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UNDERSTANDING MARGINALISATION OF MUSLIM WOMEN: A STUDY IN BENGALURU CITY

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Abstract

Seven decades have passed since India gained its Independence from British colonial rule. Yet, women in the Muslim community could not reap the benefits from the earlier decades of planning or with the advent of liberalisation. This paper attempts to understand the factors which have led to the marginalisation of Muslim women. To have an in-depth understanding of the current situation of Muslim women in India, an analysis of literature has been done for a period before and after India gained its Independence from British rule. The issues resulting in the marginalisation of Muslim women have been discussed in detail in the contemporary period. An assessment is done based on secondary and primary data showing the socio-economic conditions of Muslim women. The paper concludes by asserting the factors leading to the marginalisation of Muslim women.

Keywords: Muslim women, marginalisation, State policies

Introduction

This paper makes an assessment of the socio-economic conditions of Indian Muslim women over the past century. The available data on the conditions of Muslim women reveal that despite 75 years of Independence, Muslim women in India have remained socially and economically backward as their Muslim community itself is at a disadvantageous position.

Wani and Qadri (2020) in their paper have elaborately stated the downfall of Muslim women after the advent of the British in the 16th century. To begin with, the position of women in India was in a degraded condition due to female infanticide, child marriage, the inhuman practice of Sati (burning the widow alive after the death of the husband), the prohibition on widow remarriage, the purdah system (social exclusion) and other restrictions imposed on them due to religious beliefs and caste system. The British rule tried to remove these widespread social evils by adopting several measures and laws. The attitudinal change was seen in the Hindu society and showed less resistance towards Western culture and English education. While some traditional practices remained, Hindu leaders were also embracing change. They opened the doors to modern education for women, reflecting a growing awareness of contemporary ideas within Hindu society.

The Muslim community, on the other hand, showed resentment and declined to imbibe Western culture and education. This is where the distance between the Hindus and Muslims grew. For example, the origin of the veil was not just restricted to Muslim women but also a part of Hindu culture that covered their faces. The British saw the veil worn by some Indian women as a sign of backwardness, particularly associated with the Muslim population. They viewed it as incompatible with modern ideals and a step back from civilised society. In the West at that time, the veil was widely seen as a symbol of Islam. This association led to intense scrutiny of Muslim women's choice to wear veils. The British believed this practice, known as purdah, significantly restricted women's participation in

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public life, including politics and social movements. In addition to this, few Muslim scholars believed the veil was essential for women's dignity and virtue. Sir Syed Ahmed Khan, a social reformer, held surprisingly traditional views on women. He advocated for veils and believed education for Muslim women should be confined to the home environment. Some Muslim women opposed wearing the veil but many in the community actively chose to wear the veil, seeing it as a core part of their faith. On the other side, Hindu women were rising beyond the wearing of the veil and embracing education. This gave rise to the inequality status of Muslims making them underprivileged and marginalised. For this condition, the blame was placed on Muslims themselves (Sarkar 1991). Muslims being the minority community in India further worsened their situation. They became apprehensive about adopting English contemporary culture and values for fear of loss of identity and their traditions. This attitude adversely affected Muslim women.

The declining condition of Muslim women has been identified through various indicators. The Sachar Committee Report (2006) attributes the retrograde condition of Muslims to not religious but other social factors. The report highlights several areas where Muslim women face significant disadvantages. These include income, employment opportunities, education, personal safety, marriage rules, rights to divorce and financial support, and even access to proper nutrition. The report emphasises that while all women may experience some level of apprehension in public spaces, Muslim women face a much greater intensity of such fear. The major reasons for this are poverty, poor literacy rate, low earnings, and lack of employment. Muslim women are mostly working from home. They are engaged in garments and their work around stitching clothes, and doing traditional embroidery or chiankari (embroidery) work. Apart from this, women of this community also get engaged in rolling incense sticks or tobacco rolling in leafs known as "beedi" in the local language. This kind of work comes under the unorganised sector with no social security. The working condition is characterised by lower wages, an unconducive work environment, and no toilet or childcare facility. There is no forum where they can address their grievance. All these issues are stated in the Sachar Report. Adding to this, Devi (2014) highlights that nothing much has changed for the betterment of Muslim women.

We can see the deprivation in all aspects of education, healthcare, and skill development. This leads to their compromise as their personal and professional development is undervalued, employed, and rewarded. This condition of Muslims is depicted in the 43rd round of the National Sample Survey (1987-88). The Education Policy of 1986 illustrated that in the area of education, the Muslim community along with the neo-Buddhists are considered to be the most backward among all the communities in India. Shariff (1995) highlighted that "Muslims are relatively worse off than the majority of Hindus which include the Scheduled Tribes (STs), Scheduled Castes (SCs), and Christian population in both rural and urban areas in India." If this is said to be the condition of Muslims in general then one can very well imagine how much worse would be the condition of Muslim women. This is also evident in the Labour Force Participation Rate (LFPR). The LFPR (urban females) during 2021-22 reveals that amongst all the religious groups for Muslim women, it was 12 percent which is very low compared to women belonging to other communities such as Sikhs (17.6 percent) and Hindus (19.6 percent). This is further supported by the Work Participation Rate (WPR) for the year 2021-22, where urban figures for Muslim women are

the lowest at 14.4 percent compared to Hindu women which is at 25.2 percent, and Christian at 26.5 percent.

Objective and Methodology

In the above background, this paper attempts to understand the factors leading to the marginalisation of Muslim women in India in general and Karnataka in particular. The specific objectives are:

1. To understand the condition of Muslim women with a special focus on educational attainment during the pre- and post-Independence period (1947-the 1980s) that is before the advent of globalisation;
2. To understand the socio-economic condition of Muslim women in the contemporary era (1990 to 2023); and
3. To understand the factors leading to the marginalisation of Muslim women in Karnataka.

To have a better understanding of the socio-economic paradigm of the backwardness of Muslim women the paper is divided into three periods, before Independence (before 1947) as a British colony, the post-Independence period (1947-the 1980s), and the contemporary era i.e., from 1990s to the present (after the opening up of the economy). For the period pre- and post-Independence, the emphasis given here is on the education attainment of Muslim women as this is one of the important indicators of human development. In this paper, for the review purpose, Muslim women have been taken as a homogeneous community irrespective of class and caste distinctions to understand factors leading to their marginalisation. Muslims form the largest group among the minority in the country.

The analysis is based on two sources of information and these are the review of existing literature and primary data. The primary data consists of information gathered for a research study from 171 women in Bengaluru, Karnataka. It is descriptive and analytical.

Historical Background of Socio-Economic Condition of Muslim Women

Pre-1947 period

Hunter (1876) narrates that, "... earlier a well-born Mussulman couldn't become poor; at present it is almost impossible for him to continue rich."

During the pre-1947 period, India was under British rule which along with the struggle for Independence, brought new Western culture and English education to the country. As Chanana (2021) states this period is marked by immense social and political awakening in India. This resulted in many social reforms and legal enactments helping to do away with the atrocities on women and improving their status. Some of the legislative Acts that are worth mentioning are as follows: The Sati Abolition Act, 1829, Widow Remarriage Act, 1854, The Special Marriage Act, 1872 were amended later in 1923, The Sarda Act, 1929 mandated a minimum age of 14 years for marriage of girls. Indian women were given the right to vote by the year 1929. Eventually, the British government started to lend support to education and also emphasised Indian female education. These new laws highlight the fact that a lot

was done during the period for the betterment of women, especially Hindus, but nothing substantial was undertaken for the betterment of women belonging to the Muslim community.

To understand the condition of Muslim women during this period in India, the analysis will begin by considering the population distribution in terms of religion. The first population census in India was conducted during British rule in the year 1872. Further, it has been observed that organised data of the Indian population based on religion has been available since 1881. Mistry (2005), in the paper, talks about the percentage distribution of Muslim and other religious communities in India from 1881 to 1941. It was observed that the Indian Hindu population declined from 75 percent to 70 percent, and the Christians and Sikhs increased from 1 percent to almost 2 percent each. The proportion of Jains showed a decline while Buddhists showed an increase. The population of Parsis and Jews remained more or less stable while the Muslim population increased from 20 percent to 24 percent. The main reason cited for the increase in the share of the Muslim population is the high fertility rate among Muslim women. The cause behind this is said to be a lack of education. As they are generally confined to the four walls of the house taking care of family and rearing children.

Taking this aspect into consideration it would be worthwhile to look at it in terms of educational attainment of Muslim women as compared to women of other communities before Independence. Misra (1966) highlights the survey conducted by William Adam in Bengal and Bihar during the period 1835-38. He came to India as a missionary and conducted a detailed education survey of primary schools. He surveyed 100,000 indigenous elementary schools². Each elementary school comprised 31 or 32 boys. As far as girl's schooling was concerned, the survey found that there were only four girls' schools in the district of Burdwan in Bengal. These schools had 175 girls, out of which 36 were the daughters of native Christian parents or orphans, 138 had Hindu parents and only one girl was a Muslim.

In addition to this, the statistical data for female students religion-wise in India was also available as well as of Muslim female students in different provinces of British India from 1917 to 1937 by the Government of India. Chanana (2021), illustrates the data on decadal growth from 1926-27 to 1936-37 of girl students. It shows that for Muslim girls the increase was from 1.26 percent to 2.51 percent; for Hindu girls from 0.80percent to 2.11percent, for Indian Christian girls from 5.18percent to 11.08percent and girls from the Parsi community did the best in terms of sending girl child to school as the percentage increase was 17.10 percent to 19.60percent.

Chanana (2021) further explains the factors that led to the education of Muslim women during the pre-Independence period. She suggests that the objectives for women's education were formulated within the context of traditional family roles. The women should be prepared for future roles as wives and mothers and also the educated men wanted to marry educated women so this was also the motivating factor for the parents to send their daughters to school (Hasan, 1938).

In addition to this, Minault (1981) argues that Muslim reformers were motivated to set up schools for girl children. The reason for this was to provide education within the Islamic framework.

² Schools in which the knowledge shared in the curriculum is by natives themselves

Thus, the schools run by Muslims included the Quran, the holy book of Muslims, as an essential component of the curriculum.

Apart from this, the conflicting values of schooling and purdah were resolved by the zenana school system where the girls received education at home with their male relatives or hired female tutors. Another way to educate girls was to separate the education system by opening girls' schools with female-oriented curricula and later colleges. In addition to this, educated females in the Muslim community further propagated education and sent their daughters to school (Vatuk, 2021).

To sum up, though little progress was made in terms of women's education, it set the road for the further development of women. This is reviewed in the next part i.e., post-1947 period Muslim with the help of more indicators along with education.

Post-1947 to 1980s Scenario

One of the variables earlier talked about in the paper is the Muslim population. This section will begin by first analysing the population growth rate of the Muslim community. Mistry (2006) observes in her paper that after India gained Independence, that is from the year 1947, the percentage of the Muslim population came down from over 24 percent to around 10 percent.

Data from the census of India from 1951-1991 showed that the population of Muslims increased from 10 percent to around 12 percent in 1991. On the other hand, the Hindu population has come down from 85 percent in 1951 to 82 percent in 1991. As discussed in the earlier section, the increase in the Muslim population shows the backwardness in terms of a lack of education. This is also supported by the Gopal Singh Committee (1983) formed by the government which considered Muslims to be a backward community in the country. The section here will explore the factors that led to this condition of Muslim women after India got its Independence. The reason for the backwardness was attributed to the pathetic socio-economic condition and low education level. This was seen in the case of women, especially Muslim women.

The analysis of NSS 43rd Round (1987-88) data by Shariff (1995) compared the education level of females of the Muslim community *vis-a-vis* others. The share of illiterate Muslim girls was 59.5 percent as compared to 42.2 percent of Hindus and 22.7 percent of Christians. When education higher up in the ladder was considered, it was highest for Christian females at 5.5 percent (graduation and above). This was followed by females belonging to the Hindu community at 4.2 percent. However, in the case of Muslim women the share was miserably low with 0.8 percent.

This data is also reflected by Saeed (2005) who quotes a study of 39 districts conducted in 1981 to understand the literacy rate of women. The area chosen for the study was where the Muslim population ranged from 20 percent to 95 percent. The study revealed that the literacy rate of Muslim women was 21.9 percent which stood low than the national average of 24.82 percent.

Amin (2014) draws the education level of Muslim women from the data of 1983-2014 to 2011-12 of Aligarh Muslim University. The university has done a good job for the education of the Muslim community. Her study shows that the gender disparity is higher at the graduation level. However, the percentage of female students has increased since the year 1983 but is comparatively less than that of men. Initially, the share of girls' enrolment was miserable in professional courses such as medicine and

law. The share increased to 50 percent over a decade. She asserts from her data that though the number of female students has increased in various courses at Aligarh University the number of male students surpasses them. Her paper illustrates that though the gender gap persists, it is evident that the attitude of the Muslim community towards education has drastically changed during the last few years and therefore, a greater number of females can compete in professional courses.

When we see the indicator of education for the upliftment of social status, the study by Menon (1981) on Muslim women in Kerala asserts the fact that education plays an important role in raising the social status of Muslim women. The study emphasised that those women who have good education have high status in society. The study reflected that the parent's financial status and the education level of the girl child were co-related. Higher the income of the parents directly responded to the higher education of the respondents. The findings also relate to less utilisation of education by women of the Muslim community. *Purdah* which is a form of seclusion practiced by Muslim women is also considered a factor for the low education of girl children. For this very reason, it was seen that the majority of girls have to drop out of education after attaining puberty. Another factor for the low female education of Muslim girls was related to early marriage. The mindset of a good number of Muslim women was that it was men's responsibility to work and take care of the family. This reduced the role of women within the four walls of the house. Thus, education, which is important to enter the labour market, was not considered important for women of this community.

When the indicator Labour Force Participation Rate is considered, the analysis of NSS 43rd Round year 1987-88 by Shariff (1995) found that Muslims are found less in number in jobs that are salaried or regular paid jobs. He adds that the condition of Muslim women is even worse when it comes to Muslim Work Participation Rate which is very low and further decreases when it comes to white-collar jobs with social security. One of the reasons cited for this status was that Muslim females do not prefer modern education.

To have an understanding of the work-life balance of Muslim women, an in-depth study conducted by Abidi (1986) on "Home-Based Production " -A Case Study of Women Weavers in a Village of Eastern Uttar Pradesh in India" focuses on Muslim women who are engaged in weaving work in the home-based textile industry. He wanted to explore the condition of women who were not just homemakers but played a dual role. It was seen that the Muslim weavers were working for around eight hours daily. Apart from this, the women spent two to three hours in the winding process. They also took care of households and devoted time to taking care of children, and pets at home, preparing food for family, and other household activities. Despite such active and important roles taken by Muslim women in the family, it was seen that when it came to decision-making in family matters, they were not given importance and often neglected. The reason cited for this was that their position in the textile industry was of a low level. Their backwardness was attributed to again *purdah*, low level of education, marriage, taking care of children, etc.

An attempt was made by Siddiqui (1987) in his study on "Muslim Women in Transition". He tried to analyse the condition of Muslim women by including various parameters. The indicators used for the concern of Muslim women were related to the level at which they were practising the religion, their education level, employment status, decision-making capacity within their family and the *purdah*

system. One of the important findings of this study was that education was directly related to the socio-economic status of the respondents. It was seen that economically better-off families had well-educated females and good health. In these families, it was seen that religious orthodoxy was not increasing and was not considered as a factor responsible for lack of access to education and health.

Contemporary Era from the 1990s to 2023

Before the advent of globalisation, India as a country with its old traditions was protected from the influence of the outside world. But when the economy opened up to the outside world in the 1990s India was seen to play a major role in the world economy by becoming competitive, as seen in its various initiatives (Haq, 2013).

The home-based industry where Muslim women earlier worked has now almost vanished leaving Muslim women in dearth of poverty. In the past, Muslim communities thrived in certain professions learned through apprenticeships, not schools. These jobs, like weaving and lock making, are struggling because factories now make similar products much cheaper. Many Muslims don't feel the government is actively hurting them, but rather that it doesn't care enough to help these traditional industries survive the big economic changes happening around the world.

According to the Sachar report (2006), the reason behind Muslim women seeking employment in the home-based sector could be related to discrimination in formal employment and secondly, to poverty, less education leading them to low skill resulting in less income and back to poverty. The main reason cited for their poor work condition is that Muslim women do not have bargaining power for a better working environment. The reason for this is that their work is subcontracted and they do not know who their real employers are.

The condition is further worsened as they are not able to move freely to other places to seek better employment and earnings due to the socio-cultural norms practised in their religion. Their seclusion leads them to have less opportunity for credit facilities, less opportunity for improvement of skills, and poor access to markets. The report also highlights that there is very little participation of Muslim women when it comes to their representation in programmes initiated by the government such as credit facilities, forming SHGs (Self-Help Groups), or representation in Panchayati Raj (Sachar, 2006).

There are various studies done on Muslim women to understand their socio-economic condition. Hasan and Menon (2004) in their book analyses the result of the survey conducted across India on the lives of mainly Muslim women in India. The sample size covers around 10,000 Muslim and Hindu women. This survey is of importance as it is conducted throughout the country. The survey has looked into various parameters that determine the socio-economic condition of Muslim women.

The survey also exemplifies the low socio-economic status of Muslim women. It says similar to the scheduled castes, Muslims are not adequately represented among the poor and fall under the lowest per capita income indicators. As cited above in earlier studies, this survey also supports that Muslims have poor education levels and are working in low-paid jobs. The Muslims were seen residing in backward areas of the country. This was considered as one of the main reasons for the difference in status between the Muslim and Hindu women. The survey made a point that the Muslims in the northern region mainly villages and eastern regions are poorer than those in the South. The survey

findings show that Muslim women in the South are more educated than their Northern and other counterparts. However, across the religions, it was seen that Muslim women were amongst the most illiterate. The survey showed that 59 percent of Muslim women never attended school and less than 10 percent had ever attended school. The reason behind this was not attributed to religion, which is generally assumed when one talks about this community but the main factor was their poor economic condition. It was seen across religion that bad financial conditions and gender bias were the main factors for poor education of women in the communities. The survey also highlights other two reasons that are considered for high illiteracy among Muslim women. The first reason is that men in the community are themselves less educated and do not favour girls attaining higher education. The study showed that 26 percent of educated Muslim women had illiterate husbands. This interpretation explains that girls' education is not supported in the families. If the girl is more educated, it will be difficult to find a suitable groom for her and put pressure on the family to find a suitable boy with equal or higher education. The second factor for not supporting girls' education in Muslim families is their low marriageable age. The mean age for Muslim girls to get married was 15.6 years and for rural areas, it is seen as 13.9 years which is very low as compared to 18 years which is considered the legal age for girls to get married. The study analyses the low age for marriage of Muslim women is associated with other implications such as a high fertility rate eventually leading to more children. This affects the women's health condition.

The survey on Muslim women also revealed that to a large extent, women played a very small role when it came to the decision-making in the family. It was seen that less than 10 percent of women had a say in any decisions in household matters and 30 percent of women made decisions along with their husbands. It was also observed that Muslim women had to do maximum consultation as compared to Hindu women with their family members before making any major decisions. Patriarchy was found as a major control factor for Muslim women to work outside the home.

Ahmed (1996) in his study stated that the social background in terms of an educated family, especially the father, is a determinant factor in deciding the education level and subsequent employment prospects of the women. His observation stated that as far as working women are concerned, for both Hindu and Muslim women there was not much difference in their parents' education. It was seen that more Muslim women came from better-off families where fathers were in good positions having white-collar jobs. It was seen that more Muslim women came from backgrounds where their fathers were high-ranking officers, senior-level managers, etc. as compared to Hindu women. This illustrates the fact that more Muslim women who were well-educated and in good positions in work came from economically well-off families as compared to Hindu women.

Indicators such as poverty and deprivation have impacted the literacy rate, school dropout rate, high maternal mortality rate, and infant mortality rate. Women belonging to the Muslim community face social and economic deprivation related to poor education, health, employment, and social security. They depend on household activities to earn a meagre income to lead their lives. Muslims and Christians are living in ghettos with low civic amenities such as housing, drinking water, and sanitation. Inequity is very high among minorities due to differences in their educational status and poor access to schools.

Even though Madras as provide free education to poor children among Muslims, they lack modernisation with Urdu as the main language for communication (Raj, 2018).

Factors Leading to the Marginalisation of Muslim Women over the Period

“Muslims want jobs, not Iftar.... Spend government resources for Muslim education, not Hajj subsidies” (Pandya, 2010).

Marginalisation is said to be synonymous when we talk about Muslims, especially concerning Muslim women. As elaborated by Jahan (2016), marginalisation is a process that leads to shelving certain communities or individuals to the margin of social space that finally coerces their life choices by restricting their political freedom, social negotiation, and economic bargaining power. She considers the Muslim community in India to be a victim of the same. When we see the 2011 Census, Muslims constitute about 14.2 percent of India’s population and are the largest minority community in the country. So, factors leading to marginalisation are discrimination, exclusion, and oppression of this community.

There is considerable evidence that shows the marginalisation of the Muslim community in India. Mistry (2006) cites communal violence against the community as one of the reasons which led to this. She begins by referring to politics as being the main cause of communal conflict. The initiation of this by the British policy of “divide and rule” has been the root cause of communal violence in India. The thinking at the time prevailed that the partition of India with the formation of Pakistan would solve all communal issues. This was not the case, as it is evident that with every passing decade, communalism has increased and has negatively impacted Indian Muslims. It has been seen that businesses owned by Muslims are more likely to be attacked, especially during riots. This might be linked to the perception that Muslim artisans are particularly prosperous (Pandya, 2010).

To name a few in post-Independent India the first major communal riot took place in Jabalpur in 1961. The Muslims started doubting secularism in India. The other aggressive Ram Janma Bhoomi movement resulted in a series of communal riots across the country. The 1987 riots of Meerut, 1989 in Bhagalpur, and the worst all over the country in 1992 with the destruction of Babri Masjid.

The gruesome riot in the contemporary era till now is in Gujarat in 2002. According to Mistry (2006), more than 2,000 Muslims were massacred by Hindu extremists. The property belonging to the Muslims in Gujarat worth crores of rupees was destroyed. This led to people belonging to this community, around two million, becoming refugees in their native state. Adding to this, Muslim women were the worst sufferers as they were gang raped, brutally murdered, and also burnt alive. The riots did not end here. Tensions between the Hindus and Muslims in Muzaffarnagar, India, exploded in 2013. The violence erupted after a deadly fight between two Hindu men and some Muslims. Over 60 people died in the clashes, forcing an estimated 50,000 people, mostly Muslims, to flee their homes. Many lived in refugee camps for months, and some were never able to return. In recent years, cow protection groups, acting on the belief that cows are sacred to Hinduism, have become a source of violence against Muslims. These vigilante groups target individuals accused of involvement in cow slaughter or trade. At least 44 people, predominantly Muslims, have been killed in such attacks.

Protests against the Citizenship Amendment Act in New Delhi turned deadly in 2020. Clashes erupted between protestors, mostly Muslims and others, causing the worst communal violence in the capital city of India. Around 50 people were killed, with a majority being Muslim. Investigations revealed that authorities focused on charging over a dozen protestors instead of taking appropriate action to curb the violence.

In administrative services, government positions, and ministerial positions the representation of Muslim women is very low. There is hardly anyone to raise their concerns or formulate policies that benefit them. Shaingojri (2023) states that Muslim women have been significantly underrepresented in the Indian parliament since Independence. No Muslim women MPs served in five Lok Sabhas and their overall number in the lower house has never exceeded four. Presently, no Muslim women hold seats in legislatures of 24 out of 29 Indian states. Adding to this, despite having 30 women members in the Rajya Sabha by October 2014, only a small fraction (4) were Muslim. Throughout a much longer period, from 1952 to 2010, a very small number, only 15 Muslim women, ever held seats in the Upper House. Similar to the national parliament, women in state assemblies are also underrepresented, with less than 8 per cent of seats held by women. Muslim women are even scarcer in these bodies. For example, in the Assam Legislative Assembly, only one out of 14 women is Muslim. This pattern holds across most of India, with only three out of 29 states and 7 union territories having female chief ministers, none of whom are Muslim.

The result is that many Muslims, particularly women, face hurdles in accessing government benefits designed to help those in need. These challenges include difficulties in getting loans for housing and businesses, receiving widow pensions, and even obtaining necessities like ration cards. Officials are sometimes accused of discrimination, such as not issuing caste certificates to eligible Muslim OBCs (Other Backward Classes) or excluding them from the beneficiary lists. This lack of access to crucial support programmes deepens the marginalisation of Muslim communities, especially poor women (Parveen, 2014).

Another issue that erupted in recent times in the country targeting Muslim women is related to the practice of the veil (hijab) amongst Muslim women. The Hijab issue in the year 2022 began with a pre-university college in Karnataka banning hijabs in classrooms, even though they were allowed on campus grounds. This sparked protests across the state, with both Muslim students defending their right to wear hijabs and Hindu students launching a counter-protest wearing saffron shawls. The Karnataka High Court in its judgement sided with the government's ban ruling that the hijab is not an essential part of Islam. It can be ascertained that the hijab controversy in Karnataka goes beyond clothing. It exposes the underlying conflicts between religious practices and social norms, particularly for Muslim women.

There are differing viewpoints on wearing a veil among Muslims. Few see it as a tradition that commands respect and protects women's dignity. They advocate for the freedom to choose the veil as a right for Muslim women. Others, particularly those proponents of women's equality, believe the issue is used to unfairly target Muslims. Feminists consider this as a battle which Muslim women have to fight on two fronts. One, fighting external prejudice against the community and the second is, addressing internal conservative views on women's roles.

Understanding the Socio-economic Condition of Muslim Women: Insights from the Field

To know the present condition of Muslim women as mentioned earlier, the data was collected from 171 sample women out of which 111 were from the Muslim community, 46 from the Hindu community and 14 from the Christian community who have undergone courses under the skill development programme in Bengaluru city. The data has been analysed considering three indicators namely, education, decision-makers in the family, and possession and type of ration cards. Further, information gathered from case studies of 25 respondent women belonging to different religions is also supplemented in the discussion.

As revealed from the earlier discussion, education plays a key role in women's emancipation from marginalisation. The information gathered from the sample women concerning the status of education is presented below.

Table 1 illustrates the education attainment of women belonging to Hindu, Muslim and Christian communities. It was found that illiteracy is there among women belonging to the Hindu community which is 15 percent. These were mostly the respondents belonging to the SC/ST category. In the Muslim community, illiteracy was 9 percent and mostly comprised of women who went to work as domestic help. Women belonging to the Christian community fared better as not even one was found to be illiterate. During the interview, it was also found that women belonging to the Christian community spoke good English as compared to women belonging to other communities. Education till SSLC is 10 percent for Muslim women. The reason cited was that the school for higher secondary was far and parents did not allow them to attend. Again, about 11 percent of Muslim women have education up to the 2nd PUC level, and in contrast to this, the percentage of PUC education among the Hindu community is about 17 percent. The important reason cited by Muslim women for having only PUC-level education was that they got married and had to discontinue their studies. One of the Muslim women responded "I wanted to study but my family got me married after PU, I have a son now who is 3 years old. I am working hard to save money and make him study in a good school so that he becomes an engineer which I so much wanted to be." Coming to higher education i.e. Graduate and Post-Graduate levels, the percentage share among Hindu women is 26 percent, Christian women 36 percent and Muslim women 35 percent. These indicators show that though Muslim women have made some effort to get an education but getting higher education is difficult as one can see in SSLC the percentage is 10 percent which has a big drop when it comes to First PU which is 2 percent. One of the reasons cited was that the schools for higher education are far from home so many parents do not want to send their children due to distance. One of the women responded reasoned why she did not go for higher education after SSLC: "I got a first class in my 10th board exam. I am a good student but my Ammi Abumade me discontinue study as they said the PU College is far and not safe to go... Now I am doing household chores and taking care of younger siblings."

Table 1: Educational Level of Sample Women Respondents

| Class | Hindus | | Christians | | Muslims | | Total | |
|-------------------------|--------|---------|------------|---------|---------|---------|--------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| No education | 7 | 15 | 0 | 0 | 10 | 9 | 17 | 10 |
| less than SSLC | 11 | 24 | 6 | 43 | 21 | 19 | 38 | 22 |
| SSLC | 2 | 4 | 2 | 14 | 11 | 10 | 15 | 9 |
| First PUC | 1 | 2 | 0 | 0 | 2 | 2 | 3 | 1 |
| Second PUC | 8 | 17 | 0 | 0 | 12 | 11 | 20 | 12 |
| Diploma post second PUC | 3 | 7 | 1 | 7 | 11 | 10 | 15 | 9 |
| Bachelors | 12 | 26 | 5 | 36 | 39 | 35 | 56 | 33 |
| Masters | 2 | 4 | 0 | 0 | 5 | 5 | 7 | 4 |
| Total | 46 | 100 | 14 | 100 | 111 | 100 | 171 | 100 |

*SSLC- Secondary School Leaving Certificate; *PUC- Pre-University College

Source: Author's computation based on primary data, 2023

Another important indicator of marginalisation or otherwise is who wields power in the family in making decisions. The information gathered on this aspect from the sample women respondents is discussed here. The information on who makes decisions in the family in different religious communities is presented in Table 2. Most of the female respondents said that before their marriage it was their father and after marriage, it was the husband. For the Muslim community, 44 percent responded that the father was the main decision maker, for the Hindu community it is 48 percent, and then Christian at 36 percent. The second highest in terms of decision-makers is husbands which is 42 percent for Hindus, 28 percent for Muslims, and 57 percent for the Christian community. Together, father and husband account for about 90 percent in Hindu communities, the next is 93 percent among Christians and 72 percent in Muslim families. For the Muslim community, it was seen that the father-in-law also played the role of decision maker in the family and all together the male dominance was 82 percent. In addition to this, there were families in the Muslim community where both father and husband jointly took decisions in all family matters without involving the female members of the family. Irrespective of religion, the patriarchal nature of society is seen which has not changed over the period. One of the Muslim women who responded said that when the family decided to buy a vehicle she was involved in the discussion, only the male members in the house decided and she was taken to the vehicle showroom and the only suggestion taken from her was preference of colour. She said, "I wanted to have a red colour two-wheeler." But even that was not taken into consideration as it was told to her that red is too bright and finally, a black colour vehicle was purchased. Other women interviewed echoed the same picture saying that even when buying things for the house or going out for any function, the male member of the house decides everything. Another respondent sadly said, "Everyone in my house makes decisions, and me the last." This highlights that even in basic things women are not free to make decisions let alone in the personal and economic spheres.

Table 2: Religion-wise Decision-Maker in the Sample Respondent Families

| Person | Hindu | | Christians | | Muslims | | Total | |
|---------------------------|--------|---------|------------|---------|---------|---------|--------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Mother | 2 | 4 | 0 | | 4 | 4 | 6 | 4 |
| Father | 22 | 48 | 5 | 36 | 49 | 44 | 76 | 44 |
| Husband | 19 | 42 | 8 | 57 | 32 | 28 | 59 | 35 |
| Father-in-law | 0 | 0 | 0 | | 11 | 10 | 11 | 6 |
| Father and husband | 0 | 0 | 0 | | 2 | 2 | 2 | 0.5 |
| Self | 1 | 2 | 0 | | 4 | 4 | 5 | 3 |
| Son | 0 | 0 | 1 | 7 | 0 | | 1 | 1 |
| Mother-in-law | 2 | 4 | 0 | | 6 | 5 | 8 | 5 |
| Sister | 0 | 0 | 0 | | 1 | 1 | 1 | 0.5 |
| Parents | 0 | 0 | 0 | | 2 | 2 | 2 | 1 |
| Total | 46 | 100 | 14 | 100 | 111 | 100 | 171 | 100 |

Source: Author's Computation based on primary data, 2023

To delve further into the economic background of the respondents, possession of a ration card was considered as an indicator. At the aggregate level around 91 percent of the respondents said that their family has a ration card. On enquiring further as to the type of ration card they hold, around 85 percent hold a Below Poverty Line (BPL) card and 6 percent possess an Above Poverty Line (APL) card. Table 3 presents information on the religion-wise extent of having a ration card among the respondent families. It may be observed from the Table that in the Muslim community around 82 percent of the respondent households have BPL ration cards and around 12 percent said that they do not have ration cards and the reason cited by them for this was that they were migrants from other states and found it difficult to get a BPL card. Around 93 percent of respondents belonging to the Christian community and 89 percent of the Hindu community hold BPL cards. The respondents who possess the ration cards were seen to meet family needs by working in the unorganised sector with low wages and a poor working environment.

Table 3: Religion-wise type of Ration Card holding status by the Sample Respondent Families

| Religion | APL Card | BPL Card | No Ration Card | Total |
|------------------|----------|----------|----------------|-----------|
| Christian | 1 (7) | 13 (93) | 0 (0) | 14 (100) |
| Hindu | 3 (7) | 41 (89) | 2 (4) | 46 (100) |
| Muslim | 7 (6) | 91 (82) | 13 (12) | 111 (100) |
| Total | 11 (6) | 145 (85) | 15 (9) | 171 (100) |

Figures in parentheses are percentages of respective row totals

Source: Author's computation based on primary data, 2023

Discussion and Conclusion

The discussion clearly shows that the Muslim women belong to the marginalised section of the society. Women in the Muslim community do not fare well when it comes to attaining education. Women of the Christian community have done well in getting educated. The reason could be that many missionary

schools in the city give good quality education and charge lower fees for needy community students. It was also noticed that respondents belonging to the Christian community could converse in good English as compared to women of other communities. If Muslim women were to go for higher education it was seen that they fare better than women of other religions in getting an education at the Master's level.

When it came to decision-making, it was observed that across religions it was the man in the house who took all the decisions. The control was in the form of a father for girls before marriage or a husband after marriage. This states how vulnerable a woman in her family is when it comes to making any important decision in the house. It can be concluded that society is patriarchal.

On enquiring about the BPL status, 82% of the Muslim women said that they have BPL cards explaining that they belong to the weaker section of the society. It was also observed that Muslims lived in ghettos in a few pockets of the city with poor civic amenities. This indicates the marginalisation of the community.

In terms of educational disparities, Latif (2011), illustrates that Muslim women in India face significant educational disparities resulting in limited opportunities for social and economic mobility which is also reflected in Table 1. Studies have shown lower literacy rates among Muslim women compared to their Hindu counterparts. Factors such as poverty, social exclusion, and cultural norms contribute to these disparities, restricting access to quality education and perpetuating marginalisation.

The traditional patriarchal norms prevalent in Indian society often limit the autonomy of women, including Muslim women, which has been brought out in Table 2. These norms dictate gender roles, restrict mobility, and impose conservative dress codes. Practices such as purdah (veil), seclusion, and early marriage can further marginalise Muslim women, hindering their access to education, employment, and participation in public life (Bano, 2015).

In terms of economic inequality, Muslim women in India often face barriers to employment due to discriminatory practices, lack of skills training, and limited access to resources. It has been observed that women belonging to the Muslim community are found mostly engaged in the informal sector occupations that are low-paying, further exacerbating their marginalisation (Kundu, 2007).

Thus, from the discussion in the paper, it can be ascertained that Muslim women are subject to marginalisation. When the British came to India, they brought in Western education which was not taken positively by the Muslim community, and their female was left with poor education which hindered their growth unlike women of other communities who embraced foreign education. It has been noticed that the Muslim community is not able to benefit from various policies introduced in the country as this does not specifically target towards development of the Muslim community. It is seen that Muslim women are poorly educated, have limited rights to make decisions at home, are poor, less participation in LFPR as compared to women of other communities. These factors assert the points made in the paper that Muslim women are subject to marginalisation.

The policy for the upliftment of Muslim women should be related to issues concerning their community. The policy should be directed first, to make them well educated. Encourage them by giving some sort of benefits to go out of their houses to even far-off places for better education and better employment. A sense of security should be established in the community to make, especially the parents, comfortable to send their daughters outside without creating restrictions. Finally, a creche

facility and prayer room should be provided where women can avail the benefits and work in a conducive environment.

Hence, it is significant to note that India is a country with people of diverse backgrounds and experiences may vary across regions and communities. While the factors mentioned above contribute to the marginalisation of Muslim women, efforts towards gender equality and empowerment have also been made by individuals, civil society organisations, and the government to address these challenges and promote inclusive development.

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