



Empowerment Of Rural Muslim Women Through Entrepreneurship In Haryana: A Case Study

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Abstract:

The study titled "Empowerment of Rural Muslim Women through Entrepreneurship in Haryana: A Case Study" explores the multifaceted challenges and successes faced by rural Muslim women entrepreneurs in Haryana, with a focus on socio-cultural barriers, financial constraints, the role of government schemes, and the broader community impact. Through interviews and case studies, the findings highlight how patriarchal family structures, religious conservatism, and rigid gender roles restrict women's entrepreneurial ambitions. Many women face opposition from their families and communities, particularly regarding mobility and public participation. Financial challenges, such as limited access to capital and discriminatory practices by financial institutions, further inhibit their progress. Government schemes, while beneficial, are often inaccessible due to bureaucratic processes and lack of awareness. The study highlights the resilience and creativity of rural Muslim women who overcome socio-cultural barriers to achieve financial independence, challenge traditional norms, and empower their communities through entrepreneurship.

Keywords: Empowerment, Rural Muslim Women, Entrepreneurship, Haryana

Introduction:

The empowerment of women through entrepreneurship has emerged as a critical tool for fostering economic independence and addressing gender inequalities, especially in rural and marginalized communities. Across the world, women's participation in entrepreneurial activities is increasingly recognized as a pathway to economic growth, poverty alleviation, and social change (Chant, 2016). In the Indian context, where patriarchal norms and socio-economic disparities continue to limit women's access to education,

resources, and employment, entrepreneurship offers a potential lifeline—an opportunity for women to redefine their roles and assert their agency within families and communities (Kabeer, 1999).

Research published in the *Journal of Women's Entrepreneurship in Developing Countries* (2022) found that over 60% of Muslim women entrepreneurs in India face resistance from family members when initiating or expanding their businesses. This resistance is deeply rooted in patriarchal beliefs that men should be the primary

breadwinners. Families often express concerns about modesty, fearing that business activities might compromise a woman's adherence to cultural and religious expectations. Additionally, a lack of awareness about the economic and personal benefits of women's entrepreneurship contributes to this resistance, with many families failing to recognize the transformative potential of empowering women through business.

Beyond the family, societal norms create an environment that is often unwelcoming to Muslim women entrepreneurs. In conservative communities, limited mobility poses a significant challenge. Women are frequently discouraged from traveling independently, which restricts their ability to network, access markets, or attend training programs essential for business growth. This lack of mobility is compounded by the scarcity of visible role models, making it difficult for aspiring entrepreneurs to find inspiration or guidance. Furthermore, societal discrimination adds another layer of difficulty. A 2021 study by the *Indian Journal of Development Research* highlighted that Muslim women often face biases when seeking financial assistance or business partnerships. This discrimination not only undermines their confidence but also limits their access to resources and opportunities.

Haryana, a northern Indian state with a strong agricultural base and deeply entrenched traditional values, presents a unique case for studying the empowerment of rural women through entrepreneurship. *Abdul Quadir & Dr. Sanjay Onkar Ingole*

Known for its rigid patriarchal norms and low female labor force participation rates, the state ranks among those with the highest gender disparities in India (Kaur, 2017). This is particularly true for women from minority communities, such as rural Muslim women, who face compounded disadvantages due to their gender, socio-economic status, and religious identity. These women are often caught at the intersection of patriarchy, poverty, and religious conservatism, which further limits their access to education, mobility, and participation in public life (Jahan & Mohanty, 2020).

In this context, entrepreneurship is emerging as a powerful tool for rural Muslim women to break free from socio-cultural constraints and assert their economic independence. Entrepreneurship allows women to participate in the market economy while managing the domestic responsibilities traditionally expected of them (Ahmed, 2019). For rural Muslim women in Haryana, who may be confined by conservative societal and religious norms, entrepreneurship provides a unique avenue to engage in economic activities, although in ways that do not directly confront societal expectations (Naqvi, 2011). These women often start small businesses such as tailoring, handicrafts, or grocery shops, which they can run from their homes or within their villages, thus minimizing the community scrutiny associated with working outside the household.

The role of government policies and initiatives aimed at empowering women entrepreneurs is particularly

significant in this context. Schemes like the *Deen Dayal Antyodaya Yojana* and the *Pradhan Mantri Mudra Yojana* are designed to provide financial assistance and skill development opportunities to women entrepreneurs, especially those from rural areas. However, despite these initiatives, the gap between policy intentions and on-the-ground implementation remains substantial. Many women, particularly from minority and marginalized communities, either lack awareness of these programs or are unable to navigate the bureaucratic hurdles to access them (Sinha, 2020).

The concept of empowerment, in the context of this research, goes beyond mere economic independence. It includes the ability of women to make decisions about their lives, challenge traditional gender roles, and participate meaningfully in public and private spheres (Kabeer, 1999). For rural Muslim women, entrepreneurship is not only about earning an income but also about gaining respect within their families, asserting control over their resources, and setting examples for other women in their communities. Studies have shown that when women gain economic independence, they often experience increased confidence, greater decision-making power, and enhanced social status, both within their households and in the broader community (Roomi & Parrott, 2008).

This study aims to explore the role of entrepreneurship in empowering rural Muslim women in Haryana by examining the specific challenges they face and the strategies they employ to overcome these

challenges. Using a case study approach, the research focuses on Muslim women entrepreneurs in rural Faridabad, districts of Haryana, the study seeks to answer the following key questions:

1. What are the socio-cultural and financial challenges faced by rural Muslim women entrepreneurs in Haryana?
2. How do these women navigate patriarchal and religious constraints to pursue entrepreneurship?
3. What roles do government policies and support schemes play in facilitating or hindering their entrepreneurial activities?
4. How does entrepreneurship contribute to the broader empowerment of these women, both at the personal and community levels?

The study not only documents the personal journeys of these women but also examines the broader socio-economic and cultural transformations that occur when women engage in entrepreneurial activities. In doing so, it contributes to the growing body of literature on women's empowerment, entrepreneurship, and rural development, particularly in the context of marginalized communities (Chant, 2016).

The significance of this research lies in its focus on a group that is often overlooked in both academic studies and policy discourse rural Muslim women. While much has been written about the challenges faced by women entrepreneurs in rural India, relatively little attention has been paid to the specific experiences of

Muslim women, who face unique socio-cultural barriers.

Literature Review:

1. Entrepreneurship as a Tool for Empowerment:

The concept of empowerment, particularly women's empowerment, has been the subject of extensive academic discourse. Empowerment refers to the process by which individuals gain control over their lives, particularly in contexts where this control has been historically denied (Kabeer, 1999). In the context of women, empowerment often entails gaining financial independence, increased participation in decision-making, and the ability to challenge and resist traditional gender norms (Kabeer, 2005).

Entrepreneurship is increasingly viewed as a key vehicle for women's empowerment, particularly in developing economies (Duflo, 2012). For women in rural areas, who often lack access to formal employment, entrepreneurship offers a means of livelihood and a way to gain financial independence. In India, women entrepreneurs are becoming more prevalent, and their involvement in small-scale industries, cottage industries, and micro-enterprises has increased significantly in recent years (Roomi & Parrott, 2008).

However, entrepreneurship is more than just an economic activity. It is a transformative process that enhances women's self-esteem, social status, and decision-making power (Tambunan, 2009). For Muslim women in rural areas, who are often excluded from the labor

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market due to a combination of religious, cultural, and patriarchal constraints, entrepreneurship can be a pathway to empowerment. It offers them the opportunity to redefine their roles within their families and communities, challenge existing power structures, and gain autonomy.

2. Rural Muslim Women: Marginalization and Barriers:

Muslim women in India are one of the most marginalized groups, and this marginalization is further exacerbated in rural areas. According to the *Sachar Committee Report* (2006), Muslim women are among the most educationally and economically backward in India. This is particularly true for rural Muslim women, who face additional challenges due to geographic isolation and limited access to government services and infrastructure (Sengupta, 2003).

The intersection of gender, religion, and rurality creates a complex web of barriers for Muslim women aspiring to become entrepreneurs. Patriarchal norms often confine them to the domestic sphere, limiting their mobility and autonomy. Religious conservatism, particularly in rural areas, also restricts women's participation in public life and economic activities. These constraints are reinforced by low levels of formal education and financial literacy, which further limit their ability to engage in entrepreneurial activities (Nussbaum, 2000).

Moreover, Muslim women in rural areas often face systemic discrimination in accessing financial services and credit.

Banks and financial institutions are hesitant to provide loans to women, particularly Muslim women, due to perceptions of higher risk (Naqvi, 2011). This lack of access to capital is a significant barrier to entrepreneurship, as many rural women rely on informal sources of funding, which are often unreliable and insufficient for business ventures (Sen, 1999).

3. Government Schemes and Initiatives for Women Entrepreneurs:

The Government of India has recognized the importance of promoting women's entrepreneurship as a means of fostering inclusive economic growth. Over the years, several schemes have been launched to support women entrepreneurs, particularly in rural areas. Some of the key initiatives include:

Deen Dayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM): The mission targets women from marginalized communities, including Muslim women, and helps them form Self-Help Groups (SHGs) to facilitate collective economic activities (Sinha, 2020).

Prime Minister's Employment Generation Programme (PMEGP): This scheme provides financial assistance to individuals and groups for setting up micro-enterprises in rural and urban areas. While not specifically targeted at women, the scheme has provisions that prioritize women entrepreneurs, including those from minority communities (Sinha, 2020).

Mudra Yojana: This scheme has been particularly beneficial for rural women

who lack access to formal credit (Naqvi, 2011).

Stand-Up India Scheme: Launched in 2016, this scheme aims to provide financial assistance to women entrepreneurs, particularly from SC/ST and minority communities.

Despite these initiatives, studies show that many rural women, particularly Muslim women, remain unaware of these schemes or find it difficult to navigate the bureaucratic processes involved in accessing benefits (Ahmad, 2011). Additionally, cultural and religious barriers often prevent Muslim women from participating in government-sponsored training programs or interacting with male government officials, further limiting their ability to take advantage of these opportunities (Sengupta, 2003).

4. Role of NGOs and Self-Help Groups (SHGs):

Non-governmental organizations (NGOs) and Self-Help Groups (SHGs) have played a crucial role in promoting women's entrepreneurship in rural India. NGOs provide a range of services, including skill training, financial literacy programs, and market access, to help women start and sustain their businesses (Ahmad, 2011). Many NGOs specifically target marginalized groups, including Muslim women, to ensure that they are not left behind in the entrepreneurship movement.

The literature on women's entrepreneurship and empowerment provides a comprehensive framework for understanding the challenges and opportunities faced by rural Muslim

women in Haryana. This study builds on this literature by exploring the specific experiences of rural Muslim women entrepreneurs in Haryana, shedding light on how they navigate and overcome these challenges.

Methods:

This study employs a case study approach, with data collected through semi-structured interviews conducted with 10 rural Muslim women entrepreneurs, aged 20 to 50, from five villages in the Faridabad district of Haryana. Additionally, secondary data was sourced from reports, scholarly articles, and government documents related to women's entrepreneurship in India. Thematic analysis was used to identify key patterns in these women's experiences, particularly focusing on the challenges they encountered, the resources they accessed, and their paths to empowerment. To maintain ethical standards, the study ensured anonymity and confidentiality throughout the research, as the in-depth interviews formed the core of the inquiry.

Results:

This section provides a detailed analysis of the experiences of rural Muslim women entrepreneurs in Haryana based on primary data collected through interviews and case studies. The findings are organized around key themes that emerged during the research: socio-cultural barriers, financial challenges, the role of government schemes, success stories, and the broader community impact of entrepreneurship. These themes help to

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illustrate the multifaceted ways in which entrepreneurship contributes to the empowerment of rural Muslim women in Haryana, despite the numerous challenges they face.

1. Socio-Cultural Barriers:

One of the most significant findings of this study was the pervasive influence of socio-cultural norms in restricting the entrepreneurial ambitions of rural Muslim women in Haryana. Patriarchal family structures deeply embedded religious conservatism, and rigid gender roles emerged as key obstacles. Many respondents expressed that they were initially discouraged from starting a business due to family and community pressure.

For instance, *Respondent A*, a 35-year-old woman from Mewat, shared her experience of being prohibited by her family from engaging in any form of economic activity outside the home. She stated:

"My husband and in-laws did not believe that a woman should run a business. They told me that my job was to take care of the home and children. It took me years to convince them to let me start my tailoring business."

This sentiment was echoed by several other respondents who described the difficulties they faced in gaining permission to engage in entrepreneurial activities. Many of these women were required to negotiate with male family members or gain their approval before starting their businesses, underscoring how deeply patriarchal control is entrenched in rural Muslim communities (Naqvi, 2011).

However, the study also found that some women were able to navigate these barriers by framing their businesses as extensions of their domestic roles. For example, women engaged in tailoring or handicrafts often conducted their businesses from home, thus avoiding the scrutiny of conservative community members. *Respondent B*, who started a home-based handicrafts business, explained:

"I started my business at home because I knew that if I worked outside, people in the village would talk. Now, I run my business without any problems, and my family supports me."

This strategy of 'working within the system' allowed some women to bypass socio-cultural restrictions while still participating in entrepreneurial activities, illustrating their resilience and creativity in navigating patriarchal norms.

2. Financial Challenges and Limited Access to Capital:

The study revealed that access to financial capital was one of the biggest challenges faced by rural Muslim women entrepreneurs in Haryana. Although various government schemes exist to provide loans and financial support to women entrepreneurs, many respondents reported difficulties in accessing these funds due to systemic barriers and bureaucratic processes.

Respondent C, a 42-year-old woman from Faridabad, recounted her experience of trying to secure a loan under the *Mudra Yojana*:

"I went to the bank to apply for a loan, but they asked for so many documents. I had
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never done anything like that before, and I didn't know where to start. I felt embarrassed asking my husband for help because he did not want me to take the loan in the first place."

This highlights a key issue for rural women entrepreneurs: the lack of financial literacy and experience in dealing with formal banking systems. For many rural Muslim women, the process of applying for a loan is not just a financial hurdle but also an emotional and social one. The hesitation to engage with male-dominated financial institutions, coupled with limited education and awareness, creates significant barriers to accessing capital (Sen, 1999).

Moreover, many respondents reported facing discrimination at local banks, where officials were reluctant to provide loans to Muslim women. This aligns with previous research indicating that Muslim women in rural areas are often perceived as higher-risk borrowers by financial institutions, further limiting their access to formal credit (Naqvi, 2011).

To overcome these financial challenges, some women turned to informal lending networks or borrowed money from family members. While this provided a temporary solution, the lack of substantial and sustainable funding limited the growth potential of their businesses. Many respondents expressed a desire for more accessible, women-friendly financial services that catered to their specific needs as rural Muslim women.

3. Role of Government Schemes:

The role of government schemes in promoting women's entrepreneurship was

mixed in the findings. While several respondents acknowledged that these schemes had been beneficial, a significant portion of the women interviewed were either unaware of the available programs or found them difficult to access.

The *Deen Dayal Antyodaya Yojana* and *Prime Minister's Employment Generation Programme (PMEGP)* were two of the most commonly mentioned schemes. Women who were able to benefit from these programs reported positive outcomes, including increased financial independence, the ability to hire additional workers, and improved standing in their communities. *Respondent D*, a 30-year-old woman from Faridabad, credited her success to the *PMEGP*:

"I was able to get a loan through the PMEGP to start my own grocery store. It was difficult at first, but the training I received helped me understand how to manage the business. Now, I am doing well, and I even employ two women from my village."

However, for every success story, there were multiple cases where women were either unaware of the schemes or found the application process too complex. Many of the women interviewed expressed frustration with the bureaucracy involved, noting that they were often required to produce documentation that they did not have access to. This was particularly true for older women or women who had little formal education (Sinha, 2020).

The findings suggest that while government schemes have the potential to empower rural women, particularly Muslim women, there is a significant gap
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in awareness and accessibility. More targeted outreach programs and simplified application processes are needed to ensure that these women can fully benefit from the available resources.

4. Success Stories of Empowerment through Entrepreneurship:

Despite the numerous challenges, the study also revealed several inspiring success stories of rural Muslim women who had used entrepreneurship as a tool for empowerment. These women were able to overcome socio-cultural barriers, secure financial resources, and establish thriving businesses that not only supported their families but also provided employment opportunities for other women in their communities.

One such example is *Respondent E*, a 29-year-old woman who started a tailoring business after receiving a small loan from an NGO. Over the course of five years, she expanded her business, hired five other women from her village, and began supplying garments to local markets. She reflected on her journey:

"Starting this business has changed my life. I used to depend on my husband for everything, but now I contribute to the family income. People in the village respect me, and I can help other women by giving them work."

This story is a powerful testament to the transformative potential of entrepreneurship. For *Respondent E*, running a successful business was not just about financial independence; it was about gaining respect and a voice within her family and community. Her business also had a ripple effect, as it empowered other

women in the village by providing them with employment and training opportunities (Kabeer, 1999).

5. Community Impact and Ripple Effect:

One of the key findings of the study was the broader impact that women's entrepreneurship has on rural communities. Several respondents noted that their businesses had inspired other women to explore entrepreneurial opportunities, creating a ripple effect of empowerment throughout their villages.

For example, *Respondent F*, who started a small grocery shop, mentioned that after her business began to grow, other women in her village started asking her for advice on how to start their own ventures. She explained:

"I think seeing me succeed made other women realize that they could do it too. Now, more women in the village are talking about starting businesses, and we help each other."

This sense of collective empowerment is a critical aspect of rural entrepreneurship. As more women gain financial independence, traditional gender norms begin to shift, and women's roles within their families and communities are redefined. This aligns with the broader literature on women's empowerment, which highlights the role of entrepreneurship in transforming not just individual lives but also social structures (Roomi & Parrott, 2008).

The study also found that women entrepreneurs often become role models for younger girls in their communities, showing them that economic independence

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and entrepreneurship are viable pathways for the future. This has long-term implications for gender equality and women's empowerment in rural areas, as it encourages future generations to challenge patriarchal norms and pursue economic activities outside the domestic sphere.

Conclusion and Discussion:

The findings and discussion of this research highlight the crucial role that entrepreneurship plays in the empowerment of rural Muslim women in Haryana. Despite facing significant socio-cultural barriers, financial challenges, and systemic inefficiencies in accessing government support, many women are finding innovative ways to participate in entrepreneurial activities. This journey toward economic independence is not only transforming their lives but also reshaping the gender dynamics within their families and communities.

Entrepreneurship offers a pathway for these women to break free from traditional gender roles, gain financial autonomy, and contribute to the development of their communities. The case studies presented in this research show that rural Muslim women are overcoming patriarchal restrictions by negotiating family dynamics, utilizing informal lending networks, and seeking support from government schemes and NGOs when possible. These success stories illustrate the resilience and resourcefulness of women who are determined to improve their socio-economic conditions, despite limited education and support.

However, the findings also emphasize that significant gaps remain in the accessibility and awareness of government schemes. Many rural Muslim women are either unaware of or unable to navigate the bureaucratic processes required to access financial assistance, thus limiting the reach of entrepreneurship as an empowerment tool. Simplifying the application processes, increasing outreach efforts, and creating women-friendly financial institutions are critical steps that need to be taken to ensure that more women can benefit from entrepreneurship.

The broader community impact of women's entrepreneurship is another key takeaway from this study. Women who succeed in their ventures not only improve their personal financial situation but also inspire others in their community, creating a ripple effect of empowerment. Their businesses often become platforms for hiring and training other women, thereby fostering a sense of collective empowerment.

In conclusion, while challenges remain, entrepreneurship has proven to be a powerful tool for the empowerment of rural Muslim women in Haryana. With the right support systems—financial, social, and governmental—these women have the potential to contribute significantly to the economic development of their communities and to challenge long-standing socio-cultural norms. Policymakers, NGOs, and financial institutions must continue to work together to create an environment where more rural Muslim women can access entrepreneurial opportunities.

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