Chapter – VII
CONCLUSIONS AND SUGGESTIONS

The present study aims to encompass the socio-economic conditions of the Muslims women who settled in city of Allahabad. I have tried to find out the actual living condition and empowerment levels of Muslim women in various socio-economic aspects. The present study explores the various facts of Muslim women, these facts includes demographic details, education level, health status, work participation rate, socio-economic and political freedom, decision making capacity, costumes, traditions and believes and perceptions on various issues, in terms of empowerment level of the women. The study provides many facts about Muslim women of the city. I have properly examined the all preset hypothesis through our primary data in many dimensions. My preset first assumption that socio-economic profile or characteristics defined its level of empowerment gives significant results regarding Muslim women and second assumption has been confirmed in which I expect that between women empowerment and socio-economic variables have positive correlation. My third postulation has also been approved in which I premise that working women are more empowered in comparison to non-working women and lastly, our hypothesis that ‘education leads to empowerment’ has not been found in the right direction.

The 100 Muslim households of the city constitute a total of 670 populations of which 332 male and 338 female. The overall sex ratio is 1018 female on per thousand male which is higher in comparison to state and national rates. The overall household’s size is 6.7 members per family which is also higher to state and national rates. The study finds that 62.0 percent sampled households breathe in nuclear family
structure while 38.0 percent households live in joint family. The concept of nuclear family among Muslim households of the city find at very significant levels in comparison to other communities. The study finds out that 76.0 percent Muslim households of the city live in their own houses, 21.0 percent in rented houses and 3.0 percent Muslim households breathing in their relative’s houses. Thus, 24 percent Muslim households of the city do not have their own house and they depend on rented or relative’s houses for their shelter.

The study discovers that 15.0 percent sample Muslim household have the literacy is 50 or below 50 percent in which mostly settled in western and southern part of the city while 50 to 60 percent literacy is finds in only 5.0 percent households of the city. The women who reside in western part of the city are highly educated by different education levels while proportion of illiterate women is highest in eastern part of the city. The proportion of school going boys is higher in comparison to school going girls while proportion of dropout and never school going children is higher in case of girls. The study unveils that 6 percent Muslim households do not send to their boys to school and similarly around 12 percent households do not give the basic education to their girl child in the city.

In overall, 28.4 percent Muslim population are working category. Among male population, around 45 percent male population is working category and this percentage of population is varying from 31 to 70 percent while among female, proportion of working population is 12.4 percent. The study finds out that participation of Muslim women in the total earning population of the city is very low (22.1 percent) and a large proportion of female population is depend for their survival on the male members of the households. The study unveils that 34.0 percent Muslim households of the city are living in below poverty line (BPL) and maximum income of these households is limited up to Rs. 50000 per annum and most of them reside in western and northern part of the city. Therefore one third of the
Muslim households of the city live below the poverty line (BPL). 68.0 percent Muslim households of the city do not receive any financial contribution in the family by their female members and these households mostly reside in western and northern part of the city while 32.0 percent Muslim households receive financial contribution in their household income by their female members. 60.3 percent of non-contributors (as females) have got education from secondary to post-graduate levels.

I find that 91.0 percent sample Muslim women are married, 5.0 percent women are widow, 3.0 percent divorced with their husband and 1.0 percent women live separated with their husband. Thus, 10.0 percent of Muslim women who reside in different part of the city are not living with their husband and these women depend on their parent or paternal members of the family. The study reveals that 26.0 percent sampled women have married in their childhood in age bracket 12 to 17 years of which 61.0 percent reside in the western part of the city. Generally, it is considers that high educated or literates household’s members prevent the social evil like child marriage in any social community. I have examined this hypothesis in the case of sampled Muslim women households. The study find that 25.0 percent highly (where the literacy is above 80 percent) literate households marry to their boys with girls child. The study concludes that before the marriage, women reside in eastern, western and northern parts of the city mostly belong from the urban area while women from the southern part come from the rural area before their marriage. The study finds that trend of nuclear family is higher in those women who settled in town or rural area before their marriages while this fact is not true in case of urban settled women.

The study concludes that 72.0 percent sample women do not work in any types of economic activity while 28.0 percent women work some economic activities and they contribute some amount of money in their household’s income. The data cites that 85.4 percent working
Muslim women’s occupation are regular and fulltime while remaining 14.3 percent women’s occupations are irregular and part time. 75.0 percent working women do their job in their own houses while 25.0 percent women work at outside the houses.

The study provides many concluding findings in terms of empowerment of Muslim women in the city which I am presenting in following paragraphs:

7.1 Empowerment of Muslim Women

The empowerment index based on decision making capacity reveals that as high as 61.0 percent sample Muslim women come in socially empowered bracket, 14.0 percent economically empowered bracket and 9.0 percent Muslim women come in fully empowered bracket in the index while 16.0 percent sample Muslim women are disempowered in the index. Thus, the index reveals that most of the empowered Muslim women resided in the western and eastern part of the city while the most disempowered women also reside in the western part of the city. The age is most important variable which effects magnitude of empowerment of someone directly or indirectly. Traditionally it is considered that if a woman comes in higher age bracket then she becomes more empowered in her family. I find that age of Muslim women plays significant role in empowerment because as the age of Muslim women increased, the degree of empowerment constantly increased with age of women. The empowerment index reveals that among married women, 17.6 percent women are disempowered while 82.4 percent Muslim women are empowered, in which 74.7 percent women socially empowered, 16.0 percent economically empowered and 9.3 percent Muslim women are fully empowered. However, in other cases, all widow, divorced or separated women are found in the category of empowered women in the index. Age of marriage is an important indicator of the status of women. It is socially accepted that if a female child married in low age, she would face many problems in her life and she may be exploited in her family in many ways. In these
circumstances, she would be unable to take any decision in her family due to her immaturity. The study finds that magnitude of empowerment is increasing with the age of marriage of Muslim women, so age of marriage plays a significant role in the empowerment of Muslim women.

It is traditionally believed that urban women are more empowered in comparison to rural women. The data reveals that 76.0 percent sampled women from urban area, 8.0 percent from town areas while only 16.0 percent women belong to rural area before their marriage. Among women who resided in urban area/town before their marriage, 74.1 percent are socially empowered, 14.0 percent economically empowered and 11.3 percent Muslim women are empowered in all terms while among women who resided in rural area, 61.5 percent are socially empowered, 30.8 percent economically empowered and 7.7 percent Muslim women are empowered in all sectors. As high as around 90 percent fully empowered women belong to urban areas. Thus, the study confirms that urban women are more empowered in comparison to rural women.

7.2 Empowerment of Women by Living Duration in City and Structure of Family

It is frequently considered that duration of domicile contribute positive role to empowerment of anyone because duration of living gradually reduces the hesitation of people. The empowerment index reveals that most of the fully empowered women are concentrated in 10 to 30 years bracketed. Similarly, economically and socially empowered women are significantly concentrated in less than 10 years to 30 years bracketed duration. Thus, the study finds out that duration of domicile of women do not play significant role to empowering the Muslim women in the city. Conventionally, it is believes that women living in nuclear family are more empowered in comparison to women residing in joint family, the empowerment index does not confirmed the trend. Our data reveals that 82.3 percent nuclear household
women are empowered in which 74.5 percent socially empowered, 18 percent economically and 7.8 percent women are fully empowered in the index. While 86.8 percent women residing in joint family are empowered in which 70.0 percent are socially empowered and 15.2 percent women are economically or fully empowered. Thus, the magnitude of empowerment is proportionally higher in joint family except in the case of social empowerment.

7.3 **Empowerment of Women by Population, Gender Ratio and Work Participation Rate (WPR)**

The empowerment index confirms that most (61.5%) of the population is concentrated in socially empowered bracket where male population is higher than female population, the economic empowerment category has got 12.7 percent population out of total where female ratio is higher than male population, the fully empowerment category has got 12.7 percent population out of total where female ratio is significantly higher than male population and disempowerment category has got 16.3 percent population where male ratio is significantly higher than female population. Thus, the study finds out that density of population among socially empowered households bracket is too much higher in comparison to other categories while economically and fully empowered categories support the female in terms of gender ratio. The gender ratio is too much poor in disempowerment bracket where 879 female are per thousand male populations. I have not found any significant variation in terms of household size except in case of economic empowerment bracket. The data tells that 64.7 percent working women are centralize in social empowerment bracket, 14.7 percent in disempowerment bracket, around 12 percent in economically empowerment bracket and only 9 percent households have in fully empowerment bracket. Thus, the high work participation of female does not ensure the economic or full empowerment of women except in the case of social empowerment so I strongly say that high work participation of women for earning work have no impact in their economic or full empowerment.
7.4 Empowerment of Women by Education
The education is an integral part of empowerment of human being. It serves as a means of liberating people from all kinds of bondages and makes them self-efficacious. This concept is more important in term of women empowerment. The empowerment index shows that educated women are socially more empowered in comparison to uneducated women and index value mostly concentrated in social empowerment category in both groups. However, the magnitude of empowerment is high in illiterate women category, particularly in two areas namely, economic and full empowerment. The study reveals that among educated group, around 83.3 percent women are empowered while in illiterate’s category, the value is little less in comparison to literate group. The empowerment index reveals that skilled Muslim women are radically more empowered in comparison to unskilled women. Among skilled women, 66.7 percent are socially empowered, 16.7 percent economically empowered and only 5.6 percent women are fully empowered in the index. While unskilled women are more empowered in comparison to skilled women particularly in case of full empowerment, the similar outcome is observed in case of economic empowerment bracket where little fewer women are economically empowered in comparison to skilled women.

7.5 Empowerment of Women by Economic Status of Households
The empowerment analysis reveals that around 88 percent BPL household’s bracket women are empowered in the index in which 60.0 percent women are socially empowered and 20.0 percent women economically and fully empowered at the equal level. Among middle income bracketed households, 78.6 percent women are socially empowered, 14.3 percent economically empowered and remaining 7.1 percent women are fully empowered as per index value. The study discloses that 80.8 percent high income bracketed women are socially empowered, 15.4 percent economically empowered and only 3.8 percent Muslim women fully empowered in the index while
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disempowered women are mostly concentrated in middle income bracket which is between Rs. 50000.00 to 1.5 lakhs per annum. Thus, the analysis proved that low and high income bracket Muslim women are more empowered in comparison to middle income households.

7.6 Empowerment of Women by Assets Ownership

It is usually considered that ownership of assets show positive impact on empowerment of women because economic wellbeing increased the level of empowerment of women. It provides economical and social security to women in her family. The study shows that 80.3 empowered women who have their own house and come in categories of empowerment wherein 34.4 percent houses are in the name of female members and they all are empowered in the index. Thus, the ownership of house in the name of female member of households play significant role in the index. The study finds out that ownership of land in the name of female member of households also play significant role to empowering the Muslim women. I find that economic empowerment of woman do not affect the ownership of four or two wheelers because most of the owners comes either in the category of disempowerment or socially empowerment brackets. Accessing the financial institutions by a woman is one of the most important indicators for empowerment. If a woman has hold account in post office or any bank, it is considered that she has got some financial freedom or autonomy in her household. The study reveals that account in the single name of women mostly comes in the social and economical empowerment brackets while in case of both names accounts 80.0 percent women visualize in the social empowerment bracket. In case of bank account, 43.8 percent accounts in the single name of women comes in the social empowerment bracket, 31.3 percent accounts in economic empowerment bracket and 12.5 accounts come in the fully empowerment bracket. Thus, holding of the account in the post office or bank in the name of woman plays significant role in their empowerment. The Air-conditioner is a high
valuable asset because its fixed and recurrent costs are high in comparison to other consumable assets. Its ownership in the family shows the economical status of the family. The ownership of air-conditioner by gender in the households shows that entire air-conditioners are owned in the name of male members of the family.

7.8 Empowerment of Women by Working Status, Types of Service and Nature of Work

It is traditionally considered that a working woman is more empowered in comparison to non-working woman for the reason that a working woman participates in various institutions and are more aware her rights and duties in comparison to non-working woman. The empowerment index unveils that 89.3 percent working women are empowered in different bracket in which 72.0 percent women are socially empowered, 16.0 percent economically empowered and 12.0 percent Muslim women fully empowered in the index while 10.7 percent women are disempowered. Although non-working women are also (81.9 percent) empowered but it magnitude is lower than working women. Though the proportion of working women (one third) is small in size but it is very significant in case of Muslim women. Generally, I believe that women who are involved in high paid jobs and earned significant amount of money on regular basis, they are more empowered. The study of concludes that high paid jobs did not affect the economic empowerment of Muslim women particularly in case of economic or full empowerment brackets. The study discovers that women working outside house are more empowered in comparison to women working inside house and irregular part-time women are more empowered than regular full time working women. The study unearths that women who employed in government services are more empowered in comparison to women employed in other occupations.

7.9 Empowerment of Women by Status of Health and Mental Peace

The empowerment analysis reveals that 77.8 percent fully empowered women, 71.4 percent economically empowered women and 68.9
percent socially empowered Muslim women have got very good health status. The study confirms that health status plays significant role to empowering the Muslim women. The study reveals that 78.9 percent and 57.9 percent disempowered and socially empowered brackets women are anaemic which is higher than other bracket women. Generally, it is considered that a person may have got wealth, health, education etc. but it is not necessary that he lives with mental peace. The mental peace is an important aspect for assessing the actual health status of women. The study reveals that economic and fully empowered women do not have mental peace in their life in comparison to socially empowered bracket women. I finds reasons reported by socially, economically and fully empowered women is centered on economic and children related issues whereas reasons reported by disempowered bracket women is about to similar from empowered women.

7.10 Gender Disparities and Women Empowerment
Traditionally, a large proportion of Indian women have choice for male child because of various reasons. A study of amniocentesis in a Bombay hospital found that 96.0 percent of female foetuses were aborted compared with only a small percentage of male foetuses. However, I did not find such types of finding in case of Muslim women who settled in Allahabad city. My study reveals that in total 83.0 percent sampled Muslim women want equal number of boy and girl while only 17.0 percent women do not want equal number of child by gender. I finds that as high as 86.7 percent women do not like girl child due to dowry and marriage expenses while other disliking reasons for girl child are ‘son useful in old age’ and ‘problems in good education of girl’. The empowerment index discovers that 66.7 percent fully empowered, 78.6 percent economically empowered, 88.5 percent socially empowered women want equal number of child by gender while 62.5 percent disempowered Muslim women want equal number of child. Thus, study finds out that magnitude of disempowered and
fully empowered brackets women are lesser than social and economic bracket women. The study discloses that economically empowered women give more freedom to their girls in comparison to fully and socially empowered brackets women. There is no significant variation found in consumption of selected food items among male and female members except in the case of milk. The study clears that female members avail more opportunity for entertainment in comparison to male members in the family. The EI also concludes that there is no significant variation in consumption of selected food items by male or female members of sampled households.

7.11 Empowerment of Women and Economic Freedom
The financial transaction capacity is one of the important indicators for measuring the empowerment level of women. It becomes more significant in case of working Muslim women. I have found that 67.9 percent working women did not face any problems or face problems at very less level or little level have centralized in empowerment brackets while 76.4 percent non-working women also perceived that they did not face any problem regarding financial transaction in the family but a significant (18.2 percent) number of women faced problems in financial transaction and who come in the disempowerment bracket. Thus, the study confirms that working women are more empowered in comparison to non-working women. The study shows that 39.3 percent women have very much autonomy in spending their money and all women of this group exist in social, economical and fully empowerment brackets. Around 61 percent women have reported that they have much level of autonomy to spend their own earned money in which 84.2 percent women come in different empowerment brackets so it is cleared that very much bracket women are more empowered in comparison to much bracket women.

7.12 Women Empowerment and Decision Making
The EI reveals that Cent percent fully empowered bracket women take decision on all issues of the family, mostly economically bracket
women take decision on various issues namely school & education of their children, cooking food, shopping, bank work, marriage, personal matters, children upbringing etc. while 57.1 percent women take decision on financial matter of the family. As high as 85.2 percent socially empowered bracket women take decision on the issue of cooking food, 65.6 percent school and education of their children, 54.1 percent on issue of doctor and 11.5 percent on issue of shopping while 4.9 percent Muslim women take decision on the issue of marriage. Significantly, cent percent disempowered bracket women have no autonomy to take decision on any issue of the family. Thus, study shows that decision making capacity of women play significant role to empowering the Muslim women.

The resistance power of women is an important indicator for assessing the empowerment of women. It is considered that a woman is weak or disempowered if she has accepted wrong decision of family and if she opposed the wrong decision in the family, she would be empowered. The study finds that revolt level is lower in case of decision related to financial matter or self respect while in case of children related matter its level is higher than other issues. Traditionally, it is considered that empowered women have more influence in their family regarding various family issues in comparison to disempowered women. The EI concludes that socially, economically and fully empowered women have got more influence in comparison to disempowered women.

7.13 Empowerment of Women and Social Practices

Anybody can observe that Indian women generally take the inside house responsibilities in the family and outside work is mostly performed by the male member of household. The EI reveals that women who have reported to ‘do outside work’ or ‘do according to need’ are mostly concentrated in empowered brackets so it can be said that empowered women have stronger belief to do outside works in comparison to disempowered women. The Purdah is an important
tradition in Muslim community; it belongs to the ‘Shariat Law’. Generally, it considers that empowered woman resist this tradition and follow modern cultural of society. The EI does not reveal any significant result on this issue. I find that almost all brackets women follow the Purdah system in their daily routine life but magnitude of followers is highest (93.8 percent) in case of disempowered women.

I have asked to sampled women if they think that divorce rule in Islam should be changed? The EI reveals that more than fifty percent fully and economically empowered women do not want to change the divorce rule while 73.8 percent socially empowered women support the divorce rule of the Islam. Thus, the study concludes that three fourth of the Muslim women maintain the existing divorce rules of Islam. The Islamic law gives the right to men that they can marry with more than one wife in some condition and people have well exploited or misused the law for their own interest. The polygamy system is an important malpractice in Islam that led to many evils in the Muslim community. A significant number of women are suffering from this problem and Islamic religious community has kept alive this malpractice yet. The EI reveals that there is no variation found in different empowerment brackets. Thus, the study concludes that three fourth of the Muslim women do not maintain the existing polygamy system in Islam.

7.14 Empowerment of Women by Awareness and Rights
The awareness level is one of the best indicators for assessing the empowerment of women. I have asked awareness related question regarding law of domestic violence to women which has been recently introduced by the Government of India. The study finds that awareness level is slightly better in socially and fully empowered brackets women in comparison to other brackets women. The Muslim law gives the right to women for getting share in paternal property. The study reveals that most of the women who have received property
from their parent fall in economic, social or full empowerment brackets.

7.15 Suggestions

The above findings of the study discover various facts regarding socio-economic status and empowerment level of Muslim women of Allahabad city. In the light of above findings, the study suggests many points for improvement of socio-economic status and empowerment level of Muslim women of the city. The findings of the study quite resemble the findings presented and analyzed by the Sachar Committee Report. The Sachar Committee report shows that although Muslim has a share of 13.4 percent in the country population, yet their representation in government jobs is merely 4.9 percent. The state and central government should give attention on this issue and ensure proper representation for employment of Muslim people in public sector. The study emerges some suggestions which I present as follows:

- The study finds that magnitude of empowerment is increasing with the age of marriage of Muslim women and child marriages finds substantial number in the Muslim community and there is need to create awareness of the adverse impact of child marriages on health education and population growth in the community.

- However, there is some change in the status of Muslim women in general and educated employed women in particular, still even among the educated women the aspect of critical consciousness a necessary requirement to achieve gender equality is only partially present and requires attention which should be taken up by Muslim women organizations and other organizations dealing with women’s rights.

- There is need to change the attitude of Muslim men and also educated and uneducated Muslim women in their attitudes towards use of purdah system.
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- There is need to reduce the work load not only of the educated employed women but also illiterate women. This could be done by encouraging other family member to share their work load. It is the duty of the Muslim women organizations, NGOs and department of Minorities Welfare/Social Welfare/Women Welfare to create favourable attitude among the other members towards sharing the work load.

- Maximum numbers of working women are illiterates and since they were in need of money specially for their personal expenses, they pursue low status occupation like tuition, stitching, general merchant shop, beauty parlor, book binding, bidi making etc. Most of the educated employed women as seen from the study are engaged in teaching work, hence there is need to encourage Muslim women students to join professional/technical courses by extending financial assistance. This could be achieved through Minorities Finance Development Corporation/Wakf Boards etc.

- There is a need to create better awareness among the Muslim women with regard to divorce and maintenance allowance of the divorced women etc. Probably adult education programmes are most suitable to achieve this objective.

- The spread and coverage of micro credit among the Muslim women particularly in the illiterate segment should be increased by many folds. This could be done through various micro credit institutions both government and NGOs. Here State Minorities Finance Development Corporation can play a significant role.

- Illiterate Muslim women should be encouraged to become members of self help groups to develop their managerial skills self confidence and to increase their monthly and annual incomes.

- The path towards status achievement among Muslim women in the present context is to encourage them to become not only literates but also to go for higher and professional education.
which is likely to develop critical thinking not only on their own status in the community but also in the society as a whole.

- Lastly I suggest that there is necessity to carry out further research on the socio-economic status and empowerment of Muslim women in the highly populated state like Uttar Pradesh. The research must be covered rural and urban both areas of the state and should constitute adequate number of sample households. The research findings would provide right paths for construction of long terms state policy for Muslim women in the state.