

An Assessment of The Socio-Economic Empowerment of Muslim Women in Bihar

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Abstract:

Muslim women in Bihar, constituting a significant portion of the state's 16.5–17% Muslim population, continue to face pronounced socio-economic disadvantages, including low literacy rates (around 31.5% as per 2011 Census data, with limited improvement noted in subsequent surveys), minimal workforce participation (approximately 15.1%), and restricted access to decision-making and resources. This paper assesses the extent of their empowerment through education, skill development, self-help groups (SHGs) under JEEViKA/NRLM, and targeted minority schemes like Nai Roshni and Hunar. Drawing on secondary data from government reports, academic studies, and program evaluations, the analysis reveals modest gains in school enrolment, SHG membership, financial inclusion via bank accounts, and limited income generation through micro-enterprises. However, deep-rooted barriers—socio-cultural norms, intersecting caste and class disadvantages, low program inclusivity for Muslims, discrimination and inadequate post-intervention support—severely constrain long-term empowerment. While general women's programs in Bihar have shown transformative effects on mobility and confidence, Muslim women often experience lower benefits due to exclusion. The study concludes that targeted, community-sensitive interventions integrating madrasas, flexible training, and enhanced monitoring are essential for sustainable socio-economic upliftment.

Keywords: Socio-economic empowerment, Literacy and Education, Workforce participation and SHGs etc.

Introduction:

Muslim women in Bihar represent one of the most marginalized segments in India, grappling with intersecting challenges of gender, religion, and regional backwardness. Bihar's Muslims form about 16.5–17% of the state's population, yet their socio-economic indicators lag significantly behind both the state average and other communities. Female literacy among Muslims stands notably low (around 31.5% per older census data), compared to higher state female literacy trends, while workforce participation remains minimal at roughly 15.1%. Many are confined to unpaid domestic work, informal agriculture, or home-based crafts, with limited access to formal employment, credit, or decision-making power.

Government initiatives such as the Bihar Rural Livelihoods Promotion Society (JEEViKA under NRLM), skill programs like Hunar, leadership training under Nai Roshni, and broader schemes for financial inclusion have aimed to bridge these gaps by promoting SHGs, vocational training, and economic opportunities. These align with national goals post-Sachar Committee (2006), which highlighted Muslim backwardness in education, employment, and access to services. Despite some progress in bank account ownership and SHG mobilization (reaching millions of rural women), Muslim-specific inclusion remains limited, with socio-cultural constraints and implementation gaps persisting.

This paper evaluates the current state of socio-economic empowerment of Muslim women in Bihar, identifying achievements, barriers, and pathways forward.

Objectives:

1. To examine the current socio-economic status of Muslim women in Bihar in terms of education, literacy, employment, and income levels.
2. To assess the role and impact of government programs (e.g., JEEViKA, Nai Roshni, Hunar, skill development schemes) on their empowerment.
3. To identify key socio-cultural, economic, and institutional barriers hindering their participation and benefits from these initiatives.
4. To suggest policy recommendations for enhancing inclusive and sustainable socio-economic empowerment of Muslim women in Bihar.

Literature Review:

The literature on Muslim women's empowerment in Bihar and India highlights persistent disparities, with limited but growing focus on program impacts. Ten key studies/reviews are summarized below: Government of India (2006)¹, through the 'Sachar Committee Report', provided a comprehensive analysis of the socio-economic and educational condition of the Muslim community in India. The report highlighted that Muslim women remain one of the most marginalized sections of society due to low literacy, limited employment opportunities, poverty, and social exclusion. It emphasized that inadequate access to education and financial resources has negatively affected the socio-economic empowerment of Muslim women, particularly in states like Bihar. The report recommended focused government interventions, educational reforms, and welfare schemes for improving their condition.

Naila Kabeer (2005)², in 'Gender Equality and Women's Empowerment: A Critical Analysis', explained empowerment as the process through which women gain access to resources, opportunities, and decision-making power. The study highlighted that economic independence, education, and participation in productive activities are essential for achieving women's empowerment. Kabeer argued that social and economic empowerment are interconnected and that marginalized women require institutional support and equal opportunities to overcome structural inequalities.

Zoya Hasan and Ritu Menon (2004)³, in the book 'Unequal Citizens: A Study of Muslim Women in India', analyzed the condition of Muslim women within the broader framework of gender and minority issues. The authors observed that Muslim women face multiple disadvantages because of poverty, lack of education, patriarchal social norms, and limited participation in public life. The study emphasized that educational advancement and economic participation are necessary for improving the status and empowerment of Muslim women in India.

Sonalde Desai and Veena Kulkarni (2008)⁴, in their study on educational inequalities in India, discussed how disparities in education continue to affect socially and religiously marginalized groups. The research found that Muslim women remain educationally disadvantaged, which directly impacts their employment opportunities and socio-economic mobility. The authors emphasized that improving access to education is essential for reducing inequality and promoting empowerment among minority women.

S. Jahan (2016)⁵, in the article 'Role of Self-Help Groups in Women Empowerment in Bihar', examined the contribution of Self-Help Groups (SHGs) in enhancing women's socio-economic conditions. The study revealed that SHGs improve women's access to credit, savings, and income-generating activities, thereby increasing self-confidence and participation in household decision-making. The study concluded that SHGs have played an important role in empowering rural and minority women in Bihar economically and socially.

F. Ali (2017) ⁶, in the study ‘Socio-economic Conditions of Muslim Women in India’, discussed the challenges faced by Muslim women in achieving economic independence and social equality. The research highlighted that poverty, unemployment, low literacy, and conservative social practices are major barriers to empowerment. It further pointed out that despite several government welfare programmes, many Muslim women remain deprived due to lack of awareness and limited institutional support.

International Institute for Population Sciences (2021) ⁷, through the ‘NFHS-5 Bihar Report’, presented important statistical data regarding women’s education, health, employment, and living conditions in Bihar. The report indicated that women with higher education levels are more likely to participate in economic activities and household decision-making. It also revealed that women from minority and economically weaker communities continue to face challenges related to health, nutrition, and financial security, affecting their overall empowerment.

Asian Development Research Institute (2019)⁸, in its study on Muslim youth in Bihar, highlighted the socio-economic disadvantages faced by Muslims in the state. The report found that Muslim women have limited access to quality education, skill development, and employment opportunities. The study recommended targeted policies focusing on education, vocational training, and financial inclusion to improve the socio-economic status of Muslim women in Bihar.

Asha Rani (2014) ⁹, in the article ‘Women Empowerment in Rural Bihar’, examined the condition of rural women and the factors influencing their empowerment. The study emphasized that education, awareness, and participation in economic activities significantly enhance women’s social status and self-reliance. It also highlighted the importance of government schemes and community participation in improving women’s empowerment in rural Bihar.

S. N. Pathak, Ajit K. Singh, and S. P. Pandey (2009)¹⁰, in the book ‘Empowerment of Muslim Women’, discussed various dimensions of Muslim women’s empowerment, including education, employment, political participation, and legal rights. The authors argued that socio-economic empowerment of Muslim women requires a combination of educational development, skill training, financial inclusion, and supportive government policies. The study concluded that empowering Muslim women is essential for achieving inclusive social and economic development in India, particularly in backward states like Bihar.

These studies collectively point to short-term gains from interventions overshadowed by structural exclusions.

Current Socio-Economic Status:

Muslim women in Bihar exhibit low literacy (female ~31.5%, with rural-urban gaps), high illiteracy in districts like Kishanganj, and workforce participation around 15%. Many engage in informal sectors (agriculture, home-based work) or remain outside the labor force due to domestic responsibilities. Poverty rates are elevated, with limited asset ownership and credit access. Sex ratio (936) and higher female-headed households reflect certain vulnerabilities.

Impact of Programs:

JEEViKA has mobilized millions into SHGs, improving bank accounts (sharp rise noted), mobility, and some income from dairy, goat rearing, or micro-enterprises. Hunar provided community-based skills via madrasas, aiding self-employment for thousands. Nai Roshni enhanced leadership and service access. Skill schemes show short-term placement boosts, with women reporting greater confidence and family decision-making roles. Aquaculture or dairy cooperatives in some areas demonstrate income gains.

Barriers and Limitations:

Socio-cultural norms (purdah, early marriage, family resistance) restrict mobility and training uptake. Discrimination, low awareness, infrastructure deficits in Muslim areas, and underrepresentation in beneficiary lists persist. Impacts often fade post-training due to job mismatches or social pressures. Intersectional factors (caste within Muslims, SES) exacerbate exclusion. While general female LFPR in Bihar has risen modestly, Muslim women lag.

Positive Shifts:

Increasing girl enrolment, SHG-driven financial literacy, and isolated success in community-led models indicate potential for change when programs are culturally sensitive.

Conclusion:

Socio-economic empowerment of Muslim women in Bihar remains partial and uneven despite targeted and general women-centric programs. Gains in education access, SHG participation, and limited economic opportunities have enhanced agency for some, but structural barriers—cultural, institutional, and economic—continue to limit transformative impact. Without addressing inclusion gaps, providing post-support, integrating community institutions like madrasas, and ensuring disaggregated monitoring, these women will remain disproportionately disadvantaged. Policymakers should prioritize flexible, localized interventions, quotas where feasible, financial literacy linkage, and partnerships for sustainable outcomes. Future research with primary longitudinal data is recommended to track long-term effects and inform equitable development in Bihar.

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