

## CONCLUSION

It is generally believed that Muslim women have failed to cope up with the changes that are taking place in the Indian society at large as they are disadvantaged in particular ways because of their religious identity. It is said that the rules and restrictions placed on Muslim women are guided by existing notions of Islam and it is difficult for them to break away from the shackles of both religion and tradition. They tend to suffer from the disabilities attached not only to the female status but also to the Muslim community's impoverished minority status in the country. Muslims constitute India's largest minority community and this minority identity leads to their alienation and withdrawal from the socio-economic life. Besides due to communal violence that India has repeatedly witnessed and had always Muslims at the receiving end, a sense of insecurity persists among them. With this picture of marginalization of Muslims in India, it is predictable certainty that the corresponding status for Muslim women is further skewed towards the bottom.

However, Muslim women cannot be viewed merely from the point of view of a religious entity but also as a society consisting of several socio-economic groups and very wide dispersal across the states and regions. Muslims constitute the majority community in the state of Jammu and Kashmir and the present study is a humble effort to profile the role of education in changing the status of Muslim women in Kashmir with special reference to the Muslim women of Srinagar district. It offers some relevant information about the respondents, on their education, employment, *purdah* system, their socio-economic activities, particularly their social participation in decision making within and outside the family etc. We find a slow and steady change in their attitude and overall conditions such as their role in family and status. The socio-economic profile of the respondents indicates that education has led to considerable change in the status of Muslim women in Kashmir.

The empirical data gathered demonstrates that education has contributed significantly in raising the status of Muslim women in Kashmir. Age of the respondents and their educational level were found to be significantly related to each other. As age of the respondents increased, their educational level decreased. New generations of women had greater levels of education than the older generation and

progress is being made towards gender parity. Parents' education was found to influence respondents' education, i.e., the higher the education of the parents, higher was the educational level of the respondents. The parents formed the key source of encouragement for higher education of their daughters. The nature of encouragement from parents is indicative of the high practical value they had for higher education, which contrast with a number of stereotyped notions about Muslims. Even the respondents in the illiterate category had aspired high for the education of their daughters. Financial background of the parents was found to influence the children's accessibility to education. Better income of the parents was likely to place the children in a better educational position. The present study also depicts a significant relation between the respondents' and their husbands' education. It was a matter of general observation that an educated man selects a relatively well-educated girl for marriage.

As regards the objective of education, majority of the respondents stated that the objective of education was to acquire knowledge. Most of the respondents agreed that education raises the status of women. The respondents stated how higher education acted to enhance social mobility and status for themselves and their families. They cited several reasons for entering higher education; these ranged from personal interest, career aspirations, financial stability, personal independence and choices when thinking about marriage. More and more women were found to carry out higher education and become employed. The respondents reported a diverse range of careers and aspirations that disrupted the popular stereotypes of Muslim women as being relegated to the domestic sphere. Certainly among respondents were doctors, lecturers, teachers, bank employees and other government and private employees. The study highlights how Muslim women in Kashmir through their participation in education and employment challenge dominant stereotyped assumptions prevalent both in the literature and institutions, about them. Respondents were keen to support higher education aspirations of their daughters. They play an instrumental role in encouraging their daughters to succeed both academically and professionally. Some are even sending their daughters not only to co-educational schools but also to far-off places to get professional or higher education. From the present study it is evident that Muslim women in Kashmir are playing active role in construction and reconstruction of their social and personal identities. The case studies also depict that Muslim

women in Kashmir are highly motivated towards higher education and also reveals significant relation between the education of respondents and their parents and husbands.

Significant variations in the effect of levels of education on the marriage of women are apparent. Education of the respondents has a significantly positive effect on the age at first marriage. Each additional level of education was found to lower the probability of first marriage at an early age significantly. The effect was found to be greater for the younger women, indicating increased postponement of marriage. The results provide empirical evidence that a woman's educational attainment is an important determinant of a women's age at first marriage in Kashmir. This implies that in the younger age groups, a married woman will have less education than an unmarried woman of the same age. The case studies also reveal positive relation between education of the respondents and age at marriage. The attitude of the Muslim women towards the early marriage has changed and a greater proportion of them were in favour of late marriage for girls. The nature of the responses suggests as the educational level increases, the girls are being increasingly consulted in the choice of their husbands. It was found that educated women have some say in whom and when they will marry. The educated young women have definite ideas about the qualities of the spouse they wish to have and have more freedom in the selection. The case studies also depict that with the increase in education the marriages of Muslim women in Kashmir are being increasingly settled with their consent (case no.1,2,3,5,8,10) and also there is preference for self-decided marriages(case no.7 and 9).

It is surprising to note that education seems to be positively related to the payment of dowry. As the education of the respondents increases, payment of dowry also increases. It was found that in spite of increasing education of women and their increasing role in the market economy, the practice of the dowry is becoming more widespread, and the value of dowry is increasing. The respondents felt that dowry helps the new couple to have a convenient start in practical life. It is interesting to note that dowry is generally not demanded from groom's side on bride's family in Kashmir. Mostly the gifts are given to bride by her family out of their own free will. In addition, bride's parents are likely to believe that a generous dowry is essential to ensure that their daughter is treated well in her new home. The case studies also reveal

that dowry practice was found to be more among the educated and affluent people and those belonging to the lower economic levels held educated people responsible for the prevalence of dowry practice (case no. 4).

Education does not seem to have entitled the respondents to receive *mehr* in their marriage. It was found that, mostly in a marriage ceremony the *mehr* was announced in front of the gathering and not given, it remained only a paper transaction. In its actual practice, *mehr* has lost some of its original functions and acquired others, such as the demonstration of prestige. In fact, *mehr* is often renounced by the woman and does not function as a deterrent to divorce. Its significance with respect to the status of women and their seclusion is that in those instances where women renounce their rights to *mehr* the most common motivation is to remain on good terms with husbands on whom they are economically dependent. Most of the case studies also reveal that women are deprived of their right to *mehr* irrespective of their education. Only few cases reported to have received *mehr* from their husbands.

Respondents' education seems to have influence on the type of their family as more respondents with higher education lived in nuclear families. However, it was found that joint family system is prevalent in Kashmir. The respondents considered the ideal family size to be two-three children. Most women would like to have at least one son and one daughter as they felt both son and daughter are necessary and gave equal preference to both. It is interesting to note that even among the respondents belonging to illiterate or less educational levels; a change in their attitude is also seen. The reason given by the respondents for limiting the family size was to give their children more opportunities in life and to give them proper care. The case studies also revealed that the ideal number of children was found to be two-three giving equal preference to son and daughter.

With regards to the familial matters it was found that educated women in the family did enjoy some liberty with regard to various issues in the family and more equalitarian families were found where both husband and wife were educated. The highly educated women and those in gainful employment had enjoyed greater authority in decision making than the illiterate category of respondents. A tiny minority was not consulted in decision making. The data clearly shows that authority

of women in decision-making in the matters of family economy and children's schooling, career and marriage increases with the level of education and employment. The greater the educational attainment, the stronger was the empowerment process. Case studies also depict that in joint families the respondents have less say in decision-making as compared to nuclear families and also more educated women seem to enjoy greater authority in decision making as compared to less educated women.

The *purdah* system in Kashmir reveals that majority of women don't cover themselves in *burqa* at all. Mostly Muslim women in Kashmir believe that a modest dress of *Salwar-Kameez* and *dupatta* (to cover the head) fulfils the purpose of *purdah*. Very few, mostly elderly women wear *burqa*. Further it was found that they have realized that Islam does not stop them from working outside home and that the practice of *purdah* was not a hindrance in personality development and raising the economic status of women. The case studies also reveal that the crucial characteristic of the *purdah* system was found in its limitation on interaction between men and women outside certain well-defined categories.

The present study also examines the problem of domestic violence against women in Kashmir. The findings reveal occurrence of both physical and psychological violence among the respondents. The psychological violence was found to be slightly more common among the more educated respondents. It was found that the abused women most often seek help from their own families. Since large numbers of cases get stuck in the courts and access to justice remains elusive, very few women seek help from any institutional source such as the police. They do not afford to speak against being abused out of fear for family dishonour. Because of low literacy and lack of contact with the outside world many of them are not even aware of the legal provisions, which could pave the way to find source for remedial measures. The case studies also reveal domestic violence both physical (case no.3) and psychological (case no.8,10) irrespective of education. It is imperative that women are equipped with the tools necessary to help and empower themselves.

The findings reveal that with the spread of education a large number of women in Kashmir are taking to white-collar jobs and professions, the biggest concentration being in teaching. Their diversification in other jobs and professions

such as law, engineering, technology etc. has also taken place but it is still on a rather modest scale. The most coveted profession was found to be ‘teaching’ due to the fact that the respondents felt that it was not too difficult to combine it with the work and role of homemaking. A large majority of those who were unemployed said that they do not find employment because of the scarcity of suitable jobs in an inordinately slow-moving economy. In the present study it was found that the attitude of females towards work and their participation in different occupations are changing and have shown more favourable attitude towards these changes. The findings reveal that Muslim women in Kashmir are inclined towards employment because they have realized that through economic independence only they can achieve economic freedom and empowerment. This reiterates the need to re-evaluate misconceptions about Muslim women in Kashmir.

The findings reveal that the respondents had access to some money and could spend the money according to their likes and dislikes. Similarly, freedom to operate bank account by majority of the respondents of those holding separate account, is an indicator of economic empowerment. It was found that education improves one’s ability to have control over ones income. Also it was found that the status of women in the family improves with economic independence. With economic independence women develop a sense of self-worth, belief in their ability to think and act freely and gather courage to challenge the existing social and economic order. Increase in education and economic independence of the respondents increases their participation in the decision making about their own and major family matters and thereby attain equal status and empowerment in the family and society. The case studies (case no.10) also reveal that Muslim women in Kashmir have realized that education and employment form the key to their empowerment.

Women are entitled to accumulate wealth in a variety of ways, such as in their right to *mehr*, or dowry, their right to work, and their right to inheritance. Islam gives the woman a share of her family’s inheritance. The Qur'an specifies that the male sibling inherits double the amount inherited by the sister. The brother receives more inheritance as he has the responsibility of supporting the various women, elderly men and children in his family, whereas the sister does not. Unfortunately, the reality on the ground is often different from the teachings of Islam. It was found that despite the

fact that property rights for Muslim women have religious sanction, they are being deprived of it. Majority of the respondents received no share of inheritance and forgo their inheritance rights on the pretext of expenditure on their marriages. They are prepared to forgo their rights in favour of their brothers as a form of future investment in the event of widowhood or desertion and therefore, good relations with the natal home becomes essential for survival. Most of the cases studies also reveal that women are deprived of their inheritance rights and only few cases reported to have received their share in parental property.

There is a dearth of studies on Muslim women in India based on primary data both in quality as well as in quantity. However few available empirical studies (Brijbhushan 1980; Menon 1981; Jain 1986; Roy 1979; Ashrafi 1992; Azim 1997; Hussain 1998; Shafi 2002; Parveen 2003) reveal that in spite of tradition bound social structure of Muslim community education has been able to contribute significantly in the amelioration of the lot of Muslim woman in India. These studies indicate that every educated Muslim woman though not employed seemed to achieve certain degree of independence in matters relating to marriage, family, purdha, economic and cultural activities. While as economically independent women showed a high degree of freedom in these matters. These studies reveal that education has helped Muslim woman in moulding their attitude from parental selection to joint pattern of mate-selection, age at marriage has risen, and families are undergoing a change from joint to nuclear family types. Muslim woman have developed confidence in their domestic dealings and are participating in decision making process within and outside the family. The findings of these studies also reveal that Muslim woman see education largely as a means of entry into a job, prestige and social mobility. The higher their education, the more modern were their attitudes and behaviour and higher was their status in the society. These studies concluded that only education of Muslim women can be instrumental in ameliorating their socio- economic condition.

In agreement to the findings of above mentioned studies the present study depicts the role of education in changing the status of Muslim women in Kashmir. The findings reveal a positive change in the attitude of Muslim women in Kashmir, and that realization of the necessity of being educated and employed, proper utilization of talent, and growing sense of responsibility of improving the economic condition of

family reflect the change attained by them. Further we can say that with changing attitude, and enjoying the freedom of taking up employment, Muslim women in Kashmir are on the way of achieving empowerment. It can be concluded that there is an encouraging change in the status of Muslim women in Kashmir. They aspire to achieve equal status and empowerment by utilizing the opportunities of education and employment made available to them. In Kashmir today, women's education is viewed as a crucial human capital investment and an avenue to salaried employment, independence, decision-making and enhanced social status.

No doubt Muslim women's education in Kashmir has made considerable progress and even parents are showing interest to educate their daughters along with their sons. Still their progress is slow because of their low levels of literacy. Our laws, development policies and other strategies have enabled the women towards advancement in different spheres. There has been perceptible shift in approach to women's issues from welfare to development orientation and further to empowerment of women – economically, socially, politically and legally. Despite all these measures, there still exists a wide gap between the goals enshrined in the Constitution and related mechanisms on the one hand and the situational reality of the status of Muslim women on the other. There is still a lot required to be done in this sphere. There is also a need to take more strict measures for improvement in education of Muslim women in Kashmir because education plays a significant role in raising the status of women. The planners, administrators and implementers involved must pay greater attention to guide the process of bridging the gender inequalities in education. Hence the greatest need of the hour is to raise social status of women. To bring about such a change, they have to be informed of what legal and administrative provisions are available in the country which is possible only through their education.

The present study has depicted the role of education in changing the status of Muslim women in Kashmir with special reference to the Muslim women of Srinagar district. The status of Muslim women in the state of Jammu and Kashmir needs to be examined further. There is a dearth of research oriented literature on the status of Muslim women and their education in Jammu and Kashmir. Hence, in such a situation a planned and systematic sociological study of comprehensive nature is needed in order to assess the real life conditions of Muslim women and their education in the

state of Jammu and Kashmir. Such a study can be done by formulating a precise hypothesis and an appropriate research design comprising all the three divisions of the state of Jammu and Kashmir viz, Jammu, Kashmir and Ladakh. Then a sample can be chosen from each of these divisions to carry out in-depth research comparatively of these divisions for understanding the extent to which women's status is being furthered by education. It is hoped that such research will provide guidelines for revamping the governmental policies and programmes and improving the role of non-government organizations in the education of Muslim women in Jammu & Kashmir.