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## DISPUTE SETTLEMENT AMONG THE MUSLIM COMMUNITY IN BANGALORE

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CONTENTS

P.g. No

1. Introduction.....	3
2. Review of Literature.....	7
3. Research Methodology.....	11
4. Data Analysis & Interpretation.....	13
5. Major Findings.....	22
6. Conclusion.....	27
7. Suggestions.....	28
8. References.....	29



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## 1. INTRODUCTION

### 1.1 ALTERNATIVE DISPUTE RESOLUTION IN INDIA

Conflict and its resolution are universal social processes. They are part of mankind in every society and in every community. Alternative Dispute Resolution (ADR) is not merely a problem-solving mechanism but a Social movement. It has greater significance in today's world rather than at any other time in the history of human conflict. Alternative dispute resolution or commonly referred as ADR is the set of practices or methods that meant to resolve the legal disputes outside the courts. It generally consists of mediation, arbitration, and processes by which a neutral body facilitates the resolution of legal disputes without formal settlement. These alternatives are promoted on various grounds. The reduction in the costs of dispute resolution and faster solving rates compared to the ordinary judicial proceedings are the major benefits of ADR. These proceedings are also suited to the underlying interests and needs of the parties involved.

Civil justice system often loaded with the increasing number of cases. But it is true that simultaneously, people are approaching other sources for alternative forms of dispute resolution which does not involve any complications that common man cannot understand. Conflict resolution experts could be from their communities or cultural groups where they are easily and readily available to the common men. In case of India, large number of people in the country are either uneducated or less educated with lower socio-economic background. This makes them hesitant to approach courts to seek justice as they lack confidence to approach a Civil Justice System that might appear complicated. Here ADR offers rather familiar platforms and faster resolutions.

The Legal Services Authorities Act passed in India in the year 1987. Legal Services Authorities aim to promote fair means to social justice which encourages the settlements of disputes through Alternative Dispute Resolution (ADR) Mechanisms, realizing the importance of dropping the burden of litigation in courts. ADR benefits the parties involved in different ways. It helps to solve the disputes in a satisfied way with confidentiality. It is rather feasible, economic, and efficient. A conventional trial in a court room takes more time and money and above all, the stress that is caused by fear for confidentiality. Hence the out of court settlements are welcomed by large number of people in the country; enabling and spreading the accessibility to justice for every citizen without the burden of procedural complications.

*“Over 3.7 million, or around 10% of the 37.7 million cases before high courts, district and taluka courts across India, have remained pending for over a decade, according to National Judicial Data Grid (NJDG), which monitors the performance of courts nationally. They include 2.8 million cases in district and taluka courts and 920,000 before high courts. Over 660,000 cases have remained pending for over 20 years and 131,000 for more than three decades.”*

*-Hindustan Times, 29 June 2020*

## **1.2 ALTERNATIVE DISPUTE RESOLUTION AMONG THE MUSLIM COMMUNITIES**

India is home to various religions of the world. Its estimated that two hundred million Muslims, account for about 15 percent of the country's population. They are the second largest community in India. In Bangalore city, approximately 13.90 % of the population follows Islam<sup>1</sup>. Peaceful dispute resolutions within the community is preferred by most individuals and are encouraged by the community as it promotes integrity. The methods of resolution is based on the knowledge of the Quran and prevention of any disputes rather solution is valued. The holy book of Muslims, the Quran refers insists on living without any expectations as it could ultimately lead to conflicts. Forgiveness between the individuals involved in the conflicts is the appreciated means of resolving any disputes.

*“Allah commands you.... To render back your Trusts..... To those to whom they are due; And when you judge...Between man and man, Judge with justice.... Verily how excellent...Is the teaching which He gives you! For Allah hears..And sees all things.”*

*-(The Holy Quran IV:61)*

The Prophet had acknowledged to judge an arbitration case or rather he had chosen an arbitrator and had accepted the latter's decision and he had also directed a tribe to have a dispute arbitrated. The Khulafa Rashidun had done the similar with regard to disputes on goods and obligations. *The letter of Caliph 'Umar to Abu Musa al-Ashari on the eve of his appointment as Quadi summaries the functions and responsibilities of a Muslim judge. According to this letter, “Consider all equal before you in the court. Consider them equal in giving your attention*


<sup>1</sup> <https://www.census2011.co.in/census/city/448>

to them so that the highly placed people may not expect you to be partial and the humble may not despair of justice from you.” “It is permissible to have compromise amongst Muslims but not an agreement through which haram (unlawful) would be turned to halal (lawful) and vice versa.” Referring to the application of arbitration to disputes regarding political power, Dr Adhab refers to the Arbitration of Siffin in 661 CE and says that certain principles embodied in that agreement, even today, constitute the essential characteristics of an arbitration agreement worldwide.<sup>2</sup>

Although the courts are superior to religious institutions, the alternative body for resolving the disputes, in fact helps the courts as they deal with thousands of civil matters in and across the country. Muslim Personal Laws are applied and conflicts are peacefully resolved. *Dar Ul Qazas* are existing separately and simultaneously hastening social justice in the grass root level. The advantages of such practices are briefly discussed below:

- ❖ **Protecting the Legal Pluralism:** India is a country with multiple religious ideologies and cultural diversities. India stands to protect the interest of every individual of every community based on democratic principles. Through the ADR movement, the religious institutions are playing a part of justice system which underpins their importance in the system of justice delivery.
- ❖ **Universal access to Social Justice:** The majority of Indians especially belong to minority categories who are at disadvantaged positions in terms of socio-economic background with no education or less education is uncertain of approaching the courts most of the time. ADR platforms are more convenient to such individuals as it does not involve complicated procedures or legal fight. This is particularly advantageous to women.
- ❖ **Provides a Familiar Platform:** The parties involved in the dispute will be approaching the known or familiar third party which is comfortable for the parties involved. Most people have close connection with the religious institutions in their area that helps them to approach the body for resolution of any disputes that they face.
- ❖ **Feasibility:** Majority of local population are influenced by their religious institutions as they exist in most localities. People have ease of access to reach them for any matter. It does not require much time or energy unlike the court procedures. They fix the time and place as per the convenience of all parties involved in the dispute.

<sup>2</sup> [https://prod-static-iis.s3.eu-west-2.amazonaws.com/s3fs-public/keshavjee\\_adr-144515351.pdf](https://prod-static-iis.s3.eu-west-2.amazonaws.com/s3fs-public/keshavjee_adr-144515351.pdf)

  
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- ❖ **Cost of Litigation:** the sources used for a court trial is rather huge compared to ADR systems. The cost of appointing a legal practitioner on both sides and the number of times of appearances, etc could cost more money, energy, time and other resources in the legal court room trials unlike in case ADRs. Short of Judges and administrative staffs can also slow down the process of justice delivery in the litigation.
- ❖ **Confidentiality:** In a legal battle between the dispute parties, things are stated in a public platform whereas the ADR platform is more of a private sphere or an extension of the private sphere of parties involved. This encourages the individuals to prefer an ADR platform rather than a court room.

The need for an alternative mechanism to resolve the disputes are not debatable. The demand of the formal legal system to deal with with the intractable challenges calls for itself. The Parliamentary Standing Committee on Home Affairs in 2001 found that there were 35.4 lakh cases pending in the 21 High Courts of the country. Over 20 million cases were pending in the country's courts for as long as 25 to 30 years. These cases consist of over 13.2 million criminal cases and around 7 million civil cases.<sup>3</sup> Such huge demands require a substitute in order to fasten the process of justice delivery.

There is an overbearing requirement to recognize that those who are economically and socially disadvantaged. The legal system is many at times extraneous to them as a tool of empowerment and endurance. The litigant finds it hard to seek the judicial system as he is economically at a disadvantaged position and that prevents him to effectively access the system. They face hardships in terms of expenses, lawyers, obtaining certificates or acknowledgements, etc. in these cases, the formal judicial system tends to operate in the greater disadvantage. Hence there is a dimension of poverty and economic disadvantages for the growth of ADR movement in the country. Here the ADR is a definite incentive to common people in the country.

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<sup>3</sup> J. Venkatesan, "Panel concern over backlog in courts", The Hindu, New Delhi, March 10, 2002, 12



## 2. REVIEW OF LITERATURE

**Anna Nylund (2014)** studied the mechanisms of ADR systems as well as the conditions for ADR for increasing access to justice. The author observed that the accessibility to Justice and the ADR movement are partly overlapping objectives. By increasing ADR mechanisms, the accessibility to justice can be accelerated. The system of ADR in practice, helped to reduce the resources spent on dispute resolutions sorted through litigations.

**Katrina Bochner (2019)** discussed about the rules behind the ADR systems and its efficiency compared to the litigations and trials. The author observed that availing to justice system is the fundamental part of a democratic system and the dispute resolution through the public resolution of disputes demonstrates the enforcement of the justice. ADR helps the parties involved in conflict to resolve their dispute in fairly good and amicable way.

**William Davis and Helga Turku (2011)** in their article on access to justice and ADR, observed that the access to justice by the common people is their right and ADR boosts this principle. This platform provides people with equal opportunities of decision making and equal participation in the justice delivery which helps the social system. This in turn compliments the Rule of Law. It provides real alternatives to ordinary courts and litigations and also simplifies the procedures to get justice.

**Morr Link & Yoram Haftel (2019)** studied the choice of investment arbitration forms and whether the domestic legal tradition affect international cooperation and legalization. They examined the states with Islamic Law Tradition in the back drop of international regime of investments. They found that international investment agreements settled by these countries are less likely to resolve disputes to the highly legalized and formal Centre. They probably refer them to Islamic forums, that are less formal.

**Dr. Vandana Singh (2017)** aimed to analyse the methods of dispute resolution in Muslim Community. It is generally believed that the Alternative Dispute Resolution has emerged from the west from past few decades. But the author states that many Islamic Jurist had the ADR processes like Negotiation, Mediation, and Arbitration. The author analysed these practices of Alternative Dispute Resolution from an Islamic theological perspective and had found the descriptions of ADR methods in the holy book. They are practiced in Islam from 1400 years and are mentioned in holy Quran.

  
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**Anindita Chakrabarty and Suchandra Ghosh (2017)** had studied the influence of kinship ties, family preferences, household economics, etc in influencing one's choice to seek the Muslim Personal Law among the Muslim communities in India. According to the author, the Alternative dispute Resolution are great forums in the legal landscape of family law in the country. They conducted study in Kanpur where they analysed approximately 100 cases and they found that close to 95% of the cases were brought by women. They also had stated in their study that, for these women, ADR forums were just like an extension of their private space.

**Mohammad Arif (2018)** evaluated the Muslim Personal Laws and their role in resolving marital disputes among Muslim communities. He examines the contractual nature of Muslim Marriage. Mohammedans Law which is based on the Quran controls the relations between Muslims including marriage and divorce. The Holy Quran on several occasions prescribes for amicable settlements of disputes including the matrimonial conflicts. He found that, in Muslim Law, divorce is not allowed as a right to male member but it is only a way out to deal with a situation emerged between husband and wife that they find it hard to remain in married. Otherwise Prophet of Islam is believed to deliver the message as "with Allah, the most detestable of all things permitted is divorce," and towards the end of his life he nearly barred the practice of divorce by men without an intervention of a judge.

**Anil Malhotra and Ranjit Malhotra (2010)** in their study on Family laws and Dispute settlements among the Muslim Community had stated that the disputes arise out of families should be treated with humanitarian approach rather than the winning or loosing of parties involved. The amicable settlement of conflict requires special procedures with professional help. They also observed that huge pile of cases is still pending in the various courts of the country in which case ADR can be promoted.

**Md. Zahidul Islam (2012)** studied the Alternative Dispute Resolution processes and techniques that are mechanisms for conflicting parties to come to an agreement without going for a trial. The researcher, through various quotes of Quran and examining the concepts, aimed to prove that modern ADR is tail of Islamic dispute resolution Process which is not new to the community members. Islam strongly suggest the disputing parties to settle through negotiation, mediation, conciliation, arbitration or compromise.

**Syed Khalid Rashid (2008)** explains religious peculiarities with regard to the ADR in Muslim communities through his study on underlining the religious influence in ADR system. The author observed that it is long due that the principle of ADR shall be explicated to Muslims

and to all common people. The culture of litigation among Muslim societies must be replaced by the Islamic ways of cordial way of settling civil disputes.

**Ratno Lukito (2006)** observed in his study on ADR in family Disputes, found that mediation is an efficient Quranic method that is popularised in the modern society. according to him, mediation is a social process wherein a third party facilitates a healthy communication, assisting them to prioritize the goals and lead them in to peaceful negotiations. The author also stated the significant influence of Quran in the modern methods of mediation.

**Sur E (2018)** had examined the Triple Talaq Bill of India as whether it considered Muslim women as Political Subjects or victims. The Muslim Women (Protection of Rights on Marriage) Bill 2017 has not only criminalised the practice of instant Tin Talaq (divorce), but also implied the government's intervention in the application of the principle gender justice to Muslim women. However, the author stated the change merely on the Triple Talaq cannot bring the changes among the marginalized women of the Muslim Community in India.

**Jasmine Joseph (2011)** in her study titled "Alternate to alternatives: critical review of the claims of ADR" examined various factors underlying the rise and growth of ADR. Although there are advantages to ADR, through this article, the author pointed out certain important issues concerning the ADR such as the probability of prejudices in dispute settlements that can affect women and the marginalized communities.

**Justin Jones (2019)** studied the efficiency of Muslim women in India in terms of the Socio-legal system. According to him, India has been transforming to a place 'gender-just Islam' by Islamic feminist organisations. He had examined the establishment of an informal female headed shariah court network in which women serve as Qazis (religious judges) to arbitrate disputes within Muslim families. These forums utilize both state-centred and community-focused strategies to help Muslim women who seek solutions for marital or family-related conflicts. The author conducted interviews with the female Qazis and examined documentary sources. He also states the efficiency of these Sharia Courts in easing the burden of family disputes for the Muslim women in the contemporary Indian social set up.

**Lemons, K. (2018)** attempted to understand the Muslim Personal Law and Sharia courts in India. He examined the divorce cases and the role of alternative forums in the resolution of marital disputes. He quoted judgement of a case in which a Delhi lawyer filed a suit demanding the ban of Sharia Courts and Islamic legal opinions that, according to him, contributes to a

  
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parallel judicial system that undermines the legal institutions of the state. In 2014, the Supreme Court judged that Dar ul Qazas are not parallel but appropriate forums for alternative dispute resolution. The author found that it has implications of legal pluralism, secularism and tied with kinship relations and rights.

**Yilmaz, Ihsan (2019)** studied about Islamic law in relation to social, political, and economic institutions. He compared the secular law with Islamic Law which covers the areas of marriage, divorce, inheritance, criminal offenses, contracts, commercial transactions, etc. Therefore, content is similar. On the other hand, it has differences in terms of certain laws such as individuals' relationships with God, including prayers and pilgrimage. Sharia law also deals with ethics, etiquette, spirituality, etc. Sharia is practiced through Islamic or religious judges and scholars. But the basic nature of the enforcement of Islamic law is based on sanctions. Another important feature of Islamic law is that it is developed by the religious scholars and jurists (ulama). There is no central authority that integrates the legal doctrine.

**Ahmad, F. (2015)** examined the status of Islamic Law in India in the context of the judgements made by Justice V R Krishnan Iyer. He had stated that the late Justice V R Krishna Iyer had understood the Islamic law in the most appropriate way and conceptualised and interpreted it in the right way. According to him, the British judges distorted the interpretation of Muslim Law as they were unable to understand the socio-economic background of the community.

**Singh, R. K. (2010)** studied on the Muslim Law of dower (Mahr) in India. Mahr is the property which a wife is entitled to receive from the husband. Marriage is contractual in nature among the Muslim communities. Here Mahr is considered to be the token given by husband showing the respect towards the wife. This would continue as a means of subsistence for her even after the dissolution of their marriage.

**Musa Furber (2011)** studied the personal dispute resolution using Shariah Law. He found that the religious judge who is known as the Qadi makes the decisions which are binding and enforceable. The author stated that there is wide belief that in the cases of Muslim women who are in abusive marriages are unable to rectify their situation using the Shariah Law. This is the general situation found in non-Islamic countries. Hence the author tries to interpret and understand the Classic Muslim Law in personal dispute resolutions and how can it be applied to resolve the problems of current situations which includes dealing with the problems of abuse in marriage and helping women in such situations.

## RESEARCH METHODOLOGY

Muslim is the second largest community in Bangalore (13.90 per cent of total population).

The rationale for the study is as follows:

1. To analyse the disputes within and outside the Muslim families
2. To evaluate the problem-solving mechanism of Muslim community
3. To understand the civil and religious laws on dispute settlement among Muslim community

## FIRST PHASE OF THE STUDY

The research was carried out among 480 Muslim adults in Bangalore during the months of March and April 2019 using questionnaires. The data was analysed and majority of the respondents stated that they approached their community for solving most of the disputes.

## SECOND PHASE OF THE STUDY

The second phase of the study aimed to understand the ADR system from the community heads and leaders. The study is qualitative in nature and covered Bangalore Rural. The research was carried out among the key personal of Muslim community in Bangalore. The research was carried out in and around of Bangalore rural and urban areas. The primary data was collected using structured interview schedule and during January to December 2020.

## LIMITATIONS OF THE STUDY

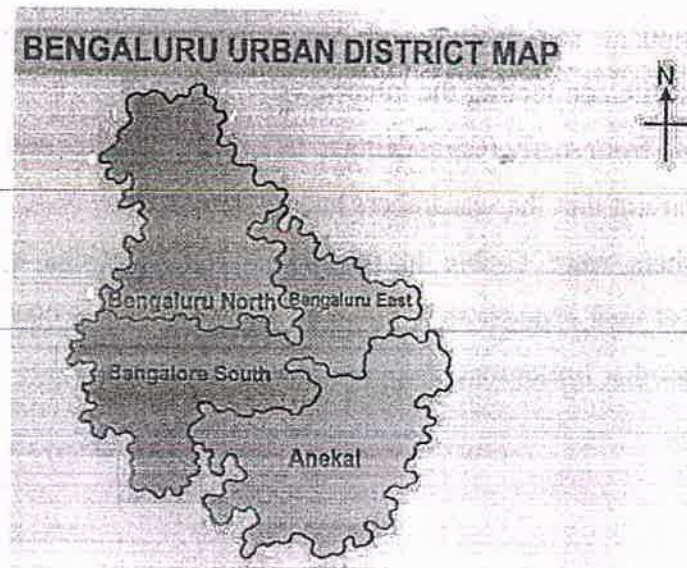
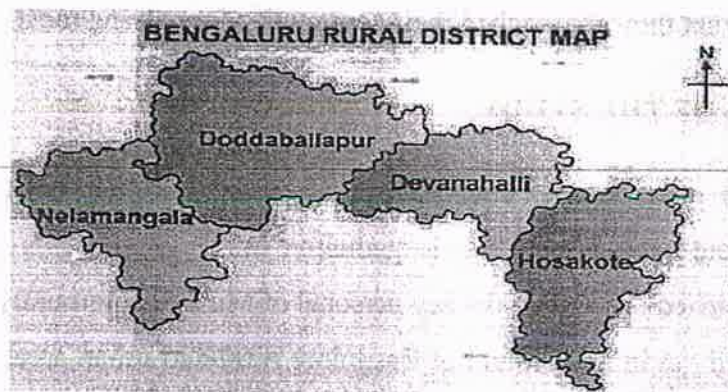
1. Regional language and dealing with terms that were in Arabic was a constraint to researchers while conducting the interviews
2. The hesitation from many respondents to talk about disputes and resolutions were also another constraint that the researchers had faced.
3. The researchers were unable to record the conversations and interviews of the respondents at their request as they were uncomfortable to come Infront of a camera which was another limitation.

  
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## DISTRICT PROFILE

Bengaluru is the State Capital of Karnataka located in the Deccan Plateau of Southern India. With the population of over ten million, Bengaluru is the fifth most populous urban agglomeration in India. Bengaluru has a geographical area of 2196 Sq. Km. According to 2011 Census, the sex ratio of the district is 916 females for 1000 males. The major religion of the district is Hindu (80.29%) and Muslim (12.97%) constitutes the second largest community. Main spoken languages are Kannada, spoken by 44.47% of the total population, Tamil, spoken by 15.20% and Telugu, spoken by 13.99% of the total population.



## DATA ANALYSIS AND INTERPRETATION

### FIRST PHASE OF THE STUDY

#### RESPONDENTS: MEMBERS SEEKING DISPUTE RESOLUTION

#### **SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS**

		Frequency	Percent	Valid Percent
Valid	20-30	199	41.5	41.5
	31-40	241	50.2	50.2
	41-50	40	8.3	8.3
	Total	480	100.0	100.0

The majority of the respondents (50.2 percent) belong to the age group of 31-40 years. Nearly half of the respondents (41.5 percent) belong to the age category of 20-30 years. Among the respondents, only 8.3 percent are within the age range of 41-50 years.

Gender		Frequency	Percent	Valid Percent
Valid	Male	271	56.5	56.5
	Female	209	43.5	43.5
	Total	480	100.0	100.0

Among the respondents, 56.5 percent of them were males and 43.5 of them were females.

EDUCATION		Frequency	Percent	Valid Percent
Valid	Below 10	60	12.5	12.5
	10-PUC	247	51.5	51.5
	Degree and Above	173	36.0	36.0
	Total	480	100.0	100.0

All the respondents were educated and more than half of the respondents (51.5 percent) were either 10<sup>th</sup> or PUC completed.

  
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Employment Status		Frequency	Percent	Valid Percent
Valid	Employed	262	54.6	54.6
	Unemployed	218	45.4	45.4
	Total	480	100.0	100.0

Majority of the respondents (54.6 percent) were employed but alarmingly nearly half of them (45.4 percent) were unemployed. Among the employed respondents, 73.1 percent were skilled labourers.

Domicile					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rural	142	29.6	29.6	29.6
	Urban	338	70.4	70.4	100.0
	Total	480	100.0	100.0	

Majority of the respondents (70.4 percent) were the residents of urban Bangalore and the rest (29.6 percent) were residents of rural Bangalore.

Community					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Shia	183	38.1	38.1	38.1
	Sunni	297	61.9	61.9	100.0
	Total	480	100.0	100.0	

Most of the respondents (61.9) belong to Sunni subcategory and the rest of them (38.1 percent) belong to Shia category.

Class					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Upper	178	37.1	37.1	37.1
	Middle	218	45.4	45.4	82.5
	Lower	84	17.5	17.5	100.0
	Total	480	100.0	100.0	



Among the respondents, 45.4 percent of them belong to Middle Income families, 37.1 percent of them belong to Upper Class families and 17.5 percent of them belong to lower class families.

Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 lakh	154	32.1	32.1	32.1
	2-5 lakh	196	40.8	40.8	72.9
	6-10 lakh	90	18.8	18.8	91.7
	11 lakhs and above	40	8.3	8.3	100.0
	Total	480	100.0	100.0	

The annual income of the respondents' families was recorded and 72.9 percent of them were found having an annual income of 2-5 lakh category, 32.1 percent of them had an annual income less than 1 lakh and 8.3 percent of them had annual income of 11 lakhs and above.

#### DISPUTE SETTLEMENTS

Do you ever face any kind of dispute in your family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	199	41.5	41.5	41.5
	No	281	58.5	58.5	100.0
	Total	480	100.0	100.0	

Majority of the respondents (58.5 percent) stated that they didn't face any kind of disputes in their families whereas 41.5 percent of the respondents stated that they faced some type of disputes in their families.

Did you face any type of dispute outside the family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	84	17.5	17.5	17.5
	No	396	82.5	82.5	100.0
	Total	480	100.0	100.0	

  
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Among the respondents, only 17.5 percent of them stated that they had faced disputes outside of their families while majority of them (82.5 percent) denied having faced any disputes outside of their families.

Do you know any of your family members faced any kind of disputes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	221	46.0	46.0	46.0
	No	259	54.0	54.0	100.0
	Total	480	100.0	100.0	

More than half of the respondents (54 percent) denied having any of their family members whereas 46 percent of them reported some kind of disputes with the family members.

The type of dispute					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Simple	281	58.5	58.5	58.5
	Complex	199	41.5	41.5	100.0
	Total	480	100.0	100.0	

Among the respondents, 58 percent of them admitted simple types of conflicts were found among the family members whereas 41.5 percent of them admitted that they had involved in some kind of complex or serious problem with their family members.

How did they resolve the issues					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Settlement outside the court	222	46.3	46.3	46.3
	With court	138	28.8	28.8	75.0
	Other means	120	25.0	25.0	100.0
	Total	480	100.0	100.0	

Among the respondents, only 28.8 percent of them resolved the disputes with the help of courts where the majority of them (46.3 percent) settled their disputes outside the court. Few of the respondents (25 percent) sought other means of settlements like seeking the help from religious elders.

<b>Are you aware of civil or religious contract</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	120	25.0	25.0	25.0
	NO	360	75.0	75.0	100.0
	Total	480	100.0	100.0	

Majority of the respondents (75 percent) were unaware of any civil or religious contract while 25 percent of them had stated that they are aware of civil and religious contracts.

**Are you aware of civil laws/family laws in the dispute matters**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	243	50.6	50.6	50.6
	No	237	49.4	49.4	100.0
	Total	480	100.0	100.0	

Most of the respondents (50.6 percent) stated that they are aware of the civil laws/family laws in the dispute matters while nearly half of them (49.4 percent) were unaware.

<b>Are you aware of Islam regulations in the family dispute matters</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	278	57.9	57.9	57.9
	No	202	42.1	42.1	100.0
	Total	480	100.0	100.0	

More than half of the respondents (57.9 percent) stated that they are aware of Islamic regulations in the family dispute matters while 42.1 percent of them were unaware.

<b>Which law do you prefer in your problem-solving process</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil	290	60.4	60.4	60.4
	Religious	190	39.6	39.6	100.0
	Total	480	100.0	100.0	

More than half of the respondents (60.4 percent) preferred civil laws in matters of dispute settlement and 39.6 percent of them preferred religious means of dispute settlement.

<b>How serious you have seen breach of contract in business agreement</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Serious	129	26.9	26.9	26.9
	Serious	161	33.5	33.5	60.4
	Neutral	190	39.6	39.6	100.0
	Total	480	100.0	100.0	

Among the respondents, 33.5 percent of them admitted that they were in serious breach of some kind business contracts they were involved and 26.9 percent of them admitted that they were in very serious breach of contract in the business they were involved.

<b>How often do you sort out disputes in partnership business with Non-Muslims</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rare	283	59.0	59.0	59.0
	Often	197	41.0	41.0	100.0
	Total	480	100.0	100.0	

Among the respondents, majority (59 percent) rarely sorted out their disputes in partnership business with non-Muslims while 41 percent of them often sorted out the disputes with non-Muslims.

### Bivariate analysis for Demographic Profile and Dispute Settlement

S.No	Variables	Test	Age	Gender	Educational Qualification	Employed	Domicile	Class	Income
1	Do you ever face any kind of dispute in your family	Pearson Correlation	.571**	-.114*	.044	.129**	-.545**	.006	-.200**
		Sig. (2-tailed)	.000	.013	.334	.005	.000	.894	.000
		N	480	480	480	480	480	480	480
2	Did you face any type of dispute outside the family	Pearson Correlation	.107*	.183**	-.203**	.279**	.230**	-.465**	.399**
		Sig. (2-tailed)	.019	.000	.000	.000	.000	.000	.000
		N	480	480	480	480	480	480	480
3	Do you know any of your family members faced any kind of disputes	Pearson Correlation	.039	.230**	-.389**	.287**	.335**	-.054	-.176**
		Sig. (2-tailed)	.396	.000	.000	.000	.000	.234	.000
		N	480	480	480	480	480	480	480
4	If yes, Specify the type	Pearson Correlation	-.163**	-.227**	-.560**	.253**	.175**	.113*	.016
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.014	.734
		N	480	480	480	480	480	480	480
5	How did they resolve the issues	Pearson Correlation	.103*	.285**	-.579**	.388**	.016	-.054	.021
		Sig. (2-tailed)	.024	.000	.000	.000	.730	.241	.653
		N	480	480	480	480	480	480	480
6	Are you aware of civil or religious contract	Pearson Correlation	.156**	-.657**	-.086	-.084	-.374**	.247**	-.294**
		Sig. (2-tailed)	.001	.000	.059	.066	.000	.000	.000
		N	480	480	480	480	480	480	480
7	Are you aware of civil laws/family laws in the dispute matters	Pearson Correlation	.331**	.049	-.043	-.035	.010	-.015	-.263**
		Sig. (2-tailed)	.000	.286	.345	.448	.824	.741	.000
		N	480	480	480	480	480	480	480
8	Are you aware of Islam regulations in the family dispute matters	Pearson Correlation	.257**	.009	.164**	-.136**	-.492**	.323**	-.418**
		Sig. (2-tailed)	.000	.846	.000	.003	.000	.000	.000
		N	480	480	480	480	480	480	480
9	Which law do you prefer in your problem-solving process	Pearson Correlation	.088	.148**	.099*	.086	.151**	-.017	.296**
		Sig. (2-tailed)	.053	.001	.030	.060	.001	.715	.000
		N	480	480	480	480	480	480	480
10	How serious you have seen breach of contract in business agreement	Pearson Correlation	.208**	-.034	.259**	.021	-.124**	.149**	.135**
		Sig. (2-tailed)	.000	.454	.000	.646	.006	.001	.003
		N	480	480	480	480	480	480	480
11	How do you sort disputes in partnership business with non-Muslims	Pearson Correlation	.111*	.198**	.146**	-.038	.003	-.472**	.108*
		Sig. (2-tailed)	.015	.000	.001	.410	.955	.000	.018
		N	480	480	480	480	480	480	480

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

There is a positive correlation between age and disputes that are faced in the family. Gender, Domicile, and employment have a positive correlation between the disputes that is faced by them outside their families. The rural population has strong communal ties which also fosters

the positive correlation. This reason for this could be the limited social capital of women. There is a strong positive correlation between employment and the disputes that they are facing in the family. Gender also has a positive correlation between the type of dispute that they faced. The type of disputes that they faced varies according to the domicile and class. Age and class have positive correlation with their awareness on civil and religious contracts.

### **RESPONDENTS' VIEWS**

- Majority of the respondents spoke about the involvement of their religious priests and elders in their community for solving disputes in cases of the disputes that were not found threatening in nature.
- The female respondents largely depended upon their male partners or family members to solve any issues that were emerged inside or outside of their families.
- Although they stated that they were aware of civil and religious contracts and laws, their knowledge was varied and vague.

### **CONCLUSION**

- The respondents were not open to disclose the types of disputes they had inside and outside of their families and communities.
- Although they stated they were seeking dispute settlements with the courts, they were unwilling to share details of it.
- The respondents stated that there were hardly serious issues emerged to resolve it in court.