

## Role of Self Finance Institution Particularly in Getting Higher Education for Muslim Girls

Mohammad Tariq Khan, Assistant Professor, Hakim Mehtab Uddin Hashmi College of Law, Amroha (U.P.)  
[tariqbareilly@gmail.com](mailto:tariqbareilly@gmail.com)

### Abstract

This research examines the role and effects of self-funded initiatives in Uttar Pradesh grant-in-aid schools, with an emphasis on the education of Muslim girls. It draws from primary and secondary data sources using a mixed-method approach. Insights on program establishment, course diversity, enrollment patterns, and cost comparisons can be gained from secondary data sourced from annual reports and budget forecasts. Primary data reflects administrators' and students' opinions on self-financed educational projects. It is collected at major universities through standardized questionnaires and interviews. The sample for the study consists of 50 female Muslim students from two grant-in-aid universities. Comprehensive questionnaires and in-depth interviews are among the data collection procedures that guarantee thorough qualitative and quantitative data. Contextual understandings are explored through theme analysis of interview data, whereas enrollment patterns, cost structures, and other quantitative factors are examined through statistical analysis, primarily using SPSS. The goal of the study is to offer a comprehensive understanding of the implementation and effects of self-financed courses, with a focus on parental education, caste distribution, socioeconomic level, educational background, course selection criteria, fee structures, and student satisfaction. Significant participation in bachelor's programs, the significance of merit-based admissions, financial pressures, and a variety of factors, including career prospects, influence course choices. These are some of the key results. The research highlights the necessity of bettering career advice, efficient systems for evaluation, and instructional strategies for Muslim girls enrolled in self-financed programs.

**Keywords:** Self Finance, Institution, Higher Education, Muslim Girls, parental education

### 1.INTRODUCTION

Individual empowerment and socioeconomic progress are strongly correlated with higher education. All socio-cultural groups still do not have equal access to higher education, though, and Muslim girls in many areas are severely affected. When it comes to addressing the particular difficulties this group faces—such as financial obstacles, cultural limitations, and scarce possibilities in state-funded schools—traditional public education systems frequently fall short. A key role in closing this gap and providing Muslim girls with additional opportunities to pursue higher education has been played by self-finance institutions. Known by various names such as private or independent institutions, self-finance institutions rely more on private investments, donations, and tuition than on government grants to pay their operations. Their increased flexibility in creating programs, admissions procedures, and support structures that cater to the requirements of various student populations is made possible by this funding arrangement. By offering programs that are frequently more adaptable, inclusive, and sensitive to their particular cultural and religious demands, self-finance institutions play a crucial role in giving Muslim girls access to higher education. The capacity to establish inclusive admission policies and focused outreach initiatives is one of the major benefits of self-finance institutions. By giving scholarships, financial aid, and other incentives that lighten the financial load on families, these institutions can actively recruit Muslim girls. The independence of self-finance organizations also makes it possible to build culturally aware settings that honor and accommodate Muslim students' religious customs, such as prayer areas with dedicated areas, halal food alternatives, and flexible clothing codes. In addition to promoting higher education, these actions foster a friendly and encouraging environment that helps Muslim girls maintain their cultural identity.

Self-finance institutions also frequently provide specialized classes and vocational programs that suit Muslim females' interests and professional goals. Students are able to pursue subjects of study that may not be as well-represented at typical public universities thanks to these institutions' wide array of academic options. Muslim girls benefit from this flexibility in the long run, since it increases their employability and economic prospects while also expanding

their educational and professional opportunities. Self-finance organizations have advantages, but they also have difficulties keeping up educational standards and guaranteeing fair access. Even in cases when scholarships and financial help are available, high tuition costs can still be prohibitive for many families. Strong regulatory frameworks and certification requirements are necessary to guarantee that students obtain a high-quality education that satisfies national and international standards because the quality of education offered by self-finance institutions can also differ greatly.

### **1.1 Challenges Faced by Muslim Girls in Accessing Higher Education**

The main obstacles that Muslim girls must overcome to pursue higher education are institutional, cultural, and socioeconomic. Major socioeconomic barriers, such as inadequate resources and financial limitations, make it challenging for families to pay for higher education. Muslim girls' educational goals are frequently restricted by cultural barriers, such as society standards and family expectations, which place a higher value on traditional duties than academic accomplishments. To further impede Muslim girls' access to higher education, traditional state-funded institutions typically do not provide the opportunities and tailored support necessary to meet their particular requirements. Alternative educational pathways, including those offered by self-finance institutions, are necessary to close the gap and encourage more inclusion because of these compounding problems.

### **1.2 Emergence and Role of Self-Finance Institutions**

Self-financing institutions, which are classified as private or independent entities that are primarily funded through tuition fees, donations, and private investments, have emerged as important actors in the field of higher education. They have the ability to establish their own curricula, manage admissions procedures, and develop support systems that are specifically customized to their student body because of the way their financial model is structured. Because of this autonomy, self-financing schools are able to be adaptable and sensitive to the varied requirements of their students, thereby producing educational environments that are more supportive of diversity and adaptation. This represents an increase in the number of possibilities available to Muslim girls to pursue higher education in environments that are able to meet the particular cultural and socio-economic requirements of Muslim girls.

## **2. REVIEW OF LITREATURE**

**Baranik, Gorman, and Wales (2018)** turn attention to Muslim women's achievement in entrepreneurship in Tunisia. Their field study, which is discussed in Sex Roles, looks into how social capital and religiosity affect Muslim women entrepreneurs' ability to succeed. The authors discover that a strong sense of faith and active social networks have a major role in the success of entrepreneurs. This study emphasizes how important it is for Muslim women to have both social support and their faith work together to enable them to become financially and professionally independent.

**Abu-Lughod (2015)** critically examined the discourse surrounding Muslim women and the notion of whether they needed "saving." The study highlighted how Western narratives often misrepresented Muslim women by portraying them as victims in need of external intervention. Instead, it emphasized the importance of contextualizing women's experiences within their cultural, social, and religious environments, challenging the homogenization of Muslim women's identities and agency.

**Falahati and Sabri (2015)** conducted an exploratory study to investigate the determinants of personal financial well-being, focusing on the moderating effect of gender. Their findings suggested that financial literacy, resource management skills, and socio-economic factors significantly influenced individuals' financial well-being, with notable gender differences. The study underscored the necessity of gender-sensitive approaches in financial education and policy design.

**Abdullah et al. (2017)** analyzed factors affecting Islamic financial literacy among undergraduates. The research revealed that exposure to Islamic banking concepts, family background, and academic curriculum played crucial roles in shaping students' understanding of Islamic finance. The study concluded that integrating Islamic financial principles into higher education could improve financial decision-making and promote greater awareness of ethical

financial practices.

**Anggadwita et al. (2015)** investigated women entrepreneurship from an Islamic perspective, framing it as a driver for social change. Their findings indicated that Islamic values such as justice, honesty, and social responsibility guided women entrepreneurs in establishing and managing businesses. Furthermore, the research highlighted that women entrepreneurs not only contributed to economic development but also served as agents of social transformation by fostering inclusive growth and community welfare.

### **3. RESEARCH METHODOLOGY**

This study's methodology combines primary and secondary data to provide a thorough analysis of the function and effects of self-financed programs in Uttar Pradesh grant-in-aid institutions. The following provides specifics on the data gathering procedure, survey design, and analytical methodology:

#### **3.1 Sources of Data**

##### **3.1.1 Secondary Data**

The study extensively relies on secondary data sourced from annual reports and budget estimates of self-financed institutions offering higher education to Muslim girls. These documents provide crucial insights into the establishment and evolution of self-financed programs, including the diversity and number of courses introduced over the past decade. Additionally, they track enrollment trends, revealing patterns in student participation across various self-financed courses. Comparative analyses of cost structures between regular and self-financed programs offer valuable insights into the financial accessibility of education within this context.

##### **3.1.2 Primary Data**

Primary data was collected through a structured questionnaire survey conducted at significant self-financed institutions catering to Muslim girls. Initially targeting a sample size of 50 respondents per institution, adjustments were made based on the size and program diversity of each institution to ensure representative sampling. The survey engaged university administrators and students, who actively participated despite initial reservations, providing firsthand perspectives on the implementation and outcomes of self-financed initiatives. This approach ensured a comprehensive gathering of qualitative data on perceptions and experiences related to self-financed educational opportunities for Muslim girls.

#### **3.2 Data Collection Instruments**

Data collection employed a dual approach:

- **Questionnaire:** A meticulously designed questionnaire was administered to university administrators to capture detailed insights into the operational aspects and challenges of self-financed programs for Muslim girls.
- **Interviews:** In-depth interviews with university staff complemented the questionnaire data, offering qualitative depth and contextual understanding. These interviews explored attitudes, barriers, and broader implications of self-financed education from the perspective of educators and administrators.

#### **3.3 sample size**

We selected two grant-in-aid universities in Uttar Pradesh, each contributing 50 Muslim female students, resulting in a sample size of 100 respondents per institution. This sample was carefully tailored to match each university's enrollment and program diversity, ensuring a thorough representation of perspectives on self-financed education for Muslim girls. This adaptive approach facilitated a nuanced understanding of the varied experiences and perceptions within the sampled institutions.

#### **3.3. Data Analysis**

Using statistical analysis and technologies such as SPSS, quantitative analysis examined survey responses with the goal of finding patterns, correlations, and trends in the data that was gathered from university officials and students. The comprehensive investigation of enrollment patterns, cost structures, and other quantitative characteristics of self-financed courses was made possible by this statistical technique. To enhance this, a thematic analysis of interview transcripts was conducted as part of qualitative research to explore perspectives, obstacles, and

wider contextual understandings related to these programs. The study sought to provide complete data and nuanced viewpoints on the impact and implementation of self-financed courses in the educational landscape of institutions by integrating both quantitative and qualitative approaches.

#### 4. DATA ANALYSIS AND RESULT

##### 4.1 Socio-Economic Status of Students in Self-Financing Courses

Socioeconomic status (SES) significantly shapes individuals' decisions to pursue higher education, encompassing financial resources, educational attainment, financial stability, and perceptions of social standing. SES not only predicts various life outcomes but also plays a crucial role in understanding access to higher education among Muslim girls. Research consistently demonstrates that SES influences educational opportunities and outcomes, impacting both enrollment rates and academic performance.

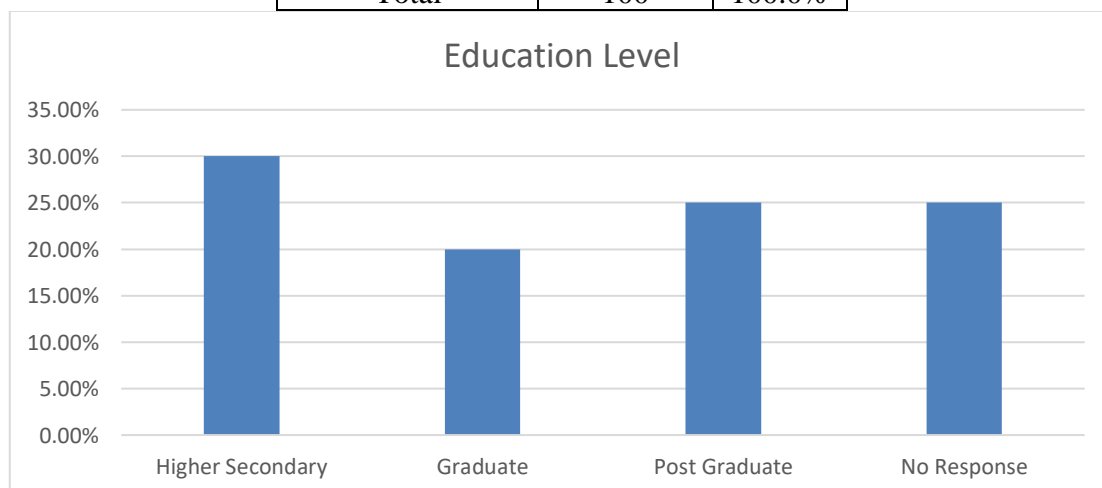
Studies highlight a clear correlation between SES and educational access for Muslim girls. Resource dependency theory provides a framework to examine how external financial resources of educational institutions influence their internal resource allocation, affecting accessibility for students from diverse SES backgrounds, including Muslim girls. The intersection of gender and SES reveals unique challenges faced by Muslim girls in accessing higher education, reflecting disparities in enrollment rates and institutional choices. Students from lower SES backgrounds, including Muslim girls, encounter significant barriers in higher education. They often navigate distinct college selection processes and are more likely to enroll in less selective institutions. These students face equality challenges, underscoring the impact of SES on educational opportunities and outcomes within the context of cultural and societal norms. Peer influence also plays a crucial role, as the SES of peers can independently influence academic achievement among Muslim girls. Understanding these dynamics is essential for developing effective strategies to promote educational equity and access for Muslim girls from diverse socioeconomic backgrounds.

##### 4.2 Last course undertaken

It is crucial to comprehend the socioeconomic standing of the students enrolling in these independently funded universities in light of this. Muslim girls are enrolling in self-financed undergraduate and graduate programs, as Table 1 illustrates. Following higher secondary school, about 51% of Muslim girls enrolled in college courses, while nearly 48% of graduates went on to postgraduate study. Very few pupils are enrolled in research courses. In actuality, colleges have embraced relatively few self-financed research programs.

**Table 1:** Last course undertaken

Education Level	Frequency	Percent
Higher Secondary	30	30.0%
Graduate	20	20.0%
Post Graduate	25	25.0%
No Response	25	25.0%
Total	100	100.0%



**Figure 1:** Graphical Representation on Last course undertaken



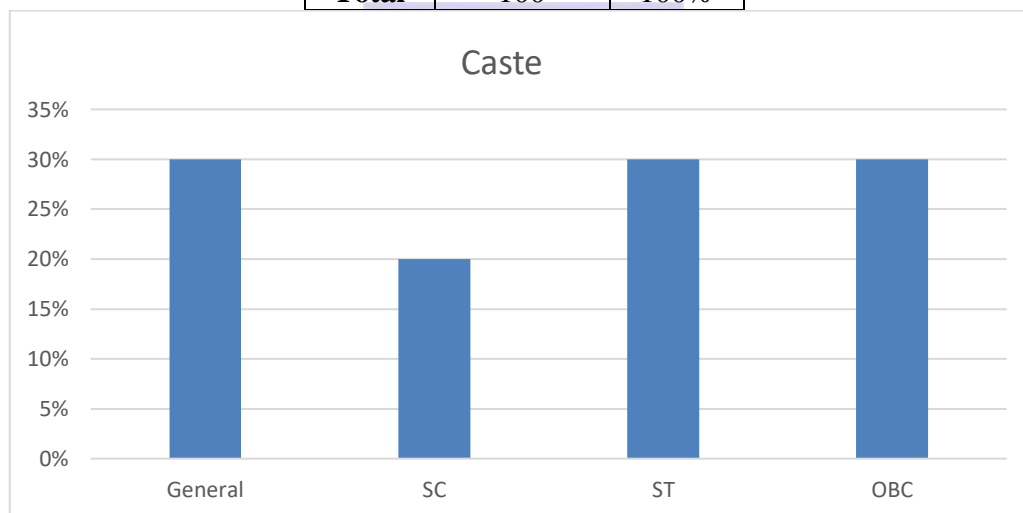
The diverse range of educational backgrounds among the 100 Muslim female respondents from Uttar Pradesh grant-in-aid colleges offers a thorough understanding of their educational experiences. Remarkably, 20% of the responders have earned graduate-level degrees, and 30% have finished higher secondary education, demonstrating a strong dedication to further education. Furthermore, 25% of the participants possess doctoral degrees, indicating significant academic endeavors. However, 25% of respondents did not provide their educational background, which may be the result of insufficient data collection or privacy issues. A more nuanced understanding of Muslim girls' educational experiences and perceptions of self-financed education at these institutions is made possible by the varied distribution of educational levels that emphasizes a fair representation.

#### 4.3 Caste Distribution

Four distinct caste classifications have been taken into consideration in order to comprehend the social distribution of the students. The distribution of these students reveals that while a significant number of students are from SC, ST, and OBC categories, the majority of students enrolled in these courses are from the general category.

**Table 2:** Caste Distribution in the Muslim Girls

Caste	Frequency	Percent
General	30	30%
SC	20	20%
ST	30	30%
OBC	30	30%
<b>Total</b>	<b>100</b>	<b>100%</b>



**Figure 2:** Graphical Representation on Caste Distribution in the Muslim Girls

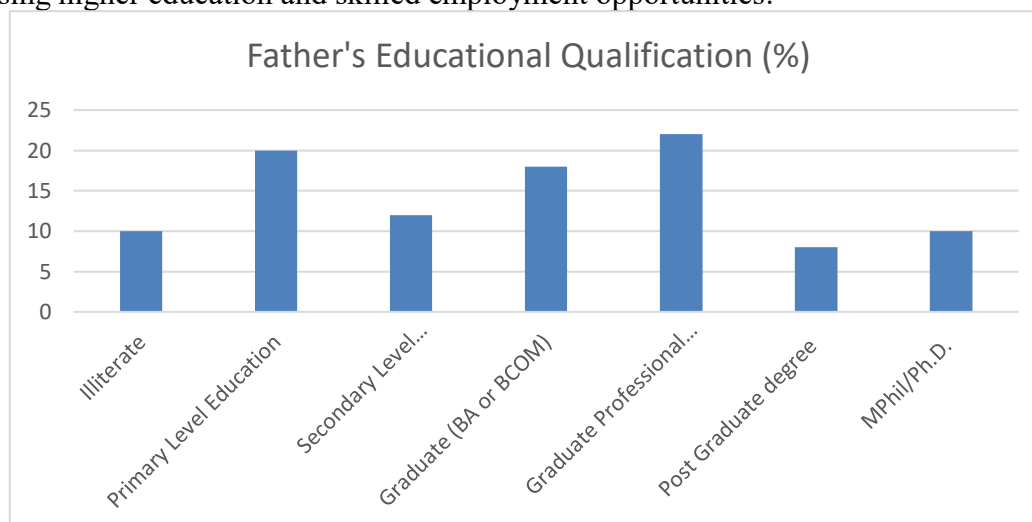
The 100 Muslim female responders in Uttar Pradesh grant-in-aid universities are evenly represented in all caste categories, according to the distribution of caste. According to the data, thirty percent of the respondents identify as General, and thirty percent identify as Scheduled Tribes (ST). Furthermore, Scheduled Castes (SC) comprise 20% of the respondents, while Other Backward Classes (OBC) make up the remaining 30%. The sampled population exhibits a broad demographic, as seen by the equitable distribution of the SC category and the high representation of the ST and OBC categories. Because of this diversity, the opinions on self-financed education are guaranteed to represent a wide range of social backgrounds, which adds to our understanding of the experiences and points of view of Muslim girls attending these schools.

#### 4.6 Parent's educational

In this study, the educational background of parents significantly influences the educational outcomes of Muslim girls. Approximately 18% of respondents' fathers have completed only primary school or are illiterate, indicating a segment where parental education may influence educational opportunities. Conversely, 39% of respondents' fathers hold a degree, reflecting a substantial portion with higher educational qualifications. A small percentage of respondents

have fathers with a PhD, highlighting the demand for highly educated individuals in today's knowledge-driven economy.

This underscores the pivotal role of parental education in shaping the educational trajectories of Muslim girls. Families where parents have higher educational qualifications likely emphasize the value of education, potentially enhancing educational attainment among their children. Conversely, those with limited parental education may face additional challenges in accessing higher education and skilled employment opportunities.



**Figure 3:** Graphical Representation on Parent's educational

This Figure 3 illustrates the distribution of educational attainment levels among Muslim girls in the surveyed population. The largest segment, comprising 22% of the sample, holds Graduate Professional degrees (such as BE/BTEC/MBBS), indicating a significant proportion with specialized professional qualifications. Following closely, 18% of respondents have attained graduate degrees (BA or BCOM), reflecting a substantial attainment level in traditional undergraduate education.

Secondary Level Education represents the next prominent category at 12%, indicating a considerable number has completed secondary schooling. Postgraduate degrees are held by 8% of respondents, while 10% have attained MPhil/PhD degrees, highlighting a smaller yet notable group with advanced academic achievements. Primary level education constitutes 20% of the sample, reflecting foundational education levels, while 10% are classified as illiterate.

#### 4.7 An Examination of Self-Financed Courses at Uttar Pradesh Grant-in-Aid Universities

This section examines the dynamics of self-financed courses offered at Uttar Pradesh Grant-in-Aid universities, with a particular focus on enrollment patterns among Muslim girls.

Data was collected from various self-financed courses, revealing that bachelor's programs attracted the highest enrollment, comprising nearly 53% of students. Following bachelor's programs, MSW (Master of Social Work) accounted for 6.7% of enrollments, and MBA (Master of Business Administration) for 11.7%.

These findings underscore the popularity and distribution of self-financed educational opportunities among Muslim girls within Uttar Pradesh university system. The prevalence of bachelor's programs highlights their accessibility and appeal, while the presence of MSW and MBA programs reflects interest in professional and social sciences fields among this demographic.

##### 4.7.1 Diagram Course Admitted

##### 4.7.2 Criteria of Selection

Even in self-financed courses, admission typically hinges on merit-based criteria. In this study, 40.4% of participants were selected based on merit, which assesses prior eligibility qualifications. Additionally, 30.1% of students underwent admission tests, where test scores served as the primary selection criterion.

These selection methods are particularly relevant in professional courses such as business administration and social work, which attract significant interest among Muslim girls. The emphasis on merit ensures that students are selected based on their academic qualifications and

**Table 3:** criteria of selection

Response	Percent
No Response	15.3%
Merit	39.4%
Entrance Exam	25.1%
No Criteria	10.0%
Don't Know	10.2%
<b>Total</b>	<b>100.0%</b>

Table 3 presents the distribution of responses regarding selection criteria perceptions among Muslim girls. The findings reveal diverse perspectives on how candidates are chosen for educational opportunities. A significant portion, 39.4% of respondents, emphasized the importance of merit-based criteria, advocating for assessment based on professional or academic achievements. This highlights a preference for recognizing individuals' capabilities and accomplishments in educational settings. The significance of standardized testing in decision-making processes was underscored by 25.1% of respondents who cited entrance examinations as a critical criterion for selection. This indicates the role of standardized assessments in evaluating academic readiness and suitability for various programs. Notably, 15.3% of participants did not provide a response, possibly indicating uncertainty or lack of clarity regarding selection criteria. Additionally, 10.0% of respondents indicated that there were no predefined criteria, while 10.2% expressed uncertainty about the selection procedures.

#### 4.7.3 Reason for taking the course

The decision-making process for Muslim girls regarding educational programs often revolves around their career prospects and the support they receive from their social circles. Employment opportunities directly correlate with educational attainment, influencing students' program choices based on potential job prospects. Guidance from friends and family also plays a pivotal role in helping students navigate these decisions.

The accessibility of internet resources provides valuable information for students preparing for their future careers. A significant proportion, 50.8% of students, initiates their course selection independently, leveraging online resources and personal research. This autonomy reflects their proactive approach in exploring educational opportunities. However, 17.1% of students are unaware of job opportunities, highlighting a gap in information dissemination that may influence their educational choices. Some students are compelled to enroll in self-financed courses due to limited awareness or external pressures from peers or family members.

#### 4.7.4 Fee Structure of Self Finance courses

The costs associated with each semester of self-financed courses vary among Uttar Pradesh universities, impacting the financial considerations of Muslim girls pursuing higher education. A majority, slightly over half of the students, pay between RS15,000 and RS25,000 per semester. Additionally, 22.1% of respondents incur costs exceeding 50,000 per semester, reflecting the financial demands of certain specialized programs. A small proportion, 0.7% of participants, is exempt from paying fees due to their membership in the SC, ST, and OBC communities. This exemption ensures financial accessibility for students from marginalized backgrounds, including Muslim girls, who may face socio-economic challenges. Understanding these financial implications is crucial for Muslim girls when making decisions about pursuing self-financed courses. It underscores the diverse financial burdens and support mechanisms available, ensuring equitable access to educational opportunities despite varying financial capabilities.

#### 4.8 Students' perception towards self-finance courses

Employment potentiality is a crucial requirement for enrolling in a self-financed course, as was previously noted.

**Table 4:** Reasons for Choosing Self-Financed Education

Reason	Frequency	Percent
Teaching is better here	20	20%
Better infrastructure facilities	10	10%

Relevant Course curriculum	20	20%
Better job prospects	30	30%
Any other	10	10%
No Response	10	10%
<b>Total</b>	<b>100</b>	<b>100.0%</b>

The 100 Muslim female respondents in Uttar Pradesh grant-in-aid universities gave a range of reasons for selecting self-financed education. Better work prospects were the most popular reason, according to 30% of the respondents. Twenty percent of the respondents cited both teaching quality and a pertinent course curriculum as key criteria, highlighting the significance of educational content and delivery. Ten percent of the respondents cited improved infrastructural facilities as a factor, demonstrating the importance of physical resources in their decision-making. Furthermore, 10% gave no explanation for their decision, and 10% did not answer the question. This distribution highlights the various factors that affect students' decisions to pursue self-financed education, indicating a range of priorities.

#### 4.8.1 Students' Appraisal

The systematic and developmental process of appraisal aims to ensure that educators within self-financed initiatives for Muslim girls have the necessary resources and support to excel in their roles. This process is crucial for fostering continuous professional growth and improving teaching methodologies. According to 64% of participants in this study, regular student assessments are integral to the self-financed programs. These assessments play a significant role in evaluating student progress and enhancing educational outcomes. However, some programs lack formal assessments, particularly those associated with high employability rates where student success is primarily measured by their job readiness and placement. Ensuring effective appraisal mechanisms is vital for the success of self-financed initiatives among Muslim girls. It not only supports educators in refining their teaching practices but also ensures that students receive quality education aligned with industry demands and career aspirations.

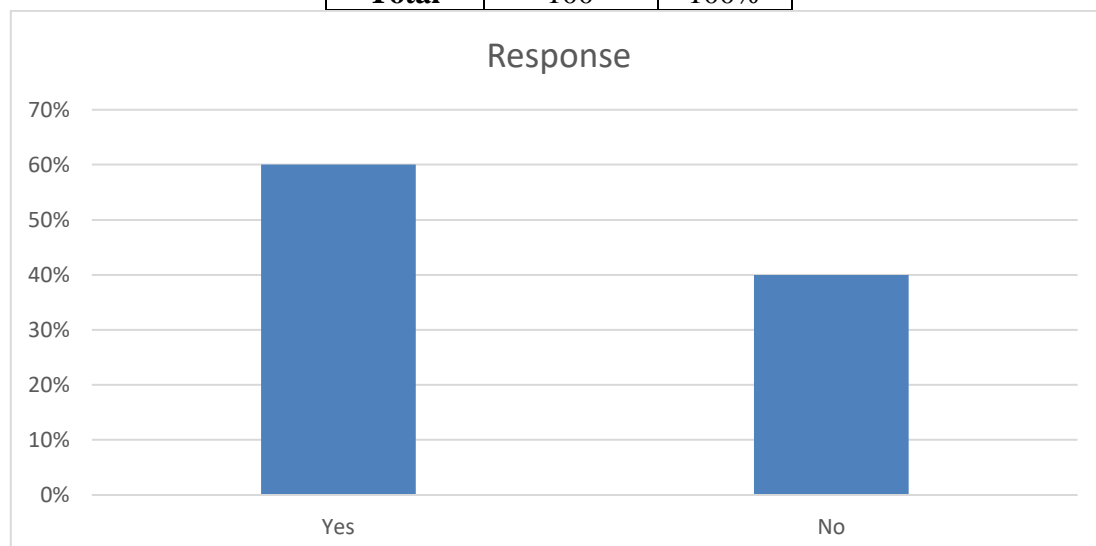
#### 4.8.2 Satisfaction Level of Students in Self Finance Courses

The satisfaction level of Muslim girls with their self-financed classes significantly impacts their learning outcomes and overall success in education.

This study centrally explores the satisfaction levels of Muslim girls with their self-financed classes. A substantial majority, 75.0% of respondents, expressed satisfaction with their program. However, 25.0% of those surveyed indicated dissatisfaction.

**Table 5:** Is the respondent happy with the way the SFC course is being taught?

Response	Frequency	Percent
Yes	60	60%
No	40	40%
<b>Total</b>	<b>100</b>	<b>100%</b>



**Figure 4:** Graphical Representation on respondent happy with the way the SFC course is being taught?



With 60% (60 respondents) expressing satisfaction, Table 5 data shows that most respondents are happy with the way the SFC (Self-Financed Course) is being taught. Nonetheless, a sizeable percentage—40% of respondents—state that they are dissatisfied with the ways that are being taught currently. This implies that even while the majority of students find the teaching method to be effective, a sizeable portion still believe it may be improved. This discrepancy emphasizes the necessity of reevaluating instructional techniques in order to allay the worries of the disgruntled participants and improve the quality of education as a whole.

#### 4.8.3 Career Counselling

Career counseling plays a pivotal role in guiding Muslim girls to make informed decisions about their education and future careers. Its purpose is to help individuals understand themselves and the job market, enabling them to make well-informed educational and career choices. Career counselors address various challenges such as lack of focus, time management issues, and familial disagreements on career paths.

In the context of self-financed programs, the employability of students becomes crucial for program success. Educational institutions play a key role in initiating and supporting career counseling efforts, recognizing its increasing importance in higher education. According to 62.6% of respondents, the university offers career counseling services, highlighting its integration into academic support systems.

#### 4.8.4 Reservation in Self-financed courses

Reservation policies in self-financed courses aim to provide equal opportunities in higher education to underprivileged segments of society. However, their implementation varies. 61% of respondents indicated that reservation policies are implemented in the majority of self-financed courses. However, in some high-cost programs, these policies may not be implemented, potentially limiting access for economically disadvantaged students.

### 5. CONCLUSION

Considering the financial obstacles and varied educational backgrounds of Muslim girls attending Uttar Pradesh grant-in-aid colleges, the significance of self-financed institutions in enabling their access to higher education is noteworthy. The study shows how, in spite of certain differences in accessibility and financial responsibilities, self-financed programs have become vital pathways for Muslim girls, providing a range of undergraduate and graduate courses. The research, which combines primary and secondary data, shows that caste distribution, parental education, and socioeconomic status have a big impact on Muslim females' enrollment patterns and educational attainment. Students see self-financed courses favorably for their improved educational infrastructure and employment opportunities, and they are distinguished by their merit-based entrance standards. The research emphasizes how crucial career counseling and ongoing evaluation are to improving Muslim girls' school experiences and employability. It also identifies areas that require improvement, such as the fair application of reservation policies and official assessments. In general, Muslim girls' socioeconomic empowerment and democratization of education are greatly aided by self-financed institutions, which also make it possible for them to pursue higher education.

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