

Economic agency of women in Islamic economic philosophy: going beyond Economic Man and Islamic Man

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Abstract

Purpose – The purpose of this paper is to provide a gender-sensitive analysis of economic agency in Islamic economic philosophy.

Design/methodology/approach – A critical review of classical ethics literature and the concept of *khilafah* is undertaken and discussed in conjunction with the current understanding of *homo Islamicus*.

Findings – Building on the principles of *khilafah*, the concept of *homo Islamicus* is a pious stand-in for the flawed *homo economicus*. Among its flaws is the complete absence of a discussion of women as economic agents. To remedy this the discipline must acknowledge explicitly the denial of women and gender from the discussion of moral agency and include gender as a category of analysis for economic agency. This is only possible by: (1) introducing a non-patriarchal reading of *khilafah* as the model of agency and (2) by operationalising *taqwa* as the cardinal virtue of the economic agent instead of neoliberal rationality.

Research limitations/implications – If Islamic economic philosophy is to contend as an alternative mode of economics, it must consider gender and class dimensions in its micro-foundation discussion, economic agency is one of them.

Originality/value – This study reveals the patriarchal readings that are part of the foundation of the concept of the economic agent in Islamic economics, problematising it and providing a gender-sensitive concept of economic agency.

Keywords Global political economy, Islamic economics, Islamic philosophy

Paper type Conceptual paper

1. Introduction

The last two decades of continuous global crises and increasing inequality have invited much intellectual discussion favouring diverse exploration in economic thinking in the field of political economy. An arena for such exploration is the discipline of Islamic economics. This paper aims at developing one of the micro-foundations of economic thinking in Islam, the economic agent. An idea of the economic agent or *homo economicus*, as termed in orthodox economics, already exists in Islamic Economic Philosophy (IEP) as *homo Islamicus*. However, it is more a discussion of the ideal “man” in Islam rather than a theoretical application of agency in the economy and it clearly neglects women or any idea of gender. The concept of the economic agent in Islamic economics is constructed on the principles of *khilafah*: the notion that human beings are representatives of God on earth. This paper explores first the subgenre of ethics in Islamic philosophy where the idea of *khilafah* is developed. It provides a feminist reading of *khilafah* to avoid the exclusivist account produced by



medieval ethicists in Islam. al-Ghazali, Tusi and al-Davani begin their treatises with the Quranic dictate that all men and women are equal before God but the citizen and society that they formulate devolves into prescriptions of patriarchal dominance. For the ethicists, the perfect human is when one embodies the ethical perfection of a *khalifah* (the representative of God whereas *khilafah*, means representation), by disciplining one's character. However, women are excluded from this potential of ethical refinement due to the supposed inferiority of their intellects and the "complementary" role that they should play in the world. This is where the idea of "equals before God" is either entirely abandoned or corrupted by the ethicist's own patriarchal worldview.

This paper engages with this contradiction by utilising emancipatory reading of the concept of *khilafah* and *tawhid* (oneness with God or the Divine) as operationalised by scholars in Islamic feminism and racial emancipation within Islam. Through this analysis of ethics, theology and philosophy, a new framework emerges that is sensitive to gender. This framework provides a new understanding of the theory of the economic agent in IEP. When read in conjunction with the principles of *tawhid*, the *khalifah* epitomises the horizontal relationships that can be envisioned in the Divine One. Considering the Oneness of the divine and the fact that humans are to strive to become the microcosm of the macrocosm of the One and the universe. The principle of *khilafah* is cognisance of the fact that all human activity must be conducted within the principles of this horizontal relationship. The economy itself is a part of this human sphere of activities, created by humans in service of the fulfilment of human needs. Indeed, the subject of the economic agent has been marred by the masculinist understanding of rationality. As is clear in our time, rationality itself is not based on one's sex. However, what learned men have considered rational is a product of sexist understanding. Indeed, what they developed to be the rational mindset is more a product of historic misogyny, built on the notions of masculinist ideas of competition and power. Again, these are not particularly male ideals, but to perpetuate them as masculine excludes women. Developing a gender-sensitive economic agent will provide an avenue for further exploration of various economic elements, such as labour rights and the space for women in the economy. The lack of understanding of women's role in the economy means that there is little focus on their role in countries where Islamic philosophical thinking plays a role in the legislature and social organisation.

2. Agent in Islamic economics: *homo Islamicus*

Islamic economics is built on the ontological perspective of the Quran and philosophical deliberation in the Islamic tradition. The genre of ethics is critical for the development of practised Islam as well as philosophy. Hence, ethics dominate the discussions of the economy in Islam (Naqvi, 1981). Indeed, the differences between *halal* (allowed) and *haram* (forbidden) are key in economic decision-making however, ethical considerations are the principles on which the economy is built. Economic theory adopts the cultural background in which it is developed and neo-liberal economics has undoubtedly been shaped by the Western experience (Mitchell, 2002). Naturally, the academic urge towards posturing economics as a positivist science has led to a dismissal of any notion that may be contaminated by ethical norms. Within Islamic economics, discussion about the economic agent has been of two types, one on the nature of human beings in Islam and two, their behaviour in the economic realm. Within the literature in the second type of discussion, critics of *homo Islamicus* assert that the concept describes an imaginary ideal whose existence has no empirical backing (Kuran, 1995). It is said to be built on utopian concepts without any linkage between the current economic setting, resulting in a deep cleavage between rhetoric and reality (Farooq, 2011). Conversely, another line of thought in Islamic economics discusses *homo Islamicus* against the concept of *homo economicus* in orthodox economics. These studies (Chapra, 2000;

Zarqa, 2003) follow the logic of the debate in orthodox economics and therefore end up merely “Islamising” the concepts related to *homo economicus*. This paper can be qualified as part of the third approach to the economic agent in Islamic economics, where scholars attempt to introduce new perspectives on the concept (Asutay, 2007; Furqani, 2015; Mahyudi, 2016).

It is imperative to recognise the centrality of human behaviour to the micro-foundation of Islamic economics (Wahbalbari *et al.*, 2015). Asutay (2007) defines *homo Islamicus* as:

... socially concerned God-conscious individuals who (a) in seeking their interests are similarly concerned with the social good, (b) conducting economic activity in a rational way in accordance with the Islamic constraints regarding social environment and hereafter; and (c) in trying to maximise his/her utility seeks to maximise social welfare as well by taking into account the hereafter

Clearly, the *homo economicus* is replaced by *homo Islamicus* in Islamic economics. This superficial Islamisation is not without critique. As noted, the goals of Islamic economics have been relegated to a utopian ambition, since its institutions barely meet any of them. A significant reason of this is that the central agent of these models is a replica of the *homo economicus* (Kuran, 1995). Mahyudi (2016) argues:

... early contributors have committed two strands of mistake; first, they have given too much focus on the individual person's positive aspect of his innate being. Second, they have undermined the interplay of social dynamics in influencing actual expressed preferences

Even a cursory glance at the foundational unit, that is the agent, reveals that it is more a religious, pious ideal rather than an economic agent. Of course, the normative construct of *homo Islamicus* does not remove the vices of excessive risk, speculation, hoarding or other unhealthy economic practices. However, a flawed economic agent has meant that there is a greater difference in what the aims of the agent are vs what the institutions are catering for. For instance, Farooq (2011) asserts that some economists would suggest that the *homo Islamicus* does not recognise the concept of time value of money, yet the banking practices of Islamic institutions reveal the application of the idea. Secondly, the over reliance on risk transfer instruments while economic teachings argue for a preference for risk sharing modes of finance is symptomatic of catering to a more selfish *homo economicus* rather than the virtuous *homo Islamicus*. This divide seems simple enough to wonder how such a flawed sketch of agency exists in Islamic economics. An ardent critique, Kuran (1995) argues that the goal of Islamic economics is not a better economy vis-a-vis orthodox economics rather it is to prevent the assimilation of Muslims into a particularly Western global economic culture. Indeed, Islamic economics was part of a revivalist movement with revolutionary goals, the case was never competing with prevalent norms.

This may be the case at the time of the initial surge in Islamic economic thinking as a part of the larger movement of Islamisation of knowledge. That is no longer the case. Academics over the last few decades have recognised the significance of Islamic economic thinking as its own discipline rather than a reactionary movement built against the foil of a vague concept of Western thinking. In the past decade, a rich discourse around *maqasid al-sharia* (*objectives of Sharia or Islamic law*) has emerged, highlighting the concept of *maslaha* or social good as understood by ethicists and theologians in the Islamic tradition (Dusuki and Abozaid, 2007; Laldin and Furqani, 2013). This indicates a trend towards a more holistic and socially aware approach to economics. Furqani (2017, 2015) highlights the discussion in the Quran on the nature of humans, their inclinations and purpose, and how men should engage with each other in the mortal realm. These elements in the Quran provide a theological framework on which to build the skeleton of the economic man. However, an element that is completely absent from these contemporary discussions, is that of women. The *homo Islamicus* does not touch upon the subject of women or gender, one cannot assume that it is gender neutral. This is because the economic agent has been developed from Islamic ethics and legislative

literature. These make clear distinctions between men and women. Even though the Quran in many areas may address humans as humans, the philosophical and legislative disciplines in Islamic tradition have made women a particular “people”. Following is an account of the removal of women from the public sphere in ethics literature followed by a feminist reading of moral agency in the same.

3. Islamic philosophy and ethics

3.1 *Classical ethics and khilafah*

This section discusses the *khilafah* within the medieval ethics literature produced by [al-Ghazali \(2015\)](#), [Tusi \(1964\)](#) and [al-Davani \(1839\)](#). Texts produced by these scholars of the Islamic world continue to have an impact on Islamic thinking, directly and indirectly. Abu Hamid Muhammad ibn Muhammad at-Tusiyy al-Ghazali (1058–1111 CE) was a Persian scholar. A polymath, al-Ghazali was influential as a theologian, jurist and mystic of Islam. Muhammad ibn Muhammad ibn al-Hasan al-Tusi, or more prominently known as Nasir al-Din Tusi (1201–1274 CE) was a Persian, philosopher, theologian and scientist. He was known for his work on prose and mysticism but was also an accomplished scientist. Muhammad Ibn Jalal Ad-din Davani (1427–1502/03 CE) was a jurist and philosopher in the Kazerun region of Iran.

The notion of *khilafah* is paramount in ethics literature. Similar to Aristotle and Plato, the question of human happiness was of prime importance for medieval Islamic philosophers ([Butterworth, 1983](#)). al-Ghazali believed that the ultimate happiness or *sa’adat* (flourishing) emerged from close adherence to the principles of *adl* (justice) and *khilafah* (vicegerency of God). The former two aspects were not only significant in al-Ghazali’s work but the entire cosmology of ethics literature in Islam ([Ayubi, 2019](#)). For instance, Ibn-e-Sina (Avicenna), asserted that justice could be acquired through moral virtues of temperance, courage and practical wisdom ([Parens and Macfarland, 2011](#)). Virtues beyond religious dogma were significant for the spiritual development of individuals and in turn communal cohesion and flourishing. For the medieval ethicists, *khilafah* meant the vicegerency of God, in the sense of mirroring the macrocosm of the universe within the mortal realm. A man could only rise to the enlightenment of *khalifah* by engaging with other people in society. The soul of an individual, called *nafs* (the mystical driving force of life and the root of desire in Islamic theology) must engage with others in the mortal realm to fully actualise itself, or its ethical self. There are two realms of this engagement, the domestic and the public.

All three ethicists begin with the theological imperative of achieving enlightenment for the soul. The soul is, in Islamic theology, a non-gendered entity. It is in a way an eternal entity, entrapped in a mortal vessel, moving through the mortal realm. However, as their discussion progresses, they tend to move away from this central tenant, relegating the various souls to different spheres, classes and roles. This categorisation is visible across the lines of gender and class; thus, the ethicists categorise the souls based on the physical realities that these souls occupy in the world. The domestic sphere for instance is a gendered space and patriarchal. Here the divisions are not just between men and women but their roles in the patriarchal family, which is built around strict hierarchies. The hierarchy in marriage applies similar principles of governance that are applicable to running a state ([Ayubi, 2019](#)). al-Ghazali asserts that good behaviour in the household and towards the wife is key to achieving a man’s purpose. Towards this a man must display moderation in the time spent between his family, entertainments and prayer and spiritual pursuits. For Tusi, in his chapter titled *Siyasat wa tadbir-ahl* (The governance of wife/family) and al-Davani, in his chapter titled *Siyasat-I ahl* (Governing the wife/family), the household is really about governance. Naturally, the ruler of this state is the man as the vicegerent of God (*khalifa*) and the foundation of this patriarchal state is marriage.

The three ethicists develop their chapters on marriage by describing the purposes and prerequisites of it. al-Ghazali notes that marrying allows a man to do more “good” as he

strives to provide for his family. A wife frees the man from domestic chores to pursue higher ethical goals towards enlightenment. A woman does not need to participate in these as her inferior *nafs* will not be able to benefit from such lofty tasks and thus she can only serve as a companion to the goals of a man. Intelligence matters for an ideal wife however, a woman can only be comparable to other women in intelligence and never men. Particularly, intelligence does not mean that the woman will also have wisdom (*hikmat*), which exclusively remains the realm of men as it arises from the rational faculty. A woman's intelligence is more "general", in a way that can be harnessed towards the service of the household and protection of the man's property. al-Ghazali urges that before committing to marriage, a man should develop a balanced enough *nafs* so that he cannot be controlled or distracted by his wife from his spiritual duties. He cautions that any man who is not able to control his own *nafs* should not oversee another's. Tusi and al-Davani too, caution men with weak dispositions from committing to marriage. This stems from the notion that if one cannot deal with women properly that one should not deal with them at all. Thusly describing the institution of marriage as a possible challenge to the strength of a man's intellectual and spiritual control, the ethicists form the domestic sphere into a site of exercising power. According to the ethicists, a wife cannot be relied upon to fulfil her own marital or religious duties and thus it is the responsibility of the man to ensure that she does. The successful or virtuous man would be one who has concurred this challenge and by extension the domestic woman.

Although al-Ghazali tends to go in more detail on his prescriptions for what an ideal wife should be like, all three describe almost the same woman as an ideal. What emerges thus, is the picture of an obedient, religious and fertile woman that takes pride in her home and devotes her own *nafs* to the enlightenment of her husband's. Men are told to rule over their wives with a combination of benevolence and strength. For Tusi and al-Davani, it is important that the man show his wife benevolence so much so that the wife begins to seek it via her obedience and domestic efficiency, as she would be dependent on it. Essentially, the ethicists invoke Quranic commands and Prophetic tradition to urge kindness to one's wife. However, the intent of this kindness is merely to serve as a charitable way for the man to rise above the supposedly inept and weak character of the woman, to discipline her and maintain marital ethics. Another arena of patriarchal control is that of money. Legally speaking, in Islam a man has no right to his wife's earnings or property. A woman may be independently wealthy via her tribe or family and may retain this wealth after marriage. Women in the times of our ethicists also participated in paid labour in the form of production of goods as well as providing services to other women (Rapoport, 2008). Despite the legal literature on Islamic marriages asserting a woman's right to her property, Tusi argues that an ethical wife would actively give up control of her wealth to her husband. Our ethicists deemed money to be the arena of the rational wife as well as a space for the enactment of marital ethics. Beyond the religious mandate of providing food, clothing and shelter to the wife, any other financial expenditure was accounted for as household expenditure or charity by the three ethicists. While the ethicists noted the economic relations in the household to be different than the marketplace, i.e. without the evils of money exchange, the reality was that women ensured cash payments throughout their marriage in the form of mandatory wedding gifts and maintenance. Husbands were contractually obligated to pay these and were put in prison for failing to do so (Rapoport, 2008). Hence, the domestic sphere was not as simple an organisation as purported by the ethics literature.

3.2 The city and societal ethics

Premodern Muslim societies were centred around urban spaces. Cities were the first source of identity and allegiance in Muslim societies (Euben, 2008). al-Davani uses the image of the city as an analogy for the home. For Tusi, the city is a macrocosm of the individual and household. Therefore, a virtuous city can only emerge from virtuous men and households. Both these

ethicists draw from Ibn Rushd the idea that ethics is key in the discussion of politics as both involve social ordering and civic association among men (Butterworth, 1983). Eminent political philosopher al-Farabi illustrated that happiness in the city can be achieved by political ordering of virtuous cities by virtuous men (Mahdi, 2000). The city then is an important cite for exercising ethics and becomes as important for the virtuous man as the household. Men are imagined nested into the larger universe where personal ethics are part of the larger cosmic ethics. These conceptions read as universal values and ethics however, the perspectives of the ethicists were very much a product of their own civic realities (Ayubi, 2019). At the peak of their respective careers, all three ethicists were patronised by court funds to increase the intellectual, religious and ethical profile of their patrons. This meant that works produced by such authors were not entirely free of biases emerging from their own lived experiences. For the ethicists, ethics are not just formulated by social process but also institutions. As such that masculinities are defined in culture but they are to be sustained in institutions (Connell, 2000). It is clear from their writings that the ethicists imagined the public sphere to be masculine, after relegating women to the private sphere. Au contraire, women did exist in the social space in a variety of roles in the medieval period in the vast Islamic geographies (Katz, 2014; Hillenbrand, 2003).

Cities are further categorised in classes. Tusi describes four such classes, the philosophers being the first class and craftsmen and farmers being the fourth. Slaves are not mentioned at all in these descriptions while women are considered a class of their own. Tusi also does not mention the ruler of the city in his classification. He asserts that the head of the city is the one who brings together all the classes and ensures their correct political ordering. The ruler manages each class in a way that each group is located relatively to another in the hierarchy of the city and is placed to lead the one beneath itself. This arrangement of leadership is a key aspect of the ruler's role. For Tusi, being fit for authority is what locates a man in the hierarchy of the city, with the ruler being at the head and at the bottom "the people who have no aptitude for leadership, and these are the absolute servants". This aptitude for authority comes from knowledge for the upper class, and for the lower from their skillset (Ayubi, 2019). Similarly, to Tusi, al-Davani provides four categories, the first category includes philosophers and producers of knowledge, while the last includes tradesmen and people who arrange provisions of food and clothing for the higher classes. For al-Davani, the most significant factor that distinguishes men is the attention that they pay to their spiritual needs and pursuits. The ability of a man to perceive the Divine Unseen is what sets him apart from his peers. However, this ability too is equated with their mental capacity and intellect. Saints are the foremost in his list. They have not been contaminated by the "natural" relations, meaning with the female body, and have the most superior intellect. Additionally, the middle and lower class men are such as they are entirely unable to comprehend abstract ideas or the Divine Unseen. Further, a man's intellectual abilities also determine his space in the homosocial hierarchy beyond his profession. It is his capacity for rational thought that elevates a man in the society and grants him power and influence. Nevertheless, all three submit that, it is entirely possible that a lesser man may just be born into power, even though theoretically, intelligence should determine a man's social rank.

In terms of engagement between the classes, Tusi and al-Davani prescribe that a man should speak to others according to their intellectual level. Tusi argues that a man should always be cognisant of his own intellect and aim to improve his virtues. When he engages with his betters, he should struggle to achieve the higher rank and if he speaks to someone beneath him, he must endeavour to not slip to his level. Naturally, he should be aware to adhere to special etiquette when engaging with rulers or employers. When he speaks to those of a lower rank, he should behave accordingly. The principle being that the treatment of men lower than oneself will be decided on whether they can be corrected, uplifted, and taught (Ayubi, 2019). How well one performs in these relationships is what will define his virtues. Ultimately for Tusi and al-Davani, the privileged man is responsible to care for the lowest

members of the community. A man's worldly affairs are connected to one's relationship with the Divine. This is the cornerstone of the ethics cosmology in Islam. A man cannot achieve the rank of vicegerency without virtuous conduct with fellow men.

3.3 *Women in ethics literature*

Note that the texts mentioned herein, tend to separate, or even ostracize women. As it is, the three ethicists begin with the ontological understanding that God has created human beings as his representatives on earth, but they continue to perpetuate hierarchies that were not created by God, even in their own world view. For them, speaking of ethics, the role of women is only instrumental in the realm of men. Their own spiritual refinement is not a concern as they are created weak, and their baser self comes under the control of men. By being able to control women in marriage, men fulfil their ethical roles. Throughout history, the relations between subject and the world, subject and the cosmic and in turn the microcosmic and macrocosmic have been written in the masculine form (Irigaray, 1993). Man has been taken to be the neutral gender even when the discussion claims to be universal. More problematically, the ideal wife's imagery is used to bolster the piety of men (Weitz, 2014). None of the characteristics highlighted in the discussed literature are supposed to assist women in achieving spiritual refinement for themselves, they are supposed to be part of the proper order of the household. The emphasis on secluding women in their homes seems nothing more than a fantasy of an ideal world where the public sphere will be governed only by men. This is far from the truth and was so even at the time when these texts were written.

Not only women but a particular class of men are also outside the sacred circle of spiritual enlightenment. Tusi very clearly is of the opinion that class differences are a natural, and even ideal, occurrence. For him, the discernment of individuals is the natural predilection that they have towards certain crafts. So, if a person chooses to be a philosopher, it is because they have a God given disposition towards it, they are more discerning than one who would choose to be a cobbler. Therefore, if the philosopher is placed above the cobbler in the homosocial hierarchy, then this is a completely natural outcome. It is difficult to say whether Tusi was unfamiliar with the fact that people born in certain classes do not always have the opportunity of choice or the freedom to acquire "discernment". For the ethicists a man's choice for his son's career should be based on the child's aptitude (Marlow, 2002). A child who is more inclined towards mathematics should not be deviated from his path in favour of philosophy. However, they do not note how the class hierarchies they enlist map on to such choices. An elite man may be inclined to allow passion toward mathematics, but it is unlikely that he will be lenient towards an interest in pottery or leatherwork. Furthermore, women or girls are never seen through this lens of natural aptitudes. Indeed, childrearing and domestic life is presumed to be the only disposition they can have. Tusi and al-Davani both suggest that everyone should remain in their rank so that there is no aggression in the society. Tusi argued that a society should be carefully managed so that people can be content with their rights and not attempt to usurp others', this management he calls *politics* (Ayubi, 2019). By carefully ensuring that all are managed in their station and treated as per their just deserts, a society of unequal people is created. The ethicists then prescribe a society where elite men are the only ones with *nafses* that can achieve the rank of God's vicegerency by utilising non-elite men and women as arenas of performing their virtue. Thus, their definition of justice is built on the equality of *nafses* in the spiritual sphere but inequality of individuals in the mortal sphere which I would argue creates an unjust world.

4. *Khilafah: a gender inclusive reading*

Khilafah, as noted in the earlier section is the central tenant of moral agency in Islamic philosophy and has a central space in political philosophy in Islam. It has also been central to

the struggle for emancipatory readings of Islam for feminist academics. Many of the concepts in Islamic philosophy emerge from the ontological vision of the Quran. [al-Ghazali \(2000\)](#) was of the opinion that any philosophy that disagrees with the sacred text or even deviates from it is madness, he condemned philosophers inclined to deviate from the Quran as heretics. This led to a rich discourse on the relationship between philosophy and religion, the aims of philosophy and the role of a philosopher. Notwithstanding rigid traditionalism in religious sciences, many academics have opened avenues for reinterpretation of Quranic concepts considering current needs, much like the ancient interpreters who read the Quran through their socio-political lens. [Lamrabet \(2015\)](#) argues for an approach to the Quran that contextualises the text in the contemporary world while exploring its themes without forsaking spiritual reference. Indeed, philosophy of religion has been, for a long time, Eurocentric and Christian ([Frankenberry, 2018](#)). Engaging egalitarian readings via feminism within philosophy is paramount for breaking this impasse where women's contributions to the economy are seen as outlier in the "natural" order of things. I turn towards the Quran itself as the inspiration of egalitarianism, much like others noted in this paper. The central theological device for this exercise is the concept of *tawhid*.

Tawhid is central to the Islamic world view. It is the concept of monotheism which acts as the foundation for the larger structure of faith and religious practice. Utilising a concept from within the Quran serves two purposes, one, it creates space for working within the tradition of Islamic ontology and two, by engaging with native concepts we can ensure that the discussion is not subsumed by methodologies or language of foreign disciplines. The concept of *tawhid* specifically has been operationalised beautifully by amina [Wadud \(1999, 2008\)](#) through hermeneutics for a better understanding of *khilafah*. Hermeneutics, defined as the theory or philosophy of interpretation, constitutes the methodological principles of interpretation emphasising continuous engagement with a text ([Bleicher, 1980](#)). In his seminal text, *Islam and Modernity*, [Rahman \(1982\)](#) argues for a "double movement" in Quranic hermeneutics. This means that one must from the concrete cases discussed in the Quran to the general principles underlying the treatment of those cases, all the while being cognisant of the social condition of the past and current time. This approach opens the Quran for a more enriching engagement beyond the patriarchal interpretations drawn by some classical exegetes. What sets it apart from the traditional approach to interpretation is that it invites engagement from all peoples and classes, appreciating the universality of the Divine message thus reclaiming it from a closed circle of elite males. Hence, several female scholars have embraced this approach, notable ones being [Barlas \(2002\)](#), [Hassan, 2013](#) and [Wadud \(1999, 2004, 2018\)](#). Reading the Quran with a more holistic approach in the context of its ethical principle provides an egalitarian *khilafah* that is not a marker of masculine, patriarchal control but of moral agency and responsibility. This context allows one to see that the central principle of *khilafah* is the relationship between humans and their creator ([Lamrabet, 2015](#)). This relationship is reflected in the idea that men and women are stewards and guardians of each other and the common good.

5. Economic agency of women

The above discussion brings us to answering the central question of this paper: how can we theorise an inclusive economic agent in IEP? [Furqani \(2015\)](#) argues for a critical synthesis of Islamic philosophy and theological teachings of the Quran rather than an assimilation of neo-classical ideas with an "Islamic" prefix. His most relevant insight (for this discussion) is that of the concept of *taqwa* (literal meaning to guard or preserve, theological consciousness of the Divine) as an alternative to the concept of rationality. Self-interest and the maximisation of utility makes the *homo economicus* a rational being. He argues that since self-interest or greed has no space in the Islamic ethical perspective, Islamic rationality should be redefined. This is an important insight, but I would like to take it in a different direction. Firstly,

I disagree with the notion of neglecting certain elements of human behaviour that have supposedly “no place in Islam”. This closes the discussion to innovative ideas not to mention creates a caricature of economic agency that is an ideal collection of morality and virtue. A theory of economic agency must take into account the nuanced matrix of human characteristics, even the Quran does not propagate man as simply a collection of haphazard virtues (Mahyudi, 2015, 2016). Secondly, my issues with the concept of rationality are the same as the above critique of medieval ethicists’ analysis of virtue and piety, its masculinist interpretation of human behaviour. The concept of rationality in Western philosophy is constructed as a contradiction to any behaviour that is supposedly “feminine” (Lloyd, 1993; Rooney, 1991). Hence, if the idea is to propose an egalitarian concept of economic agency, then a masculinist understanding should also be substituted.

Taqwa then provides an excellent opportunity for deliberating decision making and agency within Islamic epistemology. From the purview of the Quran (59:19), *taqwa* is the cultivation of God consciousness in humans that ensures a focus on the purpose of life. *Taqwa* is the approach to existing in the mortal world that considers every action in its larger impact on the spiritual realm. It is not simply man as a consumer or seller rather a human being in their entire relationship matrix within the natural and social world. I agree with Furqani (2015), *taqwa* as a cardinal virtue of the economic agent provides a more holistic approach to agency. This concept finds grounding in both the theological and philosophical traditions in Islam. The Quran highlights the significance of *taqwa* as a guiding principle which keeps humans from harming each other or nature, harness the innate good in themselves while controlling that which is not, and redress the imbalance in their personalities. *Taqwa* is meant to be a guiding principle of life and morality regardless of colour, sex or class. With *taqwa* as the cardinal virtue of the economic agency, the *khalifah* can have a more defined role within the economy. Within the worldview of *tawhid*, all people are placed in a structure of horizontal hierarchy where none have the spiritual upper hand over the other. This Quranic principle is central to the Islamic epistemology, in essence anything that goes against it does not have room in Islamic practice. As the *khalifah* of God, humans are placed directly beneath him so the Divine can operate through them uninterrupted (Eaton, 1991).

The role of the woman in the household is the foil against which the role of the man is built. Finding space for her role in the economy will entail bringing her out of the home and into the homosocial sphere, within the theoretical context of *khilafah*. Women have and continue to provide for their households and communities even in societies with a more traditional perspective on gender roles. This is reflected in the space that economic questions have started to occupy in religious discourse. Larsen (2015), provides a discussion of *fatawa* between scholars and practitioners of Islam in Europe. A *fatwa* (plural: *fatawa*) is normative legal statement that is meant to answer a question about Islam. These are legal rulings that respond to lived realities where a questioner may not have found an answer in the Quran or has a unique situation. In a *fatwa* discussed by Larsen (2015) the *mufti* (religious scholar answering the question) notes that a woman is not obliged to spend from her income in her household. If she has become to sole breadwinner of the household she can provide for it, the caveat being that a homebound man must search for work continuously as a woman earning for her home is not the *natural order of things*. Where both the man and the woman work, the man must share household chores, other than the care of babies and children as the mother is more suited to it. To the question on how a man can remain in his role as a provider if the woman controls the finances of the house, the *mufti* argues that whichever party brings money into the household is irrelevant as the roles between the husband and wife are best fulfilled when there is harmony between them. Meaning, even if the woman is financially providing for the family, the man is still the head of the household. He notes that just because more women are now breadwinners, that does not mean that the basic duties of a husband and wife should be challenged.

In the earlier accounts of *homo Islamicus*, it was clear that none of the referenced scholars have discussed women or gender. It can only be speculated what the reasons for this could be. Perhaps the scholars have assumed that gendered considerations are unnecessary in such discourse around the economy. I am bound to consider here the role of woman in the economy in both the ethics literature and the Quran. The ethics literature considered herein refers to agency in the home and society. Economic agency does not seem to be a separate category of analysis. More contemporary literature in Islamic economics does consider the idea of agency within the economy but does not comment on women. According to the Quran and subsequent legislative literature in Islam, women have a solid space in wealth circulation. The Quran emphasises women's singular authority on their own earnings, rights to property of their kin, rights to *mahr* (assets or wealth include in a marital contract, paid either at the establishment or dissolution of it) in case of divorce and maintenance in the marital home. Hence, in all capacities of her allocated roles, a woman will engage with money and therefore the economy. Yet there is a contradiction between lived realities of women across Islamic societies and the conceptualisation of the woman as a powerful, willing agent in the economy. The ethics literature provides a picture of unequal relations between men and women. Two things are happening in this discussion, firstly, a woman is limited from her social responsibility and ethical refinement because of her deficient *nafs*. Thus, removing her from the purview of *khilafah*. Secondly, she is relegated to the domestic realm, idealised as a dependant on her husband for financial provision. This keeps her from establishing an official presence in the public sphere and hence her economic contributions are ignored. When Tusi and Davani encourage women to give up even their own wealth to the control of their husbands, they are populating the notion that a woman should have no relationship with money. Her needs are to be provided for by a man. In this way the woman fulfils her role as the docile creature to be cared for and allows the man to be the strong provider that he is meant to be. The *fatwa* discussed here briefly, highlights how these ideas pervade discussions around the household economy when posited against contemporary issues.

6. Conclusion

The ethics literature in Islam has been key in the development of not only philosophical thinking but has also contributed to the establishment and reinforcement of the ideal city. This article is part of a larger movement in Islamic thought to consider the ethics literature from a more egalitarian perspective. Specifically, this paper is an attempt to develop a gender inclusive notion of economic agency in Islamic economic philosophy. The concepts that form the crux of this paper are *khilafah*, *tawhid* and *taqwa*. The current form of the *homo Islamicus* is inadequate in its conceptualisation as it views man from the purview of religion without localising it in the economy. This localising becomes even more difficult as the characteristics of this agent are limited to an idealised version of religious piety. Additionally, it does not consider the place of women in the economy. It is thus paramount to juxtapose *homo Islamicus* against modern realities, where women are increasingly the providers in the family. The model of agency in Islam is the *khilafah* or the representation of the Divine in the mortal realm. Although a goal of spiritual enlightenment, *khilafah* has been limited to the masculine domain by medieval ethical literature. Engaging the concept with *tawhid*, feminist engagement with the Quran has revealed that *khilafah* is a relationship of responsibility between men and women and the Divine, thus *khilafah* in the economy must recognise women as the breadwinners, producers, consumers, and fully participating agents making decisions in the economy. I propose *taqwa* as the cardinal virtue of the economic agent in IEP. *Taqwa* as the engagement with the Oneness of the Divine and mankind (*tawhid*) is the consciousness of the Divine that guides decision making of the *khilafah*. This driving force is not limited to men of a certain class but is exercised by all individuals.

In sum, I argue that the discussion on economic agency in IEP must go beyond the idea of a pious believer and consider the dimension of gender. I propose that the woman should be operationalised as a moral agent working towards spiritual enlightenment as a *khalifah* of the Divine. This agent participates in the economy with *taqwa* as their cardinal virtue, working within the framework of *tawhid* where all agents are to be taken as equal in their pursuits. Inequality as it exists in the contemporary world is neither natural nor desirable and IEP should evolve to reflect this.

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