5.1 INTRODUCTION

In the last few decades, our society have evolved and developed. We also claim a strong presence of women in every walks of life, still conditions of the female community in our country (and many other undeveloped countries) has remained more or less same – worse? Women have suffered for centuries together, and will continue to suffer in future also, if the conditions and attitudes of the male remains the same. But we must ensure that this community should not suffer any more because they deserve their rightful place in our social, political and economical setup.

In our social fabric, women are neglected lot, but it cannot be denied that they have a definite and defined role to play in society in general and family in particular.

The Indian newspapers everyday carry out news of some incidents where a women has been murdered by her husband / in-laws or raped. Therefore, the
focus must be to draw attention of our youth, towards the pressing problems of
women exploitation and to create in them an awareness towards the same.

At the same time pupil must also develop the right attitudes and values,
which will eventually brings about some positive action with regard to women,
right education and right and positive attitude of men will only solve this
problem.

5.2 NEED OF THE STUDY

India is a fast developing country in the list of nuclear science technology
as well as in the field of production and education. From last decade, women are
encouraged at social, political, economical level to come forth, to shoulder
responsibilities along with male at all levels. Special facilities and reservations
are given to them for their empowerment in every walks of life.

As far as Indian Muslim women are concerned, they are lagging behind as
compared to Hindu women to take advantages of these facilities, because of their
own social constraints.

In city like Mumbai, a notable change have been observed (a positive
change in attitude towards women) in Muslim parents due to increasing
awareness and fast communication devices.

This observable change encouraged the researcher to study the various
demographic factors of their environment and economy which tremendously
influences their lives.

Thus, to find out whether certain factors (the factors related to education,
society and economy) strengthens or weakens the levels of empowerment among
Muslim women of Mumbai.
Also the review of related literature survey done by researcher clearly shows the lack of research material on women and women empowerment among Muslim women of Mumbai. To the best knowledge of researcher, no documented research is available on the effect of educational and socio-economical factors on the empowerment of Muslim women of Mumbai. Hence the study in this field is of great importance. The researcher thus chose the following topic for her study.

5.3 STATEMENT OF THE PROBLEM

“A critical investigation into the educational and socio-economical factors strengthening the women empowerment in Muslim women of Mumbai”.

5.4 AIM OF THE STUDY

The aim of the study is to investigate critically to what extent the educational and socio-economical factors strengthens the women empowerment in Muslim women of Mumbai.

5.5 OBJECTIVES OF THE STUDY

(1) To compare the levels of empowerment (total) among Muslim women of Mumbai from different age groups.

(2) To compare the levels of empowerment (total) among Muslim women of Mumbai with different levels of education.

(3) To compare the levels of empowerment (total) among Muslim women of Mumbai with and without professional course.

(4) To compare the levels of empowerment (total) among Muslim women of Mumbai from different streams of education.
(5A) To compare the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate husband.

(5B) To compare the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate father.

(5C) To compare the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate mother.

(6) To compare of the levels of empowerment (total) among Muslim women of Mumbai from nuclear and joint families.

(7) To compare the levels of empowerment (total) among Muslim women of Mumbai from different sects.

(8) To compare the levels of empowerment (total) between migrated and domiciled Muslim women of Mumbai.

(9) To compare the levels of empowerment (total) among Muslim women of Mumbai with different marital status.

(10) To compare the levels of empowerment (total) between earning and non-earning Muslim women of Mumbai.

(11) To compare the levels of empowerment (total) among Muslim women of Mumbai with different levels of self-income.

(12) To compare the levels of empowerment (total) among Muslim women of Mumbai with different levels of family income.

(13) To estimate the significance of relationship between the dimensions of empowerment and demographic factors.
5.6 HYPOTHESES

The following hypotheses are formulated, which is based on the discussion with the guide and experts from the field of Education.

1. There is a significant difference (S.D.) in the levels of empowerment (total) among Muslim women of Mumbai from different age groups.

2. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different levels of education.

3. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with and without professional course.

4. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai from different streams of education.

5A. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate husband.

5B. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate father.

5C. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate mother.

6. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai from nuclear and joint families.

7. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai from different sects.

8. There is a S.D. in the levels of empowerment (total) between migrated and domiciled Muslim women of Mumbai.
(9) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different marital status.

(10) There is a S.D. in the levels of empowerment (total) between earning and non-earning Muslim women of Mumbai.

(11) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different levels of self-income.

(12) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different levels of family income.

(13) There is a significant relationship between the dimensions of empowerment and demographic factors.

5.7 SIGNIFICANCE OF THE STUDY

Human resources and specially the women power needs to be assigned a key role in any developmental strategy. Trained and educated on sound lines, they become an asset in accelerating economic growth and in ensuring social change in desired direction, as education develops basic skills and abilities and forces a value system conducive to national development goals.

Empowerment of a person implies the improvement of status of such a person in the family, community and in the society as a whole. This can be achieved, through education, employment, political and social participation.

The present study is among the first of its kind and it is hoped, will lead others to research in this field. The findings of the study do much more than merely provide with research data, but will be useful to educationists, sociologists, and policy makers. The findings going to help policy makers to frame policies which strengthens women empowerment in a real sense. It is going to help sociologists and economists to develop an insight into the various
factors related to social and economical sphere and to what extent these factors leave an impact on society and economy and specifically on the lives of women. It also analyses the access and control over various resources by Muslim women in different socio-economic stratas of society of Mumbai city.

The researcher had noticed that, there is a dearth of research work on women in general and Muslim women in particular. The researcher found that there is no research work conducted on the impact of educational and socio-economical factors on Women Empowerment.

5.8 SCOPE AND LIMITATIONS

The study deals with critically investigating, the extent to which educational and socio-economical factors strengthens the levels of empowerment among Muslim women of Mumbai.

The researcher has selected women with different educational levels from different age groups and from different socio-economic stratas.

The following are the limitation of the study:

(1) The study was confined to the limits of B.M.C. Wards only.

(2) The study investigated the strengthening of the levels of empowerment among Muslim women of Mumbai due to the following educational and socio-economical factors like (i) age, (ii) levels of education, (iii) streams of education, (iv) professional training, (v) husband’s and parents education, (vi) type of family, (vii) sects, (viii) migrated/domiciled status, (ix) marital status, (x) earning status, (xi) income (self), and (xii) income (family) only.

(3) The Muslim women from age groups 18 to 47 were selected by the researcher. The women above 47 were not selected by the researcher.
(4) As far as husband’s and parent’s education are concerned, whether they are literate/illiterate (could able to read, write, and speak) was considered. Their levels of education were not taken into consideration.

(5) In the Sunni sect, all sub sects (Hanafi, Hanbaly Shafai and Maliki) were studied together. All the subsects of Bohras i.e., Daudi, Sulemani and Ismaili Bohras are taken together under the common category of Bohras. All the subsects of Khojas i.e., Ithna Ashari, Ismaili and Sunni are studied together. The Bohras and Khojas (the sub sects in Shias) were studied separately. The comparison between Bohras, Khojas and Sunnis was done.

(6) Income (family and self), only women under lower income group, middle income group, and higher income group were studied.

(7) Only two factors viz., (i) educational, and (ii) socio-economical, were chosen by the researcher for study.

(8) Only six dimensions of empowerment i.e., (i) educational, (ii) social, (iii) economical, (iv) political, (v) religious, and (vi) familial, were chosen by the researcher.

5.9 **DESIGN OF THE STUDY**

The present study is a normative survey. The researcher has chalked out six steps for the design to facilitate the various research operations. These steps are briefly written:

(1) **Selection of problem:** Here the researcher selected an area and later a problem.

(2) **Statement and Definition of problem:** Problem is stated in the form of a statement.
(3) **Identification of data:** Data collected is of quantitative and qualitative form.

(4) **Identification of Variables:** In this study, the educational and socio-economical factors are independent variables. Hence all the demographic factors are independent variables, whose influence on the dependent variable namely the levels of empowerment is studied. The women empowerment is a dependent variable.

(5) **Development of the Test** (Women Empowerment Scale): The following steps were adopted for preparing the scale:

(a) **Item Pool:** The test items were prepared keeping in mind the dimensions and objectives of the study. The researcher prepared large number of items. There were initially 65 statements and 6 open ended questions. The test was a 5 point rating scale (item 1 to 45) and a Questionnaire (Item 46 to 48).

(b) **Validity of the Test:**

a. **Face Validity:** For establishing face validity the researcher herself went through each and every items carefully and scrutinized the items for relevance and comprehensibility. The items were then discussed with guide.

b. **Content Validity:** The content validity of the test was done by obtaining the opinion of five experts (refer Appendix I, 1 to 5) in the field of education who had a background in sociology religion, education and economics, on the relevance of each item. The scale now revised with certain modification. Few statements were found not very relevant, were discarded. Now the scale contained 54 test items/statements and 4 open ended questions.
(c) **Pre-Pilot Study:** The test was administered on a group of 25 women from different socio-economic strata and with different educational levels.

(d) **Item Analysis:** Item analysis was carried out in order to determine the item validity. The items which are responded by majority and had high variation in responses were retained. The items which was not answered by majority or the item which has low variation were modified or in few cases were eliminated.

(e) **Reliability of the Test:** For determining reliability, the test was again administered in the form of a pilot test to a group of 25 women.

(f) **Pilot Study:** The reliability coefficient by test – retest method was found to be 0.931 (Chronbach’s alpha) which gives stability to the test.

(g) **Final Form of the Women Empowerment Scale:** The final form of the scale consist of 45 statements and 3 open ended questions. The scale covers six dimensions of empowerment:

(i) Decision/freedom given in the matters related to education.

(ii) Decision/freedom given in the matters related to social issues.

(iii) Decision/freedom given in the matters related to political aspects.

(iv) Decision/freedom given in the matters related to economic behaviour.

(v) Decision/freedom given in the matters related to familial issues.

(vi) Decision/freedom given in the matters related to religious issues.
(h) **Scoring of the Test:** The empowerment scale is a five point rating scale. For positive statements, a rating of always response carries 4 marks, frequently 3 marks, occasionally 2 marks, rarely 1 mark and never response carries zero. For the negative statements, always carries zero marks, frequently 1 mark, occasionally 2 marks, rarely 3 marks and never four marks. A single score is allotted to each women and then $M \pm 1\sigma$, the confidential limits are taken for setting the levels of empowerment. Therefore,

\[
\begin{align*}
\geq M + 1\sigma & = \text{high level of empowerment} \\
\text{Between } M + 1\sigma \text{ and } M - 1\sigma & = \text{moderate level of empowerment} \\
\leq M - 1\sigma & = \text{low level of empowerment}
\end{align*}
\]

(6) **Selection of Groups:** Selection is the next step of the design and includes sampling and controlling of groups for extraneous factors. The researcher selected 1000 Muslim women by using stratified sampling technique. The criteria for selection were:

(i) Women from different age groups - from 18 years to 47 years.

(ii) Women with different educational level - from illiterate to post-graduate.

(iii) Women who have done a professional course and women who have not done a professional course (degree and diploma both considered).

(iv) Women from 3 streams – Science, Commerce, and Arts.

(v) Literate and illiterate parents and husband (literate means one who could able to read and write).

(vi) Women from 2 sects – Sunnis and Shias, under Shia sects Bohras and Khojas studied separately.

(vii) Women from joint and nuclear families.

(viii) Migrated and domiciled women.
(ix) Women with different marital status.
(x) Earning and non-earning Muslim women.
(xi) Women with 3 levels of self-income (lower, middle and higher income groups).
(xii) Women with 3 levels of family-income (lower, middle and higher income groups).

(7) **Administration of Pre-Test:** The researcher personally administered the pre-test in the month of June, 2005.

(8) **Administration of Post-Test:** From July 2006 to December 2006, the women empowerment scale was administered. The sheets were collected and scored by the researcher. The 3 questions analyzed descriptively.

(9) **Statistical Technique for Analysis:** In the present study, 2 types of analysis adopted:

(A) **Descriptive Analysis:** The measures of descriptive statistics used for the present study are: (a) Mean (measure of central tendency), (b) Standard Deviation (measure of variability), (c) Standard Error of Mean, and (d) Percentages (for 3 open ended questions).

(B) **Inferential Analysis:** The present study involves the following statistical technique for testing of non-directional hypotheses:

(i) **t-test for Independent Groups:** This is applied when the sets of measures from which the means are derived are uncorrelated. The formula used for computing t,

\[ t = \frac{|M_1 - M_2|}{\sqrt{\frac{\sigma_1^2}{N_1} + \frac{\sigma_2^2}{N_2}}} \]
(ii) **Analysis of Variance (ANOVA):** When there are more than 2 means to be compared. It is calculated by the following formula:

\[ F = \frac{\text{Mean Squares (Variance) between Groups}}{\text{Means Squares (Variance) within Groups}} \]

(iii) **X^2 (chi-square) Test:** The researcher has applied Pearson’s X^2 test:

\[ X^2 = \sum \frac{(fo - fe)^2}{fe} \]

The degrees of freedom (df) is also computed by the formula:

\[ df = (r - 1) (c - 1) \]

The 0.05 and 0.01 levels of significance were used by the researcher.

5.10 **MAJOR FINDINGS OF THE STUDY**

The following are the major findings of the study:

1. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai from different age groups at 0.05 level.
2. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different levels of education at 0.01 level.
3. There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with and without professional course, at 0.01 level.
4. There is N.S.D. in the levels of empowerment (total) among Muslim women of Mumbai from different streams of education at 0.05 level.
(5A) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate husband, at 0.01 level.

(5B) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate father, at 0.01 level.

(5C) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate mother, at 0.01 level.

(6) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai from joint and nuclear families, at 0.01 level.

(7) There is a S.D. in the levels of empowerment among Muslim women of Mumbai from different sects at 0.05 level.

(8) There is a S.D. in the levels of empowerment between domiciled and migrated Muslim women of Mumbai at 0.01 level.

(9) There is a S.D. in the levels of empowerment among Muslim women of Mumbai with different marital status, at 0.01 level.

(10) There is a S.D. in the levels of empowerment between earning and non-earning Muslim women of Mumbai at 0.01 level.

(11) There is a S.D. in the levels of empowerment among Muslim women of Mumbai with different levels of self-income, at 0.01 level.

(12) There is a S.D. in the levels of empowerment (total) among Muslim women of Mumbai with different levels of family income at 0.01 level.

(13) There is a significant relationship between different demographic factors i.e., levels of education, professional course, husband’s education, father’s and mother’s education, domiciled status, earning status, income
CONCLUSIONS

(1) The non-directional hypothesis 1 was tested using F-ratio (ANOVA) to compare the means of the levels of empowerment (total) among Muslim women of Mumbai from different age groups. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai from different age groups” at 0.05 level. Which means the age as a demographic factor do play a role in strengthening the women empowerment.

(2) The non-directional hypothesis 2 was tested using F-ratio (ANOVA) to compare the means of the levels of empowerment (total) among Muslim women of Mumbai with different levels of education. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment (total) among Muslim women of Mumbai with different levels of education” even at 0.01 level. It was found that as the educational level increases, the level of empowerment (total) also goes up (increases). This is in accordance with the findings of Barker Judith Anne (1989), which says that, “Empowerment is supported by higher education” and also with the findings of Debajini Roy Choudhary (2004), which says that, “Education plays an important role in the process of empowerment of women”. This means the levels of education very strongly strengthens the women empowerment.

(3) The non-directional hypothesis 3 was tested using t-test to compare the mean empowerment scores of women who have done a professional course with women who have not done a professional course. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai with and without
professional course” at 0.01 level, which means the professional training strongly strengthens empowerment (total) among women.

(4) The non-directional **hypothesis 4** was tested using F-ratio (ANOVA) to compare the mean scores of empowerment (total) among Muslim women of Mumbai from different streams. It was found that, “There is NO SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai from different streams” at 0.05 level. This means streams do not play any role in strengthening the empowerment or streams do not have any impact on empowerment.

(5A) The non-directional **hypothesis 5A** was tested using t-test. The mean empowerment scores (total) of Muslim women with literate husband was compared with the mean empowerment score (total) of Muslim women with illiterate husband. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment (total) among Muslim women of Mumbai with literate and illiterate husband” at 0.01 level. This means the literacy of husband do play an important role in strengthening the women empowerment.

(5B) The non-directional **hypothesis 5B** was tested using t-test. The mean empowerment scores (total) of women with literate father was compared with the mean empowerment score of women with illiterate father. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai with literate and illiterate father” at 0.01 level. It can be concluded that literacy of father strengthens the women empowerment.
(5C) The non-directional hypothesis 5C was tested using t-test. The mean empowerment scores (total) of Muslim women of Mumbai having literate mother was compared with mean empowerment scores (total) of the women having illiterate mother. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai having literate mother and illiterate mother” at 0.01 level. It can be concluded that, literacy of mother strengthens the women empowerment.

(6) The non-directional hypothesis 6 was tested using t-test. The mean empowerment scores (total) was compared and it was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai from joint and nuclear families” at 0.01 level. It can also be concluded that women from nuclear families are more empowered than the women from joint families. Therefore, the type of family (nuclear families) strengthens the women empowerment.

(7) The non-directional hypothesis 7 was tested using F-ratio (ANOVA) to compare the mean empowerment scores (total) of women from Sunni and Shia sects. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai from different sects” at 0.05 level, which means that not more than once in 20 repetition would a difference of this size arise if the true difference is zero. It can be concluded that the demographic factors – sects do play an important role as far as women empowerment is concern.

(8) The non-directional hypothesis 8 was tested using t-test, to compare mean scores of empowerment (total) among Muslim women of Mumbai between domiciled women and migrated women. It was found that, “There is a SIGNIFICANT DIFFERENCE between the migrated and domiciled Muslims women of Mumbai” at 0.01 level. It can be concluded that domiciled women (born and brought up in Mumbai) are
more empowered than the migrated women. Hence, domiciled status strongly strengthens the women empowerment.

(9) The non-directional **hypothesis 9** was tested using F-ratio (ANOVA) to compare the mean empowerment scores (total) of Muslim women of Mumbai with different marital status. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai with different marital status at 0.01 level”. It can be concluded that marital status plays an important role in strengthening the women empowerment.

(10) The non-directional **hypothesis 10** was tested by using t-test, to compare the mean empowerment score of women with earning and non-earning status. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment between earning and non-earning Muslim women of Mumbai” at 0.01 level. Therefore, it can be concluded that women who earns are more empowered than the women who do not earn. It can also be concluded that earning status strongly strengthens the women empowerment.

(11) The non-directional **hypothesis 11** was tested by using F-ratio (ANOVA), to compare the mean empowerment scores of women with different levels of self-income. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai with different levels of self-income” at 0.01 level. It was also found that as the income increases so as the levels of empowerment (total). It can be concluded that women from high income group are more empowered than the women from middle income group. And women from middle income group are more empowered than the women from lower income group. Therefore, levels of self income strongly strengthens the women empowerment.
(12) The non-directional hypothesis 12 was tested by using F-ratio (ANOVA) to compare the mean scores of empowerment (total) among Muslim women of Mumbai with different levels of family income. It was found that, “There is a SIGNIFICANT DIFFERENCE in the levels of empowerment among Muslim women of Mumbai with different levels of family income” at 0.01 level. It can be concluded that women from higher income groups (family) are more empowered than the women from middle income group (family) and women from middle income group are more empowered than women from lower income group. It can also be concluded that levels of family income strongly strengthens the women empowerment.

(13) The directional hypothesis 13 was tested by using X² (chi-square). The X² is computed for each dimensions of empowerment, to find whether significant relationship exist between each dimension of empowerment and each demographic factor.

(i) There is a significant relationship/association found between following demographic factors, i.e. (a) Levels of education, (b) Professional course, (c) Husband’s education, (d) Father’s education, (e) Mother’s education, (f) Domiciled status, (g) Earning status, (h) Income (self), and (i) Income (family).

And, educational, economic, social, political, religious and familial empowerment (all dimension of empowerment) at 0.01 level.

(ii) (a) There is significant relationship between age and educational empowerment at 0.01 level.

(b) There is no-significant relationship exists between age and economical empowerment at 0.05 level.

(c) There is significant relationship between age and social empowerment at 0.01 level.
(d) There is no-significant relationship exists between age and political empowerment at 0.05 level.
(e) There is no-significant relationship exists between age and religious empowerment at 0.05 level.
(f) There is significant relationship between age and familial empowerment at 0.01 level.
(g) There is no-significant relationship exists between streams and educational empowerment at 0.05 level.
(h) There is no-significant relationship exists between streams and economical empowerment at 0.05 level.
(i) There is significant relationship between streams and social empowerment at 0.05 level.
(j) There is no-significant relationship exists between streams and political empowerment at 0.05 level.
(k) There is no-significant relationship exists between streams and religious empowerment at 0.05 level.
(l) There is no-significant relationship exists between streams and familial empowerment at 0.05 level.
(m) There is significant relationship between type of family and educational empowerment at 0.05 level.
(n) There is significant relationship between type of family and economical empowerment at 0.01 level.
(o) There is significant relationship between type of family and social empowerment at 0.05 level.
(p) There is significant relationship between type of family and political empowerment at 0.05 level.
(q) There is significant relationship between type of family and religious empowerment at 0.05 level.
(r) There is no-significant relationship between type of family and familial empowerment at 0.05 level.
There is no significant relationship exists between sects and educational empowerment at 0.05 level.

There is significant relationship between sects and economical empowerment at 0.01 level.

There is significant relationship between sects and social empowerment at 0.01 level.

There is significant relationship between sects and political empowerment at 0.01 level.

There is no significant relationship exists between sects and religious empowerment at 0.05 level.

There is no significant relationship exists between sects and familial empowerment at 0.05 level.

There is significant relationship between marital status and educational empowerment at 0.01 level.

There is no significant relationship exists between marital status and economical empowerment at 0.05 level.

There is significant relationship between marital status and social empowerment at 0.01 level.

There is significant relationship between marital status and political empowerment at 0.01 level.

There is no significant relationship exists between marital status and religious empowerment at 0.05 level.

There is significant relationship between marital status and familial empowerment at 0.01 level.

Finally, it can be inferred that,

(a) Educational Factors viz., (i) levels of education, (ii) professional course, (iii) husband’s education, (iv) fathers’ education and (v) mothers’ education strongly strengthens women empowerment (total).
(b) Whereas streams of education as a demographic factor do not strengthen women empowerment (total).

As far as socio-economical factors are concerned, all socio-economical factors viz., (i) age, (ii) marital status, (iii) domiciled status, (iv) earning status, (v) income (self), (vi) income (family), (vii) type of family and (viii) sects plays a significant role in strengthening women empowerment (total), only their quantum of empowerment vary.

The values of $X^2$ also shows that, there exist a strong relationship between all the dimensions of empowerment and levels of educations, professional course, husband’s education, fathers’ education, mothers’ education, domiciled status, earning status, income (self), and income (family).

Only in the case of streams N.S.R. found with educational, economical, political, religious and familial empowerment.

5.12 **SUGGESTIONS**

(1) Education enables women to respond to opportunities, but the ultimate responsibility of using the opportunities for their own benefits depends on women themselves.

(2) A more positive and right kind of attitude should be developed among men in general and Muslim men in particular towards women’s educational, social and economical status of women.

(3) Parents and community should be sensitized towards the values of educating girls, and making them economically independent.

(4) Integrating Muslim men into the process of women empowerment among Muslim women will definitely yield better results.
(5) Efforts should be made to see that girls are provided with equal opportunities by not only being enrolled in school, but allowed to complete their education (higher education, if they want to continue with it).

(6) Enabling women to gain access to control over means and resources and over their own labor, income, body and sexuality. Therefore, a major change in three elements are required (i) control over land, money and assets, (ii) learning to say yes or no or both, and (iii) positive change in social relationship i.e., in the family, workplace, community and society.

(7) The government as well as non-governmental organizations should take affirmative steps to keep girls and adolescents in school by building more community schools and by training teachers to be more gender sensitive.

(8) Teacher’s attitudes and practices, school curricula and facilities must reflect a commitment to eliminate gender biases.

(9) The community and government must ensure women participation in politics, economy, society, religious affairs and education.

(10) The adult education centres must strive genuinely at attracting more and more women folk from all the stratas of society.

(11) Women should be provided information, education and communications, for economic independence, empowering women and supporting them to move to non-traditional roles that decisions can be taken about their own lives, family community and society.

(12) A multidimensional efforts on the part of (i) Muslim community, (ii) Muslim parents, (iii) society, (iv) NGO’s and (v) State are essential to develop a sense of economical and political rights and responsibilities among Muslim women.
(13) Beside the school and non-formal education, the whole community should strive at involving girls in higher education including technical and professional courses because only newer and better career opportunities can actually lead to the empowerment of women.

(14) The government should run more employment and credit programmes exclusively for women, which should consist of skill upgrading, easier credit and higher prices of products, etc. These programmes should be formulated exclusively for Muslim women and proper identification made for the beneficiaries.

(15) A greater public involvement of national authorities and the community ensure the widespread diffusion of IEC (Information, education and communication) technologies and the freer flow of information within and between countries.

(16) The community should build a positive image for working women. The community and family should respect women’s individuality and must give freedom, so that she can enjoy her freedom.

(17) The women should have equal opportunities in the decision making and action policies in the family and society as well.

(18) Establishment of non-formal education centre, education guarantee scheme, women cells, adult literacy centre, vocational guidance cells are must. NGO’s are required for creating a community demands for girl’s education at all levels.

(19) The government and Muslim community should make women’s contribution VISIBLE. Women should be involved in economic production and management of resources. The men should feel proud of their women’s contribution and must respect their individuality.
(20) The Muslim NGOs should see to it that educational guarantee scheme centres are opened in those slum areas like Govandi, Dharavi, Behrampada, etc.

(21) The NGOs, community, social workers and Mohalla Committee leaders should work on a war footing for creating a community demands for girls education at all levels.

(22) Empowering women and supporting them to move to non-traditional roles so that decisions can be taken about their own lives, family, community, etc.

(23) The curriculum of educational institutions at all levels of education should be more relevant to the needs and lives of the girl.

(24) Education should be more integrated with life skills for making women self-reliant.

(25) There should be women cell and vocational guidance cells in all colleges for women, to make the women aware about various careers, especially careers in unconventional professions.

(26) All colleges and schools should organize legal literacy classes for making the girls aware about the women’s rights and laws protecting them.

(27) While striving for women’s empowerment, the concept of rational women development should be carefully defined.

(28) The biological difference between men and women, have to be acknowledged in a healthy way.

(29) The whole family as a unit should share the household responsibilities, so that, the women of the house is free to avail the opportunities for development.
(30) The issues of women have to be in synthesis with the whole process of development, better treatment of population issues, acceleration of anti-poverty programmes, improvement in the existing health facilities, starting of an ambitious literacy drive, acknowledgement of work, redefining the social norms and above all developing right kind of attitude are as essential for women as for men.

(31) Gender bias in favour of women is the need of the hour to bring them at par with men and make them equal partners in the process of empowerment.

(32) The educational and working facilities for housewives and destitute women are to be arranged at (near) their work centres, part-time jobs, facilities of baby sitting/crèches, should be made available.

(33) Community volunteers should ensure that the school receives and utilizes all the resources for the benefit of women.

(34) Muslim youth on a sound footing and providing coaching and guidance to them for various entrance exams for higher and professional courses, will also help in correcting the trends of low representations of Muslim women in the government as well as privately managed professional and higher education colleges.

(35) Funds of community should be directed towards establishing good quality schools and colleges which should first help in building sound educational foundation of Muslim students (women) at internationally comparable quality.

(36) Muslim women should be encouraged and assisted in joining value added courses.
(37) The intellectuals and leaders of community have somehow to blaze the trail of excitement for education among Muslim women, which may require dynamic leadership qualities in them and multifaceted approaches and imaginative actions by them.

(38) A very important role in regard to monitoring of the implementation of these schemes (benefitting women) can be played by national and state minority commissions.

(39) The positive role of mass media and T.V. is also very important as far as women empowerment is concern.

(40) Women’s involvement and their experiences should be properly documented. Data on their employment should be made available by the media.

(41) The T.V. channels can offer a variety of role models to the urban classes i.e., to middle and lower classes.

(42) Decision makers who influence media policy, need to be more aware of gender as a significant factor that impacts many aspects, in society and the media.

(43) There is a need for official policies to strengthen the role and use of media as instruments for the advancement and empowerment of women.

(44) Parents should be made accountable for their daughter’s education.

(45) Understanding normative category of Quran is also essential.

(46) There is a need to identify macroeconomic and microeconomic strategies that tackle causes relating to the gendered incidence of poverty to the disadvantage of women.
(47) There is a need to assess and evaluate the financial performance of different economic models for growth.

(48) Policies, economic strategies and plans must be reviewed that will allow for the evaluation of women’s unpaid work.

(49) There is a need to identify and strengthen policies, institutional and structural framework that allow for equitable access to resources, choices and opportunities between sexes.

(50) The inclusion of a gender component in all poverty eradication policies.

(51) Gender desegregated economic and developmental policy assessment and evaluation.

(52) There is a need to create mechanisms for ‘women involvement’ in policies, strategies and decision making process that affect their life, access to choice and opportunities throughout their life cycle.

5.13 SUGGESTION FOR FURTHER STUDIES

The present study has opened up new areas where further researches can be conducted. Some of the problems which could be researched into are:

(1) A comparative study of empowerment of Muslim women and Hindu/Christian women.

(2) A study of attitudes of Muslim men towards women empowerment in Mumbai / Maharashtra.

(3) A survey of educational facilities available for Muslim women in Greater Bombay / Maharashtra.

(4) A comparative study of educational facilities, available for Muslim women in Maharashtra and Andhra Pradesh / any state.

(6) To study the attitudes of educated Muslim women of Maharashtra/Mumbai towards women empowerment.

(7) A study of economic status of Muslim women of Mumbai/any city.


(9) A survey of social status of Muslim women of Mumbai.

(10) The problems of higher education of Muslim women in a developing state – Maharashtra.

(11) A comparative study of various laws in Islam and Hinduism / Christianity pertaining to the empowerment of women.

(12) A study of myths which obstruct the empowerment of women in Muslim communities/Hindu communities.

(13) A comparative study of health education and empowerment among Muslim women of Mumbai.

(14) A study of employment status of Muslim women of Maharashtra.

(15) To study the female empowerment in urban areas where women’s self development programmes are conducted.

(16) A study to assess the impact on female empowerment of urban development programmes in India and elsewhere in developing nations.
(17) To develop an Empowerment Scale to measure female empowerment in general, rather than in the specific context (taking all the dimensions of empowerment).

(18) An evaluative case studies of five N.G.Os in Mumbai.

(19) A comparative study of ten N.G.Os in Mumbai and Navi Mumbai.