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**STATUS OF MUSLIM WOMEN ENTREPRENEUR IN INDIA: A MUSLIM MINORITY COUNTRY**

**DR. SABIHA KHATOON**  
**TEACHER**  
**SENIOR SECONDARY SCHOOL (GIRLS)**  
**ALIGARH MUSLIM UNIVERSITY**  
**ALIGARH**

**ABSTRACT**

*The birth of a sustainable, profit-making entity that contributes to the development of a society is a task not all can shoulder. Entrepreneurs are bearers of this exalting burden. Although hailing from different backgrounds and cultures, all entrepreneurs share the courage to venture into the unknown. Though entrepreneurship knows no boundaries of faith, the present paper specifically looks into the status of Muslim women entrepreneur in India. Muslim women are overwhelmingly self-employed (engaged in home-based work) in India. Sewing, embroidery, zari work, chikan work, readymade garments, agarbatti rolling, beedi rolling are some of the occupations in which Muslim women workers are concentrated. There is high share of Muslim women workers engaged in self-employment activity like in own account worker in household enterprise 29.1% and employer in household enterprise 0.7% (higher than Hindus). As compared to all other socio religious groups, a much larger proportion of Muslims (both men and women) work in self-owned proprietary enterprises. This is particularly so in urban areas. Participation of women workers in women-owned proprietary enterprises is significantly higher for Muslims (13.7%). However, as enterprises of Muslim women are mainly home-based, they are typically engaged in sub contracted work with low levels of earnings.*

**KEYWORDS**

Entrepreneurs, Women Entrepreneur, challenges, growth.

**INTRODUCTION**

In the manufacturing sector today, human capital is still essential for most factories to carry out a variety of task. The concept of entrepreneurship was first established in the 1700s, it refers to the activities related to undertaking the efforts to set up an industry or business establishment. Entrepreneurship has different meanings to different people. In practice Entrepreneurship is about creating something new, or discovering a new way of making something that already exists (Henderson, 2002; Schumpeter, 1947). An entrepreneur undertakes innovations or introduces new things in an effort to transform innovations into economic goods. Drucker (1985) stated that Entrepreneurship is neither a science nor an art. It is a practice. The entrepreneur shifts economic resources out of an area of lower and into an area of higher productivity and greater yield. In economics, entrepreneurship combined with land, labour, natural resources and capital can produce profit. An entrepreneur is a person who mobilized the resources for more benefits with lowering the cost. Entrepreneurs develop new goods or processes that the market demands and are not currently being supplied. Innovation is needed for the development of new methods in production process, exploration of new sources for raw materials, finding out new segment of markets and development of strategies. An entrepreneur is a risk taker, intelligent decision maker, recognize potential profit opportunities, and conceptualize the venture strategy.

**WOMEN ENTREPRENEURSHIP- THE CONCEPT**

According to the general concept, women entrepreneur may be defined as a women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined a women entrepreneurship as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". A female who plays a fascinating role by frequently interacting and actively adjusting herself with socio-economic, financial and support spheres in society is called women entrepreneur (Anjum, et. al). Women entrepreneurship means the enterprise established and managed by women.

**REASONS FOR THE SLOW GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA**

In spite of the initiatives taken by the government, the growth of women entrepreneurship is very slow in the state. The reasons are outlined as below:

1. Unfavourable family background.
2. Lack of business education.
3. Dual role of women.
4. Lack of aptitudes and training.
5. Absence of individualistic spirit.
6. Lack of freedom to choose a job according to ability, influence of sex, custom etc.
7. Inadequate infrastructure facilities.
8. Shortage of capital and technical knowhow.
9. Lack of adequate transport and communication facilities.
10. Shortage of power.
11. Lack of security.
12. Absence of ideal market conditions.
13. Corruption in administration.

**PROBLEMS OF MUSLIM WOMEN ENTREPRENEURS IN INDIA**

The basic problem of a woman entrepreneur is that she is a woman. Women entrepreneurs face two sets of problems specific to women entrepreneurs. These are summarized as follows:

- 1) **Shortage of Finance:** Women and small entrepreneurs always suffer from inadequate fixed and working capital. Owing to lack of confidence in women's ability, male members in the family do not like to risk their capital in ventures run by women. Banks have also taken negative attitude while lending to women entrepreneurs. Thus women entrepreneurs rely often on personal saving and loans from family and friends.
- 2) **Shortage of Raw Material:** Women entrepreneurs find it difficult to procure material and other necessary inputs. The prices of many raw materials are quite high.
- 3) **Inadequate Marketing Facilities:** Most of the women entrepreneurs depend on intermediaries for marketing their products. It is very difficult for the women entrepreneurs to explore the market and to make their product popular. For women, market is a 'chakravayuh'.
- 4) **Keen Competition:** Women entrepreneurs face tough competition from male entrepreneurs and also from organized industries. They cannot afford to spend large sums of advertisement.
- 5) **High Cost of Production:** High prices of material, low productivity. Underutilization of capacity etc. accounts for high cost of production. The government assistance and subsidies would not be sufficient for the survival.

- 6) **Family Responsibilities:** Management of family may be more complicated than the management of the business. Hence she cannot put her full involvement in the business. Occupational backgrounds of the family and education level of husband have a direct impact on the development of women entrepreneurship.
- 7) **Low Mobility:** One of the biggest handicaps for women entrepreneur is her inability to travel from one place to another for business purposes. A single woman asking for room is looked upon with suspicion. Sometimes licensing authorities, labour officials and sales tax officials may harass them.
- 8) **Lack of Education:** About 60% of women are still illiterate in India. There exists a belief that investing in woman's education is a liability, not an asset. Lack of knowledge and experience creates further problems in the setting up and operation of business.
- 9) **Low Capacity to Bear Risks:** Women lead a protected life dominated by the family members. She is not economically independent. She may not have confidence to bear the risk alone. If she cannot bear risks, she can never be an entrepreneur.
- 10) **Social Attitudes:** Women do not get equal treatment in a male dominated society. Wherever she goes, she faces discrimination. The male ego stands in the way of success of women entrepreneurs. Thus, the rigid social attitudes prevent a woman from becoming a successful entrepreneur.
- 11) **Low Need for Achievement:** Generally, a woman will not have strong need for achievement. Every woman suffers from the painful feeling that she is forced to depend on others in her life. Her pre-conceived notions about her role in life inhibit achievement and independence.
- 12) **Lack of Training:** A women entrepreneur from middle class starts her first entrepreneurial venture in her late thirties or early forties due to her commitments towards children. Her biggest problem is the lack of sufficient business training.
- 13) **Lack of Information:** Women entrepreneurs sometimes are not aware of technological developments and other information on subsidies and concessions available to them. They may not know how to get loans, industrial estates, raw materials etc.

## OBJECTIVES

The present study has certain specific research objectives. They are as follows:

1. To evaluate the status of Muslim Women Entrepreneurship in India.
2. To highlight the work segments for women entrepreneur in India.
3. To present some cases of Muslim women entrepreneur in India.

## STATUS OF WORK PARTICIPATION OF MUSLIM WOMEN IN INDIA

The economic status of Indian Muslim Women has been discussed on the basis of Work participation. The work participation rate among Muslims is lower as compared to other socio-religious communities both in rural and urban areas. Aggregate works participation rate in economic activity by women is low in Muslim community. The work participation rate among Muslim women is much lower than that of women belonging to upper caste Hindu households where there are hardly any socio-cultural constraints in work.

## CONTRIBUTION OF SOCIETY AND FAMILY IN THE GROWTH OF WOMEN ENTREPRENEUR IN INDIA

The individual perception of what her family and friends think or opine about entrepreneurship has a crucial role to play. Besides, the view of the family, their support and the society with regard to failure is also a very important factor playing upon the women entrepreneur and framing their opinion. Family's support is very essential because in most cases, the women entrepreneur would need to borrow initial finances from the family and friends. The family's attitude towards education and other careers in fields like medicine, engineering etc are also likely to dominate the female's mindset towards entrepreneurship. It is quite likely that the families will be ready to take loan and fund the girl's professional education rather than funding a new business venture where risk is involved. Besides this Woman entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being a woman itself poses various problems to a female entrepreneur. The problem of Indian women pertains to her responsibility towards family, society and huge workload. Women in rural areas have to suffer still further. They face tough resistance from men. They are considered as helpers. The attitude of society towards them and constraints in which they have to live and work are not very conducive.

TABLE 1: WOMEN ENTREPRENEURSHIP IN INDIA

States	No of Unit Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujrat	3872	1538	39.72
Karnatka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57,452	18,848	32.82

TABLE 2: WOMEN WORK PARTICIPATION

Country	Percentage
India (1970-1971)	14.2
India (1980-1981)	19.7
India (1990-1991)	22.3
India (2000-2001)	31.6
USA	45
UK	43
Indonesia	40
Sri Lanka	35
Brazil	35



TABLE 3: AGE SPECIFIC WORKER POPULATION RATIOS- 2010-11

## MALE

Age	All	Hindus				Muslims			
		All Hindus	SCs/STs	H-OBCs	H-UC	All Muslims	M-OBCs	M-General	Other Minorities
15-19	45.3	44.8	53.7	46.9	30.1	51.8	50.7	52.4	35.6
20-29	86.9	87.0	90.1	89.0	80.4	88.2	87.1	88.9	82.2
30-39	98.2	98.3	98.3	98.5	97.8	97.9	96.8	98.5	97.7
40-49	98.0	98.2	98.3	98.2	98.0	96.9	95.4	97.8	97.1
50-59	93.2	93.5	94.4	94.2	91.7	92.6	90.4	93.9	90.5
60-64	73.7	73.6	79.8	76.6	64.0	75.5	72.1	77.3	71.7
15-64	84.7	84.9	87.3	85.8	80.8	84.6	83.0	85.5	81.8

## FEMALE

Age	All	Hindus				Muslims			
		All Hindus	SCs/STs	H-OBCs	H-UC	All Muslims	M-OBCs	M-General	Other Minorities
15-19	26.8	28.9	37.0	30.6	16.5	17.3	17.3	17.4	22.4
20-29	39.3	41.7	50.0	42.4	31.0	21.1	21.1	21.1	43.6
30-39	53.1	55.6	65.3	57.9	41.3	31.8	34.9	29.7	57.7
40-49	52.9	55.5	65.5	59.2	40.1	30.5	34.6	27.7	58.2
50-59	45.9	48.0	58.1	51.7	33.2	28.0	29.4	27.0	49.1
60-64	32.5	33.3	38.5	37.6	22.1	22.8	29.6	17.2	37.5
15-64	43.6	46.1	54.9	48.3	33.1	25.2	26.9	24.0	47.2

Source: Sachar Committee Report

Base on the data mentioned in the above table 44 percent of women in the prime age group of 15-64 years in India participate in work force while 85 percent of men do so. However, on an average the workforce participation rate among Muslim women is only about 25 percent. As far as concentration in self employment related activities is concerned Muslims have fairly high concentration in self employment activities. Muslims share constitute 61 percent as compared to 55 percent Hindus engaged in self employment.

Participation of women workers in women-owned proprietary enterprises is significantly higher for Muslims. This implies that the prevalence of own account enterprises run by women is higher among Muslims than in other socio-religious communities. Muslim women are mainly engaged in home based economic activity. They are typically engaged in sub-contracted works with low level of earning.

Muslim women workers undertaking work within their own homes is much larger as compared to other socio-religious communities, while the larger engagement in street vending highlights the higher vulnerability of Muslim workers. Concentration of Muslim women in household work is related with constraints that women face even today. Traditional barriers in many cases still prevent women from going out of their homes to work. The trend is more specific to Muslim community which limits the scope of work women can undertake and they often get in to very exploitative subcontracting relationship. Moreover, women with responsibility for household duties find it difficult to work outside their homes.

## MEASURES TAKEN FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA

Women empowerment should be one of the primary goals of a society. Women should be given equality, right of decision-making and entitlements in terms of dignity. They should attain economic independence. The most important step to achieve women empowerment is to create awareness among women themselves. Development of women can be achieved through health, education and economic independence. Realizing the importance of women entrepreneurs, Govt. of India has taken a number of measures to assist them. Some of the important measures are outlined as follows:

- 1) TRYSEM:** Training of Rural Youth For Self Employment was launched on 15th August 1979 which is still continuing. The objective of TRYSEM is to provide technical skills to rural youth between 18 and 35 years of age from families below the poverty line to enable them to take up self employment in agriculture and allied activities, industries, services and business activities. This is a sub scheme of IRDP. Training given through ITIs, Polytechnics, Krishi Vigyan Kendra, Nehru Yuva Kendras etc has helped many rural women set up their own micro enterprises with IRDP assistance.
- 2) BANKS:** Banks particularly commercial banks have formulated several schemes to benefit women entrepreneurs. These includes Rural Entrepreneurship Development Programmes and other Training programmes, promotion of rural non-farm enterprise, women ventures etc.
- 3) NABARD:** NABARD as an apex institution guides and assists commercial banks in paying special attention to women beneficiaries while financing. It has also been providing refinance to commercial banks so as to help the latter institutions to supplement their resources which could be deployed for the purpose of financing women beneficiaries.
- 4) INDUSTRIAL POLICY:** The new Industrial policy of Government has specially highlighted the need for conducting special entrepreneurship programme for women.
- 5) INSTITUTIONS AND VOLUNTARY ASSOCIATION:** Several voluntary agencies like **FICCI Ladies Organization (FLO)**, **National Alliance of Young Entrepreneurs (NAYE)** and others assist women entrepreneurs. **NAYE** has been a leading institution engaged in the promotion and development of entrepreneurship among women. It convened a conference of women entrepreneurs in November 1975. It assists the women entrepreneurs in:
  - (a) Getting better access to capital, infrastructure and markets.
  - (b) Identifying investment opportunities.
  - (c) Developing managerial and productive capabilities.
  - (d) Attending to problems by taking up individual cases with appropriate authorities.
  - (e) Sponsoring participation in trade fairs, exhibitions, special conference etc.
- 6) NATIONAL POLICY FOR THE EMPOWERMENT OF WOMEN, 2001:** As to the commitments made by India during the Fourth World Conference on women held in Beijing during September, 1995, the Department of women and children has drafted a national policy for the empowerment of women. This is meant to enhance the status of women in all walks of life at par with men.

## ASSISTANCE TO WOMEN ENTREPRENEURS

Entrepreneurship does not differentiate the sex. A number of facilities and assistance are offered to the entrepreneurs. However, certain additional incentives or facilities offered to women entrepreneurs are discussed as follows.

- **SMALL INDUSTRIAL DEVELOPMENT ORGANISATION (SIDO):** SIDO through a network of SISIs conduct the EDPs exclusively for women entrepreneurs. The aim is to develop entrepreneurial traits and qualities among women and enable them to identify entrepreneurial opportunities etc.
- **NATIONAL SMALL INDUSTRIES CORPORATION (NSIC) :** The H.P. scheme of NSIC provides preferential treatment to women entrepreneurs. It also conducts Entrepreneurs and Enterprise Building programmes for women.

- **INDUSTRIAL DEVELOPMENT BANK OF INDIA (IDBI)** : The schemes of IDBI for women entrepreneurs are summarized as follows:  
PROMOTER'S CONTRIBUTION: The IDBI set up the *Mahila Udyan Nidhi (MUN)* and *Mahila Vikas Nidhi (MVN)* schemes to help women entrepreneurs. IDBI conduct programmes of training and extension services through designated approved agencies and association with other development agencies like EDII, TCOs, KVIC etc.
- **SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)**: SIDBI has special schemes for financial assistance to women entrepreneurs. It provides training and extension services. It gives financial assistance at concessional terms in setting up tiny and small units.
- **COMMERCIAL BANKS**: The *"Stree Shakti Package Scheme"* of SBI provides a package of assistance to women entrepreneurs. The consultancy wings of SBI give guidance on project identification and project viability. The program of assistance such as repair and servicing, photo copying, dry cleaning, retail trade business enterprises, poultry farming, tailoring etc. The Bank Of India has introduced a scheme known as 'Priyadarshini Yojana' to help women entrepreneurs.
- **KUDUMBASREE UNITS**: With the objectives of poverty eradication and women empowerment Kudumbasree has been introduced in Kerala. The poor women are organized into community- based organisations. They start and operate micro enterprise. They earn income through self-employment.

## INDIA'S MOST SUCCESSFUL MUSLIM WOMEN ENTREPRENEURS

India has a pool of bold and fearless women who have made a mark for themselves both within the country as well as overseas. Their persistent zeal, never-ending douse for success and willingness to walk the extra mile has broken all myths about their inborn limitations that were supposed to be major roadblocks on their success expressways.

Let's meet such Indian women who can be easily termed as role models for every Indian- both males and females:

### SHAHNAZ HUSSAIN

**Current position:** CEO, Shahnaz Herbals Inc

Shahnaz Hussain is the biggest name in herbal cosmetics industry in India. She has introduced a number of trend setting herbal products .Currently, the Shahnaz Husain Group has over 400 franchise clinics across the world covering over 138 countries. Her pioneering work got recognition from Govt of India when she was conferred with prestigious Padma Shri award in 2006. (ICMR)

### ISHRAT SHAHABUDDIN SHAIKH

Ishrat Shahabuddin Shaikh, 42, a widow and an entrepreneur who epitomizes the idea of brilliant management as she runs her eating joint and also brings up five kids all alone. She owns Shalimar hotel, a famous and highly successful eating joint in South Mumbai. She also runs a school SAFA, which has the unique distinction of imparting modern as well as religious education to its students. Shaikh takes her inspiration from *Hazrat Khadija*, "*Hazrat Khadija*, wife of Prophet Muhammad (PBUH) was a businesswoman. Ishrat says, "*Veil is never a deterrent but interestingly it helped me dealing with outsiders and my employees.*" (WWW.TwoCircles.net)

## SUGGESTIONS

The following measures may be taken to solve the problems faced by women entrepreneurs in India:

1. In banks and public financial institutions, special cells may be opened for providing easy finance to women entrepreneurs. Finance may be provided at concessional rates of interest.
2. Women entrepreneurs' should be encouraged and assisted to set up co-operatives with a view to eliminate middlemen.
3. Scarce and imported raw materials may be made available to women entrepreneurs on priority basis.
4. Steps may be taken to make family members aware of the potential of girls and their due role in society.
5. Honest and sincere attempts should be undertaken by the government and social organizations to increase literacy among females.
6. In rural areas self employment opportunities should be developed for helping women.
7. Marketing facilities for the purpose of buying and selling of both raw and finished goods should be provided in easy reach.
8. Facilities for training and development must be made available to women entrepreneurs. Family members do not like women to go to distant place for training. Therefore mobile training centers should be arranged. Additional facilities like stipend, good hygienic chreches, transport facilities etc., should be offered to attract more women to training centers.

## CONCLUSION

Entrepreneurship is a rising trend in present economy and its emphasis is being visible in recent literature. The current expansion of Islamic banks, financing, and markets across the world, enhances the development of Islamic entrepreneurship. Islam has always considered entrepreneurship the most important source of living. Muslim women were engaged various kinds of activities during the days of the Prophet. Farming, trading, construction, tool making, tanning, bread making, teaching, transporting goods, nursing, health care and defense of the nation were the major economic activities in those days. Today also muslim women entrepreneurs are becoming more important players in entrepreneurial landscape. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from family & Society. There should be efforts from all sectors to encourage the economic participation of women. Along with adequate training, institutional and financial support as a composite package needs to be encouraged. It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at considerable rate, efforts are being taken at the economy as well as global level to enhance woman's involvement in the enterprise sector. This is mainly because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc.

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