
Marginalization and Resilience: Sustainable Livelihood Strategies Among Muslim Minority Women in Telangana, India

Dr. Mohammad Ghouse

Assistant Professor

Department of Political Science

Government Degree College for Women, Hussaini Alam, Hyderabad – 500002 (TG)

Abstract:

Muslim women in Telangana occupy one of the most economically precarious positions in the state, situated at the intersection of religious minority status, gender inequity, and, for a majority, low socio-economic class. Drawing on the Sachar Committee Report, national Periodic Labour Force Survey and National Sample Survey data, the Telangana Social, Educational, Employment, Economic, Political and Caste Survey, and field-based studies of Muslim households in the state, this paper examines the structural barriers that constrain Muslim women's economic participation and the livelihood strategies through which many nonetheless sustain their households. The paper documents patterns of work participation, occupational concentration in home-based and informal activity, and the compounding effects of restricted mobility, low educational attainment, and limited access to formal credit. It then turns to resilience, tracing how self-help groups, home-based enterprises such as tailoring and zari embroidery, food-based micro-enterprise, and community support networks allow Muslim women to sustain household income, particularly where the male earner is absent, underemployed, or unable to work. The paper argues that sustainable livelihood interventions for this population must move beyond generic women's-empowerment frameworks to account for the specific religious, spatial, and occupational context of Telangana's Muslim women, and it recommends targeted skill development, community-anchored credit access, and formalization of home-based enterprise as pathways toward durable economic resilience.

Keywords: Muslim minority women; livelihood strategies; Telangana; marginalization; resilience; women's work participation; informal economy; self-help groups

1. Introduction

Telangana, carved out of the erstwhile state of Andhra Pradesh in 2014, carries forward the distinct socio-cultural imprint of nearly two centuries of Nizam rule, during which Hyderabad functioned as the political and cultural centre of Deccani Muslim life in South India. Muslims constitute roughly twelve to thirteen per cent of Telangana's population according to the 2011 Census, with heavy concentration in the Old City of Hyderabad and in pockets of districts such as Nizamabad, Karimnagar, and Nalgonda. This demographic legacy has produced a population that is neither uniformly urban elite nor uniformly rural

poor, but is instead sharply internally stratified, with a large majority clustered at the lower end of the income distribution.

The economic condition of Muslim women within this community has received disproportionately little scholarly and policy attention relative to the size and specificity of the challenges they face. National-level evidence has repeatedly shown that Muslim women record markedly lower workforce participation than women of most other religious communities, a pattern that recent district-level modelling using National Family Health Survey and Census data confirms holds even after accounting for regional and socio-economic variation, with the proportion of Muslim residents in a district showing a persistent negative association with indicators of women's work, self-employment, and cash earning.

Yet low aggregate participation figures conceal a more complicated reality on the ground. A 2024 randomised household survey conducted by a Hyderabad-based non-governmental organisation among the bottom seventy per cent of Telangana's Muslim population found that thirty-nine per cent of Muslim women in the surveyed households were working and contributing financially, a share that rose to nearly ninety per cent in households where the male earner was unable to work or was unemployed. This finding is significant: it suggests that Muslim women's labour functions less as an optional supplement to household income and more as a critical fallback mechanism activated precisely when the primary earning structure of the household is under stress.

The Old City of Hyderabad, in particular, presents a distinctive case within this broader picture. Home to the highest concentration of Muslim residents in the state — Muslims constitute roughly thirty to thirty-five per cent of Hyderabad's urban population, well above the state average — the Old City combines dense, close-knit residential neighbourhoods with limited industrial or formal-sector employment growth relative to the city's newer information-technology corridors. Households here are frequently characterised by larger family size, with field surveys recording an average Muslim household size of around six persons compared with roughly four and a half among Hindu households in the same localities, a demographic structure that both increases the number of dependents per earner and creates a larger pool of women whose labour, once mobilised, can meaningfully affect household welfare. This combination of demographic pressure and constrained formal-sector opportunity is central to understanding why home-based and informal livelihood strategies, rather than regular salaried employment, dominate the economic lives of Muslim women in the region.

This paper sets out to reconcile these two strands of evidence — persistently low formal workforce participation on one hand, and a demonstrable pattern of economically consequential, largely informal and home-based female labour on the other — by examining the specific livelihood strategies that Muslim women in Telangana deploy, the structural barriers that shape and constrain those strategies, and the forms of resilience embedded in existing community and institutional responses. The paper is organised as follows. Section 2 reviews the relevant literature on Muslim women's work in India and on sustainable livelihoods frameworks. Section 3 sets out the objectives and methodology. Section 4 presents descriptive data on work participation, occupational distribution, and livelihood strategies in tabular form. Section 5 discusses the findings in relation to structural barriers and resilience mechanisms. Section 6 offers policy recommendations, and Section 7 concludes.

The stakes of this inquiry extend beyond a single state. Telangana's Muslim population is large enough, and sufficiently well documented through recent state-level survey exercises such as the 2024 caste census, to serve as a useful case study for a question of considerably wider relevance: how should livelihood-

promotion policy be designed for a population that is simultaneously a religious minority, disproportionately poor, and constrained by gender norms that differ in specific ways from those affecting the majority population? Much of India's mainstream women's-livelihood policy architecture — including flagship programmes built around rural self-help groups, agricultural extension, and dairy or handicraft value chains — was designed primarily with rural, agrarian, and religiously unmarked populations in mind. Telangana's Muslim women are overwhelmingly urban, and their livelihood constraints are shaped as much by mobility norms and credit preferences rooted in religious practice as by the agrarian dynamics that dominate national livelihood policy discourse. A case study grounded in this specific population therefore has the potential to inform a more differentiated approach to livelihood policy design nationally, one that treats religious minority status as a distinct axis of design consideration alongside gender and rural-urban location, rather than folding it uncritically into general categories of disadvantage.

2. Literature Review

The Sachar Committee's landmark 2006 report on the social, economic, and educational status of Muslims in India remains the most comprehensive official baseline for understanding Muslim socio-economic disadvantage, documenting lower literacy, lower access to formal credit, and disproportionate concentration in self-employment and casual informal work among Muslim households relative to the national average (Prime Minister's High Level Committee, 2006). Subsequent scholarship has extended this analysis specifically to women. Khatoon (2024), using unit-level National Sample Survey records, found that workforce participation rates among urban Muslim women remained lower than those of women from other religious communities between 2005 and 2010, with Muslim women disproportionately engaged in self-employment and casual labour rather than regular salaried work, and concentrated in manufacturing sub-sectors such as textiles, apparel, and tobacco processing.

More recent district-level modelling by Srivastava et al. (2024), linking the 2019–21 National Family Health Survey with 2011 Census data across 640 Indian districts, corroborates this pattern at a finer spatial resolution, reporting a consistent negative association between the proportion of Muslim residents in a district and three separate indicators of women's work: labour force participation, self-employment, and cash earning. The authors situate this alongside a broader literature attributing Muslim women's comparatively low workforce participation to compounded educational, economic, social, and political marginalisation (Srivastava et al., 2024).

At the state level, the Initiative for What Works to Advance Women and Girls in the Economy documented that self-employment has risen among both urban and rural women workers in Telangana in recent years, a trend the authors attribute in part to distress-driven diversification and in part to targeted state entrepreneurship support, alongside a simultaneous decline in casual wage work and a shift of self-employed rural women toward domestic and agriculture-allied work (IWWAGE, 2023). Complementary work by the United Nations Development Programme situates Telangana among the states with comparatively higher female labour force participation nationally, while noting that most working women nationally remain confined to a narrow set of traditional informal roles such as domestic work, tailoring, and beauty services (UNDP, 2024).

Within this broader literature, the sustainable livelihoods framework developed by Chambers and Conway (1992) and later elaborated by the UK Department for International Development provides the conceptual scaffolding for this paper. The framework treats a livelihood as sustainable when it can cope with and

recover from stresses and shocks, and maintain or enhance its capabilities and assets, both now and in the future, without undermining the natural resource base. Applied to Muslim women in Telangana, this framing directs attention away from a narrow focus on formal employment rates and toward the fuller portfolio of assets — human, social, financial, and physical — that women mobilise to construct viable, if often informal, livelihoods under conditions of religious, gender, and class marginalisation. The Helping Hand Foundation's 2025 Ramzan assessment of Telangana's Muslim community, which found that a plurality of working women preferred home-based work and that gig work was showing an upward trend even as construction-sector participation remained negligible, offers one of the few recent empirical windows into precisely this portfolio (Helping Hand Foundation, as cited in IndiaTomorrow, 2024).

A related strand of literature examines the specific occupational channels through which Muslim women's labour is absorbed. Field-based research on Muslim households in Telangana's urban slums classifies young women workers into three broad categories: regular salaried or wage employees, the self-employed, and those working on a sub-contract, predominantly home-based basis, with the third category consistently found to be the largest (Centre for Studies in Development Hyderabad, n.d.). The same research documents that among the poorest Muslim households, girls are frequently withdrawn from formal schooling after the tenth standard on the expectation that they will remain at home, a pattern that directly feeds the concentration of women's labour in home-based rather than externally located work. This dynamic is compounded by the comparatively younger age structure of Muslim households relative to Hindu households in the same localities, which increases the ratio of dependents to working-age household members and intensifies the economic pressure on whatever labour women are able to contribute from within the home.

Taken together, the literature establishes three things clearly: that Muslim women's workforce participation in India, including in Telangana, lags behind that of women from most other communities; that this gap is driven by a specific and largely consistent set of structural constraints around education, mobility, and credit access; and that despite this gap, a substantial and apparently rising share of Muslim women are economically active through informal, home-based, and increasingly gig-based channels. What remains less developed is a synthesis that connects these findings to a livelihoods-resilience framework capable of informing targeted policy design specifically for this population in Telangana. This paper aims to contribute to that synthesis.

3. Objectives and Methodology

The paper pursues four objectives: first, to examine the extent and pattern of Muslim women's work participation and household income contribution in Telangana; second, to identify the structural and socio-cultural barriers that constrain their economic participation; third, to document the livelihood and resilience strategies through which Muslim women in the state sustain household income despite these constraints; and fourth, to derive policy recommendations tailored to the specific circumstances of this population.

Given the exploratory and synthesising nature of these objectives, the paper adopts a descriptive-analytical methodology based on secondary data. It draws on four categories of sources: national labour force statistics from the Periodic Labour Force Survey and National Sample Survey; the Sachar Committee's official assessment of Muslim socio-economic status; state-level data, including the Telangana Social, Educational, Employment, Economic, Political and Caste Survey of 2024–25 and Directorate of Economic

and Statistics employment-unemployment surveys; and peer-reviewed and field-based studies of Muslim women's work in Telangana and urban India more broadly, including a 2025 household-level survey of Telangana's Muslim community. Data drawn from these sources are synthesised descriptively into the tables presented in Section 4; where district- or state-specific primary data were unavailable, illustrative estimates consistent with the reviewed literature are presented and clearly identified as such. This approach is appropriate to a policy-oriented review paper of this kind, though it necessarily cannot substitute for a dedicated primary household survey of the kind recommended in Section 6.

A methodological limitation should be stated explicitly at the outset. Because disaggregated, Telangana-specific, religion-and-gender-crossed labour statistics are not routinely published at a fine-grained level by any single source, this paper triangulates across household surveys of varying scope, national and state labour force data that are not always disaggregated by religion, and qualitative field studies conducted in specific localities, principally Hyderabad's Old City. Where figures in Section 4 are drawn directly from a cited survey, this is indicated; where no directly comparable Telangana-specific, religion-disaggregated figure exists, the paper presents an illustrative synthesis consistent with the reviewed literature, and this is likewise indicated in the relevant table source note. Readers should treat the illustrative figures as indicative of pattern and relative magnitude rather than as precise population estimates.

4. Findings: Work Participation, Occupational Structure, and Livelihood Strategies

This section presents descriptive findings under three heads: overall work participation and its relationship to household economic stress; the occupational distribution of working Muslim women; and the specific livelihood and resilience strategies women and their households deploy.

Table 1. Work Participation and Household Income Contribution Among Muslim Women in Telangana

Indicator	Estimate	Context / Notes
Muslim women engaged in income-earning work (surveyed households, bottom 70% income tier)	39%	2024 randomised household survey, n = 3,000, focused on households earning below ₹15,000/month
Female work participation where male earner is unemployed or unable to work	~90%	Same survey; illustrates female labour as a household fallback mechanism
Women reporting encouragement to work but preferring home-based work	45%	Same survey
All-India women's workforce participation (usual status, age 15+)	~40.3%	PLFS 2023–24, all-religion national average, for comparative reference
Telangana women's labour force participation (working-age)	~47%	Estimated from state-level bus-fare-policy study using

Indicator	Estimate	Context / Notes
		PLFS quarterly data, 2019 baseline
District-level association between % Muslim population and women's work indicators	Negative	640-district small-area estimation using NFHS-5 and Census 2011 data

Source: Compiled from Helping Hand Foundation survey as reported in IndiaTomorrow (2024); Periodic Labour Force Survey figures as reported in Government of India labour statistics summaries; state bus-fare-policy study drawing on PLFS data; Srivastava et al. (2024).

Table 2. Illustrative Occupational Distribution of Working Muslim Women in Telangana

Occupational category	Approximate share of working women	Typical activities
Home-based self-employment	35–40%	Tailoring, zari and aari embroidery, agarbatti and bindi making, food processing and packaged snacks
Informal wage/casual labour	20–25%	Domestic work, hotel and function-hall support staff, piece-rate garment work
Petty trade and street vending	10–15%	Small retail, vegetable and cloth vending, home-delivery food businesses
Gig and platform-based work	5–10% (rising)	Food delivery support, online reselling, tutoring via digital platforms
Regular salaried employment	10–12%	Teaching (especially in minority-run schools), healthcare support, clerical work
Skilled/professional employment	<5%	Nursing, government service, private-sector professional roles

Source: The synthesis is based on Khatoon (2024); Helping Hand Foundation survey findings reported in IndiaTomorrow (2024); and field-survey findings on Muslim women's economic activity reported by the Centre for Studies in Development Hyderabad. Figures are indicative rather than a census-based enumeration and should be read as an approximate occupational profile rather than precise shares.

Table 3. Livelihood and Resilience Strategies Among Muslim Women in Telangana

Strategy	Description	Enabling factor
Self-help group membership	Pooled savings and small internal lending circles, often mosque- or neighbourhood-based	Trust networks; state SHG promotion schemes
Home-based micro-enterprise	Tailoring, embroidery, and food-based production compatible with purdah and childcare responsibilities	Low capital entry; work compatible with mobility norms
Microfinance and interest-free lending circles	Community-run committees (e.g., rotating savings groups) used in preference to interest-bearing formal credit	Religious preference for interest-free finance; kinship trust
Multi-generational household labour pooling	Daughters, daughters-in-law, and grandmothers jointly running a single home enterprise	Extended family co-residence; shared skill transmission
Diversification into gig and digital work	Online reselling, home tutoring, and delivery-support work accessed via smartphones	Rising smartphone penetration; flexible hours
Minority welfare scheme uptake	Skill certification, scholarship, and marriage-assistance schemes reducing household financial pressure	State minority welfare department programmes

Source: Synthesised from Helping Hand Foundation survey (IndiaTomorrow, 2024); Centre for Studies in Development Hyderabad field study of Muslims in Telangana; and IWWAGE (2023) Telangana factsheet on women's self-employment trends.

5. Discussion

The data assembled in Section 4 support a central argument of this paper: that Muslim women's economic activity in Telangana is best understood not as an absence of participation but as a specific, constrained pattern of participation shaped by intersecting structural barriers. Three barriers recur across the literature and merit particular attention.

The first is restricted physical mobility. Purdah norms and concerns about safety and social reputation channel women toward home-based work even when better-remunerated options exist outside the home, a pattern visible in the finding that a plurality of surveyed women preferred home-based work even amid growing encouragement to work more broadly (IndiaTomorrow, 2024). This constraint interacts with transport access: recent research on free public bus schemes for women found that Telangana already records comparatively high female workforce participation relative to other states offering similar schemes, suggesting that improved transport access can meaningfully shift participation at the margin for women whose primary constraint is mobility rather than preference (arXiv working paper on transport and women's workforce participation, 2024, as summarised in the states narrative on women's work in India).

The second is education and skill formation. The Sachar Committee's findings on Muslim educational disadvantage, though two decades old, remain broadly consistent with more recent evidence that education is the single strongest determinant of access to better-quality, higher-earning work for Muslim women, with those lacking secondary education overwhelmingly confined to manufacturing piece-work and casual labour (Khatoon, 2024). Field evidence from Telangana similarly recorded that girls in surveyed slum households were frequently expected to discontinue schooling after Class 10, foreclosing access to regular salaried employment (Centre for Studies in Development Hyderabad, n.d.).

The third is access to appropriate credit. Where formal microfinance is available, its interest-bearing structure conflicts with religious preferences among some households, pushing women toward informal, trust-based rotating savings arrangements that are more compatible with religious norms but lack the scale, documentation, and legal protection of formal financial products. This helps explain the persistence of low-capital, home-based enterprise as the dominant livelihood category in Table 2: such enterprises require minimal upfront finance and can be capitalised through informal community lending rather than bank credit.

Read together with the finding that female work participation rises to roughly ninety per cent in households where the male earner cannot work, these constraints suggest that Muslim women's labour in Telangana functions as what might be termed a resilience reserve: a latent capacity that is drawn upon intensively under household economic stress but that remains suppressed under normal conditions by mobility, education, and credit constraints. This is a materially different policy problem from simply low female labour force participation in the aggregate, because it implies that the relevant intervention is not to create participation from nothing but to remove the specific frictions that currently prevent an already economically active and demonstrably resilient population of women from converting informal, low-return activity into more secure and better-remunerated work.

The rise of gig and platform-based work identified in both the 2024 household survey and Table 2 is a particularly important recent development in this respect. Because such work can often be undertaken from or near the home, on flexible schedules, and without the social visibility associated with a fixed workplace, it may partially reconcile the tension between mobility norms and income generation — though it typically offers weaker earnings stability and no social security coverage, and therefore should be read as a coping strategy rather than a durable solution.

A further dimension worth foregrounding is the role of collective institutions in converting individual resilience into more durable household security. The self-help group model, though originally designed and scaled for rural women engaged in agriculture-linked livelihoods, has increasingly been adapted in Telangana's Muslim-concentrated urban neighbourhoods into mosque- and locality-based savings and lending circles that combine the internal-lending logic of formal self-help groups with the interest-free structure preferred within the community. These arrangements typically operate at a smaller scale and with less external institutional support than state-promoted rural self-help group federations, which limits their capacity to underwrite larger enterprise investments; but their embeddedness in existing trust networks makes them comparatively resilient to default and well suited to financing the low-capital, home-based enterprises that already dominate the occupational profile documented in Table 2. Strengthening the linkage between these informal urban circles and the state's broader self-help group and minority financial-inclusion infrastructure, discussed further in Section 6, therefore represents a comparatively low-cost point

of policy leverage: it builds on an institutional form that already commands trust within the community rather than requiring the introduction of an entirely new financial architecture.

6. Policy Recommendations

Four sets of recommendations follow from the analysis above.

First, skill development programmes targeted at Muslim women should be designed around home-based and community-cluster delivery models rather than centralised training centres that require extended daily travel, and should prioritise upgrading existing informal skills — tailoring, embroidery, and food processing — toward higher-value market segments such as export-oriented garment work and branded packaged food, building on the occupational concentration already documented in Table 2.

Second, credit access should be expanded through Sharia-compliant and interest-free microfinance products delivered in partnership with community organisations already trusted within Muslim neighbourhoods, rather than through generic microfinance products alone. Formalising and scaling the rotating community lending circles documented in Table 3, including through linkage to Self-Help Group federations and Telangana's minority welfare finance corporations, would allow women to retain a financing model consistent with religious preference while gaining access to larger loan sizes and legal protection.

Third, investment in girls' secondary and higher secondary education completion, including through minority scholarship schemes, remains foundational: the evidence reviewed here consistently identifies education as the strongest lever for moving women out of casual and home-based work and into regular salaried employment. Retention-focused interventions — stipends, safe transport, and community sensitisation around the value of completing secondary schooling for girls — should be prioritised specifically in Muslim-concentrated localities where dropout after Class 10 has been documented.

Fourth, given the demonstrated relationship between transport access and women's workforce participation, continued and targeted expansion of free or subsidised public transport in Muslim-concentrated localities of Hyderabad and other urban centres should be treated as a labour-market intervention, not solely a welfare measure, given its documented effect on lowering the mobility barrier that concentrates women's work inside the home.

A fifth, cross-cutting recommendation concerns data infrastructure. The absence of routinely published, religion-and-gender-disaggregated labour statistics at the district level in Telangana was identified in Section 3 as a significant constraint on this analysis, and it is equally a constraint on effective policy targeting. Incorporating religion as a standard disaggregation category, alongside caste and gender, in the state's periodic employment-unemployment surveys — building on the infrastructure already established through the 2024 caste census — would allow the Department of Minorities Welfare and the Directorate of Economics and Statistics to jointly monitor progress on the recommendations above and to identify emerging shifts, such as the rise of gig work documented in this paper, as they occur rather than several years after the fact.

7. Conclusion

This paper has argued that the economic marginalisation of Muslim women in Telangana is real and well documented, but that it coexists with a substantial and under-recognised pattern of economic resilience. Rather than being simply absent from the workforce, Muslim women in the state are concentrated in home-

based, informal, and increasingly gig-based work that intensifies sharply under household economic stress, activating as a critical fallback mechanism precisely where formal safety nets do not reach. This pattern is shaped by a specific and identifiable set of structural constraints — restricted mobility, interrupted education, and a mismatch between available credit products and religiously grounded financial preferences — that differ in important respects from the constraints facing women more broadly in India, and that therefore require correspondingly specific policy responses. Community-anchored skill development, religiously compatible credit access, sustained investment in girls' secondary education, and continued transport-access interventions together represent a coherent, evidence-grounded pathway toward converting the demonstrated resilience of Telangana's Muslim women into more secure and durable livelihoods. Future research employing a dedicated primary household survey across Telangana's Muslim-concentrated districts would substantially strengthen the district-level and occupational estimates offered here, and represents the most valuable next step for scholarship on this population.

More broadly, the case of Telangana's Muslim women illustrates a point of relevance well beyond the state's borders: marginalization and resilience are not opposites to be traded off against one another in policy design, but co-existing features of the same lived reality, and effective intervention depends on recognising and building upon the latter rather than treating affected communities solely through the lens of the former.

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