

CHAPTER VI

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

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This Chapter is divided into three sections namely,

- Section I Summary of Findings of Baseline survey and Contributions of TNMWM to Muslim Women
- Section II Findings of the Research Study
- Section III Recommendations and Way forward

The study was conducted among the members of Tamil Nadu Muslim Women's Movement through a sample of 100 women and 10 case studies of women from poorer sections of Muslim minority communities in Sivagangai district. The study focused on the socio economic characteristics, the women's perceptions and practices on gender equality and their rights within the framework of Islamic feminism as a tool for analysis. The purpose of the study was to examine the knowledge, perceptions and practices of women and the contributions of Tamil Nadu Muslim women's movement to support their mobility and gender equality, the perceptions and practices with regard to women's rights as per Islam and the association of the socio economic characteristics, analysis of the intersection of patriarchy and religion and the customary laws of women. The study also presented few case studies of women to demonstrate the contributions of the Tamil Nadu Muslim Women's Movement and further make recommendations for policy changes to empower Muslim women.

The study has reviewed literatures to understand how Islam has given rights to women on gender equality, education, employment, political and marital rights. Although Muslim women have become invisible population whose voices been traditionally omitted from the ideological and theoretical frameworks of Islamic societies, the study explored the ways and means to enable them to acquire equality and rights as enshrined in Holy Quran. The experiences of Muslim Women's Movement around the globe and in India were also analysed to know the struggles of women to achieve gender equality.

The baseline study conducted in the year 2012 also gave the status of the participants before they became part of the TNMWM. This helped the researcher to know the progresses

made in terms of the contributions made by TNMWM. There were many challenges faced by the TNMWM as a movement seeking gender justice from the Islamic fundamentalist political parties in Tamil Nadu. There were assaults, abuses and threats to TNMWM by these groups which were handled in strategic ways. While the economic development of women was well appreciated within the family and communities, the social, political and legal rights posed a great challenge. The present study explored four themes of women's rights. In theme one, the study explored the socio economic characteristics of the participants so that further analysis on the variables could be made with regard to their perceptions and practices on rights. The theme two, explored the perceptions and practices of Muslim women on the gender equality within the family, their perceptions on stereotyping of gender roles, the type of decision making happening within the households. According to Nasr, (2003), "Islam is a living reality faced with multiple problems and challenges, but still deeply anchored in the Islamic tradition and the truths that have guided its destiny since the descent of the Quranic revelation more than fourteen centuries ago" (pp.185-186). Yet Muslim women are not treated on par with Muslim men. Islamic clerics have imposed a system of inequality and interpreted the Quranic messages with patriarchal values and cultures. In theme three, the study explored the women's perceptions and practices with regard to their marital rights. The Islam's egalitarian messages in marriage, rights to Mehar, rights in divorce, poly gamy and maintenance were not been practiced in reality among the participants.

In theme four, some of the issues of Muslim women's interest namely the Hijab, family planning measures, the rights to education, employment and political participation were dealt. The most controversial issue of the dress code for Muslims are not only meant for women, but also to men and it relates to modesty of both genders were analysed.

The focused group discussions and the case studies presented brought out the changing perceptions on the Muslim women's rights in the present context. The participants in the study are seeking gender equality via Islamic theological framework. However, the women's rights and conflict over the roles, rights and privilege of Muslim men over women was the centre of the struggle for women's emancipation.

As a religion of diversity, Islam allows women to challenge the patriarchal and male dominated socially constructed gender roles of women. What is taking place now within Islam is an internal conflict between the traditionalists whose main objectives are to keep the women marginalized and subjugated. The Muslim women are seeking a solution to their

subjugation through participation in Women's movement like that of Tamil Nadu Muslim Women's Movement to bring about enhancing the education, skills training, employment opportunities, financial linkages and political participation to change their status. The greatest challenges in Muslim communities are to find ways to empower Muslim women within Islamic framework without cutting their rights which are deeply embodied in the religious values.

Section I- Summary of Findings of Baseline Study

- 67 percent belonged to the age group of 21 to 40 years. Negligible number of women less than 20 years was part of the Movement due to restrictions of their mobility being young.
- The proportions of married women were participating in the Movement as they constitute 83 percent of its members. The average age of participants was 41 years.
- The age at marriage for women is below 18 years of age for 331 women out of 707 participants which constitute 47 percent of the participants. This denotes the fact that child marriages are prevalent among the participants.
- Whereas the age at marriage for men was 20-25 years for 56 percent, and 25-30 years for 37 percent and rest of percent marry after 30 years were 7 percent.
- 74 percent of women stated to have studied up to primary and middle level. About 7 percent are uneducated, 8 percent studied up to 12th standard and 1 percent have completed the college degrees.
- 71 percent of participants lived in nuclear families and 29 percent in extended families
- 74 percent of the participants do not have any gainful employment and are engaged only as home makers. About 4 percent are engaged as petty traders and home based business occupations. About 6 percent are engaged as daily wage earners among the participants
- The annual incomes of the participant's family are less than Rs. 10,000/- for 88 percent of the participants.
- In 62 percent of families, only one person is employed and in 29 percent families 2 persons are employed and 6 percent families have 3 earning members and 1 percent have 4 earning members.

- Around 82 percent of families earn an income less than Rs. 10,000/- per annum. 17 percent are earning above Rs. 10,000/- to 30,000/- per annum and about 1 percent do not have any incomes and dependent on other kinship to support through Zakat funds.
- 53 percent of the respondents lived in hutments, 46 percent lived in tiled houses and 1 percent lived in terraced houses.
- 76 percent of participants lived in rented houses and 24 percent had own houses of which 10 percent lived in shared houses with their relatives.
- 91 percent of participants have stated that they did not own any land
- The participants' families do not own any livestock as 91 percent have stated not to own any livestock.
- 78 percent of the participants have stated to borrow money to cope up with vagaries of income fluctuations and lack of sufficient incomes.
- Around 92 percent of participants have stated to have the ration cards and 94 percent have voter IDS.
- Fifty three percent did not have any savings among participants, 46 percent were saving on regular basis. Savings are made in places where SHGs are actively functioning as 7 percent of the participants stated to save in SHGs.
- It was observed that majority of decision making were done by men in the families
- 5 percent of the participants take part in Grama Sabha meetings and others did not participate.
- The women also believe that women should perform only certain gender roles appropriate to their gender roles as 61 percent opined so.
- About 76 percent of women believe that women should be subordinate to their husbands/ men in families.
- About 96 percent of the participants opined that men are physically stronger than women and it also reflected their belief system that men were stronger than them.
- 14 percent of the participants stated to face physical abuse by their husbands. 86 percent of participants did not have any physical violence
- 12 percent of the participants have stated that their husbands/ male members in the families consume alcohol
- Only 34 percent of the women have opined that these could be resolved and 66 percent of the women expressed that women could not resolve these issues.

From the above findings one can conclude that the social, economic, political situation of women were very poor. The women were living in situation of public-private dichotomy and their situation with regard to asserting rights were also poor.

Contributions of TNMWM to Muslim Women:

- Penetration in the close knit Muslim community and knowledge on different dimensions of women's issues and gaining the trust of Jamaths (religious Social Control bodies) by both Tamil Nadu Muslim Women's Movement and Communities.
- The Women members of Tamil Nadu Muslim Women's Movement are active in participating in the Gram Sabha as elected leaders as well members of the communities.
- Establishing the Tamil Nadu Muslim Women's Movement with 2149 members in short span of time in three districts.
- Unique initiative on Common Nikhah Nama with Jamaths and its digitization in one district to curb the practices of poly gamy and desertions in marriages.
- Women leaders Active as Monitoring Committee members to monitor the atrocities against women and resolving cases. Bare foot counseling as accepted practice for resolving issues.
- Trainings and campaigns on women's rights enabled the women, children and the communities to learn about the Quranic rights of women.
- Access to State resources by enabling women leaders to work for the upliftment of the fellow women to link with Government schemes. More than 1500 women and families benefited.
- Sustainability of Economic development achieved through building a Slum Level Federation of women registered under societies Act and linked with the Mahalir Thittam (Women Development Corporation) of Government of Tamil Nadu.
- Children recognized their rights to education and platforms provided through the Child Activity centres.
- The Adolescent girl children were able to assert their rights to education and prevent early marriages through campaigns and awareness.
- Enabling atmosphere in the Women's Movement giving space for each individual to function at a comfortable space. One can easily witness the camaraderie.

Section II-The Findings of the Research Study:

Socio Economic Characteristics:

- The average age of the participants in the study are 39 years and it depicts the picture that young women are restricted to participate in the public sphere that of Tamil Nadu Muslim Women's Movement.
- Despite the Indian Government's policies on free and compulsory education for all, the Muslim women's educational attainments are 6 to 10 years of schooling by 59 percent of the participants.
- The educational status of the participants' husbands is also similar to them and there are no post graduates among the men. The community specific factors are that they do not see the educational levels will be translated into better employments and poverty is attributed to the low levels of education.
- In Muslim communities, the men are considered as the main bread winners of the family. In the absence of education and need for taking up employment for survival among poorer sections, the women get employment only in unorganized sector, home based work and petty trades. 61 percent of the women are employed in unorganized sector with support from the women's movement.
- The average annual income of the family with 5 members on average is 48,150/- However the incomes of the families have increased over the past 6 years from Rs. 10,000/- with support from the Women's Movement.
- Due to poverty and need for incomes both men and women are going out for employment and with changes in the economy, 71 percent of participants live in nuclear families.
- The participants live in rented premises by 76 percent and the housing conditions are poor with 46 percent living in hutments. However there has been an improvement in the housing conditions as there was a reduction in the hutments over the past 6 years.
- Almost 99 percent of the participants had Family cards and covered under Public Distribution System; 93 percent had Aadhar IDs, which is the citizen identity card.
- Three percent of the Women had access to widow pension among the participant households.

- The access to Micro credit/ financial assistance for self employment of the participants sought where 63 percent of these women were part of Self Help Group (SHG) and availed credit from the group. Self Help Group Movement is the grass root movement among women to handle savings and thrift operations and promote self help among their members. The situation of micro finance has increased from 7 percent of participants to 63 percent over the past 6 years with support from TNMWM.
- 12 percent availed direct bank credit and 25 percent did not avail any credit facilities for their enterprises and are economically dependent

The Perceptions and Practices on Gender Equality

- As per Islam the reciprocity behavior between men and women will bring about gender equality within private and public sphere.
- 68 percent of participants expressed that they did not have any objections for employment.
- 56 percent of the participants have opined that they do not consider men to be physically stronger to Women and 44 percent perceive that the men are physically stronger. There has been change in the attitudes compares with the baseline situation of 96 percent considering men as physically stronger.
- 61 of the participants perceive that there is no gender difference in the roles/ tasks of men.
- 66 percent of the participants opined that they need not adhere to the commands of men always. This compares with the baseline where 76 percent expressed that they always adhere to the commands of men and there has been improvement in the situation.
- 93 percent of the participants expressed that there is no wife beating by their husbands in the family. This could be attributed to the empowerment of women to combat domestic violence through formation of monitoring Committees of Women and working closely with the local Mosque Committees to combat domestic violence. There has been an improvement in the situation through reduction in the domestic violence by 7 percent of the participants.
- The consumption of alcohol has reduced from 12 percent to 2 percent among the participants families.

- The decision making within households appears to be on the basis of non cooperative model as all are from the poorer sections and the need to pool the incomes for family expenditure and controlled by men. The participants also opined that their incomes are considered only additional as men's incomes are primary and therefore, with their contributions to the family they were able to spend for their own medical care, clothing and children's needs.
- The decisions with regard to renting and purchase of housing, jewels, vessels and clothing are being decided by 77 percent of men, 21 percent by women, 1 percent by elderly women and elderly men respectively.
- Food expenditure, children's education and savings could be decided by 74 percent of men, 24 percent of women and 2 percent by elderly woman.
- Purchase of consumer durables and allocation of tasks within the family have been decided by 75 percent of men, 23 percent of women and 2 percent by elderly women.
- 75 percent of men make decision on medical care to be sought for, and among the other, 23 percent of women and 1 percent by elderly women and men respectively make such decisions.
- 76 percent of men, 22 percent women and 2 percent older women make decisions on pocket money to be given to children.
- 74 percent of men, 23 percent by women, 1 percent by older men and 2 percent older women respectively decide on the amount and sources of borrowings to be made.
- 79 percent of men, 19 percent women and 1 percent of older men and women in families engage in making decisions on Leisure time activity
- 74 percent of men, 24 percent of women and 1 percent by older men and women in families involved in making decision on the family size
- Despite 72 percent of women earning and supporting the economic needs, **they do not have** decision making power within the families.

Perceptions and practices on Marital Rights:

Marriage:

- 35 percent got married below the official age of 18 years. The average age at marriage for women was 20 years and for men 26 years as revealed in this study among the participants

- 90 percent of the participants opined that the age at girls for marriage should be below 20 years and for boys it should be 21 years by 76 percent.
- All the participants' marriages were arranged by their parents and there is none of the marriages were by choice. It is called arranged marriage in the Indian Context.
- The prime requirement in Islamic marriage namely the consent to marriage is totally absent among those 35 percent of women who were married below the age of 18 years.

Dowry to Bridegroom:

- The cash payment from the participants to the husband's family at the time of marriage ranges from Rs. 1000 to Rs. 800000/-
- 67 percent paid an average of Rs. 39,768/- as cash payment. Only 20 percent did not pay any dowry. In addition, the women paid 11 sovereigns of gold on an average. This practice is anti Islamic

Mehar/ Dower:

- 64 percent stated that they have received Mehar amount in cash or in kind gold. Of this 40 percent received an average cash of Rs. 797/- and 24 percent had received an average of 12 grams of gold.
- The essence of Mehar is the financial or economic security given to woman by man at the time of marriage. The above amounts do not justify the requirement.
- Sufficient awareness on the ownership of Mehar could be found among all the participants and it was opined that it belonged to women only.
- None of the participants had exercised their rights to ask Mehar at the time of marriage.

Divorce/ Talaq:

- The marriage is a covenant or contract in Islam and therefore, there is an offer and an acceptance like in any other contracts. There are different types of Divorce in Islam and awareness on two types of Talaq were enquired:
- 23 percent of participants were aware of Talaq Ul Hasan which is the regular form of Talaq prescribed in Quran.

- The Chi Square test analysis revealed the fact that the association between the employment and understanding of Talaq Ul Hasan was quite significant (.039<0.05.).
- 58 percent of the participants were aware of the Triple Talaq pronounced in one sitting as commonly practiced which was recently banned by the Supreme Court of India.
- A Chi Square test reveals that there is significant positive association between the employment and income.
- 97 percent of participants opined that they did not approve the Triple Talaq which is pronounced in one sitting.
- The participants had clear understanding on women's rights to ask divorce "Kula" as 91 percent have said they have rights to ask "Kula" or free from the marriage bond.
- The participants opined that there should be equitable rights to divorce by men and women and appreciated the ban on the unilateral Triple Talaq by husbands recently by the Supreme Court of India. However, the women should not be compelled to live against her will in case of any tortures by the husband and should be given Kula.

Marriage with parallel cousins:

- Islam prohibits marriages in certain degree of relationships and enlisted it in Holy Quran. 77 percent of women have stated to approve the marriages with parallel cousins. The reasons attributed by these women who approve the marriages say that the relationship will be strengthened in terms of the marrying with parallel cousins.

Poly Gamy:

- 81 percent of participants did not agree on the poly gamy of men and 19 percent have stated the marriage can be performed on fulfilling the conditions as per Islam.
- The participants questioned as to whether the man would be able to love two women equally in a marriage and in the present context this should be banned.

The Maintenance after Divorce:

- The opinion on maintenance of wife and children after divorce was sought and 59 percent opined that the husband should be responsible for the maintenance. In practice none of the divorced women are getting the maintenance and widows with children are taken care by the husband's family if they are capable of doing so.

Family Planning:

- The family planning was adopted by 92 percent of the women and opined that they have adopted as it was good for the family though it is anti Islamic.

Perceptions and Practices on other Rights:**Dress Code: Burqa:**

- The dress code is prescribed for both genders in Islam to control the sexuality and keep modesty. However, this has been imposed only on women and girl children in India.
- 97 percent of the participants said that the women and children were wearing Burqa. The reason attributed by 78 percent of the participants relates to the safety and the remaining participants did not attribute to any.

Education:

- 96 percent of the participants have opined that they give equal preference to education for boys and girls as well expressed that women have equal rights to education.

Employment:

- 96 percent opined that they have rights to employment which was expressed under perceptions.
- When it comes to practice, around 68 percent of the women opined that they did not have any objections to start self employment for income generation. There were 23 percent of women who were not employed and not interested and 9 percent of women stated that they had objections from their family to be self employed and face restrictions for their mobility and independence.

Participation in Politics:

- The basic knowledge on the voting age, casting the vote as per their will and influences etc were sought among the participants. 99 percent of the participants held that the age for voting is 18 years. And 96 percent stated that they cast the vote on their will and 4 percent were influenced by their husband.
- In the TNMWM, 5 women have become ward members, counselors and 2 women have become the Panchayat Presidents in the Panchayat Raj systems. The women

aspire to participate more into the local governance towards their political empowerment.

Property rights

- 76 percent of the women stated that women have 1/3 share in the property. This indicates that the participants were not aware of the inheritance right which varies according to the position of women as a daughter, wife, mother and other relatives.
- In reality only 9 percent of women have got properties in their names. This indicates the status of the participants that they will have to depend on their husbands for residence and security.

Section III - Recommendations and Way Forward:

The findings of the study has been quite revealing in various areas. The study had to be conducted with all difficulties and opposition but still as an individual Research Scholar all such issues were overcome and the study was conducted successfully with the support of the TNMWM and the participants.

The participants of the study were found to be moving towards achieving gender equality through consistent efforts made by the Tamil Nadu Muslim women's movement. There are significant changes in the perspectives, knowledge on Women's rights as enshrined in Holy Quran as well given under the Indian Constitutional laws. There were significant changes in the social, economic and political development of Muslim women from marginalized and poor sections of the communities. There are reductions in the domestic violence and the drinking habits of men. Though it appears that the decision making levels were still hold by men, the reasons could be attributed that the decisions are taking place due to non cooperative model wherein the husband's economic contributions are valued higher than women and majority of decisions are thereby made by men. The intersection of patriarchal values coupled with the fundamentalism plays a role in the distorted understanding of the women's rights as it had reflected in case of understanding the Talaq systems, marriage, Mehar, and maintenance. There were denial of the basic marital rights to Mehar and maintenance among the participants. The consent to marriage appeared to be a question mark for those women who were married before the age of 18 years.

In Muslim majority societies, the re reading of Holy Quran has been reiterated by a large number eminent Feminists around the Globe. However, in case of places like Tamil Nadu India, the “reading” of Holy Quran with proper understanding of meanings itself poses a great challenge to women.

Based upon the findings of the study, the recommendations may include

1. In regard to the understanding of gender equality within Islam, the Muslim women will have to first of all try to understand by reading the Holy Quran with the proper meaning on their own. The Muslim women also should come to a consensus of what is gender equality within Islam based on the Quranic injunctions. The self realization will help them to understand and claim their rights.
2. Remove the primary barriers to gender equality within Islam by including women in Islamic Scholarship, Islamic clerics should open more Madrassas in which Muslim women can learn to read the Quran in Arabic with its proper translation and meaning and understand the *Ahadith* of Prophet Mohammed to guide other women.
3. The educational opportunities should be open for Muslim girl children and women and reservations should be made available such that girls and women acquire higher education, technical skills and knowledge.
4. The reservations should be raised for getting employment for both men and women in organized sector such that sustainable incomes could be achieved.
5. Both education and employment will create spaces for openness in the attitudes among the communities on creating space for gender equality among both genders.
6. The political participation by Muslim men and women should be encouraged by bringing about policy changes by the Government to declare such constituencies with higher concentration of Muslim populations reserved for Muslims as Constituency.
7. Islamic clerics will need to practice transparency and accountability to ensure gender equality and create an environment for Muslim women and men. The transparency should be exercised in both Islam as a religion and culture to ensure gender equality.
8. The Islamic clerics should allow the women to participate in discussions concerning the women’s law and Islamic jurisprudence for reinterpretation of Holy Quran.
9. The Muslim Women’s Movement shall not be treated as a threat to the men in Muslim communities and welcome the women’s leadership by making social transformation at all levels.

Suggestions for Future Research:

The study pertains to the members of the Tamil Nadu Muslim Women's Movement, Sivagangai District, Tamil Nadu, and therefore it cannot be extrapolated to present the picture about the general Muslim Women's population across the State. The study has been limited to study only 110 samples including the case studies of women. There are only few research studies conducted in India on the Muslim Women's rights and gender equality within the framework of Islamic feminism or the western feminist ideology.

The present study explored the view points and perceptions on the gender equality by taking few variables into consideration. The gender equality of Muslim women could be studied with a gamut of the areas, their perceptions on patriarchy, and the actual gender equality in a more qualitative focus.

The Study explored some of the pertinent issues in marital rights such as age at marriage, dower, divorce, poly gamy and maintenance after divorce. There are other issues like consent to marriage, Nikah Halala (the practice of marrying another person and consummate the marriage before they want to reunite with the past husband or wife), and other issues.

The studies could be further conducted on the family planning practices in detail though it is banned in Islam, the women and families do practice. The perceptions on infertility and the practices on test tube babies could be one area which can be studied.

The present study was concerned only with poorer sections of the Muslim minority communities among the less educated women. Further comparative studies could be conducted among educated, uneducated, rural and urban women and also men. The men's perceptions would be very much required to be known if any change processes could be started on the part of women's development. The study could also involve the Imams who are responsible for the misinterpretation of Quranic rights of women. These studies could involve both quantitative and qualitative aspects so that any policy changes could be brought about to improve the situation of women towards achieving gender equality and ensure the rights given under Islam.