

Muslim Girls and Higher Education: A Sociological Analysis of Patriarchy, Policy and Poverty

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Abstract

Indian society is a traditional and culturally diverse society. People in this society belongs to different classes, castes, regions and religions. Muslims constitute India's largest minority but educationally they are one of the most backward communities in the country. Muslim girls lag behind their male counterparts and women from other communities in the country itself. Muslim girls from different socio-economic strata have a great deal of marginalization in their life situations. The absence of gender disaggregated data by religion, particularly in respect of literacy rate, enrollment rates at different stages of education, dropout rates etc., at national, state, district levels was a formidable bottleneck in the planning and development of strategies and programmes for education of Muslim girls at every level.

The study has analyzed the present educational marginalization of Muslim girls at higher level with reference to issues and challenges in contemporary India. The present paper examines socio-cultural and educational factors and forces hindering their educational participation. Through this study we have discussed the backdrop of several schemes, legal provisions, financial constraints, lack of safety for women in public space, gender bias, gossip and social control on them by the family and the community. It is a fact that Muslims are an educationally backward minority and being a socially and economically marginalized community of our society the representation of Muslim girls till date is not in good number in higher education.

Keywords: higher education, religion, patriarchy, policy, poverty, Muslim girls

We live in a diverse society which is basically patriarchal in nature. The social mixture makes difficult for Indian women to escape discrimination, reach better opportunities and empower themselves. It is also a reality of a patriarchal society that women irrespective of class, caste and religious identity are facing gender inequality not only inside the household, but also in their community at global level. All over the world to empower women and for improving women's status education is considered as the most significant instrument.

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In the current era of globalization, education has become the major agent of social change which functions as a mechanism enhancing the process of social, economic, and cultural development of communities. It leads to individual freedom and empowerment, which yields significant societal development gains and makes an individual self-reliant. Therefore, gender equality in education is not just a women's issue, it is a development issue. However, inequality persists between women and men with regard to education in general and for Muslim women in particular. According to 2011 Census data, 48.1% Muslim women are still illiterate.

In proportion to their population, Muslims in India were worse-off than scheduled castes and scheduled tribes. Muslims comprise 14% of India's population but account for 4.4% of students enrolled in higher education (Source: 2014-'15 All India Survey on Higher Education). But it is very interesting that Indian policy documents often valorize modern education as a magic wand that will ensure ideational change among the educated and automatically create the egalitarian society that is constitutionally endorsed (Chopra & Jeffery:2005). Such high expectations placed on modern education, however, seem unrealistic in the Indian context, where access to education is very unevenly distributed across caste, class, religion and gender lines (Jeffery :2005) There is extensive discussion of various structural barriers that affect girls' access to education (Jeffery and Jeffery :2002) and that are reflected in gendered inequalities in educational outcomes. Understanding these barriers is crucial: unless we know what curbs girls' chances of being schooled in their formative years, we cannot explain their life-chances in later life (Drèze and Sen: 2013).

Marginalization is often described as a social process where people are relegated to the fringes or 'margins' of the society. It is defined as a processes in which individuals or communities are socially excluded, systematically blocked from, or are denied access to participate in social and political processes which are basic to integrate with the society. Marginalization inhibits a person, a group, a section or a community to enjoy rights, privileges, opportunities and resources that are normally available to members of a society. It may therefore be considered as a discordant relationship between those who marginalize as compared to those who are being marginalized. Then possibly the term 'marginalized' may be used synonymously with the term 'oppressed' in comparison to an 'oppressor' as Paolo Freire used in his famous 'Pedagogy of Oppressed', 'proletariat' as used by Karl Marx, 'subaltern' used by Gramsci, 'powerless' as elaborated by Michel Foucault, or exploited,

vulnerable, discriminated, disadvantaged, subjugated, socially excluded, alienated or downtrodden as used elsewhere in the available literature. (Shalu Nigam: 2014)

The textual and contextual condition related to girl's education among Muslims is different. Some traditional ulema continue to argue that Muslim girls should be provided only religious education. Some of them even go to the extent of insisting that girls should be taught only to read, but not to write, because if they learn how to write they might send secret love letters to their paramours. This way of thinking is a reflection of a certain mentality that can be traced back to the times of the deadly Tartar devastations of much of the then Muslim world in the thirteenth century, which caused the ulema to take a very insular, conservative and defensive position on a host of issues, including women. For five or six hundred years, a heated debate continued to rage among the ulema as to whether or not Muslim girls should be taught to write or not. The majority of the early Deobandi Ulema, for instance, including the noted champion of Muslim girls' Islamic education, Maulvi Ashraf Ali Thanvi, believed that Muslim girls should be given only a basic religious education, and nothing more than that, for fear that problems would arise if they learnt too much. They feared they would be led astray from their faith if they were exposed to Western-style education, which was seen, in many senses, as un-Islamic. For instance, Maulvi Ashraf Ali Thanvi insisted that Muslim girls should not learn Geography because then they might learn the routes leading to other cities, where they might escape with their lovers. It is interesting to note that this same fear was not expressed to the same extent regarding Muslim boys' secular education, because the underlying assumption was that, as compared to boys, girls were more vulnerable, that their minds were more impressionable, that they were mentally weak or less intelligent and less capable of discerning between right and wrong than males. It also reflected a subliminal fear that secular education might make women revolt against their men folk (Maulvi Waris Mazhari: 2009).

Higher education and Muslim Girls participation in India

The crucial aspects and issues of the Indian higher education system provide a poor backdrop to understand the issue of Muslim girl's marginalization in higher education. It is a fact that until the 1980s, higher education in India was primarily (although not exclusively) a public-sector enterprise that charged low or even no fees. Writing about government schools, Dyson et al. (2009) contend that they are ill-equipped to offer quality education because of teacher shortages, teacher absenteeism and teachers' short-tenure contracts. For instance,

Drèze and Sen (2013) have estimated that the shortcomings plaguing government schools reduce actual teaching time to a quarter of what it should be. Teachers often prefer not to teach in government institutions because salaries there are lower than in private educational institutions. The quality of higher education has not received enough attention (Umashankar and Dutta: 2007). They argue that two-thirds of Indian colleges and universities do not meet the quality standard.

Furthermore, public institutions cannot provide sufficient higher education to meet demand (Haigh: 2010) and the sector has been undergoing rapid privatization to meet the demand for quality higher education by the Indian middle classes (Agarwal: 2009). Ownership and financing are two dimensions that distinguish public and private educational institutions. Some 'private' institutions receive operating funds from the government and are known as 'private-aided' institutions, whilst those without aid are fully private institutions. The control of private institutions can be academic as well as administrative, with the latter including financial control when the college is administered by its funding agency (Agarwal: 2009). Many private institutions are family-owned and for all practical purposes operate as family businesses that meet their expenses through the annual admission/tuition fees paid by students. By law, private institutions are supposedly not-for-profit entities established and functioning through charitable societies or trusts, but very few are genuinely not-for-profit institutions (Agarwal: 2009). Private institutions often collect exorbitant capitation (fee beyond tuition) and other institutional fees which are not accounted for in their financial accounting. Often this illicit money comes through fraud when the rich obtain admission by flouting admission procedures (Agarwal: 2009). This anomaly is due to a policy vacuum in the regulatory and funding domains of higher education (Agarwal: 2009).

Advocates of higher education privatization claim that it is efficient and ensures quality education that leads to better employment. Whilst efficiency is widely seen as the hallmark of private institutions, it has become diluted in private-aided institutions as a result of complacency (Agarwal: 2009). Moreover, Agarwal (2009) warns that the lack of political will in the past has enabled an expansion of higher education in India in which privatization is anti-poor and threatens educational equity, because high admission fees limit access to higher education to those with purchasing power. Privatized higher education is in danger of being out of reach for the poor and marginalized (Jeffery: 2005) considers that access and equity cannot be ensured unless public policy on education is streamlined. There is, then, a

supply-side educational deficit for the poor because they are less able to pursue higher education in private institutions. Further, English-medium education is a kind of class privilege (Faust and Nagar: 2001) beyond the reach of the underprivileged. Generally, English-medium schools charge higher fees than vernacular-medium schools, because of the importance of fluency in English for employment. Consequently, English-medium schooling generally reflects a higher economic position.

When we are looking towards ancient times and middle ages, education in the Indian sub-continent remained in general the monopoly of higher castes; women's education was usually not encouraged. In India, the Turkish Queen Razia Sultana, other Muslim Queens and princesses like Noor Jehan, MumtazMahal and Jahanara wielded political and military power. However the colonial period and industrial revolution showed a marked downtrend in the status of Muslim women but their status dipped after the Wars. This is because the Muslim community, whose governments had fallen, felt endangered and threatened by the western culture and now wanted to hold on rigidly to their identity. With breakup of the Muslim empire after the two wars, Muslims wished to preserve their past glory somewhat as they saw at the centre of the Western culture, a misused, overworked and undressed women as its symbol. They reacted in a natural and protective way by restricting their own women from external influences and even curbing their legitimate rights including right to education at times. This trend gradually became a custom and a practice, resulting finally in illiterate, ignorant and custom bound timid Muslim women.

Khwaja Altaf Husain Hali's 1905 in his novel *Chup Ki Dad* (Voices of the Silent) vividly captured the reality of women's oppression. Hali argued for female education; although he felt this should be imparted at home. Mumtaz Ali and his wife Mohammadi Begum founded a newspaper *Tahzib-un-Niswan* (Women's Reformer) which took up the issues of female education. Ameer Ali, a Bengali lawyer, author of the celebrated *The Spirit of Islam* (1922) argued against polygamy and emphasized the need for reform in Muslim law. Rokeya Shakhawat Hossain from Bengal an advocate of social reform – spoke out against the 'excessive absurdities' of female seclusion. She was one of the few whose concerns included the bulk of poor, uneducated Muslim women.

Individual and collective efforts notwithstanding, modernist views regarding education for Muslim women were not without their contradictions. Syed Ahmed Khan urged Muslims to gain a modern secular education. However, in the beginning his vision of modern

education for Muslims did not include women. Mohammed Iqbal, the renowned poet and philosopher, was also quite averse to the idea of female education. The Ulema favoured women's education but only insofar as it centered on religion (i.e. the Qur'an), family values and the moral virtue of women. In his classic text *Beheshti Zewar* (Heavenly Ornaments), Maulana Ashraf Ali Thanawi delineated domestic roles for women in great detail.

Despite pressures of religious orthodoxies, social prejudice and class/gender bias, Muslim women in the end of the nineteenth century successfully emerged from the isolation of traditional roles as self-aware individuals, determined to claim a greater role in public affairs. The theme of women's education was taken up by all communities including Muslims. This topic was first raised at the "All-Male Muslim Educational Congress" in 1896 and in subsequent years there were vigorous attempts by Muslim women to lobby for women's education and entry in politics. In 1906, Sheikh Abdullah and his wife Wahid Jahan Begum established a separate school for girls at Aligarh. 'Purdahnashin Madrasa' a school for girls in seclusion in Calcutta, was established in 1913. The Begum of Bhopal, Sultan Jahan Begum also founded a girls' school in 1914 at Bhopal. The activities of Anjuman-e-Himayat-e-Islam, Lahore opened a new chapter in Muslim women's education in the north in the first quarter of the 20th century. The name of Maulvi S. Karamat Husain, the founder of Karamat Husain Girl's school, Lucknow, UP also cannot be overlooked in this regard. There were reform movements that worked for the emancipation of women, fighting the system of purdah, polygamy and child marriage amongst Muslims in western and southern India.

Present Research

Our Present research is a qualitative research and it was conducted on 100 Muslims girls who appeared in Jamia Millia Islamia Private Examination for B.A course. Our respondents were from old Delhi, Seelampur, Jafrabad and Jaitpur locality. The income group was 15,000-25,000. The age group was 20-30 years. Among 100 respondents, 35 were married and 56 respondents were unmarried and 7 were divorcee and 2 were widows. Focused group interview and discussion was used as a method of data collection. The findings of present research are based on the narratives of respondents. We gathered information in May, 2017 at Jamia Millia Social Science Campus with the major objectives-

- 1- To know the importance of higher education for Muslim girls.
- 2- What are the issues and challenges for Muslim girl's to achieve higher level education?

- 3- What are the major reasons behind their educational marginalization at higher level?
- 4- Are the respondents facing gender bias, gossip and social control on Muslim girls by family and community side?
- 5- Is their religion and Ulema are not promoting them for higher education?

In the beginning of the interview, we introduced participants the research topic and explained them that we are doing this research to know with the prime objective, Marginalization of Muslim Girls in Higher Education with respect to Issues and Challenges. We also assured them of the confidentiality of the information they shared. The research was mainly conducted with group discussion and the total duration of our discussion was one hour twenty minutes. We asked only five questions to the respondents but their narratives were very informative to understand the issue. The questions were framed in this manner-

- 1- In your opinion what is the value of higher education in your life?
- 2- Do you think due to financial constraints Muslim girls are not getting higher education?
- 3- Is it true that Lack of safety for women in public space is a reason to not continue higher education in colleges or Universities?
- 4- Do you think gender bias, gossip and social control on Muslim girls by family and community side is also responsible?
- 5- Is it correct that Islam and ulema or any religious conservatism and an Islamic aversion to educating girls is a major reason for educational marginalization at higher level?

Narratives on value of higher education

All our respondents alike placed immense value on higher education, which they perceived as an important resource for attaining independence and earning a livelihood. Irrespective of economic positioning; respondents emphasized the importance of higher education as a safety-net in the event of divorce or widowhood. Drawing from her mother's experience, a participant from a Seelampur illustrated how her mother could take care of the family after her father's death because she was educated. For girls, higher education is really important. They can't depend on husband for everything. If husband dies like in my mother's case she could support family as she is educated and is working.

One respondent from old Delhi also stressed the need for young women to fend for themselves. She said that our parents married their daughters to some other family. If something mishappens like divorce or anything bad, we don't need to be dependent on others. If I am educated then I will be capable of getting a job. Coming back to parent's house [after divorce] is not always an option because married girls are not generally welcomed even in their parental house. Sometimes parents may support. But for the sake of society [the stigma surrounding a woman who lives with her parents after marriage] we have to be independent. Without education we cannot be independent.

In our research it was found that the respondents did not confine independence to financial independence, but also included developing an identity they can call their own independently of their husband or father, a sentiment that was reiterated by most of the participants. A participant reasoned that the sense of self-worth comes from the independent identity that young women develop as a result of higher education. She mentioned that boys in our society are getting more opportunity to study than girls. If a girl is educated at least up to B.A level, then she can introduce herself in her friend and family circle and proudly say 'I am graduate or post graduate'. There is a sense of self-respect.

During group discussion we observed that all the participants stressed the importance of higher education, however, many had confronted several barriers that hampered their ability to realize their educational aspirations to the full.

Narratives on financial constraints

Financial considerations are particularly crucial in determining young women's educational trajectories, including the duration and quality of their educational experiences. All respondents (Total=100) underlined financial insecurity as a barrier to their pursuit of higher education. A participant explains how financial uncertainty looms large and will probably truncate her aspirations to complete her degree and study further. The girl (from Seelampur) said that, "I want to study further because if you do not have higher education I mean Master's degree, then you cannot get good job. So I have to do my graduation first then post-graduation but I am not sure whether I will be able to."

We asked why? She said, "My parents won't allow me. They said 'enough of education you have.' My father does not have job and my brother is not earning so much, so in this situation I can stop.

One of our respondents shared that she is struggling to continue studying as a private student due to financial hardship. Her father is earning from e-rickshaw and her mother works as a care taker in a house. Her mother borrows money from a moneylender to pay for her fees and reading materials, but it is very difficult to me to pay the examination fee for further education and to manage books and convenience expenses. Some of them could continue in higher education primarily because they have extremely supportive parents who work hard to fund their daughter's education and do not hesitate to take loans and sell assets when need arises.

During the group discussion we come to know the other impacts of financial constraints on Muslim girl's higher education that financial hardship can limit subject choice, can also compromise the quality of education, because these economically underprivileged young women cannot afford to seek additional help through tuition. Additionally, those who are appearing in B.A exam at Jamia as private candidate they have a compulsory general English paper and without qualifying this paper they cannot get graduate degree prior to this they had attended government schools and at this level these students face linguistic difficulties when they appear as private candidate they don't get proper guidance for quality education. This creates an educationally unequal environment where they are more likely to be undervalued when they cannot match up with peers who have studied in English-medium and as regular student.

Further, financial insecurity results in living in slums. Whilst this affects young women from poor economic backgrounds in general, this is likely to affect Muslim young women disproportionately. Muslims in India are more urbanized than Hindus and SCs, and urban Muslims are extremely spatially segregated, partly because they face barriers to buying or renting houses in non-Muslim localities (Sachar: 2006).

The localities where Muslims live generally suffer from greater socio-economic and infrastructural disadvantage in terms of educational institutions, medical, postal and telegraph facilities, and so forth, compared with Hindu and SC majority areas. One of our respondents lives with her family in a one-bedroom house in dire poverty because her father is unemployed and her mother is a domestic helper. Because of lack of space at home, she struggles to study. She shared that in our bedroom there is no window and it's very dark, I can't even study inside the room. There is no separate place for me where I can study. When I

would have just sat down for studying neighbours come. When guests come, it will be distracting. So it's very difficult to study at home.

Narratives on lack of safety for girls in public space

There has been a striking increase in the reporting of crime against girls in urban India and anxiety about women's 'security' is a crucial hurdle that may hamper young women's pursuit of higher education. Harassment of young girls is likely to occur in any public space and affects those who inhabit affluent spaces as well as slums, Muslim girls whilst they are travelling to educational institutions. In 2013 alone, more than two million Indian women in the age group 15–19 years reported experiencing sexual violence (Raj and McDougal :2014). In India, responsibility for negotiating any 'danger' in city life rests on women and they have less access to public space than men (Phadke: 2005)

All our participants narrated similar challenging experiences about going to outside, because of which girls may enforce restrictions on their own movements. They shared that, they prefer walking with someone than walking alone due to security reason. We won't get chased or teased by any guy if we walk together. Participants residing in slums (Seelampur, Jafrabad slums) experience greater threats to their safety in public space because such neighbourhoods are dangerous spaces. A respondent replied that I wish I did not have to go outside or come to college for filling the form or for other formalities. Still I have difficulties [financial] at home. If I study, then I may get a job and with this hope I come for my higher education though it is very challenging from a security point for me and for my parents too.

Muslims are disproportionately among the poor and likely to be living in slums; the obstacles to travelling to and attending higher education are generally greater for Muslim than for Hindu young women. In my group discussion a participant living in a slum was asked by her brother to discontinue her education because there were several porky (anti-social) boys in the locality and their family members do not approve of her continuing in education in such an environment. One respondent reported that several porky people live in my area. Therefore my mother is scared for me. She is interested in my education but she gets scared after looking at the outside world. Consequently, Muslim girls may not be able to enhance their potential to its fullest extent.

Narratives on gender bias, gossip and social control on Muslim girls

We found that gender bias, gossip and social control are some social causes which play a significant role towards Muslim girl's educational marginalization at higher level also. With reference to Indian society which is patriarchal and traditional in nature, in case of women's compromised security in public space; parents often impose gender-biased restrictions on their daughters rather than restrict their sons. In part, this is because parents priorities the education of sons who are expected to ensure parental old-age security. Investing in girls' education is often regarded as an expensive liability that does not contribute to their parents' long-term well-being. For daughters, marriage is their final goal, they leave their parental home on marriage and need to be provided with a dowry, and there is no point in delaying their marriages beyond the age of 20 or so.

One of our participants is perturbed by her maternal uncle who influences her father against her pursuing higher education. She shared that my parents are little bit open-minded, but when others tell or influence and when my parents listen to others, they start imposing on me. I feel very bad. Always they keep telling my dad 'why you are supporting your girl's education and all?' It's like burden to them, until and unless i get married I am burden on them.

When financial resources are scarce, families tend to support higher education for sons rather than daughters because they are the future breadwinners. A participant from a poor economic background complains that her family does not support her educational aspirations but provides her brother with financial, educational and recreational aids to pursue higher education. She explained that her brother was being treated preferentially because he was valued as a source of old-age security for her parents and investing in his education seemed prudent. Her brother has a designated study corner in their one-bedroom house and everyone is strictly instructed to maintain silence during his study hours. By contrast I have to study in the kitchen and was often distracted by having to participate in cooking and other household work.

A further consideration is that people in India generally expect women to be less qualified than their husbands. Thus, the educational level of potential husbands impacts on young women's education when parents try to avoid over-educating them. This is particularly likely to curtail Muslim young women's higher education. Muslim young men are less likely to attend college than others, largely because of skepticism that their qualifications will

translate into formal-sector employment because of discrimination (Basant: 2012). In addition, conventionally, the patrifocal family was ‘private space’ for women (Agarwal: 2000) and the family was entrusted with training girls in the altruistic behaviour essential for a future wife and daughter-in-law and for preserving women’s dignity and chastity (Mukhopadhyay and Seymour: 1994) . Women’s forays into modern education seem to pose a threat (Chopra: 2005) to this established structure, however, because they open a door for women into ‘public space’. A family’s good or bad name is closely linked to how a young woman conducts herself in public, so controls over young women are important to maintain the family’s dignity. Consequently, young women from more affluent backgrounds also experience discrimination within the household.

Our study shows that either relatives or neighbours had advised the participant’s family to discontinue her higher education because it would make her outspoken or they feared the negative influence of the big city on her. A girl shared that my neighbours see me on road and immediately complain to my parents. When I reach home my parents ask me where I went. They say that I have gone somewhere and am talking to someone [boy]. This intense social control on her physical mobility has emotionally disturbed her and is hampering her ability to focus on her studies. If I say that I have to go somewhere, they won’t leave me and even for buying book they won’t allow. They doubt that I will talk with someone [boy].

Several Muslim girls in our research underlined the role of the wider family, neighbours and the community more generally in decisions about their educational trajectory. In a few instances, this raised barriers for the Muslim participants’ pursuit of higher education.

Muslims’ residential segregation is a result of financial constraints and discrimination in the housing market, and we have already noted some implications for Muslim girl’s access to higher education and subject choice. Muslim residential clustering also provides a sense of security from close physical proximity (Gayer and Jaffrelot :2012) in a context of a history of communal violence and (most importantly) the lack of convincing legal action taken against those accused of perpetrating communal violence on them (Jaffrelot :2011) Women are a silent symbol of community dignity and identity. Residential clustering facilitates greater monitoring and control over these young girls conduct by neighbours and wider kin who can exert pressure on parents to restrict their daughters’ conduct in order to preserve not just the

family's name but also the good reputation of the wider community. Living physically close to fellow Muslims, then, can also impact on Muslim women's access to higher education and compound the barriers I have already discussed.

Certainly, the Muslim girl participants of our research reported experiencing more pressure from beyond the household. A participant describes her father's strategy to control her conduct in line with the community's norms of chastity. Although she enjoys more freedom than her relatives, there is a normative expectation to conform because she is being 'watched' by others. Sometimes her father tells her that most of the people are watching you. He does not tell not to go, but tells in this manner. If girl mingle with them (young boys), others think that she has no character, they judge by seeing you. Sometimes they don't know the reality. But it is difficult to find the groom. Here, the participant's father stresses her need to conform to codes of conduct such as restricting her interaction with boys and her physical mobility. He is concerned about others in the neighbourhoods who might assess his daughter unfavorably and thereby adversely affect her marriage prospects.

One respondent very truly said that parents in Indian family till today are the ultimate authority in deciding their daughter's future trajectory either education or marriage. Muslim girls whose parents do not support their education face huge (and possibly insuperable) hurdles in pursuing higher education. All participants in our study said that they have all been able to continue their education only due to their fathers' (and sometimes mothers') support, at times in the face of the opposition of relatives, neighbours and the larger community.

Narratives on religious conservatism and an Islamic aversion to educating girls

Popular discourses tend to discount the social and economic disadvantages experienced by Muslims in general, and tend to result in 'victim-blaming' discourses. For instance, the root cause of Muslim women's poor educational attainments is often alleged to be religious conservatism and an Islamic aversion to educating girls. We have not found empirical support for this notion; none of the participants mentioned any barrier posed by Islam per se on their attainment of education. Rather, our study indicates that the reasons are much more complex. Irrespective of their religious, social, economic and cultural background, all of our participants emphasized the importance of higher education for Muslim girls. Yet several factors constitute significant barriers to attending college, such as the interplay of class and financial position, gender, minority status, residential location, the

siting of colleges, women's 'security' in public space, and family and community interventions in decisions about girls educational opportunities.

Conclusion

In the end we come to the conclusion that Muslim girls from lower socio-economic backgrounds are likely to face several daunting hurdles in attaining higher education. Financial barriers hamper their chances of entering and continuing higher education. They are likely to reside in poorer neighborhoods, such as slums, where they face the restrictive influences of neighbors. Because of limited resources, support is often directed towards sons' education, which compromises daughters' chances of obtaining higher education. Community-level factors, such as identity politics, Muslims' spatial segregation and family and community dynamics, are also important. Among these, financial hardship – not religious conservatism – is the most crucial factor in truncating Muslim women's chances of pursuing higher education. Muslims communities are more concentrated in the ranks of the poor, however, Muslim girls face disproportionately more financial barriers than others and this is crucial for understanding the marginalization of Muslim girls in higher education.

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