

# Economic Empowerment, Migration and Financial Inclusion of Muslim Women In Begusarai District

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## **Abstract:**

Muslim women in Begusarai district, Bihar, encounter significant barriers to economic empowerment amid high male out-migration, low workforce participation, and limited financial inclusion. With Muslims forming about 13.71% of the district's population (Census 2011), their households exhibit patterns of poverty, landlessness (around 71% in rural Bihar Muslims), and reliance on remittances. Female workforce participation among Muslims in Bihar remains very low (approximately 9-16% in rural areas), often confined to unpaid family labour or informal home-based work. Migration of male members (63 per 100 rural Muslim households in Bihar) creates de facto female-headed households but provides remittances that supplement income while increasing women's household responsibilities. Financial inclusion through schemes like JEEViKA self-help groups (SHGs) shows potential for upliftment, yet Muslim women's access remains uneven due to socio-cultural norms, low literacy, and exclusion from formal banking. Drawing on secondary data from the Sachar Committee, Bihar Minorities Commission surveys, NFHS-5, and district-level studies, this paper analyses these interlinked issues and recommends targeted interventions such as enhanced SHG inclusion, skill training, and remittance-linked financial products to foster sustainable economic empowerment.

**Keywords:** Economic empowerment, Male migration, Remittances and Financial inclusion etc.

## **Introduction:**

Begusarai district in Bihar has a population of around 2.97 million (2011), with Muslims constituting 13.71% (approximately 313,713 persons), classifying it as a medium-concentration district. Bihar's Muslims (16.87% of state population) face systemic socio-economic disadvantages, as documented by the Sachar Committee (2006), including higher poverty rates, lower asset ownership, and limited access to formal employment and credit. Muslim women bear a double burden of gender and minority marginalisation, exacerbated by patriarchal norms, purdah, and low educational attainment.

High male out-migration is a defining feature of rural Muslim households in Bihar, with 63 migrants per 100 households, often to urban centres or Gulf countries in some pockets. This leads to increased female-headed households (around 10.5% rural) and greater responsibilities for women in managing agriculture, livestock, and family affairs, yet their own economic participation remains restricted. Financial inclusion indicators from NFHS-5 show Muslim women lagging in bank account ownership, credit access, and decision-making over earnings compared to other groups. In Begusarai, JEEViKA (Bihar Rural Livelihoods Promotion Society) has mobilised women into SHGs for livelihood activities, but community-specific data indicate lower participation and benefits for Muslim women due to cultural and awareness barriers. This paper explores these dynamics using available secondary sources, highlighting the need for intersectional policy approaches.

## Objectives:

1. To examine the socio-economic context and patterns of male migration affecting Muslim women in Begusarai.
2. To assess levels of economic empowerment and workforce participation among Muslim women.
3. To evaluate financial inclusion initiatives and their impact on Muslim women, with focus on schemes like JEEViKA.
4. To propose measures for enhancing economic empowerment through better migration management and inclusion.

## Literature Review:

Government of India in the ‘Sachar Committee Report (2006)<sup>1</sup>’ presented a detailed assessment of the socio-economic and educational condition of the Muslim community in India. The report revealed that Muslims, particularly women, remain socially and economically marginalized in comparison to other communities. It highlighted low literacy rates, poor participation in higher education, limited employment opportunities, and inadequate access to financial resources among Muslim women. The report emphasized the need for inclusive development policies, educational support, and economic empowerment programmes for improving the condition of Muslim women in India.

S. Suman (2022)<sup>2</sup>, in the study ‘A Study on Socio-Economic Upliftment of Women JEEViKA Beneficiaries in Begusarai District of Bihar’, examined the role of self-help groups (SHGs) and the JEEViKA programme in empowering rural women economically and socially. The study found that participation in JEEViKA improved women’s income, savings habits, decision-making capacity, and social awareness. It also highlighted that financial inclusion and access to credit through SHGs significantly contributed to women’s self-confidence and livelihood opportunities in rural Bihar.

Bihar State Minorities Commission<sup>3</sup> conducted a socio-economic survey on Muslims in Bihar which revealed that Muslim communities continue to face educational and economic backwardness. The study pointed out that Muslim women are more disadvantaged due to low literacy, lack of employment opportunities, and poor socio-economic conditions. It suggested that government welfare schemes and educational initiatives should specifically target minority women to improve their living conditions and social participation.

International Institute for Population Sciences (2021)<sup>4</sup>, through the ‘NFHS-5 Bihar Report’, provided important statistical information regarding women’s education, health, nutrition, and economic participation in Bihar. The report demonstrated that women with better educational backgrounds are more likely to participate in household decision-making and economic activities. It also indicated that low education and poverty among minority women adversely affect their health awareness, employment opportunities, and overall empowerment.

Priya Deshingkar (2006)<sup>5</sup>, in the study ‘The Role of Migration and Remittances in Promoting Livelihoods in Bihar’, analyzed how migration and remittances influence rural livelihoods in Bihar. The study observed that remittances from migrant workers play an important role in supporting household income, education, and consumption patterns. It also highlighted that migration indirectly contributes to women’s empowerment by improving family economic conditions and increasing women’s responsibilities in household decision-making processes.

Asian Development Research Institute (ADRI)<sup>6</sup> published several reports on the socio-economic status of Muslim youth and communities in Bihar. These studies consistently found that Muslims in Bihar face higher poverty rates, lower educational attainment, and limited access to employment opportunities. The reports emphasized that Muslim women remain one of the most vulnerable groups due to gender discrimination, economic dependency, and lack of awareness regarding government welfare schemes. ADRI recommended strengthening education, skill development, and financial inclusion programmes for minority women.

The study titled ‘Empowerment of Muslim Women in India: A Study of Socio-Economic Status’ (MPRA Paper, 2021)<sup>7</sup> examined the socio-economic condition of Muslim women and the factors affecting their empowerment. The research highlighted that education, employment, and financial independence are the major determinants of women’s empowerment. It also noted that patriarchal social structures, poverty, and limited access to institutional support continue to hinder the progress of Muslim women in India. The study stressed the importance of government initiatives and community awareness programmes in promoting women’s empowerment.

R. Kumar<sup>8</sup> and other scholars, in recent studies on financial inclusion and women’s empowerment in Bihar, discussed the role of Self-Help Groups (SHGs) in enhancing women’s socio-economic status. These studies found that access to banking services, microfinance, and group-based economic activities has strengthened women’s financial independence and social participation. The researchers concluded that SHGs have become an effective instrument for empowering rural and minority women by promoting savings, entrepreneurship, and collective decision-making.

### **Migration Patterns and Their Impact on Muslim Women:**

Male out-migration is prevalent among rural Muslim households in Bihar, including Begusarai, driven by agrarian distress, land fragmentation, and limited local non-farm opportunities. State-level data show 63 migrants per 100 rural Muslim households, predominantly young males engaged in casual labour, construction, or services in cities like Delhi, Mumbai, or Punjab, with some international migration to Gulf countries from certain districts. Remittances form a substantial income share (often 30-50% of household income), helping meet consumption needs, repay debts, and fund marriages or housing.

For Muslim women in Begusarai, this results in de facto female-headed households, where they manage daily affairs, agriculture, and livestock. While remittances provide some financial buffer, women’s mobility remains restricted by purdah and safety concerns, limiting their ability to engage in paid work or markets. Social costs include loneliness, increased workload, and vulnerability. Children’s education can suffer, perpetuating intergenerational cycles. Positive aspects include potential for women to invest remittances in small enterprises if supported by financial literacy.

### **Economic Empowerment and Workforce Participation:**

Muslim women’s workforce participation in Bihar is among the lowest (roughly 9-16% rural), concentrated in unpaid family labour, home-based crafts, or casual agricultural work with wage discrimination. In Begusarai, similar patterns hold, with limited access to formal or salaried jobs. Poverty, large family sizes, and cultural norms constrain opportunities. NFHS-5 data reflect lower cash earnings control and decision-making power among Muslim women compared to other groups.

JEEViKA SHGs offer a pathway: the programme has formed lakhs of groups statewide, promoting savings, internal lending, and livelihoods in agriculture, livestock, and non-farm activities. Studies in Begusarai (e.g., on JEEViKA beneficiaries) indicate improvements in income, confidence, and household status for participants, with some women starting small businesses. However, Muslim women’s inclusion is lower due to awareness gaps, literacy barriers, and preference for certain activities. Constraints include inadequate skill training, market linkages, and patriarchal resistance.

### **Financial Inclusion:**

Financial inclusion for Muslim women in Begusarai involves bank accounts (e.g., via PMJDY), microcredit through SHGs, and insurance. NFHS-5 shows progress in account ownership but gaps in usage, credit access, and autonomy. JEEViKA’s Bank Sakhi model and direct benefit transfers aim to empower women, yet Muslim households report lower scheme coverage. Remittances are often received informally, missing formal banking channels that could build savings or credit history. Low literacy and mobility hinder digital financial services adoption. Overall, while migration remittances and SHGs



provide entry points, systemic exclusion from assets (land, formal jobs) and credit limits sustainable empowerment.

## **Conclusion:**

Muslim women in Begusarai district experience constrained economic empowerment due to intersecting factors of poverty, male-dominated migration, low workforce participation, and uneven financial inclusion. Remittances offer short-term relief but do not automatically translate into women's agency without supportive infrastructure. Initiatives like JEEViKA demonstrate potential through SHGs, yet greater targeting is needed for minority women via community mobilisation, madrasa mainstreaming with skills, remittance-linked products, and gender-sensitive training. District-specific data collection and inclusive implementation of minority welfare schemes could bridge gaps. Empowering these women would yield multiplier effects on household well-being, education, and local economies, aligning with broader goals of inclusive development in Bihar.

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