

Beyond the Margins: Gender, Faith, and Sustainable Development Among Muslim Women in Telangana's Urban and Rural Landscapes

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Abstract:

Muslim women in Telangana occupy a distinctive position at the intersection of gender, religious-minority status, and regional development disparity, yet remain under-examined in mainstream development scholarship. This paper investigates the educational, economic, health, and political standing of Muslim women across Telangana's urban and rural landscapes, drawing on National Family Health Survey (NFHS-5) data, the state-commissioned Report of the Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, and the wider academic literature. Adopting an intersectional framework that reads gender alongside faith and locational disadvantage, the study situates its findings within the United Nations Sustainable Development Goals, particularly SDG 4, SDG 5, and SDG 8. Findings show that Muslim women face compounded disadvantage in literacy, workforce participation, financial autonomy, and maternal healthcare relative to women of other communities, with rural Muslim women experiencing the sharpest deprivation. Urban Muslim women, though comparatively better positioned, remain constrained by limited decision-making power over household income. The paper argues that faith-based identity interacts with patriarchal norms and structural neglect to produce a distinct pattern of marginalisation that generic gender or minority policies fail to capture, and proposes community-anchored, data-driven interventions for inclusive development.

Keywords: Muslim women; gender and development; Telangana; Sustainable Development Goals; intersectionality; urban-rural divide; minority welfare

1. Introduction

Telangana, formed as India's twenty-ninth state in 2014, is a polity whose social imagination is most often narrated through caste, agrarian distress, and regional autonomy, while religion-based marginalisation, and its gendered dimensions in particular, receives comparatively limited sustained scholarly attention. Muslims constitute approximately 12.68 percent of Telangana's population according to the 2011 Census, the baseline figure adopted by the state's own Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, chaired by the retired civil servant G. Sudhir (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016). Within this population,

Muslim women occupy a position of layered vulnerability: they are women within a broadly patriarchal social order, members of a religious minority that has historically ranked below the state average on most development indices, and, for the majority residing outside Hyderabad's urban core, residents of localities with thinner access to schools, health facilities, and formal employment opportunities.

Sustainable development frameworks, most notably the United Nations 2030 Agenda, commit explicitly to leaving no one behind, yet population subgroups defined by the intersection of gender and faith are rarely disaggregated in state planning documents, which obscures the particular constraints that Muslim women face. National-level inquiries, from the Sachar Committee report of 2006 onward, have documented that Muslims in India lag behind most communities on indicators of literacy, formal employment, and access to credit (Prime Minister's High Level Committee, 2006), but such assessments have seldom been disaggregated by gender or read through a state-specific, urban-rural lens for Telangana. The stakes of this inquiry extend beyond academic interest. Telangana's development narrative, anchored in schemes for Scheduled Castes and Scheduled Tribes, has tended to treat minority welfare and gender welfare as parallel rather than intersecting policy tracks. Muslim women, positioned at the meeting point of both tracks, risk falling into a planning gap in which neither minority-welfare schemes, often designed around male household heads, nor gender-welfare schemes, often designed without religious disaggregation, are calibrated to their specific circumstances.

This paper asks how gender and faith interact with the urban-rural divide to shape the developmental status of Muslim women in Telangana, and what this compounded positioning implies for sustainable development policy. It draws together large-scale survey evidence, including the National Family Health Survey (NFHS-5, 2019-2021) and the state's Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana (2016), alongside the wider academic literature on Muslim women's health, education, and economic status in India, to construct an evidence-based, intersectional account. The paper proceeds as follows. Section 2 reviews the existing literature on Muslim women's development in India and Telangana. Section 3 outlines the conceptual framework of intersectionality and sustainable development that guides the analysis. Section 4 describes the methodology and data sources. Section 5 presents findings on education, economic participation, health, and caste-linked backwardness, supported by data tables. Section 6 discusses the interaction of faith, patriarchy, and sustainable development, followed by policy recommendations and a conclusion.

2. Literature Review

The scholarly and policy literature on Muslim women's development in India can be organised around three broad strands. The first strand concerns national assessments of Muslim socio-economic status. The Sachar Committee report (Prime Minister's High Level Committee, 2006) remains the most cited baseline, having established that Muslims as a community trailed most other social groups, including Scheduled Castes and Scheduled Tribes on several indicators, in literacy, regular salaried employment, and access to formal credit, and that Muslim women were doubly disadvantaged within this already disadvantaged community. Subsequent rounds of the National Family Health Survey have extended this evidence base with religion-disaggregated indicators on health, fertility, and economic participation, allowing researchers to track change over time (International Institute for Population Sciences [IIPS] & ICF, 2021a, 2021b).

A second strand examines maternal and reproductive health disparities. Using NFHS-3 and NFHS-4 data, Sk et al. (2022) found that although utilisation of antenatal care, skilled birth attendance, and postnatal

care improved for Muslim women between 2005-06 and 2015-16, meaningful gaps persisted, particularly in rural areas and among less-educated women, with southern states performing comparatively better than northern ones. Related work has linked Muslim women's lower service utilisation to affordability constraints, lower media exposure, and restricted mobility rather than to religious practice per se (Sadhu, 2022), a distinction that is important for policy design because it redirects attention from cultural explanation toward structural and economic causes.

A third strand addresses workforce participation and financial autonomy. National analyses of NFHS-5 data show that Telangana records comparatively high female paid workforce participation relative to other Indian states, yet simultaneously ranks among the lowest in women's independent decision-making power over their own earnings (Factly, 2021; IIPS & ICF, 2021b). This apparent paradox, high labour force engagement combined with low financial autonomy, suggests that women's economic activity in Telangana does not automatically translate into control over resources, a pattern with particular relevance for Muslim women, whose household economic roles are further shaped by community-specific norms around mobility and public visibility.

Finally, a fourth strand has emerged from Telangana's own state institutions. The Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, chaired by G. Sudhir and submitted in 2016, remains the only comprehensive, state-commissioned dataset disaggregating the Muslim population's socio-economic status at this scale, revealing substantial deprivation on income, housing, credit access, and government employment (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016). A subsequent edited academic volume built on the Commission's data to examine the structure of Muslim employment, financial inclusion, and higher-education access in the state in greater depth (Sudhir et al., 2021), including a chapter estimating the economic status of Telangana's Muslims relative to other socio-religious communities (Ravi, 2021). Collectively, this literature establishes that Muslim women's marginalisation in Telangana is real, measurable, and multidimensional, but it remains scattered across disciplinary silos, health, education, and labour economics, rather than integrated into a single developmental account, a gap this paper seeks to address.

3. Conceptual Framework

This paper adopts an intersectional lens, drawing on Crenshaw's (1989) foundational insight that overlapping social identities, gender, religion, class, and location, produce forms of disadvantage that cannot be understood by examining any single axis in isolation. For Muslim women in Telangana, gender-based constraints on mobility and decision-making intersect with community-level economic marginalisation and, for the rural majority, with the additional deficits of infrastructure and service access that characterise non-metropolitan Telangana. Reading these axes together avoids two common analytical errors: treating Muslim women as a subset of a generic "women" category whose faith-specific constraints are invisible, and treating them as a subset of a generic "Muslim" category in which gender is assumed rather than examined.

The paper further situates its analysis within the capability approach associated with Sen (1999), which evaluates development not merely in terms of income or access but in terms of the substantive freedoms individuals have to lead lives they value, including the freedom to be educated, to work outside the home, and to participate in household and community decision-making. This framing is complemented by the United Nations Sustainable Development Goals (SDGs), particularly SDG 4 on inclusive and equitable

education, SDG 5 on gender equality and women's empowerment, and SDG 8 on decent work and economic growth, which together provide a globally recognised benchmark against which Telangana's performance for this specific population can be assessed. The combination of intersectionality, the capability approach, and the SDG framework allows the paper to move from descriptive data to an evaluative argument about what sustainable and inclusive development would require for Muslim women in Telangana.

4. Methodology

This paper is an analytical review and secondary-data synthesis rather than a primary field study. It draws on four categories of secondary sources. First, nationally representative survey data from the fifth round of the National Family Health Survey (NFHS-5, 2019-2021), including both the Telangana state fact sheet and the India report, which provide religion- and residence-disaggregated indicators on literacy, workforce participation, financial decision-making, and maternal health (IIPS & ICF, 2021a, 2021b). Second, the Government of Telangana's Report of the Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, submitted in 2016, which remains the only comprehensive state-commissioned assessment of the community's socio-economic status and offers detailed indicators on income, housing, credit access, and government employment (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016). Third, peer-reviewed academic literature on Muslim women's health and socio-economic status in India, principally drawing on NFHS-3 and NFHS-4 comparative analyses (Sk et al., 2022) and the edited volume that extends the Commission's findings through discipline-specific chapters (Sudhir et al., 2021).

Data were triangulated across these sources to construct the comparative tables presented in Section 5, with each table's source explicitly cited beneath it. Because the NFHS does not always disaggregate Telangana-specific indicators by religion and residence simultaneously, some tables draw on national-level, religion-disaggregated data (e.g., maternal health utilisation) as an indicative proxy for patterns that plausibly extend to Telangana's Muslim population, a limitation that is acknowledged rather than concealed. The analysis is therefore best understood as a structured, evidence-based synthesis intended to consolidate a fragmented evidence base and to generate policy-relevant conclusions, rather than as a primary quantitative study with its own sampling frame.

5. Findings

5.1 Education and Literacy

Education is among the most consequential predictors of women's later economic and health outcomes, and it is also the domain in which Telangana's urban-rural divide is most visible. According to NFHS-5, female literacy in Telangana among women aged 15 to 49 stood at 66.6 percent against 84.8 percent for men, a gender gap of over eighteen percentage points (IIPS & ICF, 2021a). This overall figure, however, conceals a sharp locational divide: urban women's literacy reached 81.0 percent, compared with just 58.1 percent among rural women, one of the largest urban-rural literacy gaps recorded among major Indian states (Factly, 2020). Because Muslim households in Telangana are disproportionately concentrated in low-income urban settlements and in economically weaker rural mandals, Muslim girls and women are more likely to fall on the lower side of this divide, a pattern corroborated by national findings that Muslim children record the lowest secondary-school attendance ratio of any religious group in India (Careers360, 2022).

Table 1: Women's Status of Rural and Urban Telangana

Indicator	Urban Telangana	Rural Telangana	State Average
Female literacy, age 15-49 (%)	81.0	58.1	66.6
Male literacy, age 15-49 (%)	—	—	84.8
Gender gap in literacy (percentage points)	—	—	18.2
Women with 10+ years of schooling, India average (%)	—	—	41.0

Source: Compiled by the author from International Institute for Population Sciences and ICF (2021a) and Factly (2020).

The consequences of this gap extend well beyond schooling itself. Educational attainment is strongly associated, in the literature reviewed above, with later contraceptive use, workforce participation, and maternal healthcare utilisation (Sk et al., 2022), which means that the literacy deficit facing rural Muslim women functions as a upstream constraint that compounds disadvantage across every subsequent domain examined in this paper.

5.2 Economic Participation and Financial Autonomy

Telangana presents an instructive paradox in the domain of women's economic participation. NFHS-5 data show that 45.1 percent of women aged 15 to 49 in Telangana had worked in the preceding twelve months and been paid in cash, the highest such share among all Indian states (Factly, 2021). Yet the same round of the survey found that only 32 percent of women in Telangana reported having independent decision-making power over how their own earnings were spent, placing the state among the three lowest performers nationally on this indicator, behind only Andhra Pradesh and Assam (IIPS & ICF, 2021b). High labour-force engagement in Telangana therefore coexists with comparatively low financial autonomy, a combination that suggests women's paid work is frequently absorbed into household budgets controlled by others rather than translating into independent economic agency.

For Muslim women specifically, the Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana (2016) found that 65 percent of urban Muslim women were self-employed, a higher proportion than for women of any other socio-religious community surveyed in the state, alongside 48 percent of urban Muslim men. This striking rate of female self-employment sits alongside acute household poverty: the Commission found that 48 percent of Muslim households in Telangana lived on a monthly income below Rs. 10,000, with a rural poverty headcount ratio of 26 percent among Muslims, and that only 27 percent of Muslim households had access to formal bank credit. Read together, these figures suggest that Muslim women's high rate of self-employment reflects economic necessity within a community facing constrained access to salaried work and formal credit, rather than voluntary entrepreneurial choice.

Table 2: Women in Comparative Position

Indicator	Value	Comparative Position
Women (15–49) who worked and were paid in cash, past 12 months (%)	45.1	Highest among Indian states
Women with independent decision-making power over own earnings (%)	32.0	Third lowest among Indian states
Urban Muslim women who are self-employed (%)	65.0	Highest among socio-religious groups in Telangana
Muslim households with monthly income below Rs. 10,000 (%)	48.0	—
Muslim households with access to formal bank credit (%)	27.0	Below the state average

Source: Compiled by the author from Factly (2021), International Institute for Population Sciences and ICF (2021b), and Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana (2016).

5.3 Health and Reproductive Well-Being

Health indicators reveal a similarly layered pattern of disadvantage. Within Telangana, NFHS-5 data show that Muslim women report lower contraceptive use, at 65 percent, than Hindu women, at 69 percent, and Christian women, at 67 percent (IIPS & ICF, 2021a), a gap that the state fact sheet attributes in part to lower schooling levels among Muslim women, since contraceptive prevalence in Telangana declines sharply as women's education rises. At the national level, longitudinal comparison of NFHS-3 (2005-06) and NFHS-4 (2015-16) data shows that Muslim women's utilisation of maternal healthcare services improved substantially over the decade but remained consistently below that of Hindu women, with the largest gaps concentrated among rural Muslim women (Sk et al., 2022).

Table 3: The Status of Indian Muslim Women a Comparisons from 2006-2016

Indicator (Muslim women, India)	Urban, NFHS-3 (2005-06)	Urban, NFHS-4 (2015-16)	Rural, NFHS-3 (2005-06)	Rural, NFHS-4 (2015-16)
Full antenatal care (%)	14.2	25.3	6.9	11.5
Skilled birth attendance (%)	63.1	84.2	27.0	66.6
Postnatal care (%)	50.6	65.7	18.4	47.3

Source: Compiled by the author from Sk, Ali, Biswas, and Saha (2022), based on National Family Health Survey rounds 3 and 4.

While these figures are national rather than Telangana-specific, the consistent finding across the literature that Muslim women in southern Indian states utilise maternal healthcare at higher rates than their

counterparts in northern states (Sk et al., 2022) suggests that Telangana's Muslim women are likely positioned more favourably than the national Muslim average, even as they continue to lag behind Hindu and Christian women within the state. The rural-urban gap evident in Table 3 mirrors the educational and economic gaps documented above, reinforcing the paper's central argument that locational disadvantage compounds, rather than merely accompanies, gender- and faith-based marginalisation.

5.4 Demographic Profile and Structural Backwardness

The Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, constituted by the state government in 2015 and chaired by the retired IAS officer G. Sudhir, submitted its report in August 2016 following an extensive household survey, and it remains the most comprehensive state-level assessment of the community's structural position (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016). The Commission found that Muslims, then estimated at 12.68 percent of the state's population on 2011 Census figures, ranked as the second-poorest socio-religious community in Telangana after Scheduled Tribes. Asset ownership among Muslim households was found to be low, with more than a third of households living in rented accommodation and only 38 percent in pucca, or permanently constructed, housing. Government employment told a similar story: Muslims held only about 7.36 percent of state government posts against their 12.68 percent population share, with especially thin representation in departments such as Welfare, Education, and Energy. In terms of occupational structure, the Commission found that only 19.2 percent of Muslim workers held regular salaried jobs, with 16.4 percent self-employed outside agriculture and a further 26.5 percent engaged in casual non-agricultural labour, an occupational profile weighted heavily toward insecure, informal work (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016).

Table 4: Socio-Economic and Educational Conditions of Muslims in Telangana

Indicator	Value
Muslim population, Telangana (2011 Census baseline)	12.68% of state population
Muslim households below Rs. 10,000 monthly income	48%
Rural poverty headcount ratio among Muslims	26%
Muslim households living in rented housing	34%
Muslim households living in pucca (permanent) housing	38%
Muslim representation in state government employment	7.36% (vs. 12.68% population share)
Muslim workers in regular salaried employment	19.2%
Muslim workers in casual non-agricultural labour	26.5%

Source: Compiled by the author from the Report of the Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana (2016), as summarised in Sudhir et al. (2021).

This backwardness profile matters directly for Muslim women because household income, housing security, and occupational category are strongly associated, in the wider gender and development literature, with women's bargaining power within the household. A community in which nearly half of households live below Rs. 10,000 a month, in which formal credit access is limited, and in which regular salaried work remains the exception rather than the norm, is a community in which women's own economic security is correspondingly constrained, reinforcing the low financial autonomy documented in Table 2 and the low decision-making power reported in Telangana's NFHS-5 data.

5.5 Political and Social Participation

Political and civic participation constitutes a further, less quantified, dimension of the intersectional disadvantage examined in this paper. Muslim representation in Telangana's elected bodies, from gram panchayats to the state legislature, remains disproportionately low relative to the community's population share, and representation among Muslim women is smaller still, since candidacy for the limited seats that do go to Muslim contenders is overwhelmingly claimed by men. This thin formal representation mirrors the community's marginal presence in the state bureaucracy, where, as noted above, Muslims hold only about 7.36 percent of government posts against a 12.68 percent population share (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016), leaving the community with correspondingly limited voice within the administrative machinery that designs and implements welfare schemes. For Muslim women, thin political and administrative representation compounds the economic and educational deficits documented above, since it reduces the likelihood that community- and gender-specific welfare gaps are identified and addressed through formal institutional channels. Civil-society organisations and women's self-help groups have, in this context, come to function as informal substitutes for political voice, providing forums through which Muslim women in both urban settlements and rural mandals can raise collective concerns even where formal representation remains limited.

6. Discussion: Faith, Patriarchy, and the Sustainable Development Nexus

The findings assembled above resist a single-cause explanation. It would be inaccurate to attribute Muslim women's marginalisation in Telangana to religious doctrine or cultural practice alone, since the evidence base reviewed here, particularly Sadhu (2022) and Sk et al. (2022), consistently identifies affordability, education, mobility, and mass-media exposure, rather than religious observance itself, as the proximate determinants of lower service utilisation. At the same time, it would be equally inaccurate to treat Muslim women's outcomes as simply a subset of generic gender disadvantage, since the Commission of Inquiry's findings demonstrate that the Muslim community as a whole ranks below the state average on structural indicators of income, housing, credit access, and government employment that are independent of gender (Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, 2016). The more accurate reading, consistent with the intersectional framework outlined in Section 3, is that patriarchal household norms, which restrict women's mobility and public economic visibility across most communities in Telangana, interact with community-level structural neglect, manifest in low land ownership, low access to formal credit, and thin representation in higher education, to produce outcomes for Muslim women that are worse than either factor alone would predict.

This compounded pattern has direct implications for Telangana's progress toward the Sustainable Development Goals. On SDG 4, the rural Muslim literacy deficit implied by the state's broader urban-rural literacy gap suggests that universal quality education remains furthest from realisation precisely for

the population segment least visible in state education planning. On SDG 5, the coexistence of high female workforce participation with low financial decision-making power indicates that women's economic activity in Telangana is not yet accompanied by economic empowerment in the fuller sense intended by the SDG framework, a gap that is likely sharper still for Muslim women given their concentration in informal, insecure occupations. On SDG 8, the low rate of formal bank credit access documented among Muslim households constrains the collateral base and financial history through which women in these households might otherwise access credit or entrepreneurial finance.

The urban-rural dimension deserves particular emphasis. Across every indicator examined in this paper, from literacy to maternal healthcare utilisation, rural residence sharpens the disadvantage associated with both gender and faith. This suggests that policies targeted narrowly at either gender or minority status, without an explicit locational component, are likely to bypass the population segment in greatest need: rural Muslim women, who are simultaneously the least literate, the least likely to control their own earnings, and the least likely to access adequate maternal healthcare of any group examined in this study. It is also worth situating these findings against the comparatively favourable position Telangana occupies on several headline indicators of women's development nationally. The state's high female workforce participation rate might, at first glance, suggest limited cause for concern. The analysis here cautions against this reading: state-level averages, precisely because they aggregate across religion and residence, mask exactly the compounded disadvantage this paper has sought to make visible. A state can rank favourably on national indices while a specific, identifiable sub-population within it, rural Muslim women, continues to experience outcomes that fall well short of the state average, let alone of the substantive freedoms envisaged by the capability approach. Sustainable development, understood in Sen's (1999) sense of expanding real freedoms rather than merely raising aggregate statistics, therefore requires disaggregated monitoring as a precondition for genuine progress.

7. Policy Recommendations

Several policy directions follow from the analysis. First, education interventions for Muslim girls should be explicitly targeted at rural mandals rather than designed as state-wide, religion-neutral programmes, since the evidence indicates that locational disadvantage, not religious identity alone, drives the sharpest literacy gaps. Scholarship and conditional cash-transfer schemes already operating in Telangana could be redesigned with residence-based weighting to reach rural Muslim households more effectively.

Second, given the paradox of high female workforce participation alongside low financial decision-making power, policy should move beyond employment-generation schemes toward financial-inclusion measures that place assets and accounts directly in women's names, such as individual bank accounts linked to women's own earnings, joint land titling, and microfinance products designed around group liability structures that have historically strengthened women's bargaining position within Self-Help Groups elsewhere in India.

Third, the structural backwardness documented by the Commission of Inquiry strengthens the case for community-specific welfare targeting, including expanded access to housing schemes, formal credit, and skill-development programmes for Muslim households, alongside asset-building and financial-inclusion measures that could improve women's within-household bargaining power over the medium term.

Fourth, maternal health outreach should prioritise rural Muslim women through community health workers drawn from and trusted by local Muslim neighbourhoods, addressing the affordability and

mobility barriers identified in the literature rather than assuming that improved service availability alone will close the utilisation gap.

Finally, future state planning documents and district-level dashboards should routinely disaggregate development indicators by both gender and religion, and, where feasible, by residence, so that the compounded disadvantage documented in this paper becomes visible in official data rather than requiring reconstruction from disparate secondary sources, as was necessary for this study.

8. Conclusion

This paper has argued that Muslim women in Telangana experience a distinct and compounded form of marginalisation that arises from the intersection of gender, faith-based community disadvantage, and, most sharply, urban-rural location. Drawing on NFHS-5 data, the state's Commission of Inquiry on Socio-Economic and Educational Conditions of Muslims in Telangana, and the wider academic and policy literature, the paper has shown that this population lags in literacy, financial autonomy, maternal healthcare utilisation, and structural asset ownership, with rural Muslim women consistently the most disadvantaged across every indicator examined. These findings caution against both gender-blind minority policy and religion-blind gender policy, arguing instead for an intersectional, locationally sensitive approach if Telangana is to meet its commitments under the Sustainable Development Goals in a manner that genuinely leaves no one behind. Future primary research, particularly qualitative work capturing Muslim women's own accounts of household decision-making, mobility, and access to services across Telangana's diverse urban and rural settings, would usefully extend the secondary-data synthesis offered here.

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