

Involvement of Muslim Women in Economic Activities and Socio-Economic Development: A Case Study of Biratnagar Metropolis

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Abstract

The study aims to explore the involvement of Muslim women in gainful activities and uplifting their socio-economic conditions. The paper is based on primary data, collected through questionnaire and observation of Muslim women from Biratnagar metropolis. The study revealed the involvement of Muslim women in lucrative economic activities has augmented their socio-economic conditions. Though their involvement in economic activities is appreciated by their society, they are not reciprocated accordingly to their efforts. Due to lack of education and cultural practices like divorce, early age marriage, the number of children secludes Muslim women from enjoying full-fledged empowerment.

Keywords: Women, Muslim Women, Economic Activities, Socio-Economic

Introduction

Women, comprising half of the whole world's population, is an indispensable and imperative part of human society complementing men in every human civilization in spite of their multidimensional role in every society (Tariq, 2002). Moreover, most reserve society condemns that women are dignified in 'Purdah', veil and within four walls as a homemaker (Afza & Rashid, 2011, Markovic, 2007) still women's diverse role is challenged by myriad developing and under-developed countries (Markovic, 2007). Incongruence burden of domestic responsibilities like childcare, family care, and other domestic chores, largely shaped by stereotypical gender roles (Gutek, Searle, Kelapa, 1991). Androcentric system challenges

women for balancing work and home (Bird, 2006) and impedes women's career advancement (Cross & Linehan, 2006).

Participation of women in economic activities, by bringing them out of the fence created by religion, culture, society, and family as well self (Mehtap et al., 2017), have been a momentous yardstick to measure the success of any nation and even the world's economy. Women on gainful activities are pivotal even for the well-being of their families and most importantly children (Mehtap et al., 2017) in fact for speedy growth of GDP (Lin, 2015). However, women are not able to grab prevalent opportunities because they are shackled by the lower echelons in the economy. Discernably, all religions have respected and honored women (Tariq, 2002).

Nepal was officially a Hindu kingdom up to 2006 later the nation becomes secular by the abolishment of the monarchy system. Muslims, the second largest religious minority of Nepal (Dastider, 2000), is 29 million approximately with an estimated 4.2 percent of the total population by 2011. the constituent of Muslims' demographic in Nepal is diverse with respect to their class, language, ethnicity and geographic region (Sijapati, 2011).

After the people movement (2006) of Nepal, out of more conservative community, the very community came out and is participating in local and as well national politics (i.e. currently 3.30% ethnic distribution of Muslims are at house of representatives) and enduring reforms and renewals in Islam too (Sijapati, 2011) although Haque (2013) identified illiteracy, poverty and a lower standard of living as major problems of Nepali Muslims. There is a dearth of research on Muslim's right, status, culture and religious practices (Pio, 2010) in Nepalese context

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(Gaborieau, 1967) and moreover, very few studies have discussed on Nepali Muslim women perspectives. Thus, women's economic and social upliftment needs separate recognition of the Muslim community and especially their women (Bibi & Khan, 2011; Kimberley, 2013).

Statement of the Problem

Nepal is a multilingual, multicultural and multi-religious country where several minorities groups subsist. Out of these minorities clusters, most are disadvantaged and backward (Thapa, 2000). National population census of Nepal 2011 has shown 4.4% (11,64,255) of the whole population is Muslim and half are women. Comprehensive development of any country necessitates enhancement of underdeveloped and underprivileged communities, either it is about economic or social development (Haque, 2013). However, Dastider (2000) had condemned that the government of Nepal has not well incorporated Muslim's contribution to nation building and them to mainstream of the country. Constitution of Nepal has invalidated caste-based social discrimination for Muslim because it has the legal status as a religious minority group (Dastider, 2000). Although Nepalese Muslim enjoys sumptuous cultural heritage, they are far behind in comparison to other many minorities of the country in case of education and social participation, and monumentally widespread disparity in male and female of this community (Haque, 2013).

Women's contribution to the economy is less appraised in developing countries (Khan & Kabir, 2018). Similarly, no fierce effort is made towards Nepalese Muslim women and their status hence necessitates this study of Muslim women who are deprived even of fundamentals due to their lower literacy rate and communal boundaries. For all-inclusive development, a nation must deliberately encompass everyone and must streamline them. Doubtlessly, the status of Muslim women must be augmented on their better social and economic sphere for the comprehensive growth of the country.

Objectives

- To identify the socio-economic condition of Muslim women involved in gainful economic activities.
- To examine the effect of their income on different heads like engagement in productive activity, family liking, and savings.

Literature Review

Economic Independence

Women are assumed to be focal to the development of any nation. Their contribution to society and nation may or may not be visible but ought not to be overlooked (Upadhya, 1996). Although the reality of treatment to her in some situation of the society is beyond acceptable, they fared less in comparison to male in all stage of the population (Sadaquat & Seikh, 2011). Women are juggling several roles as daughter, sister, wife, and mother in society (Acharya, 2016). The right for education, decision-making power, employment and nature of work for all substantiate the difference in between male and female. Women's average earning is meager and constantly very lower than those of counterpart men (Sadaquat & Sheikh, 2012).

There are positive changes and development in the society and economy as well regarding women in developing countries with continuous reimbursement for fostering women (Upadhya, 1996). Developing countries' almost women have to compromise in terms of their basic rights such as food, health, sanitation and education, laden family and social restrictions, access and control for finance and employment opportunities with their counterpart of developed countries (Afza, 2009) which limits their capabilities to prove themselves and impedes them to secure gainful employment, eventually this reciprocates to low income, poverty and social exclusion (Afza, 2009). Discrimination of women is not only country-specific rather in addition, they also encounter male dominance in case of pays, independence, growth opportunities, and employee's hierarchy. The deteriorating socio-economic condition of women is a consequence of discrimination in between male and female in the society which leverages their family and social lives (Afza, 2009).

Over the last few decades, women's participation in gainful economic activities has been limelight to reduce poverty (Khan & Kabir, 2018). However, in myriad developing and conservative countries, women are economically and socially handicapped in the society because they are not getting the same social and economic empowerment opportunities as their parallel part. Women daring to demonstrate their endowment have to encounter ordeal by the family and society and most often they are bound to surrender their wish of independence (Rehman & Roomi, 2012).

Income Generation and Standard of Living

Individuals made sense of society and placed themselves within social setting based on the ideologies constructed by and in society (Crowley & Himmelweit, 1992 as cited in Orser, et al., 2006). Simply, socialization theory states socialization assumes socially differentiated roles, and roles expectations of male and female in the society (Carter, 2014). That's why; it was unlikely to fit women the roles of bread winner of the family for which men had been socialized (Carter, 2014) even if the other barriers may have removed.

Though, Duflo (2012) depicts that economic development and women's empowerment has significant association. As the economic growth hikes up, it reduces poverty. Reducing poverty in return benefits women in two ways primarily economic development breeds better conditions for all; specifically, health and sanitation, education and employment opportunities, and another way is; as the poverty parameter goes down gender equality climbs up hence the status of women reforms more in comparison to men. It cannot be overlooked that as evident by many (Akpan, 2015; Kabeer, 1999; Mayoux, 1998; Paramanandam & Packirisamy, 2015), a handsome part of women's earning is spent for their children's education and rest for their dependents and home. That is why, the countries with lower women's economic involvement are a victim of minimal literacy rate especially women, higher poverty and menial status of women. Despite these all reforms by economic involvement, it is not the mere instrument in the hand to combat poverty and gender equality.

Women's access to and control over productive resources is meager that confines women's say in decision making and equal participation in economic activities as same as men (Bibi & Khan, 2011). Due to lack of education, training, information, mobility and most importantly, a mindset of society hampers women's bargaining power and compels them to concentrate on low skilled and cheaply paid jobs in vulnerable work environment keeping their life on danger (ADB, 1999).

Income Generation by Muslim Women in the Global Scenario

Religion is the sublime aspect of human life which shapes societies and people of any country (Praveen, 2011).

True Islam has not differentiated in-between gender but patriarchal misinterpretation of Islam has suppressed Muslim women (Brijbushan 1980; Banamusa 1995; Kazi 1999). Sometimes in the name of religion then sometimes social customs and traditions, women are being cheated physically, psychologically, economically and socially (Giri, 2006). Most societies and the more strictly Muslim community have a conviction regarding gender disparity (Afza, 2009) however Islam has not conditioned gender as a barricade in the way of religion (Choudhary, 2016). Religious tradition, cultural norms and values, and real practices have limited women's role and status in Islamic societies (Afkhami, 1995; Afshar, 1985; Mernissi, 1987; Moghaddam, 1994; Roomi & Harrison, 2010).

Women are massively separated by their counterparts (Afza, 2009) and chiefly the most influencing factors to their occupational role are 'Purdah' (veil) and 'Izzat' (honour). 'Purdah' (veil) is a source of segregating women and excludes her from the outer world (Roomi & Harrison, 2010). However, Golnaraghi and Mills (2013) mentioned that different interpretations of "Quran" dominantly assumed 'Veil' as an instrument of empowerment and a sign of chastity and acceptance of Muslim faith. Women are possession and have transferred ownership from father to father in law, husband, son and so on. They are honor (Izzat) of families and society as well hence to be protected and to stay behind four walls (Bibi & Khan, 2011). Women are not allowed to decide on own and need permission by their guardians to move from one place to another, and mingle with males independently (Roomi & Harrison, 2010). Moreover, their way of life, independence, and financial freedom is delimited by families and societies (Afza, 2009). Parveen (2013) depicted that Muslim religion has compacted the equal access of education to women. Subsequently, it leads to lower school enrollment rate (Chaturvedi, 2003) as well literacy rate of Muslim women reciprocally that erodes and leverages women's workforce participation (Afza, 2009; Chaturvedi, 2003). As social marginality theory states when there is incongruence in between personal attributes and the role performed, the social reality is reconstructed.

In order to understand and draw a picture of the scenario of Muslim women involved in gainful economic activities and their socio-economic status in the Biratnagar city, this study explores with the help of primary data.

Methodology

Biratnagar, Indian border connecting city, is known as the second capital of Nepal where a dense population of Muslim community dwells. Though Muslims are scattered throughout the country, Indian border areas comparatively have a thick crowd of them (Dastider, 2000). In order to assess the population of Muslim in Biratnagar (as city-specific government record was not available), social leaders of the Muslim community were asked for. The total population of the community stood about twelve thousand and out of this 50 percent is the female population that is 6000. The purposive sample of 30 Muslim women who must be generating income (either in formal or informal sector) was selected. Informants were identified with the help of key informants (one was a master's student, and another was a domestic helper) of the sampled community. It was to successfully penetrate and access income-generating Muslim women in the different settlement of Muslim, spread to various areas of the very city. It must be acknowledged that the sample for the study prone to represent a fully broad social spectrum of the Muslim community.

This is explorative research as there is no discernable work on Nepalese Muslim women. For the purpose to identify the income generating Muslim women and reflection of their income on their socio-economic conditions in Biratnagar, a face to face unstructured interview and a questionnaire as well; pre-determined a set of questions which was in the English language, was administered by researcher at the respondent's convenience as suggested by key informants. A mixture of scaled, multiple choice, single choice, dichotomous type, and open-ended items were involved in the questionnaire. The questionnaire, as well as the unstructured interview, took around 40 days (25th July to 5th September 2018) to cover Muslims from different parts of the city. Before one to one meeting with respondents, their ease and comfort regarding their time and day were thoroughly discussed, just to ensure whole-hearted answers. Simultaneously, the respondents' as well their work and home setting were also observed and other relevant matters in the way of discussion were also minded and noted down at the end of the very visited day. Their stories were also mentioned to extract the clear picture of their life in their words.

Results and Discussion

Table 1: Demographic Profile of the Respondents

<i>Variables</i>	<i>Category</i>	<i>Number of Women</i>	<i>Percent</i>
Age	≤ 30	8	27
	31-40	12	40
	41 & above	10	33
Education	Illiterate	22	73
	Primary	3	10
	SLC	1	3
	+ 2	2	7
	Graduate	2	7
Marital Status	Married	16	53
	Widow	6	20
	Bachelor	2	7
	Divorced	6	20
Number of children	No child	3	10
	Up to 2	9	30
	Three	5	17
	Four	8	27
	More than four	5	17
Engaged Sector	Service	14	47
	Farming	2	7
	Manufacturing	1	3
	Trading	13	43

Source: Field Survey, 2018

Demographic and Health Survey Nepal 2016 delineated 61.2 percent illiteracy of Muslim women and this study showed 73 percent of no formal education in Muslim women in Biratnagar. The respondents explained that a girl's education was not prioritized because firstly girls' religious education matters for their marriage than common education and secondly their large families with poor financial status. Most of the Muslim women's education limits to religious instruction (Parveen, 2016). Hence, these are the mandatory cause for women's high illiteracy. Nominal respondents had higher education moreover, who had higher education lamented for the challenges and struggle they encountered for attaining it. Chiefly, two problems are identified regarding education first social perception of its importance and another was the marriage of educated girls. However, Parveen (2016)

dugout that educated Muslim women were respected and treated differently in social gatherings and had considered several matters. In line with, Afza (2009) also condemned the low educational progress of women as the most influential impediment for women's economic participation. Wolfensohn opined education as the very first empowerment parameter which grants women's bargaining power and the spillover effects can be seen on children education and care (Duflo, 2012).

Half of the respondents were married and surprisingly within such a small sample six comes to be divorced. The primary cause of divorce was their husbands' another marriage. A divorced woman working as a peon in a school articulated that her husband left her because he wanted her to stay at home. Her husband told her either to stay within the home or work outside and she decided to be independent consequently today she had grown up her son who had completed his higher education in private school just with her income.

Bachelor respondents (with graduation) admitted that their education, as well as income generation, had provided their say in the late nuptial decision. Two third of respondents had more than two children. However, it cannot be negated that the women were conscious regarding fostering and providing their children all necessities and assumed and preferred a smaller number of children to enhance their standard of living, for the reason many are using temporary and as well permanent means of family planning. The largest number of children by a single respondent was 10.

Consequently, most of the respondents had no education as shown by the data and had a poor financial condition as mentioned by them; they were tilted towards domestic helper and labour work in the service sector. ILO (2016) had stated that half of the global population by 2015 had overwhelmed by the service sector and surprisingly more than half of the global females were employed by this sector. Normally and traditionally most of working Muslim women were bangle sellers (Gaborieau, 1967) history of Nepal witnessed that Muslim entered to Nepal as *Churaute* (bangle seller) so as in Biratnagar myriad Muslim women are in the bangle selling business. Few respondents admitted that their mother or mother in law had shown them the path of bangle trade as they were engaged in the same and that reference (by their than a

generation) availed them credit facility to commence.

Table 2: Personal and Social Perception for Involvement in Income Generation Activities

Variables	Category	Number of Women	Percent
Years of working	Up to 4	9	30
	5 – 14	11	37
	15 and above	10	33
Increased skills	Yes	29	97
	No	1	3
Satisfaction	Satisfied	28	93
	Unsatisfied	2	7
Social recognition	Liked	27	90
	Not liked	3	10
Feelings of religious/cultural discouragement	Yes	2	7
	No	28	93

Source: Field Survey, 2018

Income generation had been experienced from more than 5 years by 70 percent of respondents. The research displayed that 5 respondents were begetting money from 25 years back and most of them were in the trading business. One of respondent burst out that when her spouse (married second wife) left her behind with two children, she just felt that no option remained to her except committing suicide together with her off-springs but when she started to generate money through some works that energized her to go ahead. Parveen (2016) had blamed low education, lack of opportunities, ability and mobility and difficulties to delegate household responsibilities for Muslim women's poor economic representation than religious and seclusive issues.

Majority of respondents were satisfied and as well realized income generation had increased their skills (communication, problem-solving, decision making, leadership, etc). When they go outside for their work, they meet different people, encounter varieties of problems, get information of the worldly affairs which enhance their self-confidence, knowledge, access, and skill of tackling and dealing myriad issues. Allen and Truman (1993) opined that though all the people have an entrepreneurial endowment, the environment for creativity and motivation can only shape management skill, risk measuring skill and combating with problems for the smooth operation of their

venture. Alike, job assistance can enhance the abilities of human beings (Carter & Anderson, 2001). Income generation had made them master of their own life, at least they need not worry about their dependents' basic needs, they had money to fulfill some of their children's desire, and most importantly they are independent. Some of the respondents uttered that period of hard time was no longer nevertheless they wanted to earn more not for the sake of money rather for the contentment of being able. The respondents who were not able to express their whole potential by their work and could not earn enough were found to be not satisfied.

Likewise, they were liked by their society as a breadwinner. Many respondents expressed that their society encouraged them by saying; working for own living is nowhere wrong. However, one of the respondents, who were nurse, said that her family did not like her as sometimes she had to carry out evening and night duty. There are no more financial troubles in her family hence her continued work was the cause for resentment of the family and society as well.

Normally, minorities feel discriminated by cultural tradition and by lack of representation in the social, political and economic sphere (Dastider, 2000). Contradictorily, a huge (93) percent of minor respondents admitted that there is no religious and cultural discouragement to them. Even though a respondent with tea stall complained that some customers come and smoke in her shop. Because of these sorts of wrong activities, her society blames her for this, in fact, these things were not available in her store.

Table 3 depicts that before involving in current income begetting activities mass respondents' energy was not channelized to the productive sector. In line with this outcome, women's most of the time was spent on domestic chores and family (ADB, 2013; Bibi & Khan, 2011). A few were engaged in service and some assisting family business, but the financial return was absent. A respondent engaged in supporting family business before her own expressed that she had no knowledge as everything was managed by her spouse. Now, after starting her own shop, she dared to say no for the issues she did not agree for and further, she added if she got a capital to invest, she might be running the business well. In line with this result, international funding agencies and economic growth analysts had also suggested that promoting the private

sector and economic involvement is staple for rooting out the extreme poverty in developing economies (Snodgrass & Winkler, 2004).

Table 3: Distribution of Involvement, Income, Saving and Perceived Change in the Expenditure of Muslim Women

<i>Variables</i>	<i>Category</i>	<i>Number of Women</i>	<i>Percent</i>
Involvement before	Unemployed	26	87
	Service	1	3
	Supporting family business	3	10
Monthly income (in NRs.)	Up to 7000	6	20
	7001-10000	12	40
	10001-15000	9	30
	15001 & above	3	10
Saving	Yes	12	40
	No	18	60
Monthly Saving	Up to 1000	4	33
	2000	2	17
	3000	5	42
	4000 & above	1	8
Savings in the form	Cash	1	3
	Deposit	10	33
	Reinvest to own business	2	7
Ownership of Land/Home	Yes	14	47
	No	16	53
Source of land/home	Maternal house	1	7
	Heir/husband	4	29
	Own earning	9	64
Perceived Change in Expenditure (Multiple choices)	Basic needs	28	93
	Comfortable goods	12	40
	Education	12	40
	Health	1	3

Source: Field Survey, 2018

Notably, 40 percent of Muslim women were able to earn more than ten thousand per month. A respondent who was illiterate and working on the farm was earning the highest income i.e. twenty-five thousand per month. A widow respondent stated that she was generating some money at the time of her husband's demise so somehow, she accepted the challenge of maintaining her home with children. She added if it would have happened when she was not working then she could not imagine her life how

tough and difficult it could be. Mayoux (1998) claimed for expanding incomes at the household level for poverty alleviation though the outcome may not be earthshaking (Bibi & Khan, 2011).

The respondents who did not save money that who remained with no income after managing all other expenses. The 40 percent of respondents were able to save and two third of them were saving more than a thousand monthly. Respondents were aware to deposit their saving rather than giving it to others as a loan, purchasing gold or silver, investing outside besides deposit. Accordingly, they were utilizing their savings for reinvestment to own business or keeping in the form of cash. Women's economic role in decision making augments concurrently with their access to saving and credit because women's say and curb in saving and credit decision at first ensure the welfare of the whole family (Lin, 2015; Mayoux, 1998).

Nearly, 50 percent of respondents (14) had land/home on their name and out of these, the source of land for nine land-owner was own earning. Some of the respondents cleared that their earning was not enough so could build own home, but financial institutions trusted them and by paying little installments weekly or monthly, they had their own house, the identical result was extracted by Lin (2015). Own house meant half burden over and remaining was to manage food which was easier to yield, felt by most of the respondents.

Involvement of women in income generation massively had contributed to the arrangement of basic needs for their dependents. Some respondents elucidated that the time when they had no earning, was very severe. They were in the situation of hand to mouth. Now, they expended on comfortable goods and education (of self and children) also remarkably improved though a long way remained to maintain expenditure on quality health and education as well by the respondents. The women spending on education of children did not mean that they had a handful of earning rather they were conscious of quality education for their children. A respondent was spending for her daughter by sending her to private school because she stressed that who can do better, they should be promoted regardless of gender. Further, she added that as she had looked after her parents so as her daughter will. Duflo (2012) had proclaimed that if all the resources and income

of the family is mobilized by women, in comparison to men, the outcomes reflect more on the well-being of children (Mayoux, 2001).

Conclusion

Marriage in a small age and common practice of divorce in Muslim society are the central cause of Muslim women's suffering and deprivation. In the Muslim community, girls' traditional and religious teachings are a focal prerequisite for their marriage, hence they are legged behind for formal education which results in low literacy rate. Subsequently, they are bound to confine themselves to physical and domestic works sometimes vulnerable too for their living. Notwithstanding, there is a long history of Muslim women's involvement in income generation, they are still deprived of fundamentals for them and their dependents. It is evident by this study that their earnings are reflecting on their children's welfare though the effect is meager. However, the situation is critical and challenging, Muslim women are learning from other societies and gradually updating themselves to uplift; without changing their fundamental values and culture.

In case unproductive energy and skills of Muslim women can be channelized to the mainstream, a bright future of the community and as well the nation can be realized. It is likely to materialize in the form of augmented decision-making power, control of resources and their own life by their economic and social upliftment. It cannot be overlooked that only economic empowerment is not enough although it can remove the stigma and pervasive stereotypes against women's ability. Doubtlessly, micro-finance and other concerning agencies are working for the betterment of women's status but disadvantaged women groups like Muslim must be fabricated as an integral part of the policy for full-fledged development of the nation.

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