A full explanation for their varying size would require a systematic analysis of the comparative historical evolution of the wafaqs, which is as yet unavailable. A dominant explanation among the ulama, however, is that the Deoband school of thought produced more prominent ulama over time, attracting more parents and donors to madrasas within its fold. Deoband remains the dominant school of thought not just in Pakistan but in the whole of South Asia. The number of madrasas also varies between the four provinces of Pakistan, with the largest number in Punjab, which accounts for 60 per cent of the country's population.

Male madrasas have existed in contemporary Pakistan for over nine centuries. Today, madrasas have come under the spotlight because of their alleged links with militancy (Bano, 2007). However, not just in Pakistan but in most Muslim countries, an even more noteworthy recent development, which has often gone unnoticed, is the birth and rise of female madrasas. These started to emerge in Pakistan only in the second half of the 1970s, but have subsequently spread rapidly. The primary objective of madrasa education is to produce Islamic scholars, who can take up the role of preachers and religious leaders. Since religious authority in Islam is considered to be the domain of male scholars, training women in formal Islamic education was never thought to be a priority. The emphasis was on enabling women to read the Quran and encouraging them to acquire Islamic knowledge through reading the religious texts produced by prominent ulama, so that their lives might conform to Islamic precepts, but not on training them in formal Islamic education. What then explains this new preference for formal Islamic education for Muslim girls?

3 Methodology

In order to understand the basis of rising demand for female madrasas in Pakistan, this paper draws on in-depth interviews with parents, teachers and students from twenty-four female madrasas from eight districts of Pakistan: the provincial capitals of all four provinces, the federal capital (Islamabad), Rawalpindi, Southern Punjab and rural North West Frontier Province (NWFP). The districts were chosen because, according to data maintained by the five wafaqs, they have the largest concentrations of madrasas. They also represent all four provinces of Pakistan, thus permitting the identification of cultural or regional differences. In each district, madrasas belonging to the dominant school of thought in that district were selected. Emphasis was mainly placed on larger madrasas because they provided opportunities to engage with a larger number of students. However, a few smaller madrasas were also included to identify any differences between them and the larger madrasas.

Methodologically the study was based on in-depth interviews and group discussions with parents, students, principals and teachers. In developing an understanding of the demand for madrasa education, it was considered necessary to pay attention to the reasoning of those making the choice. Two methods were used to assess the validity of individual explanations: first, conducting interviews with a sufficiently large enough number of respondents to triangulate the findings; and second, relating respondents' own interpretation to the author's field observations. A total of 100 parents, 350 students and 50 principals and teachers were interviewed. The in-depth interviews were often conducted with one or both parents in the homes of the students. The principals were interviewed in the madrasa concerned, sometimes on their own and sometimes with other teachers or students. In the latter cases, the interviews turned into loosely structured group discussions. Since madrasas are boarding facilities, group discussions were organized in all the madrasas visited, in which students, mostly from the senior grades, were invited to participate. Parents and students were interviewed separately in order to ensure independent discussion.

4 Female madrasas: supply side factors

Senior ulama attribute the emergence of female madrasas in the 1970s to the changing external context, in which globalization was leading to a growing mismatch between the desire for modernization and local realities.

The decades of the 1960s and 1970s had witnessed an opening up of Pakistani society to global influences. Ayub Khan, the martial law administrator who formed the first stable government, was enamoured by the model of western economic prosperity and shared western liberal values. Zulfikar Ali Bhutto, the first elected prime minister of Pakistan, who succeeded him after a small interlude of rule by Yahya Khan, founded the Pakistan Peoples Party (PPP), which was to become the frontrunner of progressive and liberal forces (Mumtaz and Shaheed, 1987). Among other measures, Ayub Khan introduced the Family Laws Ordinance 1961, which discouraged polygamy by making a Muslim's man religious right to a second marriage conditional on securing permission from his first wife. Zulfikar Ali Bhutto accommodated women in grassroots politics as well in senior leadership roles, gave them constitutional guarantees including reserved seats in Local Bodies, and appointed women to key positions such as provincial governor, university vice-chancellor, and deputy speaker of the National Assembly. This period also saw the rise of prominent feminist organizations within Pakistan, two of which were to greatly shape the discourse on women rights: the Aurat Foundation (1976), started by left-oriented university teachers, students and other working women; and Shirkat Gah (1975), established by young women who had recently returned from western universities (Mumtaz and Shaheed, 1987).

These enhanced development opportunities for women and their increased visibility in the public sphere triggered self-reflection within the ranks of the ulama, initiated by themselves and in response to cajoling from their daughters and sisters, who envied the changing opportunities for girls in their own neighbourhoods. Under deliberation were two concerns: first, as elaborated by Maulana Naeemi, a prominent Bareilvi scholar, "the need to ensure that women within the religious households are not denied the benefits of increased educational opportunities, especially in lieu of the consensus in Islamic scholarship on the importance of seeking knowledge for both men and women"; and second, an anxiety to protect women from the liberal western values seen to be pervading society. Given the close equation in the view of ulama of women's good moral character and preservation of the family structure, their conception of the ideal family and society was at stake. Female madrasas emerged

from an ideological move to preserve traditional value structures in the light of the threats such values were seen to face, due to growing social liberalization.

The initiation of a model of female madrasas by elite ulama, however, was not in itself enough to trigger the massive spread of such madrasas. It took more than a decade from the birth of the first female madrasa in the late 1970s to the dramatic expansion of the phenomenon, which started in the late 1980s. In the view of one of the Deobandi scholars interviewed, “it took ten years for the pioneering ulama to establish that female students could be provided with boarding facilities without risk to an alim's [religious teacher's] reputation.” An equally, if not more, important factor in winning converts to the idea were the unpredicted dividends of this investment in female education, which came to the surface only gradually. As graduating students from the madrasas returned to their homes after four years of Islamic education, they became instrumental in spreading religious teaching in their broader communities.

5 Parental demand: reducing inter-generational transaction costs

The literature on male madrasas explains the demand for religious education primarily in terms of poverty. It is argued that, lacking the option of private education, poorer parents put their children in madrasas to benefit from the free education and boarding facilities – unlike government schools, madrasas provide full boarding facilities (Singer, 2001; Stern, 2000). This claim is considered inadequate even as an explanation of the demand for male madrasas. In addition, two characteristics of female madrasas help to rule out any claim that the birth or rapid expansion in demand for female madrasas was or is primarily a result of economic deprivation. First, female madrasas, unlike their male counterparts, charge between Rs. 400 and Rs. 1,500 (£3.50 - £13) per month, which is comparable to the tuition fees of a good private secular educational institution in Pakistan²; second, a larger proportion of students in female madrasas are between the ages of sixteen and twenty-one than in a regular government or private school - they enter a madrasa after completing their matriculation i.e. 10 or more years of education. In the Jamiat-i-Islami madrasas, for instance, a matriculation certificate is a compulsory condition for admission. Whereas enrolment in secular education prior to opting for madrasa education indicates that a girl's family has some financial stability, the switch to madrasa education implies a conscious preference for religious education over secular options. What factors then explain the shaping of parents' and students' decisions?

That Islamic teaching on gender roles appeals to these families is true. In the interviews with both girls and parents, the values of piety, a clear division of roles within the household and men as the primary earners were advocated. The desire of many women for an alternative way of life to that promoted by western feminism has already been documented by many. Literature arguing for multiple notions of development or modernity is growing. In order to understand women's adherence to Muslim beliefs, which are believed to offer them better protection within the fold of the family than liberal individualism, many Islamic scholars now stress the importance of recognizing that there can be conceptions of female empowerment distinct from those shaped by liberal feminism (Mahmood, 2005). During the interviews, many women from elite families, who were not enrolled in madrasas but were attending a parallel movement of informal Islamic learning referred to as Al-Huda, defended the gender roles prescribed in Islam as the best for women, as well as society in general. There were constant references to the failure of western feminism, which was held responsible for the high divorce rate in the west, the perceived breakdown of the family system, and the need for homes for the elderly. This paper, while noting the importance of recognizing alternative conceptions of wellbeing and the means

of achieving it, will argue that recourse to religion is not just a matter of ideological preference but is often a response to both the failure of the formal institutions of the state to cater to the demands of modernity and the destabilizing consequences of development processes.

Interviews with parents in all four provinces recorded the factors shaping parental preference for sending girls to madrasas. They included both rural and urban families and respondents across the sectarian divide, and reveal a striking commonality. The interviews make clear that at the heart of the parental preference for a madrasa education for their daughters is a desire to preserve the family structure in a fast-changing external environment. During the interviews, parents repeatedly referred to concerns about “how the times have become very bad” and how “schools and colleges are becoming unsafe because they lead young girls to wrong paths.” Their concerns seemed to revolve around a perceived moral decay in modern educational institutions, where girls are seen to be concerned with fashion and seeking associations with men, and to be moving away from traditional values and practices. When probed more deeply and considered in the context of socio-economic developments in Pakistani society in the three years prior to the study, such anxieties also reveal practical concerns about the role of stable families and dutiful children in preserving their own physical and social wellbeing.

Since the 1970s, economic modernization in Pakistan has led to public appreciation of western living standards, increased demand for formal sector jobs and recognition of the benefits of investment in education. Space has also opened up for women to seek higher education and employment in the formal economy. With the spread of the mass media and increasing involvement of development agencies in the implementation of development programmes, the idea that greater material prosperity might be possible spread from cities to rural areas. Public expectations were raised, but the institutional mechanisms needed for everyone to gain access to economic prosperity were never introduced; rather, access to modernity and prosperity was contingent on the initial resource endowment of each family. Political domination by feudal and military elites has resulted in low investment in education: maintaining a historical trend, education received 2 per cent of the GDP in 2004 while military spending received 4.0 percent (World Bank, 2007a, 2007b). Thus the state education system did not improve, with the result that today only 55 per cent of the adult population is literate (UNESCO, 2008). In addition, jobs in the formal sector did not expand in proportion to the

increase in population (World Bank, 2007a). The unemployment rate was estimated to be 6 per cent in 2006 (Asian Development Bank, 2008) and the underemployment rate is much higher; in addition, 60 per cent of the population resides in rural areas and is largely reliant on informal economic activity. Moreover, with a population growth rate estimated to be 2.1 per cent per annum in 2008 (World Bank, 2010), the population of 166 million is expected to double in the next twenty years.

The middle income groups, even when willing to invest in private education, could only afford low-level schools, graduates from which were unable to compete in the employment market with graduates from elite educational institutions. This uneven distribution of the benefits of economic modernization on its own might not have triggered a reaction if economic changes had not also been accompanied and increasingly outpaced by the twin process of cultural modernization, the spread of which, unlike the process of economic development, is not contingent on the state developing a level playing field for all. In this, the media play a central role, because the revolution in information technology has made cable TV, the internet and mobile phones accessible to the poorest income groups, even in the rural areas³ of Pakistan, and especially during the last decade.

Watching cable television in particular has become the most economical pastime for families and young girls. However, of all the new influences, it is also considered to pose the most serious threat to traditional values. The most watched channels on the cable network are those airing Indian movies and soap operas. These are said to give girls ideas of a more prosperous lifestyle, promote fanciful notions of romantic love affairs outside the institution of marriage and implant the idea of young people's right to choose their own partner. For parents, especially those in the middle income group, this mismatch in the pace of economic and cultural modernity creates a sense of an unsettling loss of control, because many feel unable to regulate the new forces. Hopeful of reaping the benefits from economic modernization, these parents do enrol their daughters in secular educational institutions, but the government schools and colleges that they can afford provide no certainty of access to good employment. Further, the secretarial level jobs that are sometimes available are characterized by exploitation.

The new reality for girls in middle income families is that, after acquiring a bachelor's qualification in a secular college, they return to the confines of the parental home, to wait for their sole prospect of

upward mobility, namely a good marriage. However, unlike their mothers, these girls have studied, are exposed to the latest fashion trends, know about the significance of Valentine's Day, and have notions of romantic relationships with happy endings, drawn (as noted above) from Indian soap operas and movies. In a context in which the average age of marriage is increasing and cheap access to mobile phones and the internet has made it possible to meet new people and sustain prolonged interaction without leaving the confines of the home, the fear that girls might entertain the idea of having an affair has become a real and constant concern for these families. The objection to such an affair is not simply moral; the real fear is of a failed relationship, in which a girl gets drawn into physical contact by a man who has no intention of marriage, thereby ruining her prospects of a suitable match.

What the interviews suggest is that the massive demand for female madrasas is a result of increased access to what liberal theorists qualify as negative freedom (the absence of external obstacles to self-guided choice and action, whether imposed by the state, corporations or private individuals), as opposed to positive freedom (the capacity to realize an autonomous will, only generally fashioned in accord with the dictates of 'universal reason' or 'self-interest' and hence unencumbered by the weight of custom, transcendental will, and tradition)⁴. This in turn is due to the failure of the state to develop institutionalized mechanisms to provide equal opportunities for all to benefit from economic change. As argued by many in the institutional literature, when formal institutions fail, informal institutions that are more responsive to local needs become more dominant (Helmke and Levitsky, 2004). The dramatic spread of informal institutions, as manifest in the popularity of female madrasas, is thus a response to the choice set that has emerged from the interplay of formal and informal institutions in a context in which the state has failed to develop a level playing field for all.

During the interviews, a common refrain was that "the times have become very bad."⁵ In particular, respondents repeatedly voiced concerns about the secular colleges, where in their view some girls not only have affairs but even indulge in prostitution to make money for their frivolous material needs⁶, and where constant exposure to the latest fashion trends causes girls to add to their parents' economic burdens by making demands for clothes and accessories. Many students within the madrasas themselves defended madrasa education on the grounds that it encouraged simplicity, which was felt to not only relieve the girls of the pressure to follow changing trends, but also to make them more productive members of their families. Madrasa education is thus regarded not only as a

means for securing women's piety, but as providing a more comprehensive moral training, in which a girl learns to cope with existing circumstances in her roles as daughter, sister, wife and future mother, rather than acquiring expectations that might aggravate the economic burden on male members of her family. This in turn makes madrasa education an important signal in the marriage market, as it indicates the likelihood of a girl being pious and family-oriented. Similar concerns are repeatedly echoed in the publications of the madrasas and other Islamic organizations. For example, a 2007 advertisement for the 250 schools run by the Quran Foundation reads:

The conditions of the society have taken such a shape that every serious person appears worried. In this media exposed society, every individual wants to send his child where the child can get right knowledge, right guidance, and a neat and clean environment. Where companies are also good, environment is also good, and the children learn about religion as well as the world... At Quran Foundation, along with modern subjects, Quranic education is also imparted, which can help solve current day problems (*Al-Mohsinat Trust newsletter, 2007*).

The age at which the female students enrol in madrasas, compared to their male counterparts, is itself suggestive of the emphasis on moral training: the majority of students in the female madrasas are aged sixteen or more and, as noted above, they enter madrasas after having already completed matriculation or a bachelor's degree. Further, they enrol for the four-year fiqh (Islamic jurisprudence) course, which imparts a knowledge of the basic Islamic principles that shape everyday behaviour, rather than hifz (memorization of the Quran), which is popular in male madrasas for the other-worldly rewards it promises. In the Deoband wafaq, while in the higher grades the number of female students dramatically exceeded the number of males, in hifz, the boys far outnumbered the girls — for hifz there were only 12,125 girls as opposed to 42,925 boys (*Wafaq-ul-Madaris, 2006*).

The concentration of students from middle-income groups in female madrasas supports this reasoning, because this is the group most confronted with the above challenges. These girls have been through secular schools and the college system, but neither the quality of the education received nor conditions in the job market ensure that they can obtain productive employment, leading to frustrated expectations. Girls from upper-income families, in contrast, by virtue of gaining their education in elite organizations and often travelling overseas to study in leading western universities, have access to dynamic careers in a variety of fields and, due to their families' financial affluence, can

afford multiple recreational activities, including membership of sports clubs and gyms. In addition, a strong family background promises better marriage prospects.

In contrast, many girls of a similar age from poor families are engaged in the informal economy, often working as domestic helpers, making concerns about morality a luxury. It is thus the female members of middle-income families who are most vulnerable to the unsettling influences of the disjuncture between the pace of economic and cultural change, and it is mainly girls from these families who are enrolled in the madrasas. It is important to acknowledge here that, while the increased demand for female madrasa education within the middle-income group is primarily a response to the unsettling influences of modernity, technological and infrastructural developments have contributed to both stimulating the demand for and facilitating access to madrasa education. For example, the introduction of the Varan bus service, which provides secure travel between the twin cities of Islamabad and Rawalpindi, was a critical factor in facilitating access for some of the respondents to Al-Huda school; and widespread access to cable TV, while promoting Indian soap operas, also led to the mushrooming of Islamic channels, which many respondents reported had played an important role in stimulating their interest in Islamic education.

Parental choices are thus based on a calculation that, once trained in the Islamic texts, girls will imbibe religious values and so by choice, rather than compulsion, constrain their choices in favour of tradition. The difference between the choices of the parents and the ulama, however, is that the parents' reversion to tradition — where mothers who had never studied in madrasas themselves are enrolling their daughters in them — is not purely a result of ideological commitment. Rather, it is primarily a calculated response to the threat they face to their material well-being if their daughters are inspired by perceived 'western' cultural influences and deviate from societal expectations.

Religious beliefs, by aligning the incentives of girls from middle-income families with those of their parents, can be said to minimize the cost of monitoring and enforcement of desired behaviour, making them an efficient means of reducing the cost of intergenerational transactions between parents and daughters. This conceptualization supports the transaction cost ideas associated with the New Institutional Economics (North, 1990), which maintain that institutions arise as a means of reducing transaction costs between two parties by reducing monitoring and enforcement costs. The logic of

the parental preference for madrasa education is thus clear, namely a desire to inculcate their children with their own values to ensure optimal outcomes within constrained circumstances.

Here it is, however, important to note that a student's decision to enrol in a madrasas is not entirely determined by her parents. The interviews with both parents and students show that parental interest in religious education is indeed an important factor shaping a girl's decision to join a madrasa. Most girls mentioned that their father or mother had a preference for them to receive an Islamic education and acknowledged that their own motivation to join a madrasa reflected that preference. However, it also emerged that the decision was not forced on girls. Instead, their active consent was sought. The interviews also suggested that religious conviction and satisfaction with such a choice can increase with exposure. Many girls mentioned that, although they had initially enrolled because of their parents' preference for Islamic education, once exposed to Islamic learning themselves, they had developed a strong preference for it. Further, 40 per cent of the students interviewed asserted that they themselves had been attracted to madrasa education and had requested their parents to allow them to enrol. The most frequently quoted reason for this preference among girls was having been very impressed with a former student of a madrasa in their immediate network, such as an older cousin or a neighbour. During the field visits and interviews in madrasas, the researcher often encountered ex-students visiting the madrasa principal and fondly remembering their own time at the madrasa. What then explains this conscious preference for madrasa education among the students?

6 Students' acceptance: maximizing gains within constraints

While parents might send their daughters to madrasas in the hope of retaining parental control over their choices by aligning their daughters' interests with their own, thereby reducing the need for enforcement, the factors shaping the girls' religious convictions have very different dynamics. Interviews with the students revealed a genuine desire among a large number of students to enhance their grasp of Islamic beliefs — seventy per cent of the respondents stated their aspiration to learn about Islam as the primary motive for enrolling in the madrasa. At the same time, the results also highlighted the role of the socio-economic and psychological relevance of madrasa education in shaping the demand for Islamic education.

One of the most rudimentary benefits of madrasa education is that, when compared with the regular colleges, it provides a means of acquiring both secular and religious education. All the madrasas encourage their students to secure secular degrees to bachelor's level⁷ if they do not already have them at the time of admission, while at the same time pursuing their religious studies. Being boarding facilities with strict disciplinary rules, madrasas are said to provide a conducive learning environment, in which girls organize themselves into small study groups in the evenings to prepare themselves to sit for the secular degree examinations as private candidates. Such a qualification makes a student eligible to seek entry into a master's programme at a regular university, which is potentially a route to securing a permanent university teaching position – a route some of the respondents had successfully chosen.

Madrasa education thus provides a means of attaining a religious education without necessarily foreclosing secular educational options. That the ulama themselves are conscious of the appeal for both parents and students of combining secular or vocational education with religious studies is reflected in the advertisements for the madrasas of Jamiat-i-Islami: "Where girls along with Quran and Hadith and Fiqh gain specialization in computer, khatati, fabric painting, glass painting, sewing and many other household activities" (Al-Mohsinat Trust, 2007).

Further, madrasa life itself is believed to be socially empowering. For the duration of their studies, the girls leave their homes to live in a madrasa, which involves travel — large madrasas are located in the large cities and draw many students from rural areas — and an opportunity to live with girls from different socio-economic backgrounds and cultural settings. The result is that girls acquire a wealth of

social networks and contacts which they cannot acquire in their home towns. These instrumental benefits of madrasa education were reported to be particularly apparent and significant for students from very remote areas and poor economic backgrounds. For some of these girls, madrasas are their sole means of access to basic education: “When admitted to the madrasa I did not know how to read or write Urdu, as we only speak Balochi at home, so when I first wrote a letter to my mother in Urdu she was so excited that she did not believe that I had written it myself; I had to write it in front of her when I next saw her to make her believe it.”⁸

The above-noted benefits, however, are peripheral to the real dividends that girls accrue from a madrasa education, which ensures important routes to social, economic and, most importantly, psychological empowerment. The fieldwork showed that, in a society where religion matters, on returning to their homes, these girls become an asset to the community. Some of the respondents interviewed in their home towns after completion of their madrasa degree programmes had become popular figures in their communities; they are requested to conduct religious rituals and lead prayers at the religious gatherings that are frequently hosted within households⁹; and some had acquired social status through teaching the Quran to neighbourhood children free of charge.

Interviews in all five wafaqs and madrasa brochures confirm the emphasis placed by the ulama on graduates spreading the knowledge they have acquired during their studies in a madrasa. As was visible during the course of the fieldwork, this has a significant impact on student choices: all the students interviewed reported that they planned to engage in activities to spread the message of Islam when they returned home on completion of their madrasa education. These female graduates now parallel the Tableeg-i-Jamiat — a piety movement which operates within communities to initiate internal reforms among Muslims — in their potential to promote Islamic beliefs at the grassroots level.

If madrasa education potentially makes its female graduates socially influential, it is certainly not devoid of the potential to contribute to their economic prosperity. During interviews with students, it was very common to hear female graduates, especially those from rural areas and smaller cities with limited opportunities for religious education, mention plans to open a madrasa of their own on their return home. Given that female madrasas charge monthly tuition fees (even though such charges are routinely waived to accommodate students from the lower income groups, especially in large

madrasas), they have the potential to be profitable sources of income. Madrasa education thus enables women with entrepreneurial skills to open their own madrasas, an option that students of secular schools and colleges can rarely exercise. The primary reason for this difference is that initiating a madrasa, which can even be started in one room within a teacher's house, is less costly than establishing a secular school, which parents prefer to be in a proper building.

A much deeper factor than the ones analyzed above, and arguably the most significant in sustaining girls' Islamic beliefs, are the strong psychological incentives provided by madrasa education. Interviews and discussions with students revealed that their religious beliefs help to reduce the importance of many material aspirations, making them more content with their existing circumstances, in addition to giving them the confidence that they are a positive force in society. The whole of madrasa education is tuned to making girls recognize their own worth, by eulogizing their central roles in society as mothers, sisters, daughters and wives. This is captured well in a brochure of the Jamiat-i-Islami madrasa:

Half of the responsibility for the promotion and development of an Islamic Society is shouldered by women. Unfortunately, today's Muslim women are steeped in ignorance and have wandered far from the role they were born to play. To have a positive reformatory impact on Society, women with faith, *taqwa* [God-consciousness] and high moral values are needed.

The brochure goes on to state the mission of the madrasa as: "To groom practicing Muslim girl students equipped with modern education who present themselves as role model women for the betterment of society." How the teachings of the Islamic texts had added to their confidence and given them a sense of purpose was a recurrent theme in interviews and group discussions with the girls.

In addition to making the girls feel of worth by assigning great social significance to the roles they play as members of their families, madrasa education is also said to empower them by removing the fears they might have of individuals or social structures. The basic premise of Islamic teaching is that, since all good or bad that comes to an individual rests in the will of God, no-one can harm anyone else unless this is so willed by Allah. For girls exposed to numerous pressures, especially when living in joint families in the initial years of a marriage, this is psychologically very empowering. This aspect was highlighted by many respondents, one of whom during a group interview argued, while indicating

her elder sister, “We all saw the transformation in her personality. She is a very timid person by nature and used to get easily intimidated by family disputes with her in-laws. However, she became much stronger after her studies. The idea is not to become rude or lose respect but to know that no one can harm oneself, as only God is capable of giving harm or good.” Discussions with the female students suggests that knowledge of the rights that Islam has bestowed on them as wives and daughters-in-law makes them confident of their place within the household, as well as enabling them to resolve any tensions more amicably by using religious discourse.

Group discussions with the students in the madrasas also suggest that another Islamic precept that pays significant dividends in generating a sense of contentment amongst madrasa graduates is the emphasis on the virtue of simplicity: to be grateful for whatever one has. Islam encourages the believer to strive for material prosperity, but also highlights the virtues of being content with little; the Prophet’s life is promoted as an example of simplicity. Madrasa education repeatedly draws on incidents from the lives of the Prophet and his daughters to psychologically empower the girls to deal with material scarcity. Whereas girls within colleges face peer pressure to follow the latest fashion trends and have an eligible suitor on Valentine’s Day¹⁰, the girls interviewed argued that they have learnt to view such desires as frivolous. Since most of these students come to madrasas after studying in the secular educational system, many reported that they find taking this moral position more rewarding than their prior experience of pursuing aspirations that were mostly out of reach¹¹. In the words of one of the students who entered madrasa after completing FA (A Levels) in a secular college:

In the college, the atmosphere is very much about material aspirations. Girls are taught to prioritize their careers over investing in building a family. Also, girls are encouraged to exercise more freedom over their future choices, even in matters of marriage. The result is that girls in colleges celebrate Valentines’ Day and take pride in having a boyfriend; they are also so much into fashion and acquisition of new clothes and accessories. But, such aspirations also lead to heightened frustrations. These are not our values; they should not be encouraged.

Thus, madrasa education arguably plays a function in ensuring that girls’ desires and demands match the practical realities of their lives, thereby reducing the disappointment of unmet expectations and relieving pressure on parents.

The significance of these psychological mechanisms for ensuring a sense of purpose among girls educated in madrasas is significant when compared with the benefits of a secular education system that determines a student's worth mainly in terms of his or her future employability, even though opportunities are very limited. Thus one important reason why a madrasa education is able to convince girls of the validity of Islamic beliefs is that these beliefs provide a psychological means to deal with practical challenges that either have no solutions, or where the material solutions that are available are accessible only to a few. This suggests the importance of psychological incentives in the rise of institutions, because they can help to explain the rationality of the apparently irrational material choices that are often associated with religious behaviour. More generally, analysis of the factors building students' conviction in their religious beliefs shows that demand for such beliefs is heightened when they are well-matched with practical realities, in other words when the costs of investment in religious commitment are at their lowest. The importance of rewards in this world that are perceived to come from God in generating and sustaining faith is noted within the rational choice sociology of religion (Stark and Finke, 2000).

7 Conclusion

What the parental preference for madrasa education for girls across Pakistan shows is that religion often acts as an informal institution, influencing choices because it provides the optimal alternative in a context in which the formal institutions of the state are failing to provide individuals with the means to cope with day-to-day uncertainties, in this case, access to appropriate and good quality education and a prosperous future for girls through access to employment and/or a good marriage. Socio-economic and cultural changes are creating many uncertainties within societies in developing countries. Development interventions that do not recognize such challenges may add to insecurity and push people towards older systems of self-organization. Academic scholarship, especially within the disciplines of sociology and anthropology, is cognisant of the uncomfortable interface between modernity and tradition. However, understanding of how social and cultural changes affect people's lives at the national, local and family levels and the role of the formal institutions of the state in determining the specific nature of this interface is still limited. In order to better understand the apparent resurgence of religion in many contexts, these processes need to be better understood. This paper has noted the intrinsic appeal of both religious beliefs and Muslim ideas about education for girls to middle income parents and their daughters in Pakistan, especially those who opt for enrolment in female madrasas for post-school education. What it has also tried to demonstrate is that, although religious ideas may have intrinsic appeal, their widespread adoption also depends on their practical benefits.

Notes

- ¹ I would like to acknowledge financial support from the Economic and Social Research Council (ESRC), which enabled me to undertake this study. I am also grateful to Carole Rakodi for offering to publish this paper in the Religions and Development Working Paper series and for very useful comments.
- ² The private secular schools charge fees as low as Rs. 100 a month (Andrabi et al, 2006).
- ³ Cable TV can be secured for a monthly payment of £3; internet cafes allow one hour's internet access for less than thirty pence; and mobile phone calls cost less than ten pence for domestic calls of three minutes duration.
- ⁴ For discussion on negative and positive freedoms in liberal theory, see Mahmood (2005).
- ⁵ The rise of Islamic movements as a response to the perceived secularization of society has been noted by others: Mahmood (2005) found that members of the mosque movement in Egypt repeatedly described the rise of this thirty year old movement as a response to 'secularization' or 'westernization', which was defined as a historical process that has reduced Islamic knowledge to an abstract system of beliefs that has no direct bearing on the practicalities of life. Like the female madrasas, the teachings of the movement were not just concerned with knowledge of Islamic rituals, but focused on how to organize daily conduct in accordance with the principles of Islamic piety.
- ⁶ Such rumours were indeed going around during the time of the fieldwork, even amongst secular families.
- ⁷ This confirms that neither the parents nor the ulama are against secular subjects - what they are resisting is the liberal environment in secular educational institutions.
- ⁸ Arzu, a student in the Jamiat-i-Islami madrasa in Quetta from a very remote village in rural Baluchistan, the province with the lowest development indicators.
- ⁹ Within Pakistani society, it is common to organize many forms of religious gatherings at home; these can include collective recitation of the Holy Quran or holding a lecture on a specific Islamic precept.
- ¹⁰ Based on interviews with girls in regular colleges.
- ¹¹ This indicates that Elster's (1983) sour grapes phenomenon does contribute to mobilizing demand for madrasa education and, as per Elster's predictions, students who are primarily driven to religious education because of a lack of opportunities within secular society are likely to move towards the secular system if circumstances become conducive to that shift. However, this does not deny that many are genuinely committed to religious education because they find the Islamic way of life more meaningful.

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