

**PROBLEMS AND PROSPECTS OF MUSLIM WOMEN IN HIGHER EDUCATION
IN JAMMU AND KASHMIR- A STUDY OF DISTRICT KULGAM**

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DECLARATION BY THE SCHOLAR

This is to certify that the M.Phil. Dissertation being submitted by me on the topic entitled *“PROBLEMS AND PROSPECTS OF MUSLIM WOMEN IN HIGHER EDUCATION IN JAMMU AND KASHMIR-A STUDY OF DISTRICT KULGAM”* under the guidance of Prof/Dr Neeru Snehi. It is declared that the present study has not previously formed the basis for the award of any Degree, Diploma, Associateship or Fellowship to this or any other University.

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CERTIFICATE OF THE SUPERVISOR

This is to certify that the dissertation entitled "*PROBLEMS AND PROSPECTS OF MUSLIM WOMEN IN HIGHER EDUCATION IN JAMMU AND KASHMIR-A STUDY OF DISTRICT KULGAM*" is the work undertaken by Mr. Mohd Rouf Bhat under my supervision and guidance as part of his M.Phil. degree in this university. To the best of my knowledge, this is the original work conducted by him and the dissertation may be sent for evaluation.

Academic Supervisor

Dr. Neeru Snehi

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LIST OF ABBREVIATIONS

AISHE	All India Survey of Higher Education
CASO	Cordon and Search Operation
CDB	Community Development Blocks
CEO	Chief Education Officer
DIET	District Institute of Training and Education
DSEK	Director School of Education Kashmir
GDC	Government Degree College
GER	Gross Enrollment Ratio
GOI	Government of India
HE	Higher Education
KGVBS	Kasturba Gandhi Balika Vidyalas
MWCD	Ministry of Women and Child Development
NGO	Non-Government Organizations
NPEGEL	National Programme for Education of Girls at Elementary Level
NSSO	National Sample Survey Organization
RMSA	Rashtriya Madhyamik Abhiyan
SCR	Sachar Committee Report
SHRC	State Human Rights Commission
SRC	Socio-Religious Communities
SSA	Sarva Shiksha Abhiyan
UDHR	Universal Declaration for Human Rights
UDISE	Unified District Information System for Education
UGC	University Grants Commission
UNESCO	United Nations Educational Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
WHO	World Health Organization
ZEO	Zonal Education Officer

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1.1 Introduction

Education is often regarded as an indispensable human activity. It assumes an important role in the progression and development of a nation. All nations of the world have framed up their own frameworks of education to represent and improve the social structure and furthermore to confront the difficulties of the times. In the contemporary world, education is viewed as a powerful instrument of economic development, social change, and development of human capital. It plays a noteworthy role in the dispersion of present-day esteems (Nazrul Islam, 2017).

Education has been the main tool of human development and its importance has been stressed through fundamental rights, principles, and acts both at the international and national levels. The importance of education as a part of the fundamental rights has been mentioned in Article 26 of the Universal Declaration of Human Rights (UDHR). The same right is also repeated in the UN Declaration of the Rights of the Child. Similarly, the Indian constitution has also declared education as a fundamental right and guarantees free and compulsory education up to the age of 14. Article 45 and 21(A) of the Indian constitution declares that free and compulsory elementary education should be provided to the people irrespective of Gender, Caste, Creed, religion, and ethnicity (Fayaz, et al, 2011). But unfortunately, in spite of these provisions, not all social groups are getting the benefit of access to education. Disparities and inequalities still exist on the basis of caste, creed, colour, Gender, and social groups in terms of education. Education is equally important for both males and females (Fayaz et al, 2011).

No nation or society in the world can progress or develop unless equal opportunities are provided to both genders in terms of education as it is the only tool that can help to achieve economic development, social change, and activation of human capital. But unfortunately, due to the patriarchal nature of society in many countries of the world, women are denied this right. Women's education is considered especially important for the overall development of the society or nation. Women's education has assumed special importance with regard to the nation's advancement. This is because women constitute a significant human asset, and assume a significant job in the improvement of the community and the country. Educating women has numerous advantages as it empowers them to cultivate a worth framework that is helpful for

bringing their status up in the public arena and significantly more as an agent for developing modern mentalities, qualities, and discerning viewpoint. Lack of education among women prevents their capacity to realize economic advancement and social change of the community and the country. Mahatma Gandhi remarked that “if you educate a man, you educate an individual while as if you educate a woman, you educate the whole family.”

Education familiarizes women with their genuine, social, economic, and political rights. It involves them to understand their latent consequences, generating capacities, searching for work, and improving their wellbeing and prosperity conditions. In this manner, educating women encourages their political support and financial independence just as upgrades their own fulfilment and through them of the whole family and after that whole nation in a more extensive sense (Fayaz et al, 2011). The accentuation on the need of women’s education has been a vital part of different endeavor’s and developments situated towards changing the subordinate situation of women in the public arena on account of the expanding acknowledgment that education of women not just prompts in a general improvement in the status of women in a general public yet, in addition, empowers them to add to the social and financial advancement of society (Arijhan, 2015).

In Indian society, which is well known for its diversity, disparities are seen in several fields particularly in education and economic advancement on the basis of caste, creed, religion, and gender in spite of extensive struggle and affirmative actions taken by the government to reduce social disparities. It is necessary to mention here that all social groups do not have equal access to available resources and opportunities, especially in the educational field. Women, constitute the most denied and distressed segment of Indian society who have continuously faced different barriers to avail educational opportunities. After independence woman has made notable achievements by making an entry in each field of education. But still she continues to become the victim of various evils such as family expectations, gender discrimination, and dishonor. The status varies from women across locales, caste and class, communities, and religions (Jaleel Ahmad, 2016).

In India, women's education was perceived by some communities as superfluous. A huge segment of the society particularly Muslims were satisfied with the existing system of traditional education to women and were not in favour of modern education for women (Zoya, 2005). Being the largest minority group in India, they lag behind educationally in comparison to male counterparts and women of other religious communities

However, it is not true that the whole Muslim community is educationally lagging behind nor is it a reality that there are no educationally backward segments among non-Muslims. Unquestionably, high society Muslims would be, pretty much, as cutting edge as their companions in different communities in education just as different backgrounds. Yet, presumably, the facts demonstrate that among Muslims the backward segment is larger in relation to their population than it is among non-Muslims. There is a big gap in the field of education between different religious groups and Muslims are generally most backward among all religious communities in India (Nazrul Islam, 2017).

The gap in education is found more in Muslim women who are educationally backward both in terms of their male counterparts and women of religious groups. According to the census 2011, the literacy rate of Muslim women was recorded as 51.9% which is lower than all other religious communities and the national average of females. However, female educational literacy rates are most high among Jains with 84.93%, followed by Christians (71.97%), Buddhists (65.6%), and Sikhs (63.29%) (Arijhan Mazumder, 2015).

In the traditional Kashmiri society, women were mostly exposed to discrimination, disparity, and domination. They were perceived as incapable and inferior to men both physically and mentally. Kashmiri Muslim woman had no role in the decision-making process and all-important decisions, including decisions about her education were often done by the male members of the family. From the studies, it appears that the role of women remained limited to domestic matters and so they were also debarred from education (Jameel Ahmad, 2016). The data released by the government of India on the literacy rate among major religious groups in Kashmir indicates that the highest literacy rate among women was found in Sikhs with 85.4 percent literacy rate followed by Christians (74.8 percent), Hindus (71.2 percent) and Buddhists (59.7 percent). while Muslim women fall at the base with 47.3 percent literacy rate (Fayaz et al, 2011).

1.2 Rationale of the Study

In India women of all communities are pretty much forced to follow to the supposed social standards, conventions, customs, and more. Similarly, Muslim women have to live in fear both inside and outside their families. A large share of Muslim women needs to overcome parochial standpoints to acquire an educational opportunity. The status of Muslim women isn't satisfactory in terms of their economic and educational status, political

interest, and role in decision making guaranteeing the maximum participation of women in the advancement process (Nazrul Islam, 2017).

There is an abundance of literature which reveals that the educational status of Muslim girls and women is still deplorable even after 68 years of freedom. There exists a great disparity between the educational level of Muslim women and women of other religious groups. Despite the fact that Muslims in India constitute the largest minority community, right now they are heterogeneous in nature due to the influence of differentiated social-political and economic frameworks (Jameel Ahmad, 2016).

Subsequently, the status of the individuals of this community is found surprisingly more terrible than contrasting with other backward classes (Sachar Committee Report, 2008). Muslim women have been constantly dominated inside and outside their families by their male partners. A large portion of the women has been confronting narrow-minded outlooks/attitudes to get the educational opportunity. The status of Muslim women isn't good especially for their socio-economic and educational status. Education can assume a key role to bring a remarkable change towards the religious, social and educational status of Muslim women (Nazrul Islam, 2017)

Kashmiri society has been predominately patriarchal in nature where all the force vested in the hands of the male individuals of the society. In the customary Kashmiri society, women were for the most part exposed to discrimination, tranny, and inequality. The role of Kashmiri women was bound to domestic works and they stayed subject to fathers, spouses, children or other male individuals from the families thought life. This reliance was so profound established that even the individual issues of women in the family were chosen by the oldest male individuals from the family. Unfortunately, significant choices in the family including the decision about children's marriage, preparation of the family budget, and so forth were taken by male individuals from the family. The educational status of women in Jammu and Kashmir was additionally hopeless and generally discouraging. Individuals were exceptionally conventional and the acknowledgment of the requirement for women education was absolutely missing (Jameel Ahmad, 2016)

From the studies identified with the education status of women in Kashmir, it has been observed that there exists an extraordinary gap in gender Disparity. According to the 2011 Census, the total literacy rate of the state was as recorded 67.16, out of which men scored 76.75 percent and females 56.43 percent. Besides what is considered all the more upsetting is the way

that there exists a wide gender disparity within the Muslim people community itself. According to the census report, 2001 circulated by the commissioner for religious and linguistic minorities the literacy rate of a Muslim male is higher (58.7) than Muslim women (34.9) (Nazrul Islam, 2017).

Further, in Kashmir, the educational status or education rate among Muslim women isn't uniform in all locales. In certain areas, their educational status is up to mark like district Srinagar and in different locales, while it is very desperate like in district kulgam (Fouzia, 2011).

All the more critically, the previous investigations bring to fore the fact that Muslim women linger behind their women partners of other religious sects regarding their educational accomplishment. However, it needs to be pointed out that the educational status of Muslim women in India is not uniform. It varies starting with one region to another. What's more, within a region, it contrasts starting with one social group to another. Like-wise variables influencing accomplishment or non-accomplishment in the field of education are not all- inclusive. It plays out contrastingly with variety in the locale and social groups (Nazrul Islam, 2017).

Few research studies reveal that Muslim women, even uneducated or less educated are supporting the modern education of their daughters. It is also found that from a few studies that Muslim women are also ambitious like other women. They have a powerful urge and excitement for education. So, it needs a researcher's attention to explore their educational status from primary to higher education levels (Nazrul Islam, 2017). It was precisely for these reasons that the present study has been selected with a view to understanding the problems faced by Muslim women while pursuing higher education.

1.3 Statement of the Problem

The present study is concerned about exploring the educational status of Muslim women in the Kulgam region of Jammu and Kashmir so that an effective strategy can be developed to eliminate the barriers in their educational progression. The study has been framed under the title “problems and prospects of Muslim women in higher education in J&K- A study of Kulgam district.”

1.4 Objectives of the Study

1. To explore the educational status of the Muslim women in Jammu and Kashmir in general and kulgam district in particular.
2. To identify and analyze the nature of barriers faced by Muslim women in seeking higher education.
3. To identify the prospects of Muslim women in seeking higher education.

1.5 Research Questions of the Study

1. What are the various kinds of hindrances/Barriers faced by Muslim women while pursuing higher education in district Kulgam?
2. What is the perception and attitude of Parents towards women's education and associated problems?
3. What are the suitable strategies/ methods to improve the educational and overall status of Muslim women in district kulgam?

1.6 Methodology

The present study is empirical and intends to understand the experiences of different stakeholders regarding the barriers faced by women while pursuing higher education. Kulgam which is one of the educationally backward districts has been selected as a local for the study. In 2011 the total population of the Kulgam district was 424483 persons, 51 percent males, and 49 percent females. The total literacy rate of the district as per census 2011 was recorded as 59.23 with male literacy 69.59 and 48.49 female literacy rate. The descriptive research method has been adopted for the present study. For the present study both the qualitative and quantitative data have been utilized to meet the objectives of the study. The population of the study comprised all the college-going Muslim women of the Kulgam district of Jammu and Kashmir. Presently there are three-degree colleges in the district. The total sample for the study comprised 90 women students, 10 teachers, and 20 parents. The selection of respondents was done on the basis of Purposive Random Sampling as the political conditions in the state were not conducive. The present study is based on both primary and secondary data. The primary data was collected from the student parent and teacher respondents. The primary data was collected through questionnaires, interviews, checklists, and case studies. The respondent in the study includes students, teachers, and parents of the student respondents.

1.7 Chapter Scheme

Chapter I presents an introduction to the study. At the beginning importance of education, the educational status of Muslim women in India and Kashmir. In addition to this, it also comprises the rationale of the study, research objectives, and research questions, research approach, the definition of the key terms, limitations of the study, and chapter scheme of the study.

Chapter II describes the literature reviewed and analyzed related to women's education in general and Muslim women in particular. The literature reviewed includes research works, research articles, books, journals, newspapers, the internet, etc. The reviewed literature has been categorized into several themes related to the study.

Chapter III deals with the methodological approach adopted for the present study. it begins with the introduction of the nature of the study followed by the design of the study. The chapter also deals with sample design, population, tools used for data collection, method of data analysis, and lastly problems faced during fieldwork.

Chapter IV deals with the development of women's education in Kashmir. The chapter also talks about the notion of Islam towards women education and the educational status of Muslim Women in India. In addition, the chapters present an overview of the development of Muslim women education in Jammu and Kashmir and the present educational status of Muslim women in Jammu and Kashmir and the educational status of Muslim women in the district kulgam.

Chapter V presents the analytical part of the study and highlights the educational problems and prospects of Muslim women in the study area. The analyzed data is presented both in frequency and thematic basis.

Chapter VI comprises the concluding chapter, which deals with the major findings of the study followed by recommendations and suggestions for further research.

1.8 Delimitation of the study

The study has few limitations which are given below.

1. This study is delimited to the Kulgam district of Jammu and Kashmir only.
2. It includes only those Muslim women who are pursuing graduation through selected degree colleges of the district.
3. It excludes Muslim women pursuing higher education in the colleges located in other districts of the state.

2.1 Introduction

For any meaningful study in any field of education, the researcher is required to familiarize himself with the existing works related to his study. It is fruitless to undertake research without acquainting itself with the contribution of the previous investigations. The researcher needs to acquire up-to-date information about what has been thought and done in a particular area. An important and central aspect of research is the review of related literature. A literature review is an evaluative report of information found in the literature related to the selected area of study. The review describes, summarizes, evaluates & clarifies this literature. It gives a theoretical base for the research & helps to determine the nature of research (Queensland University, 1999). A literature review is an explanation of what has been already established or published on a particular research topic by attributed researchers & scholars (University of Toronto, 2001). Review of literature implies the exhaustive checking and formal assessment of all considerable findings of different research works, research articles, abstracts, data published in books, journals, diaries, newspapers, internet, and so forth which have a close association with the area of investigation and the problem embraced for investigating. The Review serves an extraordinary role in the field of educational research as it offers a chance to the researcher to identify the gaps of previous research studies and offers a chance to examine the separate field widely. The review of related literature is a significant part of planning the study and the time spent in such a study constantly is judicious speculation. A review of related literature is pre-essential to the genuine arranging of any logical research. It permits the researcher to familiarize himself with momentum information in the field or area in which he/she going to direct his/her exploration. Review of related literature includes findings and recorded information on the past and drawing most extreme profit by the plan and strategy of previous research, subsequently adding to the current store of knowledge. (Koul, 2009). For the present study, the reviewed literature has been organized into several themes related to the objectives of the study. The studies incorporate both done at the national and international levels.

2.2 Muslim woman and educational backwardness in India

Education is considered as one of the manipulating factors for the political, social, financial, and spiritual development of individuals and societies. In Indian society, because of its

diverse nature, numerous imbalances are found across different religious, social, and ethnic groups. Muslims are falling a long way behind other communities as far as economically, socially, educationally, and as well as politically. The backwardness of Muslims in correlation with non-Muslims in India has become a matter of worry at present (Nazrul Islam, 2017). The issue of backwardness is a long-haul process. India can't walk on the way of advancement and guarantee to be a world head if most of its minority network remains educationally backward. There are different reasons behind Muslims being educationally backward which is, conservative outlook, poverty, absence of proper infrastructure, etc. it has additionally been noticed that they would prefer not to accept a modern system of education because of which they are enduring socially, economically and politically. More than half of the total Muslim population in India i.e., 53.95 percent is ignorant with 17.48 percent literate people only for the namesake. Technical and Higher education among Muslims is exceptionally low. They show the lowest literacy rate, the least percentage of higher, education, and the lowest degree of female education (Nazrul Islam, 2017).

In India, the literacy rate of women is not the same in all religious and social groups. according to the most recent Census 2011 data released on “education level by religious community for age 7 or above by the government, Muslim women scored 51.9, Hindus 55.98, Jains 84.93, Christians 71.97, Sikhs 63.29, Buddhists and other 41.38. So, it is clear Muslim women linger behind when contrasted with their partners of different religious communities. Muslims have the highest dropout rate in the country (Nazrul Islam, 2017).

Also, the enrolment level of Muslim Girl children was an insignificant 40.66 % in 2000-2001 and the extent proportion of Muslim women in higher education was a mere 3.56 %. Muslim women were seen as more educated than the Hindu partners in the state of Karnataka. However, it was discovered that Poverty and religious conservatism is a central point of their educational backwardness. (Nazrul Islam, 2017).

In addition, a community express component factor for low educational accomplishment is that Muslims don't reflect on consideration on education as necessarily translating into formal employment. Simultaneously the Community, especially the educated Muslim middle class, ends up baffled and estranged as a result of the absence of opportunities in administrative, policy, and political spaces (Arijhan Mazumder, 2015).

2.3 Educational Status of Women in Kashmir

Muslims comprise a majority community in the territory of Jammu and Kashmir. In the field of education, they stayed unconcerned, uninterested, and skeptical of the new education system for a long time. They adopted an apathetic disposition towards the modern education system and indicated enthusiasm just for religious education. They would send their wards to indigenous institutions just, because of the inclination that modern education will jeopardize their religion. In this manner, Muslims of Jammu and Kashmir were trapped in the endless loop of poverty and ignorance. Such aloofness and conservative attitude of the Muslim community towards the modern education system attracted the consideration of the State Council (J. Ahmad, 2016).

For the most part, women have been subjected to discrimination, exploitation, oppression, and disparity. Their role stayed restricted to household activities and they were given limited opportunities for educational pursuit. Like their partners in different parts of the country, the Muslim women in Kashmir additionally lingers behind when contrasted with their male counter or women of other religious communities. There are various reasons that kept them educationally backward for instance absence of illiteracy of parents, poverty, cultural boundaries, religious conservatism, social dogmas and ignorance, unaware of Schemes, lack of enthusiasm among girls, and lack of separate institutions. The endeavors made by the central as well as state government and different NGO's through different methods have not totally succeeded with regards to satisfying the prospects and aspirations of women in the state in view of deficiencies of female teachers, absence of infrastructural facilities and absence of schools within walkable distance (Jameel Ahmad, 2015).

Muzaffar Bandy and. P. Ganesan (2016) expressed that in spite of the number of initiatives and policies for their upliftment, women in Kashmir are confronting a number of challenges identified with their wellbeing, economy, education, politics, for example, domestic violence, declining sex ratio, female feticide and child labour, late marriage, state viciousness, dowry harassment, eve-teasing, inconsistent wages, child sexual abuse, and sexual harassment at work. Thinking about the educational group, out of the aggregate (10%) of respondents are illiterates, (17%) of them had obtained primary level education, (25%) had procured secondary school level education, (23%) of them are higher secondary school level educated, it is intriguing to take note of that researcher found just (4%) of respondents with the

professional level of education, while as there are (21%) of respondents who had gained degree level education however in academic fields.

2.4 Education and Gender Disparity

Gender disparity in India alludes to wellbeing, education, economic and political imbalances among people. Different worldwide gender disparity records rank India distinctively on every one of these variables, just as on a composite premise, and these indices are controversial. Gender disparity, and its social causes, effects India's sex ratio, women's wellbeing over their lifetimes, their educational accomplishment, and economic conditions. Gender inequality in India is a multifaceted issue that alarms men and women the same. Some contend that some gender inequality measures, place men off guard. Nonetheless, when India's population is inspected overall, women are disadvantaged in in several important ways (Karak Sanjay, 2016).

Gender inequality in education is one of the significant parts of educational divergence. it has been a significant issue in India's interest in accomplishing the objective of universal primary education. Presumably, the most significant issue faced by the modern education system in India is the determination of disparities in access to higher education. disparities in access to higher education result in socio-economic disparities in the society which, in turn, emphasize imbalances in education. The socio-economic and political imbalances again are converted into the education sector, bringing about disparities in education. inequalities in access to education reflect misfortune in individuals just as social welfare. One of the most significant elements of inequality is between men and women. women are commonly seen as falling behind men in each part remembering higher education for India as in numerous countries, however, invert patterns could be seen generally in a decent number of countries. Because of the feature of the diversity of Indian culture, the disparity is found among all social and religious groups. it has been discovered that Muslim women linger behind to their partners of other religious communities (Sachar Committee, 2006). Gender disparity is one reason for the educational backwardness of the Muslim community. Negative attitude and low aspirations of parents/guardians towards educating girl children, early marriage, and social inclination of constraining girl's activities to household tasks restrain their participation in education (Narula, 2014). The educational status of Muslim women is not common in all

states. thus, in Jammu and Kashmir, the educational status of Muslim women is found very expulsion when contrasted with men. The Gap among men and women is more than the national average in 18 out of 22 districts of the state. similarly, the gap between rural and urban education is 22.1 percent. The hilly geography of the state is a significant obstacle in accomplishing the ideal national objectives. Absence of schools within reachable distance, absence of infrastructure, climate impulses, and lack of employment opportunities are additionally, significant elements that work as obstructions in their educational interest (Suri, 2010).

Any study confirms that there has been seen some improvement in the educational status of Muslim women in Jammu and Kashmir yet stays a wide gap between male-female literacy rates. The enrolment of Muslim girls is seen as low in contrast with the enrolment of boys at all levels of education. In spite of the fact that women have equivalent rights in the constitution, the gender disparity various in a number of institutions, enrolment, teachers, and teacher-student ratio despite everything continues. Religious conservatism and orthodoxy, the pressure of feudalistic culture, and patriarchal prejudices are the reasons for the educational backwardness of Muslim women in the state (Qadir, 2013).

2.5 Socio-Cultural and Economic Barriers

Barriers to education are things that keep children from attending school or from attaining at least educational standards. A few hindrances are physical, for example, lack of schools and school infrastructure. While others might be identified with the conditions in which a child lives, for example, the failure of their families to support them financially. some other barriers incorporate poor education quality, conflict – which disturb children’s learning– and child labor, which results in children dropping out of school early or never attending the same at all. Hindrances to women education frequently originate from an absence of material sources and prevailing social standards. They face numerous issues both in their social and educational life like low enrolment, high dropout, and poor access to schools in the region. The impression of pubic security somewhat connected with expanding the occurrence of communal violence prevents parents from sending girls to schools situated a good way off where they would need to utilize public transport (Nazrul Islam, 2017).

Tayeb presumed that in opposition to mainstream discernment that religious conservatism among Muslims by one way or another militates against educating girls, patriarchal values alongside poverty and economic related limitations are the significant causes that keep

Muslim girls from accessing modern or secular education in spite of a powerful urge and eagerness among Muslim women to go for modern and higher education (Yashmeen Tayeb, 2015)

Shibani Roy (1979) in her study sees that there was initial resistance to women's education by male individuals particularly fathers to a great extent because of the traditional hangover. Fathers felt no need to educate their girls as they are not expected to take up work outside the home and they need to involve themselves in household activities. They felt that modern education would change the conduct and habits of girls and subsequently change the functioning (and structure) of the family. The investigation additionally found a distinction from the standpoint of mothers and fathers versus girls' education. Mother had indicated more eagerness and excitement towards, religious education and home management though fathers were discovered increasingly eager about school education of their girls than to their religious training. An enormous number of girls were noted dropping out of school.

Highly educated Muslim women were agreeable to higher education for boys as well as most of the women were additionally for girl's higher education. Awareness towards acquiring education and understanding its significance was high among a large portion of the respondents. They were of the sentiment that education was the main way to change the traditional perceptions and values which have brought down the status of women. Other than the social hindrances, there are sure cultural limitations to girl's education which assists with keeping up the norm. The purdah has been a significant boundary to girl's education for quite a while. Similarly, other obstructions include division of labour, male decision-makers, non-participation in economic activities, temporary family membership, and inheritance (Yashmeen Tayab, 2017).

2.6 Institutional and Administrative Barriers

Besides socio-economic and cultural barriers to women's education, some obstacles are being posed by educational institutions or educational administrators or policymakers. These include the lack of freedom to choose subjects, unavailability of physical and human resources, and academic challenges. Sadia Shaukat (2015) in her study expressed that the respondents with a foundation of Arts feel essentially more seclusion on the socio-culture challenge. In addition, respondents of the first semester had fundamentally lower security ratings and college teachers seem to have higher socio-culture challenges. She further mentioned that individual insecurity was most reduced in the Lahore area. Women endure gender discrimination as a result of the

predominant socio-social atmosphere in Pakistan. In another research study, similar difficulties have been viewed which ruins the education of Muslims particularly Muslim women. The problem of biased textbooks and the cultural setting of the schools used to be considered and viewed in charge of inculcating Hindu philosophy among Muslim students which will, in general, get them far from schools (Yashmeen Tayab, 2017).

2.7 Kashmir Conflict and Women Education

Through the twentieth century, there has been a remarkable boom in the occurrence of armed struggles across the world. These conflicts have no longer only led to widespread death but extensive dislocation, terror, and economic destruction. Kashmir which is popularly known as paradise on earth has become identical with death, devastation, and massacre. The conflict has its owing effect on the women of Kashmir. During conflicts and daily uprisings, women are more uncovered to ambiguity because they are pre-occupied with the children and cannot run away to safety. Conflict results with the end of the safe environment provided by family and leads to a dearth of education, joblessness, and many other issues. Conflict situations constantly take a toll on education through physical devastation/damage to education services, loss of teaching staff, physical and mental trauma experienced by students, and the general encounters involved in trying to carry on a normal life with the ever-present threat of violence (Tajamul Maqbool, 2017).

Ilyas, (2018) referred to the Attacks on education used to happen frequently in conflict inclined areas. The opportunities, for example, learning and development are in jeopardy for many females living in conflicted zones. The educational status of women in Kashmir is much different from the women in other states of the country.

Shreedharan (2001) cited that the educational system has suffered severely and has been taken to its bottommost ebb. The feelings of hesitation, terror, and nervousness have discouraged the learning process through the loss of reminiscence and lack of concentration. The stormy years have also considered the dropout tolls rising at least by way of 20 percent. It was perceived that due to the immigration of highly experienced teachers most of the schools were unstaffed. The findings of the study also exposed that the administration has formed the Rehabilitation Council to provide sustenance and support to sufferers of armed conflict and a large number of Non-governmental Organizations (NGOs) have come forward for the wellbeing of such group.

The chaos has spread a miserable mix of impulsiveness, fear, depression, and anxiety. Negligible care was being paid to the functioning of any institution and schools suffered from

the absenteeism of teachers, and students were missing the necessary inspiration and direction in their academics. The turmoil has led to a sense of anarchy, affecting the academic calendars as well as the overall psyche of the students. Also, due to the growing rate of dropouts from the schools, the number of young laborers was on an increase in the valley (Zia, 2001). Pandith (2005) carried out a study on violence and its impact on the youth and found the destruction of school buildings, libraries, laboratories and sports equipment's, absence of teachers from schools, joblessness of educated youth, etc some of the reasons responsible for the inclination of youth in Kashmir conflict and thus becoming resultantly the sufferers of various mental and psychological problems (Pandith, K.N., 2005)

2.8 Islam, Gender, and Education.

Women and girls have been casualties of ruthless force battles for quite a long time in all social orders and societies around the world. This authority over women has been practiced as Sati, Hitobashira, Karo-Kari, and the murdering of witches, which are just a couple to make reference to. Unfortunately, however, numerous social orders including some Muslim social orders keep on practicing this male-controlled society in various structures, for example, the denial of education, inconsistent salaries, contrasted with men in workplaces, forced marriages, and prostitution, among many others (Dar-al-Jalal, 2015).

Gender inequality is a typical accusation made against Islam and a disparity in educational opportunities between men and women in many Muslim countries is often referred to as a primary example of this. Education is viewed as one of the vital factors in deciding the economic, social, and political advancement of a society and if those making up more than 50% of that society, are denied such a fundamental right then obviously human rights activists will look to see reasons behind this divergence. Religion, especially Islam is referred to as a significant hindrance to women's advancement. Studies have demonstrated that in numerous parts of Africa and Southeast Asia women's acquisition of knowledge is either intensely contradicted; directed to optional significance when contrasted with men or hampered with such huge numbers of limitations as to make it practically unusual for female students to get a decent standard of education. (Ahmad Raheeqs, 2009) stated that knowledge and education are profoundly emphasized in Islam. Both are basic pieces of the Islamic religion. Islam urges its adherents to edify themselves with the knowledge of their own religion as well as different branches of knowledge. It holds the individual who looks for knowledge in high regard and has commended his position.

Rafeda Al-Hariri (1987) expressed that Islam encourages both men and women to get an education and to work to have a decent life. Saudi Arabia assesses the Islamic attitude towards women and social life and applies these mentalities to its educational policies. In 1983/84, the government's development program was set up, and the accentuation was not put only on growing the number of educational establishments yet in addition to raising the nature of education through better planning of school facilities and equipment. Absolute portions for the education sector in the 1983/4 budgeting plan added up to 28,630 million Saudi Riyals or 33.5% of the all-out budgetary allotments, which are 85,231.5 million Saudi Riyals, for both the Ministry of Education and General Presidency for Girls' Education. Bhat, Khurshid, and Hussain (2011) expressed that the educational backwardness of Muslim women is usually thought to be due to the fact of certain principles and standards of Islam which is not accurate on the grounds as Islam mentions equity in the status of people which is supported in the Quran and Hadith. Educational backwardness of Muslim women is attributed to traditionalist feudalistic culture, religious orthodoxy, and patriarchy which restricted the women of their right to education and exposed them to suppression and oppression. Sumaira T. Khan. (2016) also commented that Islam doesn't forbid women from getting an education, rather, it demands education. However, fallacious political and administrative policies, culture, political interests, traditional society, and media roles impact the perception of Islamic teachings.

2.9 Muslim Women and Higher Education

The state of higher education of Muslim women, in Independent India, gives ascend for concern. Nasrin (2013) in her study contended that Indian Muslim women are a long way behind in accomplishing the literacy status in light of their financial conditions, absence of good quality schools and hostel facilities for girls, more drop-outs, less likely to survive educationally, absence of resources in the accessible schools, absence of enthusiasm for education and absence of fair leadership in the community. She inferred that after the post-independence period women's education gained significant ground in India. The number of girl's schools and colleges expanded. Muslim girls going to schools and colleges likewise expanded gradually yet consistently. Muslim parents are getting restless to teach their little girls alongside their children. David Tyrer and Fauzia Ahmad (2006) mentioned that while higher education was enormously esteemed by Muslim women and their families, their experiences of higher education and the arrangements accessible for their requirements as Muslim women students required joined-up thinking with respect to equal opportunities professionals and the higher education in general. This report features how Muslim women,

through their investment in the college, challenge prevailing stereotyped presumptions common in both the literature and institutions, about the lives of Muslim women and their families.

Statistics with the Sachar Panel show that solitary five percent of women figure out how to achieve higher education. The status of enrollment of Muslims to the country's top medical and engineering colleges is in a sorry state. Also, the board says a great deal should be done to furnish the Muslims with quality higher education. In medical colleges, four percent of women take up the medical stream at the undergraduate level and simply 1.5 percent at the postgraduate level. The passage to higher education for Indian Muslim women is ruined by factors like basic education, transportation, cultural and parental pressure, and religious conservatism (Qureshi, 2010). In India, opportunity, and access to education have demonstrated an impact just in urban regions with privileged Muslim families. By and large, Christians are ahead of every other religious group in higher education just as at the graduate level. Muslims in contrast fall behind the most and women are considerably more remote behind. Likewise, fewer of them are in the graduate course. For instance, Christian women have multiple times as high enrollment in higher education when contrasted with Muslim women and Muslims have the most reduced GER (Gross Enrollment Ratio) among every religious community in India. Other than lower economic status, all in all, there are two significant reasons referred to for this perception. First Muslim women are generally not urged or permitted to go for higher education.

The All India Survey of Higher Education 2016-17 demonstrated proceeded with the higher enrolment of women and Muslims in higher education in the country. Women's enrolment has indicated a 45% increase, from 12 million of every 2010-11 to 17.4 million out of 2017-18. The quantity of Muslims who are enrolled in higher education institutions has additionally expanded by 37% in the course of recent years, contrasted with the expansion of 18% overall classifications of students. In 2001, according to the Sachar report, while Muslims comprised only 6.3% of all graduates across the country over—lower than the 8.2% offer for SCs/STs—among the 20-year-in addition to the population of Muslims, the community graduates represented simply 3.6%. Their gross enrolment proportion in higher education as of now was 5.2%, additionally the least among all socio-religious groups. The recent upsurge in higher education enrolment insights, for both Muslim men and women, holds an incredible guarantee for the community's future. In any case, in spite of these accomplishments, Muslim women despite everything face difficulties to get to higher education in India.

2.10 Conclusion

A large number of researches were conducted in different areas of women's education by several researchers throughout the world. However, there is a need for researches related to Muslim women's education. Some of these research findings on necessities of Muslim girls' education, educational status, the backwardness of Muslim girls' education, causes of backwardness, Government, and non-Govt effort for the improvement of Muslim girls and women education and different suggestions for improvement of Muslim girls and women education abroad and in India were presented thematically and chronologically in this chapter.

A review of related literature clearly indicates that Muslim women are socially, economically, and educationally backward throughout the world. Muslim women live in fear and domination. Most of the Muslim women have to overcome parochial outlooks to obtain educational freedom. The situation of Muslim women is not satisfactory with respect to their socio-economic status, educational attainment, political participation, and role in decision making. Some studies related to the Islamic notion towards women's education showed that Islam attaches equal importance to the education of both men and women. But due to the wrong interpretation of Quranic teachings, women were not allowed to acquire modern western education. While other studies revealed that the patriarchy nature of society also restricted women from attending schools. Few studies exposed the impact of armed conflict on women's education. Some of the researches pointed out that the role of government and non-Government organizations regarding the education of Muslim women is not satisfactory. Besides Rules, regulations, policies, and schemes of Govt. and non-Govt. organizations related to the improvement of Muslim women's education have not been properly implemented and executed. Major schemes are not formulated for the improvement of Muslim women's education. But, educated Muslim women especially emphasized the importance of their daughter's education in modern times.

However, it needs to be mentioned here the above studies contain few gaps too. There is found the absence of the latest data about higher education. Some studies have not clearly mentioned the methodology used. The educational status or literacy rate of different religious communities was found absent. All the studies related to Muslim women's higher education of Kashmir have not used data of AISHE and NSSO. No new idea was found in any of the studies.

3.1 Introduction

Research Methodology is an essential requirement for any exploration and assumes a critical role in it. It is an outline of the research. Consequently, planning of research work in advance is done to complete this investigation work systematically. The philosophy of research alludes to the strategy that analyses the exploration issue from different potential points so the objectives of the investigation could be cultivated. The meaning of the methodology is the arrangement of strategies utilized in a specific area of activity. The approach is a precise section, which encourages us to continue in the correct way. The sort of system applied and followed is essentially what makes any exploration significant and compelling. An efficient, sound approach remembers the fitting procedure for the orderly execution of the examination. It guides and leads the investigator to the objective where he wants to reach (Nazrul Islam, 2017). This section is fundamentally dedicated to portraying the technique and strategy followed for the lead of the present investigation.

This chapter talks about the different research tools and strategies that were utilized by the researcher. The section begins with a discussion on research design, trailed by an elaboration on the meaning of population and strategies for choosing subjects, qualitative description of the area and colleges selected for the study, methods of data collection, methods of data processing and analysis and lastly, field experiences and problems faced during the Study.

3.2 Research Consideration of the Present Study

The present study is descriptive cum exploratory in nature and aimed to analyze the existing educational status of Muslim women in district Kulgam of Jammu and Kashmir. Descriptive research studies are intended to acquire relevant and exact data concerning the current status of the phenomena and at whatever point conceivable, to draw valid general inferences from the facts discovered. The description study is helpful in the development of information gathering instruments and devices like a checklist, Schedules, questionnaires, and rating scales. The descriptive study is the main method through which opinions, attitudes, and recommendations for the development of educational practices and guidance, and another kind of information can be acquired.

3.3 Design of the Study

Design is nothing but consists of the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance of the to the research purpose with economy in the procedure (Shahadat Hossain, 2002). The study areas, the people, the tools and techniques of data collection have been chosen on the basis of the nature of the study. The study is based on a descriptive survey method with the intention of understanding the experiences of various respondents involved in the study. The data for this research has been gathered both from primary as well as secondary sources. The primary data of the study has been collected through questionnaires, interviews, and field visits in the research area. Both the qualitative and quantitative data have been adopted for understanding the educational status of Muslim women and to examine the nature of barriers they are facing while pursuing higher education. For this reason, a purposive random sampling procedure from three-degree colleges of the district Kulgam had been taken up.

3. 4 Population and the Sample

A population is defined as a set of individuals that have one or more features in common. It is the total or whole of entities regarding which inferences are to be made in the sampling study. It may also be defined in its precise explanation as to the totality or whole quality where a sample is a smaller representation of the whole or totality. It is the population of the universe from where we get the sample and it is the sample or particular inferences from where logical conclusion is made (Nazrul Islam, 2017). The population of this study comprises all the degree college-going Muslim women students of the Kulgam district of Jammu and Kashmir. There are 3 Degree colleges available in this district and all of the colleges are Co-educational Colleges.

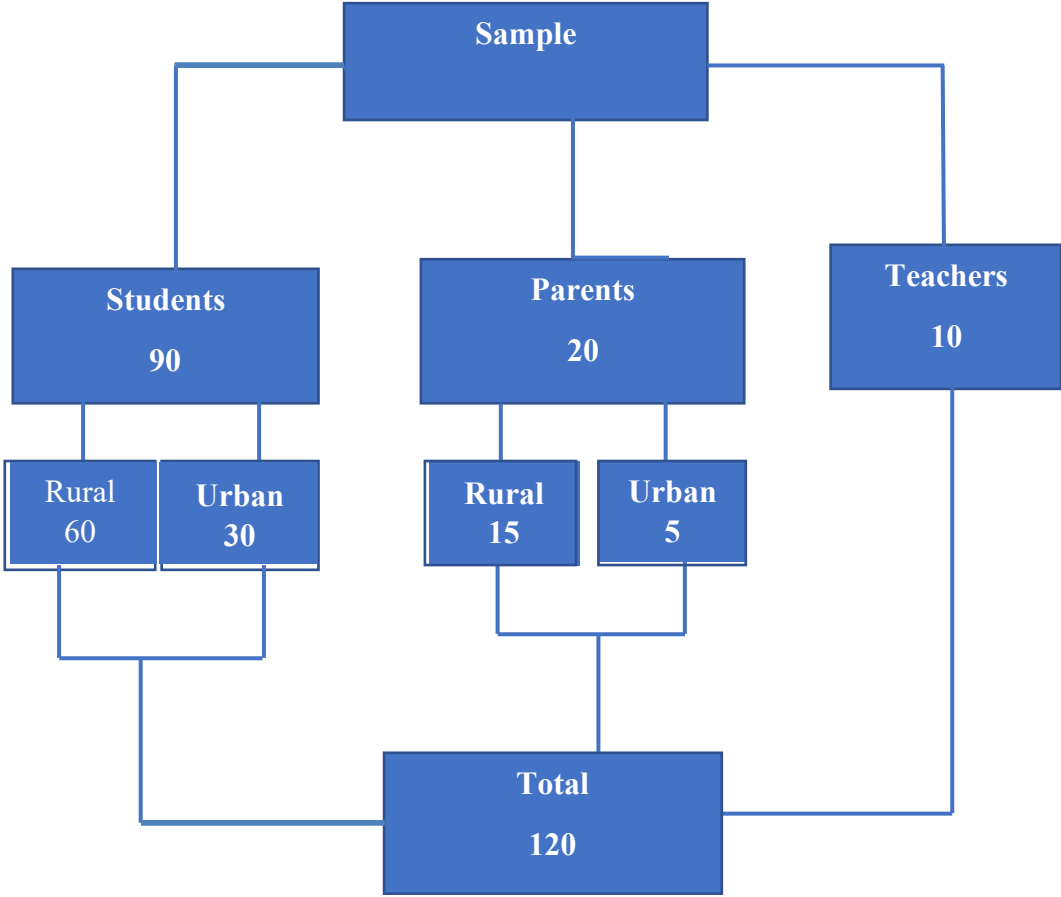
Table 3.1 Sampling of Colleges and Selection of Sample

S. No	Name of the College	Muslim women Students	Total Sample
01	Govt. Degree College Kulgam	2632	30
02	Govt. Degree College Kilam	264	30
03	Govt. Degree College D.H. Pora	372	30
Total sample Taken			90

Source: - Fieldwork (2019)

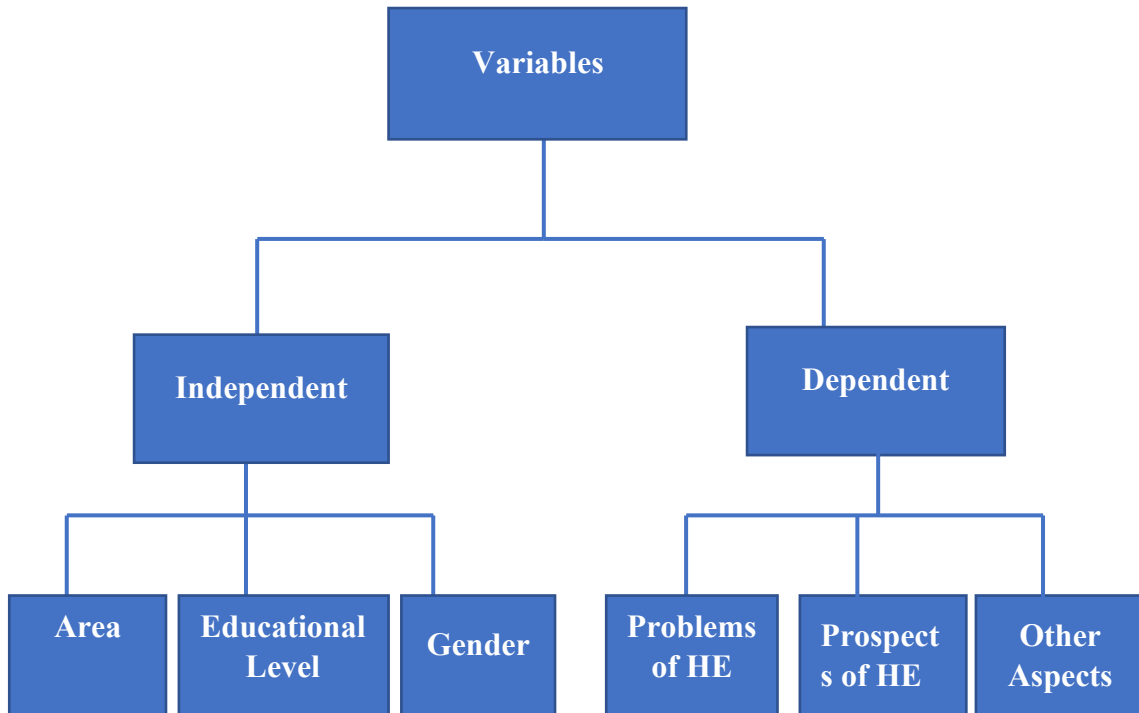
For the selection of the sample, various steps were followed. The first Kulgam district of Jammu and Kashmir was selected as the study area. Purposive random sampling technique has been adopted in drawing out the sample for the study. The sample was selected from both rural and urban strata. For the present study, all three-degree colleges located in rural and urban areas of the study were selected and the total population of the Muslim women students was found in 3030 for the year 2019. However, the researcher selected 30 Muslim female students from each college and it was confined to a total of 90. Due to the bad prevailing political conditions, after the abrogation of Article 370, the colleges remained off for four months. So, when the date sheet for exams was released the researcher tried to meet as many students as possible. Somehow the researcher could only meet 90 students and 20 parents. However, it needs to be mentioned that only those Muslim women Students were selected who were pursuing graduation courses from the Arts, Science, Commerce streams, and other streams through regular mode. They belong to the age group of 19 to 21 years. The purposive random sampling technique was adopted to select the Muslim women students pursuing higher education through the degree colleges of Kulgam district of Jammu and Kashmir.

Figure: 3.2 Flow Chart of Sample Distribution.



Source: Fieldwork, 2019

Figure: 3.3 Flowchart of Variables



Source: fieldwork, 2019

3. 6 Data Collection

The information for the study has been collected from primary and secondary sources. These included Reports and data from government agencies like Chief Educational Officer (CEO) kulgam, District Statistical Hand Book kulgam (2011-2012), study Reports of non-governmental organizations, and individual researchers on various aspects of women’s status in kulgam district of Jammu and Kashmir. Besides these, other reports and articles from magazines, journals, and books also helped in understanding the educational problems of Muslim women. Primary data was collected through the field study from student, parent, and teacher respondents by using several tools like questionnaires, interview schedules, and checklists.

3.7 Development of Research Tools

The prime objective of the study was to explore the barriers that hinder Muslim women’s higher education in general in Jammu and Kashmir and in district kulgam in particular. In order to achieve the study, both primary and secondary sources were utilized. The primary data was collected through a set of tools specifically developed for the study. These research tools include interviews, questionnaires, and case studies.

i. Interviews

Data for the empirical study was collected mainly through semi-structured interview schedules. The interview schedules were prepared for students, parents, and teachers. The interview schedule for women focuses on the questions relating to their socio-economic and cultural background and the factors and constraints that affected their educational attainment.

The interview schedule for parents contained items regarding their perception of women's education, problems they are facing in admitting their wards in colleges, and lastly their suggestions for improving the educational status of Muslim women in Jammu and Kashmir. The interview schedules for teachers contained items to obtain information about their perception of women's education, teaching-learning process, and suggestion for policymakers and administrators to enhance the educational status of Muslim women in Jammu and Kashmir.

The informants were duly informed about the purpose of the work and were assured confidence of secrecy. In those cases, where understanding between the researcher and respondent could not be established by a single visit, a number of visits were made to the household for making a rapport between the researcher and the respondent. The interviews were mostly conducted in a very cordial manner to create a sense of confidence in the respondents. The responses of the respondents were recorded at the time of the interview. Sometimes, in the process of filling up the interview schedule, the respondents were encouraged to describe their experiences, problems, and opinions in detail. Such information was recorded in a separate notebook. Similarly, other information collected during the field study was also noted down at the end of a day's fieldwork, if it was not possible to do so on the spot.

3.7.2 Questionnaires

i. Self-Structured Student's Questionnaire

Bearing in mind the need for the study, a self-structured questionnaire for students was prepared. The researcher prepared the questionnaire keeping in mind the objectives and research questions of the study. The questionnaire is divided into two parts. First, part questions contained personal information of the respondents including (i) Location of the student respondents (ii) Stream (iii) Educational level of the mother of student respondents (iv) Educational level of father of student respondents (v) Father's occupation (v) Mother's occupation, (vi) Monthly family income of the student respondents.

The second part of the questionnaire contained five aspects such as Social, Cultural, Educational, and Religious aspects. The student's questionnaire contains 50 items related to the above said five aspects. The following method was adopted by the researcher for preparing the student's questionnaire.

3.2 Question items used in the questionnaire of Students respondents

Serial No.	Assessment Area	Total Number of Items
1	Social aspect associated problem	07
2	Economic aspect associated problem	09
3	Cultural aspect associated problem	05
4	Educational aspect associated problem	23
5	Religious aspect associated problem	06
Total Number of question Items		50

Source: Fieldwork, 2019

3.7.3 Case Studies

Besides collecting data through various tools mentioned above, the researcher also attempted to collect information about those student respondents had who dropped out of the college due to certain reasons. For this purpose, the researcher contacted the respondents with the help of community members and other people. Keeping in mind the research ethics, they were informed in advance about the purpose of the research. An in-depth kind of interview of conversation was held with the informants and recorded in the notebook.

3.8 Data Analysis

After collecting data through the above-mentioned techniques and tools statistical analysis of data was done. Data were analyzed both quantitatively and qualitatively. For the presentation of findings, simple statistical methods consisting mostly of percentages were calculated. The researcher has examined the completed questionnaires. The information for each item on the questionnaire has been processed and reported through a descriptive narrative. The results have been presented in charts, graphs, and tables. The analyses of qualitative data were made through the systematic and analytical description of the collected facts.

3.9 Reflection on fieldwork

The spell of fieldwork was not entirely smooth. During fieldwork which is the most crucial and also the troublesome piece of the research procedure, the researcher had to face many pleasant and unpleasant situations. At the time of data collection, the socio-political conditions of the valley were inconclusive due to which the investigator had to face a lot of problems. Due to the political unrest and violence in the valley the colleges remained off for about four months. So, when colleges were opened at the time of examination, the students presented the excuse of examination pressure and hesitated in filling up the questionnaires and later on were hardly convinced through teachers. Similarly, many parent respondents were not willing to give out intimate details of inter-personal relations in their family and their frank views on items. Some respondents were however deeply touched by the sympathetic interview being conducted by the researcher and as such opened their hearts before him. Many parent respondents were illiterate and had little contact with the outside world, it was very difficult to make them understand the purpose and importance of the study. Most of them were hesitant to discuss their individual and family matters with an unknown person. The researcher made them convinced by explaining the value of their contribution to the study and assured them to maintain secrecy and confidentiality. The researcher, for the most part, started with a little general talk to gain familiarity and established rapport with the respondents. After having established rapport, the researcher proceeded to address the main issues concerning the present study.

4.1 Introduction

This chapter presents the general and educational status of Muslim women in India in general and Jammu and Kashmir in particular. The chapter examines the status of women in Islam and attempts to see how patriarchal society and culture influence her too. The chapter also discusses the development of women's education in Jammu and Kashmir. In addition, the chapter covers a short discussion of the educational position of Muslim women in district Kulgam. Thus, this chapter aims to explore the change in the status of Muslim women during the last fifty years.

The status of women has become the focal point and a subject of persistent attention for social researchers since it's a human rights issue as well as a developmental issue too. Veena Mazumdar properly says that “the women's question today is never again an issue kept to the condition of women within the family or their privileges to equity with men in various parts of public activity. It's a piece of the aggregate far more extensive inquiry with respect to the bearing of the progress of that procedure” (Mazumdar, 1985). Since the UN Charter of 1945 and the UDHR of 1948, endeavors have been made to guarantee equivalent rights to both men and women from different backgrounds. The Indian constitution through its Article 14 grants equal rights and opportunities to both men and women in terms of political, economic, and social spheres. Gender discrimination and inequality are among the major reasons because of which women by and large and Muslim women especially face difficulties throughout life (Nazrul Islam, 2017).

4.2 Status of women in Islam

There has always been confusion about Muslim women's status and rights. The confusion emerges because of the huge contrasts in the status and privileges of Muslim women in textual Islam, Islamic history and tradition, and Islam in practice at present (Nazrul Islam, 2017). The abundance of studies that have been conducted since the 1970s on the social issues of Muslim women, begin with the premise that they are distraught in particular ways as a result of their religious identity and gender and focus on issues identified with Personal laws. It has been clearly pointed out in Sachar Committee Report, “The obsessive focus on select instances of Muslim women enthusiastically discussed in the media results in recognizing the Muslim religion as the sole locus of gender injustice in the community. Thus, the civil society and the

State find Muslim women's deprivation not as far as the 'objective' truth of societal exclusion and flawed development policies, but in the religious community space" (Government of India 2006). However, there is nothing in the Islamic principles that prompts the low status of Muslim women rather Islam recommends equity in the status of men and women. A few researchers contend that 'genuine Islam' signifies equity between the genders and that Muslim women's oppression and exploitation is because of patriarchal misinterpretations of Islam. Islam perceives that though women and men are different yet are equal. In the Quran and in the hadith literature, there are different explanations concerning women specifically which clarify declaration for equivalent rights for both men and women (Arijhan Mazumder, 2015).

4.3 Notion of Islam towards Female Education

Unfortunately, people in general perceive that Islam does not promote girl's education. It is because they think Islam does not permit secular education and encourages only religious education. They use to argue that Muslim women are not allowed to go for general education. But in fact, there is no empirical basis behind it as Islam has given the highest importance on educational attainment without gender discrimination. In Islam, there is no priority for men over the woman to gain an education. Both are equally urged to acquire it. Islam attaches immense significance to the attainment and extension of knowledge. Fundamentally Islam has always considered learning, in any event, a valuable accomplice to turn into a decent Muslim, and as an important condition that assists with building up their faculties. It encourages its adherents to edify themselves with the knowledge of their religion as well as other branches of knowledge and emphasizes each devotee to be knowledgeable. Islam holds the person who looks for knowledge in high regard and the Quran is full of verses that praise learned people. The Quran says they are failures who besottedly have killed their children by keeping them in ignorance. Islam has always considered and advocated the education of its followers as one of its generally liked and supported activities (Mohidul Islam, 2019). The Prophet Muhammad (PBUH) always stressed the importance of knowledge to his followers and urged them to look for it. He was the forerunner in this regard, pronouncing that looking for knowledge is mandatory upon each Muslim man and woman. The importance of education is appropriately depicted by Prophet Muhammad in the accompanying words "You ought to secure knowledge regardless of whether you need to go to China for learning." However, the high status and equal treatment conceded to a woman by Islam which won during the early Islamic period didn't keep going long. The status of Muslim women decayed and they were denied their privileges. The deprivation of all was the denial of their entitlement to get an education. They slowly got

pushed aside from the quest for education and came to a point where they were declared as educationally backward. Their education was constrained by inherited social traditions. It was accepted that the basic awareness of religious knowledge was adequate for a woman and they were confined to their houses. The Muslim woman was denied any access to modern education and their education was seen as a threat to conventional traditions. Consequently, feudal conventions were added to Islam which totally enslaved Muslim women and put them under numerous shackles of customs and artificial traditions not authorized by Islam (Arijhan Mazumder, 2015). Therefore, the educational backwardness and absence of present-day outlooks and qualities among Muslim women is the consequence of the weights of feudal society, religious orthodoxy, and social biases and not because of Islamic principles.

4.4 Educational Status of Muslim Women in India

The studies on Muslim women clearly show that the educational status of Muslim girls and women stay remain far more backward considerably following 68 years of freedom. There still exists a significant disparity between the educational level of Muslim women and their counterparts of other socio-religious communities (SRC) (Jameel Ahmad, 2016). They are exploited to a large extent in their lives by the laws passed by deceptive hypothetical religious pioneers. Accordingly, the status of the people of this community is found particularly wretched and far and even more terrible than comparing with other backward classes (Yashmeen Tayyab, 2017).

Various committees and commissions such as Sachar Committee, Ranganathan Mishra Commission and the National Sample Survey Organization (NSSO), have mentioned that the educational backwardness of Muslim women is not just because of disabilities linked to the female status yet in addition because of the educational backwardness of the Muslim community in the country. In 2001, the literacy rate of Muslim women was 50.1 percent contrasted with 53.7 percent for all communities. 30.5 percent of literate Muslim females achieve a primary level, 14.2 percent have middle-level education, 9.5 percent are Matric/Secondary pass, 3.9 percent have higher secondary education and just 2.4 percent are Graduates or more. As per the report of the Sachar Committee because of poverty, children are compelled to drop out after the first few classes which are especially true for Muslim girls. One of the most fascinating pieces of information accumulated by the committee was that there was a strong urge and enthusiasm for education among Muslim women and girls. The recognition of their educational backwardness is very intense among an enormous section of Indian

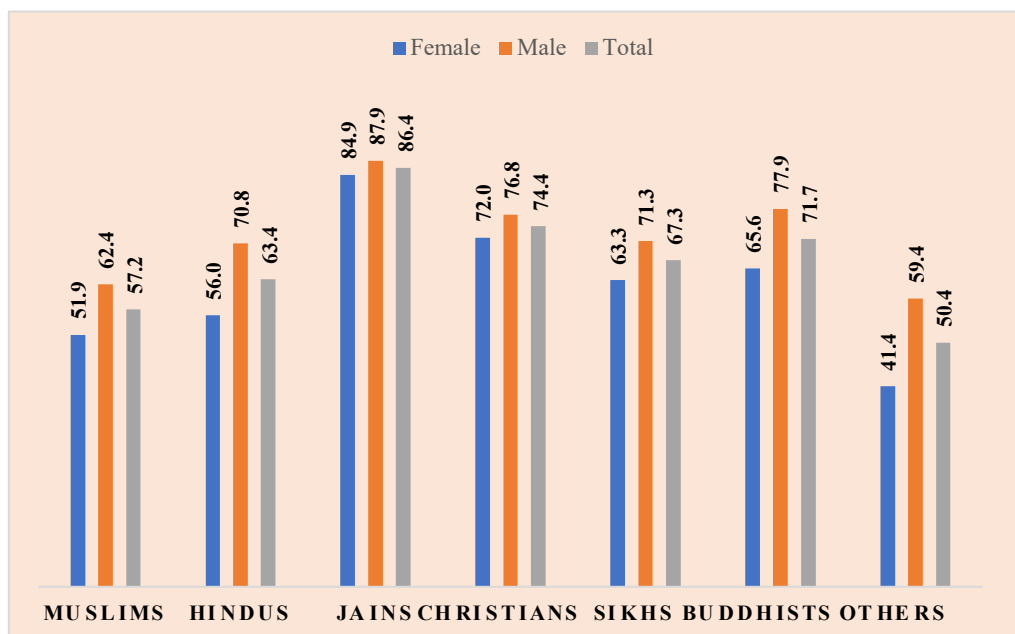
Muslims and they wish to alter it immediately. The literacy pace of women shifts among different religious groups in India according to the latest Census 2011 data released on “education level by religious community for age 7 or more by the government, Muslim women scored 51.9, Hindus 55.98, Jains 84.93, Christians 71.97, Sikhs 63.29, Buddhists and other 41.38. Thus, obviously, Muslim women fall behind when contrasted with their partners of other religious communities (Nazrul Islam, 2017).

Table 4. 1: Religious Wise Literacy Rate in India (2011 census)

Religious Community	Female	Total
Muslims	51.9	57.15
Hindus	55.98	63.38
Jains	84.93	86.395
Christians	71.97	74.375
Sikhs	63.29	67.305
Buddhists	65.6	71.735
Others	41.38	50.38

Source: Census report 2011

Figure 4.1 Graphical Representation of Religious and Gender Wise Literacy Rate (2011)



Source Census, 2011 India

Figure 4.1 reveals the literacy rates among the religious communities in India according to the census 2011. It is seen that the literacy rate of Muslim females is only 51.9% which is lower than all other religious communities and it is even lower than the national average of females i.e. 65.46%. So, we can say that, in spite of the constitutional guarantees and other safeguards, women in general and Muslim girls, in particular, are still lagging behind in

achieving the literacy status. There might be various reasons for female education such as poverty, custom, and cultural practices, gender-based discrimination, and the traditional notion of families. Therefore, the government should provide special facilities for Muslim women to receive an education so that they could contribute to the development of the country.

4.5 Educational Status of Muslim Woman in Kashmir

The educational status of Muslim women in the State of Jammu and Kashmir like their counterpart somewhere else in the country is also discouraging and very inauspicious. Very little is known about the status of Muslim women right now. The researches on the education of Muslim women in the territory of Jammu and Kashmir are entirely negligible. There is a scarcity of comprehensive sociological studies based on observational field data and covering the different aspects of women's lives in general and the Muslim women in particular (Jameel Ahmad, 2016).

The traditional Kashmiri society looked down upon women as inferior, the extent of discrimination, and inequality was high. They were viewed as unequal compared to men both physically and mentally. Kashmiri Muslim woman had no role in the decision-making process and all-important decisions including decisions about her were only endorsed by male individuals from the family (Jameel Ahmad, 2016).

The role of women stayed restricted to residential undertakings thus they were also restricted from attaining education. In the past female literacy rate in Kashmir was alarmingly low due to social traditions. Women had basically no access to work and education. Family unit routine including raising kids, the stereotype assignments, for example, caretaker of the combined family and humble and loyal housewife didn't permit them to think about any change from the drudgery acquired over hundreds of years. In this way, in the conservative Kashmiri society women couldn't be independent of the males and couldn't build up their individual character. Women themselves had confidence in these thoughts, myths, dogmas, and traditional belief systems which prompted their educational backwardness (Fauzia, 2011).

In this way, the life of a woman in traditional Kashmiri society was labelled for the most part by reliance, disparity, ignorance, and persistent and severe gender discrimination. people were profoundly orthodox and the realization that women be educated was absolutely lacking.

Despite different endeavors made by social reformers, educationists, and legislators, the general situation of literacy rate of Muslims by and large and Muslim women specifically in

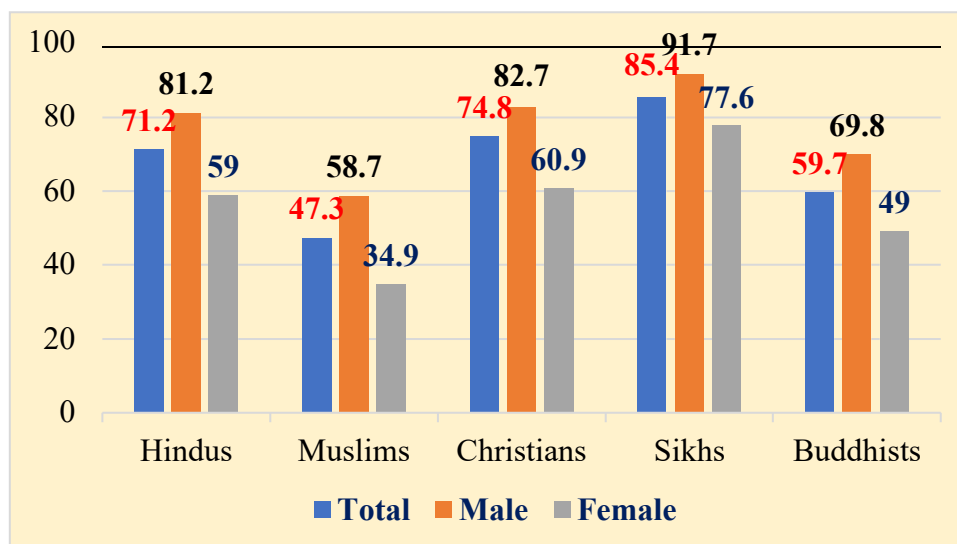
contemporary Jammu and Kashmir State is underneath the national level. Their educational level is low. There is wide gender disparity in the state. An analysis of enumeration figures uncovers that Muslim women in Kashmir are still educationally generally backward in the state. The following Table 4.2 portrays aggregate and male-female literacy rates of different religious groups in the territory of Jammu and Kashmir. A look at Table 4.2 uncovers that the Sikhs top the table with complete 85.4 percent education rate followed by Christians (74.8 percent), Hindus (71.2 percent) and Buddhists (59.7 percent) while as Muslims who constitute the majority community of the state with 67 percent of the all-out population of the state fall at the base with 47.3 percent literacy rate.

Table 4.2 Religious Wise Literacy rate in Jammu and Kashmir

Gender and Religious wise Literacy Rate, 2011					
S. No	Religion	Total	Male	Female	Variation
1	Hindus	71.2	81.2	59	22.2
2	Muslims	47.3	58.7	34.9	23.8
3	Christians	74.8	82.7	60.9	21.8
4	Sikhs	85.4	91.7	77.6	14.1
5	Buddhists	59.7	69.8	49	20.8

Source: Census, 2011

Fig. 4.2 Graphical Representation of Religions wise Literacy rate in percentage



Source: Census, 2011 India

Further, the male-female literacy rates reveal that the highest values for these are found among Sikhs with 91.7 percent and 77.6 percent respectively and lowest values are found among Muslims with 58.7 percent and 34.9 percent respectively. The variation between literacy rates

of males and females is highest among Muslims with 23.8 percent and the lowest among Sikhs with 14.1 percent. It is clear from the above analysis that Muslims are educationally most backward in the state of Jammu and Kashmir and the situation of Muslim women is worse.

4.6 History of Muslim Female Education in Jammu and Kashmir

The people of the Jammu and Kashmir state have been living under the oppressive feudal rule for periods. The population was generally uneducated. The hopeless states of the people, the educational backwardness of the state and its people, and the absenteeism of prominent centers of learning are attributed considerably more straightforwardly to Dogra rulers instead of to religious beliefs and community practices. The demand for education in the state was personally tied up with the struggle against oppressive feudal policies by which the state was controlled (Jameel Ahmad, 2016).

Like other parts of the country for the most part education in the province of Jammu and Kashmir was bestowed through indigenous establishments. On account of Muslims, these indigenous establishments were related to the mosques, where the boys were instructed to understand Arabic so they might have the option to peruse the Quran. There were no normal schools and pathshalas (Jameel, 2016).

Muslims in Jammu And Kashmir State continued for long apathetic in and frequently doubtful of modern education because of the severity and universality of the religious beliefs. They adopted a somewhat totally different attitude towards modern education and expected that the acknowledgment of modern education would transform them into renouncers. They were traditionalists in their demeanor and demonstrated intrigue just for religious commands. Accordingly, Muslims debarred from sending their children to modern schools for a long time and kept on sending them to indigenous foundations, the Maktabas and Madrassas, which in any case had gotten less helpful in the changed conditions. They had an inclination that modern education will endanger their religion. Muslims experienced their own preferences and fanaticism (Jameel, 2016).

The educational backwardness of Muslims because of their preservationist viewpoint towards western education and negative disposition of the feudal society and to a huge degree the uninformed demeanor embraced by the Dogra Raj made the state government give more consideration to the educational facilities for Muslims in the state. Along these lines, the development of education in the state began picking up force (Khan, 2005). Lawrence (1967) referred to insights to demonstrate his focuses that the state of Muslims in Kashmir was dreary

and they were misused by Kashmiri Pandits. In the year 1891-92, out of an all-out population of 757,433 Muslims, just 233 were being taught in state institutions, while out of the total population of 52,576 Hindus, 1,327 were getting state instruction. The petitions put together by different Muslim Organizations to investigate the issue of the educational backwardness of the Muslims of Jammu and Kashmir showed that the Muslims were getting aware of the significance of modern education. These measures made the state government give more consideration to the educational facilities for Muslims in the state. Therefore, the extension of education in the state began picking up energy (Khan, 2005). Sir Henry Sharp saw that the Muslims were still educationally backward and that this reality required no demonstration. Sir Henry Sharp saw that the Muslims were still educationally backward and that this reality required no exhibit. He saw that the educational level among the Muslims was terribly low. He additionally observed the absence of Muslims at any higher level of teaching and administration (Fauzia, 2011).

The studies on education of Muslim women in the province of Jammu and Kashmir are truly negligible. It is stated for that woman in traditional Kashmiri society where by and large exposed to discrimination, disparity, and oppression. They were under patriarchal authority, their role remained bound to the domestic circle and they were likewise deferred from getting educated. Women professed themselves as relatively inferior beings and accepted subservience and reliance on men in this way keeping them from having opportunities to grow as autonomous people. People were exceptionally preservationist and the realization that women should be educated was absolutely inattentive (Fouzia Khursheed, 2011).

The primary effort to educate women in Jammu and Kashmir originated from the preachers. Christian missionaries opened the first girls' secondary school in 1894. Initially, there was a solid hostility to this school as it stirred doubt in the minds of people who were conformist in their viewpoint. However, after some time people started to send their children to this school. The motivation behind Christian Missionary society to educate Kashmiri girls on a mass scale couldn't be satisfied because of the innate imperfections and deficiency in the Christian Missionary system and furthermore on the grounds that it was the essential duty of the state government to educate the subjects belonging to either sex (Bazaz, 1959). Keeping into thought the people's attitude and the method of their thinking, the State Council started a very vigilant approach and didn't make any quick walk towards the opening up of schools for the guidance of girls. Nevertheless, the state board upheld private undertakings. In 1904 for the first time the State Council supported private endeavors for the foundation of two girls' schools at Srinagar,

one for Hindu girls and the other for Muslim girls, which were to be administered by isolated boards of the leading men of the two groups (Hindus and Muslims) under the heading of State educational authority. It was in 1912 that the opportunity for secondary education was made accessible for women. A couple of primary schools were raised to the secondary level. There was an increase in the number of schools to twelve which were moreover extended from twelve to sixteen in 1914. The curriculum in these schools was for all intents and purposes confined to reading of literary and religious books, composition arithmetic, needle, and other minor nuclear family work. During this period the State advisory group's drive was restricted. Subsequently, female education despite everything remained a long way from the level of satisfaction (Jameel Ahmad, 2016).

It was during the year 1918, women's education had shown some advancement. There were around 100 girls studying in Christian evangelists' school. The state government formed a panel comprising of some prominent authorities and educationists to investigate the viability of setting up girl's schools. Based on the proposal of this board of trustees the first school solely for Hindu girls was opened where the medium of instruction was Hindi. Over the span of time, another school only for Muslim girls was set up. A board of trustees of leading Muslims was given the duty to run it (Jameel Ahmad, 2016).

In 1926, Women's Welfare Trust appeared, with noticeable citizens as its trustees and members. The trust set up an elementary school in 1929 which was solely for Muslim girls under a male teacher. Within a period of four years, the Trust was running ten schools with an enrolment of 575 girls. Under the chairmanship of G.K. Saiyidain, the Education Reorganization Committee (1938-39) was set up in pre-independence India which made significant suggestions with respect to basic education under the Wardha Scheme. With respect to girl's education, the panel suggested the opening up of increasingly primary and middle schools, an expansion in grants and conveyance of free books as motivating forces. Other suggestions incorporated the arrangement of two-woman inspectors, one for every region, restructuring the curriculum plan for girls, and provision of accommodation for women teachers. by the year 1925, there were 36 middle schools for boys with an enrolment of 8169 students and six middle schools for girls with an enrolment of 1019. The number of primary schools for girls remained at 34 with an enrolment of 1945 (Jameel, Ahmad, 2016).

After the partition of India, the National Conference framed the first elected government in the State of Jammu and Kashmir and Drafted the future constitution of "Naya Kashmir" in which

education in the State of Jammu and Kashmir was significant and important demand. The Draft provides extraordinary courses of action to women's education as per the provision of the Women's Charter. Realizing that educational amenities are an important precondition of any extensive progress of women, the Jammu and Kashmir National Conference called for more rigorous work and schemes for women's education based on the following: -

- a) Providing compulsory and free primary education for women with traveling schools to be provided for nomad women, boat schools for boat women and other special arrangements to be made for other classes of women who find it impossible to attend ordinary schools.
- b) Equal educational rights and privileges in liberal and technical education and women's education were to be encouraged by the grant of special scholarships at every stage.
- c) Establishment of Separate colleges for women and women's rights to join men's colleges.
- d) Recognition of the special needs of women in the drawing up of educational curricula.
- e) Schemes for adult education among women.

The National Conference expressed that in the Jammu and Kashmir it anticipates when women will play a functioning and noteworthy role in the development of arts and sciences and the cultural life of the community. It required the consolation of woman's researchers and artists of numerous types; consideration of women in the social administrations of the State; extraordinary arrangements for the social advancement of women in towns and remote regions. The number of schools for girls in the early decade of the twentieth century saw an expansion and the enrolment of girls in these schools also increased. However, most of these girls couldn't avail of the chance of college education basically because of the absence of women's higher educational institutions (Jameel Ahmad, 2016).

The first elected government of the National Conference in the state represented a functioning and dynamic arrangement of education. In 1950, the Women's College was set up when Sheik Abdullah was the prime minister of Jammu and Kashmir. The foundation of the women's college is a significant achievement throughout the entire existence of women's education in Kashmir. By the year 1950, the number of girl's educational institutions in the state had climbed to 253, and enrolment was around 15575. The Kazimi Committee was established in 1950 to characterize the points and targets of education and to acquire its tune with the requirements and beliefs of a 'Naya Kashmir'. Some other important institutions were set up in 1959 like Kashmir Medical College which prepared women and changed social recognitions

about women and their essence in the public sphere. In 1960 the Regional Engineering College was built up in Srinagar and in 1961 the Nawa Kadal College for women was set up. Because of its area in a Muslim lion's share zone, it has consistently had a higher proportion of Muslims. From 1950 onwards the quantity of woman students has been consistent by expanding at all levels. By 1970s the state had seven-degree colleges with 7465 girls on the rolls. The foundation of the Government Colleges for women was an incredible boost to higher education among women. In 1970, the state government of Jammu and Kashmir set up its own education board and college. Gradually the attitude of Muslims somewhat towards present-day education especially women education likewise changed all things considered. A few Schools and colleges were set up by the state government and Non-Government associations. But unfortunately, the political disturbances of 1990 give a mishap not exclusively to general education but women's education too. In 1999-2000, the number of colleges increased to 33 including 07 women colleges. By the year 2012-13, the number of schools has increased to 95 including 12 women colleges. Prior, the undertaking by the private sector in higher education was non-existent in the State. Nonetheless, with private sector investment, the number of private un-aided colleges has reached 205 (Jameel Ahmad, 2016).

With the expansion in the number of higher educational institutions, the general enrollment in the colleges furthermore increased from 2669 out of 1950-51 to 1.89 lac in 2013-14. The female enrollment in the colleges, imparting general, professional, and special education, has expanded from 267 from 1950-51 to 96,706 in 2010-11. The Gross Enrollment Ratio of the state is 16.9%, which is beneath the national normal (19.4%). The female GER (16.8%) is superior to the national normal (12.7). According to the AISHE report 2018-19, the all-out enrollment at the undergraduate level is 304531 with 151657 males and 152874. While as the total enrolment at postgraduate, M.Phil. and Ph.D. Level is 69128 with 29721 Male and 36407 females. Based on the above figures, it tends to be said women education in Jammu and Kashmir has made huge accomplishments (AISHE, 2018-19). Despite these accomplishments, the womenfolk still linger behind and a major gap exists as far as literacy as well as enrollment at all the levels of education. Along these lines, there is a need to connect all the stakeholders to guarantee maximum participation of Muslim women in all the three levels of education to acquire gender equity (AISHE, Report, 2018-19).

4.7 Educational Status of Muslim Women in kulgam

like, in all districts of the state of Jammu and Kashmir state, the educational status of Muslims in Kulgam is also quite dismissal. The literacy percentage in the district is recorded as 59.2 which is lower by 8 percent than the State literacy rate and this has ranked the district at 16 in the literacy in the State. The literacy level in the rural and urban sectors stands at 57.4 and 66.7 percent against the State literacy rate of 63.18 and 77.12 percent respectively. The literacy rates of Muslim males and females in the fourteen districts of the state are given in table 4.3. It can be seen from the table that there exists a disparity in terms of literacy rates among Muslims in all the districts of Jammu and Kashmir. Like their women of other districts of the valley, the educational status of Muslim women in kulgam is also miserable and quite depressing. While comparing their literacy rate with Muslim women of other districts of Kashmir, particularly south Kashmir, they are found lagging far behind. There exists a gender gap of about 20% in terms of literacy between men and women in the district

Table 4.3 Districts wise Literacy Rates of Muslims of Jammu and Kashmir According to Census 2011

Name of the District	Total Literacy Rate	Male Literacy Rate	Female literacy Rate
Jammu & Kashmir	68.74	78.26	58.01
Kupwara	64.5	75.7	50.9
Badgam	56.1	66.3	44.8
Leh (Ladakh)	77.2	86.3	63.6
Kargil	71.3	83.2	56.3
Punch	66.7	78.8	53.2
Rajouri	68.2	78.1	56.6
Kathua	73.1	81.5	63.7
Baramulla	64.6	75.5	52.4
Bandipore	56.3	66.9	44.3
Srinagar	69.4	76.2	61.8
Ganderbal	58.0	68.9	45.7
Pulwama	63.5	74.4	51.8
Shopian	60.8	70.3	50.9
Anantnag	62.7	72.7	52.2
Kulgam	59.2	69.6	48.5
Doda	64.7	78.4	49.7
Ramban	54.3	68.8	38.0
Kishtwar	56.2	68.9	42.4
Udhampur	68.5	78.4	57.1
Reasi	58.2	68.4	46.6
Jammu	83.5	89.1	77.1
Samba	81.4	88.4	73.6

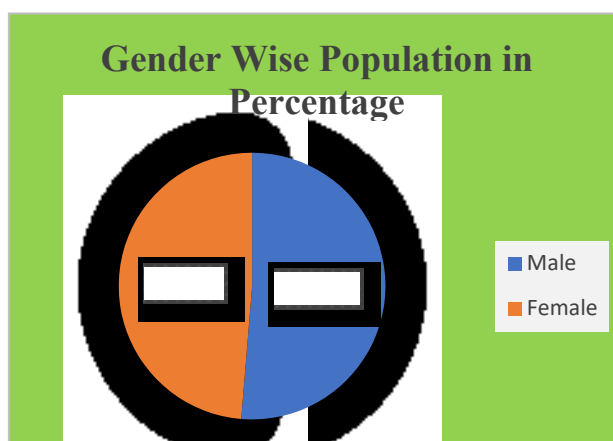
Source: Census of India, 2011

The above table reveals that the Jammu district has the highest literacy rate with 83.5 percent. The lowest literacy rate was found in district Ramban where the male literacy was found 68.8 percent as against 38.0 percent female literates. There is a disparity between male and female literacy in most of the districts of Jammu and Kashmir but it is found significantly more in some districts like Kupwara, Badgam, Poonch, Bandipora, Ganderbal, Ramban, Kishtwar, and Reasi, etc. Just seven districts out of twenty-two have literacy rates higher than the state average figure and the remaining fifteen have literacy rates lower than the state average literacy. The literacy rate of district Kulgam was found 59.2 with 69.6 percent male and 48.5 female literates, which clearly indicates that there exists a significant gender gap (Census, 2011).

4. 8 District Kulgam a Profile

Kulgam District is a district of the union territory of Jammu and Kashmir of India. The name is Kul for 'clan' and gam for 'village'. It is a newly created district that came into existence after being carved out from district Anantnag and made functional administratively with effect from 2nd April 2007. Presently it consists of eleven blocks viz Kulgam, D. k. Marg, Quimoh, Pahloo, Damhal Hanji Pora, Manzgam, Devsar, Kund, Frisal, Pombay, and Behibagh. Each block consists of a number of panchayats. The geographical area of the districts about 1067 Sq. Km which includes 474 Sq. Kms of forest area (44.42%). As per the 2011 census, the Kulgam district had 73,728 households with a population of 4, 24,483 consisting of 2, 17,620 males and 2, 06,863 females with a sex ratio of 951 females per 1000 males which is somewhat higher than the state (889). In the district, the population is predominantly Muslim followed by Hindus and Sikhs. The schedule tribal population constitutes about 5.40 percent of the population in the district according to the 2011 census of India. The rural sector of the district is inhabited by 343870 males and 168296 females spread over inhabited villages. Presently there are 11 Blocks, 48 Clusters, 285 villages, and 1025 Schools in the district (District Handbook Kulgam, 2011).

Figure: 4.3 Gender Wise Population of Kulgam in Percentage (2011)



Source: Census, 2011 India

Table: 4.4 Religious Wise Population of Kulgam as per Census 2011

Religion Wise Data			
Religion	Total	Male	Female
Hindus	4267	3324	943
Muslims	418076	213069	205007
Christians	460	264	196
Sikhs	1035	581	454
Buddhist	27	19	8
Jains	25	12	13
Others	9	5	4
Not Stated	584	364	238

Source: Census, 2011 India

The above table reveals the population of different religions of district kulgam. Out of the total population, Muslims constitute 98% of the total population and are the largest religious community in the district followed by Hindus which contributes 1% of the total population. The Sikhs contribute 0.24%, Christians, 0.11%, Buddhists, and Jains 0.01 while others contribute 0.14% of the total population of the district. Female Sex ratio per 1000 male in Muslims is 962 while as in Hindus are 284 (District Handbook Kulgam, 2011).

4.9 Educational Profile of Kulgam

Education is one of the important social sectors in society. Kulgam district ranked 16th among the 22 districts in the literacy rate of the state. The district had a 60.3 percent literacy rate with male's 69.59 percent and female 48.49 percent. The General Enrolment (GER) is 84.6 in

primary and 68.8 percent upper primary. The dropout rate is high (27.08) in Kulgam district next to the Ganderbal district in the state. The district has 6 educational zones viz D H Pora, Devsar, HC Gam, Kulgam, Qaimoh, and Yaripora (District Handbook Kulgam, 2011).

Table: 4.5 Educational Institutions in the District Kulgam (2018-19)

Type of Institutions	Government		Private	
	Total	Female	Total	Female
B.Ed. Colleges	00	00	2	-
Polytechnic Colleges	01	00	00	00
Paramedical Colleges	01	00	3	00
ITI Centers	04	00	00	00
Degree Colleges	04	00	00	00
Hr. Secondary Schools	21	02	06	00
High Schools	52	04	45	00
Middle Schools	358	42	106	00
Primary Schools	375	13	57	00
Madrassa Schools	00	00	1	00
Total	816	61	220	00

Source: CEO, Kulgam (2019)

4.10 Conclusion

The status of women in all societies is found disgraceful. In Indian society which is possessed with the character of patriarchy, the general as well as the educational status of women particularly Muslim women is very much distressing. During the early years after independence the Muslims in India viewed western education as a threat to their religious identity. The educational status of Muslim women is not satisfactory when it is compared with their male counterparts or women of other religious communities. Unfortunately, few researchers particularly common people held Islam responsible for their educational backwardness which is totally wrong as Islam declares education as obligatory for both men and women. Similarly, the position of Muslim women in the traditional society of Kashmir is also not satisfactory. They have always been viewed as inferior to men both in terms of physical strength and intellectual capability. It was observed that during the last three decades the educational status

of women particularly Muslim women in Kashmir in general and Kulgam in particular has improved to a great extent. Their participation in all sectors particularly in education is increasing every at all the tiers. A lot of policies were introduced through five-year plans to improve the status of women both at national and state level, but even though the policies, and programs for women are in place women continue to face the effects of social practices and customs inherent to traditional Indian society (Qadir, 2013).

5.1 Introduction

Data analysis is often regarded as the most important step and heart of the research work. Data analysis demands that the analyst break down data into component parts to obtain answers to the research questions of the study (Goundar Sam, 2012). The data collected for any study may not be adequate, valid, and reliable unless it is carefully edited, systematically classified and tabulated, scientifically analyzed, intelligently interpreted, and rationally concluded (Santosh Gupta, 2010). After collection of data with the help of relevant tools and techniques, the next logical step is to analyze and interpret data with a view to arriving at an empirical solution to the problem. The data for the study gathered from various sources was carefully analyzed in light of the objectives set forth with the help of statistical tools and techniques. The present chapter is divided into two parts. The first part deals with the demographic details of the respondents and the second part highlights the barriers to Muslim Women in higher education in the area under study. These include (i) social barriers (ii) Cultural barriers, Economic barriers, Religious barriers, and Institutional Barriers.

An analysis of both qualitative and quantitative data collected during the study shows that the issue of Muslim women's higher education and development is linked to a complex set of factors that may facilitate or hinder their educational advancement. The study has identified various socio-economic, cultural, religious, and institutional factors that retard the educational progress of Muslim women in the study area.

Part-A

5.2 Demographic features of the Student Respondents

The demographic features of the (student respondents) Muslim women studied have been divided into six categories such as (i) Location of the student respondents (ii) Educational level of the mother of the student respondents (iii) Educational level of Father the of student respondents (iv) occupation of father of student respondents (v) Mother's occupation,(vi) Monthly family income

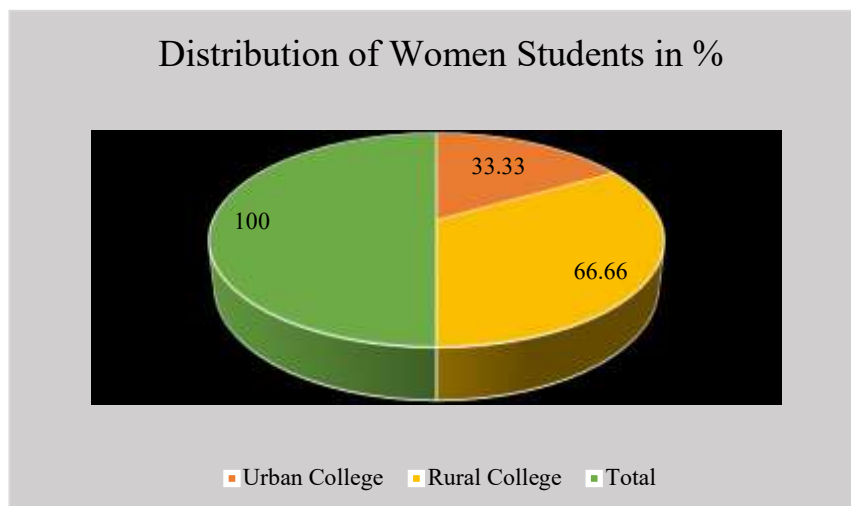
Location wise distribution of Sample students

Table: 5.1 Location-wise distribution of sample students

Student's Sample			
Sl. No.	Location	Number	Percent
1	Urban College	30	33.33
2	Rural College	60	66.66
Total		90	100

Source: Fieldwork (2019)

Figure: 5.1 Location-wise Distribution of Sample Students



Source: Fieldwork,2019

This table represents the proportion of student samples according to their location and area. As mentioned earlier, to get a complete picture, representation of women students from both urban and rural areas was undertaken. Since there were three colleges, of which two are located in rural areas. So, it was decided that 30, students will be taken from each college with a total sample of 90 students.

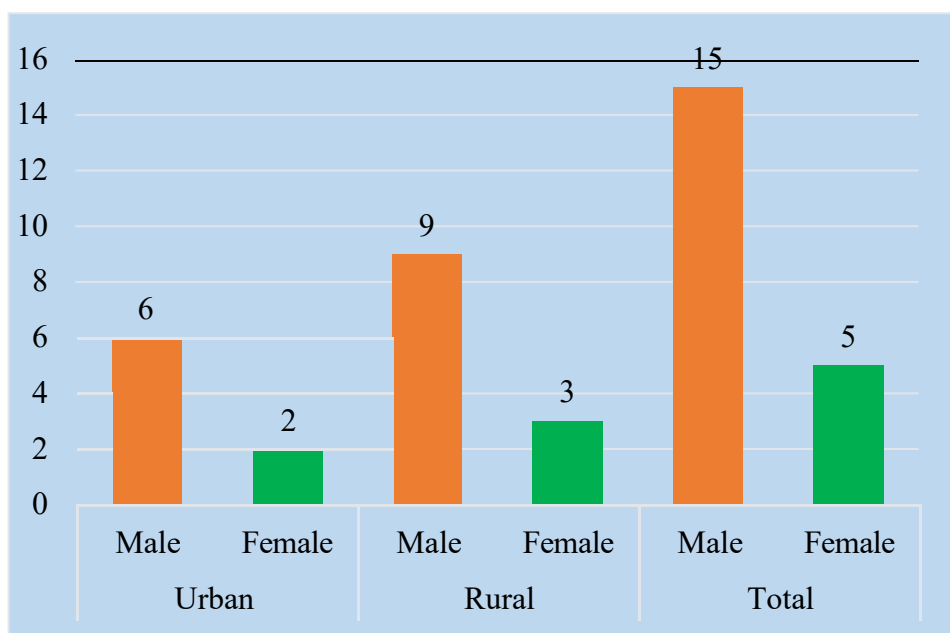
Location of Parent Respondents

Table:5.2 Frequency Distribution of Parents Location Wise

Urban		Rural		Total	
Male	Female	Male	Female	Male	Female
6	2	9	3	15	5

Source: Fieldwork, 2019

Figure 5.2 Location-wise distribution of parent Respondents



Source: Fieldwork (2019)

The above table shows the location wise distribution of parent respondents of women students selected for the study. It is necessary to mention here that these only those parent respondents were selected who had the ability to express their views with regard to Muslim women's education. Out of the 20 parent respondents, 15 parent respondents were taken from rural areas and 5 from the urban areas.

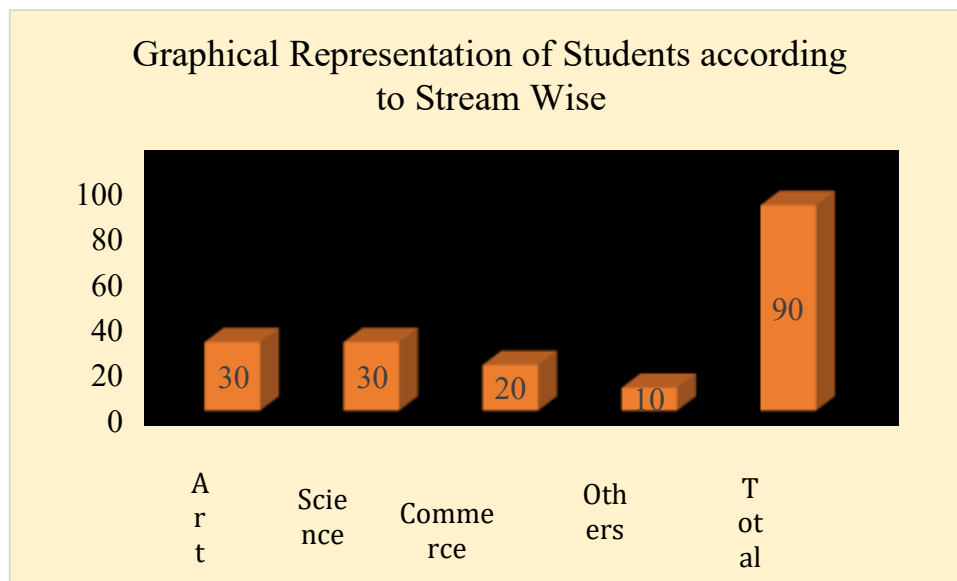
Streamwise distribution of Student Respondents

Table:5.3 Frequency distribution of the sample on the basis of streams.

Stream	Frequency	Percentage
Arts	30	33.33
Science	30	33.33
Commerce	20	22.22
Others	10	11.11
Total	90	100

Source: - Fieldwork (2019)

Figure:5.3 Streamwise Graphical Representation of Students



Source: Fieldwork, 2019

Table 5.3 shows the streamwise distribution of student sample and their percentage. The respondents were divided into four categories such as arts, science and commerce, and other streams of education. In this category, a total number of (33.33 percent) samples represents the arts stream, (33.33 percent) samples were collected from science stream, and (22.22 percent) samples from the commerce stream and remaining 10 students from other streams like BBA, BCA, B.P. Ed of the study area. Although science, arts, and commerce stream students were well represented. The low representation of women in other fields was due to their low enrolments in these courses. Women students reported a lack of interest in these courses due to a* lack of scope in terms of job opportunities.

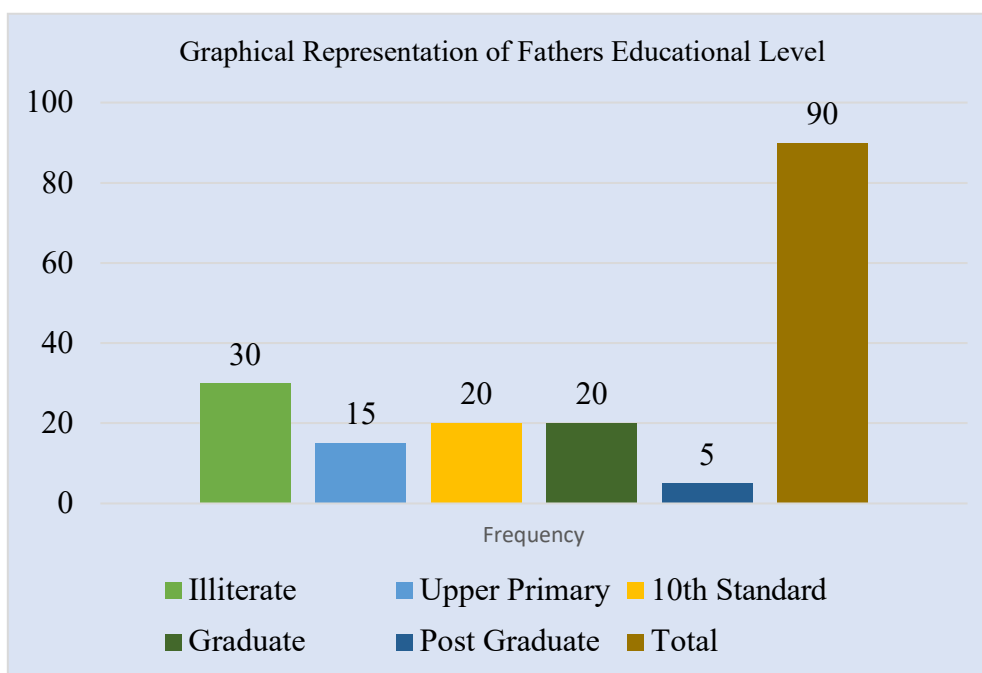
Fathers Education Level of Student Respondents

Table:5.4 Fathers Education Level of Student Respondents

Fathers Educational Level	Frequency	Percentage
Illiterate	30	33.33
Upper Primary	15	16.67
10th Standard	20	22.22
Graduate	20	22.22
Post Graduate	5	5.56
Total	90	100

Source: Field Work (2019)

Figure: 5.4 Graphical Representation of Fathers Education Level



Source: Fieldwork (2019)

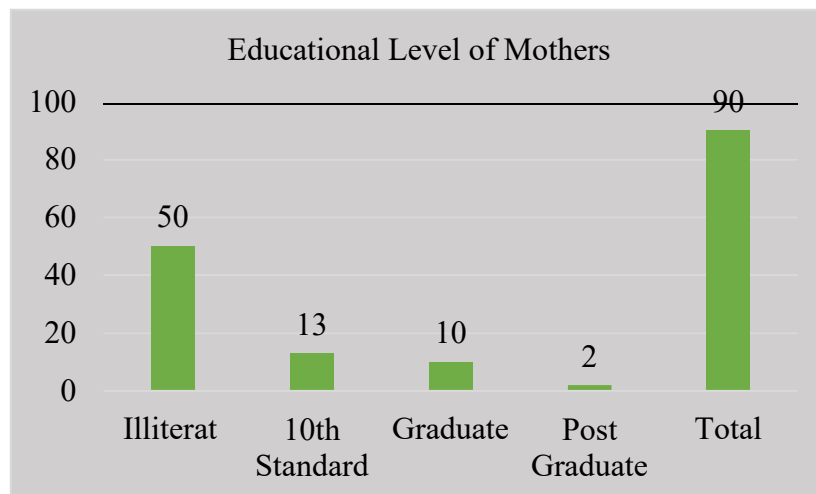
The above table represents the Father's education level which was categorized into six strata. The above data represents a very dismal picture of literacy. 33 percent of women student's fathers are illiterate, while 39 percent up to higher secondary level only. The fathers of 27 percent of sample students had the experience of college/ higher education. However, it is evident that fathers of all women students are aware of the value of higher education and are encouraging their girls for obtaining that.

Table:5.5 Mother's Education Level

Mothers Educational Level	Frequency	Percentage
Illiterate	50	55.56
Upper Primary	15	16.67
10th Standard	13	14.44
Graduate	10	11.11
Post Graduate	2	2.22
Total	90	100

Source: Field Work (2019)

Figure: 5.5 Graphical Representation of Mothers Education Level



Source: Fieldwork,2019

Table 5.5 represents the education level of mothers of student respondents which was divided into four categories. It was found from the calculated data that in comparison to fathers, more mothers were found to be illiterate. However, it was heartening to know that 13 percent of mothers had the experience of higher education.

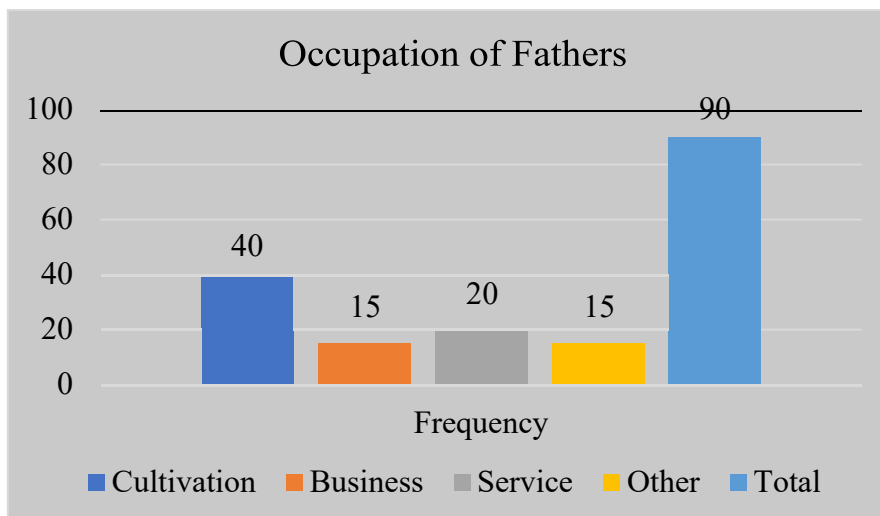
Occupation of fathers of women students

Table: 5.6 Proportion of student according to their father's occupation

Fathers occupation	Frequency	Percentage
Cultivation	40	44.44
Business	15	16.67
Service	20	22.22
Other	15	16.67
Total	90	100

Source: Fieldwork (2019)

Figure:5.6 Graphical Representation of Father’s Occupation



Source: - Field Wok (2019)

Bearing in mind the socio-economic status of the population and its represented area the researcher classified the father’s occupation of the respondents into four categories such as cultivation, business group, service group, and other groups. The data shows that the majority of women students belong to families with cultivation/agriculture backgrounds. The families with a business background are nearly 16 percent while a similar proportion is engaged in other different professions. 23 percent of students belong to the service group thereby reflecting the diverse nature of the sample group.

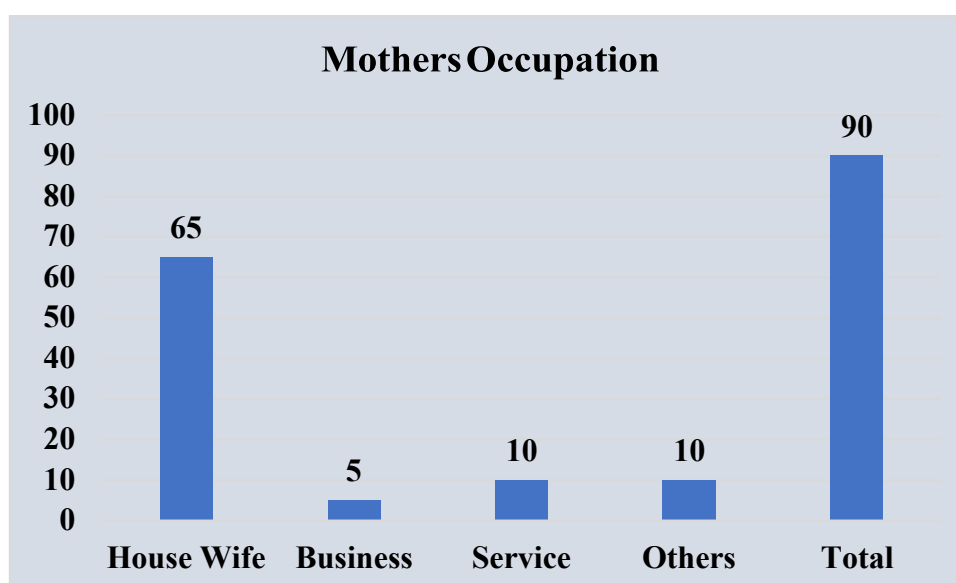
Occupation of Mothers of student respondents.

Table: 5.7 proportion of Occupation of the student Respondents

Mothers Occupation	Number	Percentage
House Wife	65	72.2
Business	5	5.55
Service	10	11.11
Others	10	11.11
Total	90	100

Source: Fieldwork, 2019

Figure:5.7 Graphical Representation of Mothers Occupation



Source: Fieldwork, 2019

The researcher attempted to study the mother's occupation level of the respondents and occupation was divided into four categories such as housewife, business, service, and other categories. It is evident from the data that largely i.e. 72 percent of mothers were not working outside and of the 11 remaining percent were employed in the service sector. significantly, it was observed that 5 percent of mothers were carrying out household business to support their family economy

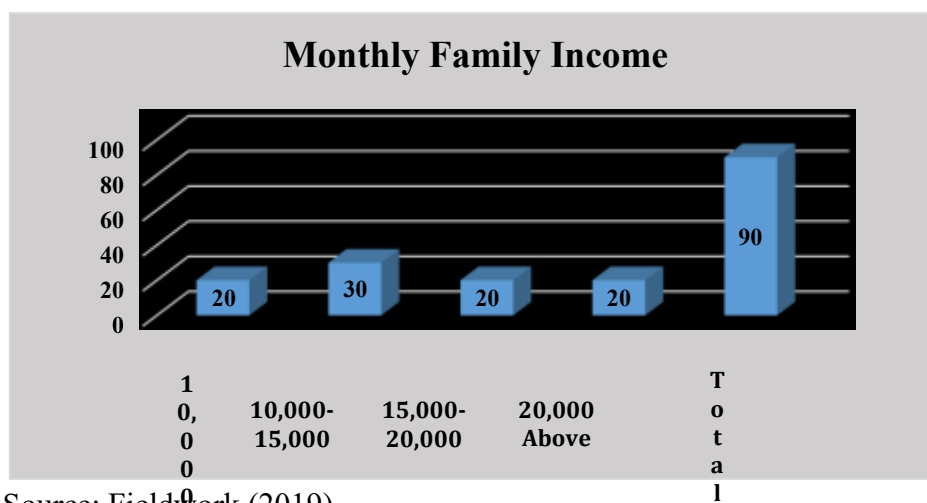
Monthly income of families of student respondents

Table: 5. 8 Monthly income of parents of student respondents

Income level of family per month	Number	Percentage
Up to 10,000	20	22.2
Up to 10,000-15,00 0	30	33.3
Up to 15,000-20,000	20	22.2
Up to 20,000 Above	20	22.2
Total	90	100.0

Source: Field Work (2109)

Figure: 5.8 Graphical Representation of Family income of Student respondents.



Source: Fieldwork (2019)

The investigator tried to study the income level of the families of the student respondents. It was divided into four categories such as families having monthly income of up to 10,000 monthly, families whose income ranges from 10,000 to 15,000, families whose monthly income falls into the category of 15,000 to 20,000 and those families having income above 20,000 Rs. Per month. Out of the total 90 families, it was found that families having up to 10,000 monthly income counted 20. The women students belonged to such families with low monthly income find it very difficult to avail of higher education. In the second category, it was found that 30 families were having 10,000 to 15,000 monthly income and their percentage was found 33.3 percent. The Muslim female students of such families, particularly belonging to large families also used to find it difficult to go for higher education. In the third category, it was found that 20 families were having monthly income from 15,000 to 20,000 monthly and their percentage was found 22.2. In the last category, it was found that only 20 families were having more than 20,000 monthly income and their percentage was counted 22.2. Mostly the parents or heads of such families were found, government employees or businessmen.

5.3 Barriers to Muslim women education

Higher Education contributes substantially to the development of a country. It is associated with the personal, social, economic, and cultural aspects of human beings, and underpins the goal of a sustainable society. It provides opportunities for people to enjoy an enhanced “life of the mind”, offering both social and radical benefits to society (Yasmeen, 2005). Higher education helps in the understanding of societal norms; gives individuals self-reliance, and

discourages discrimination based on gender, beliefs, religion, and social class (Kramarae,2000). Women's empowerment can be strengthened through higher education. Higher education assists females in two ways. It empowers qualified women to become leaders in society and it permits them to become role models for younger girls. It also helps women to choose domains of expertise, whether this is as decision-makers through influence on policy issues related to social, economic, and cultural development, or by their participation in family and community life (Shaukat &Siddiquah,2013). But unfortunately, women suffer gender discrimination as a consequence of the prevailing socio-cultural, economic climate in most Muslim countries of the world.

Despite the known benefits of female education and the international studies carried out to increase girl's enrollment, there still remain factors affecting girls 's/women's education negatively. Especially in developing countries, socio-cultural factors and patriarchal norms impact girl's education. Studies carried out to assess gender equity in education in developing countries noted poverty, cultural practices, poor school infrastructure, low quality, natural disaster, and conflict as barriers to girl's education (Herz and Sperling, 2004). Equally, Materu (2007) asserts that girl's education is affected by financial needs, traditional and cultural practices, poor quality of environment and learning process, inadequate healthcare, insecurity, civil unrest, un-enforced laws, and policies protecting girls and women. The present study found that several interrelated social, cultural, economic, and religious factors affect women's education in particular. The geographical location of the colleges, socio-cultural factors such as male-dominated practices, early marriages, division of labor, women heavier domestic and subsistence workload, economic factors like parental income, poverty, education factors like lack of resources, absence of local institutions lack female teachers and political factors like conflicted nature of the state have been cited among the outstanding factors influencing women participation in education.

5.4 Social Barriers and Muslim Women Education

Social Barriers are external influences that hinder one's completion of a goal. These refer to differences and inequalities associated with different types of peoples in society. Barriers can occur because of people's genders, ethnicities, races, religions, or socioeconomic status. Social attitude towards women's education is generally not positive. The social barriers in the study include early marriage, parental illiteracy, role allocations, patriarchy favoritism, social customs, and traditions that hamper women's higher education. The major themes which emerged out from the qualitative data in this aspect like early marriage as a hindrance in

pursuing higher education, Parental attitude towards women education, social conservatism, and higher education and social empowerment of women have been supported with quantitative data and literature.

Analysis of Responses - (Social Barriers)

In order to find out the social barriers faced by Muslim women while pursuing higher education, the researcher put only 7 question items. Based on the responses it is indicated that the majority of the sample students agreed that such barriers still continue and were faced by these women while accessing higher education. This implies that these barriers still influence the women's education situation in the Kulgam district.

Table: 5.9 Showing responses of the student respondents regarding social barriers (Annexure-A)

Questions		Urban		Rural		TOTAL	
		N (30)	%	N (60)	%	N (90)	%
Q1	Yes	25	83.33	55	91.67	80	88.89
Q2	Yes	22	73.33	50	83.33	72	80.00
Q3	Yes	12	40.00	34	56.67	46	51.11
Q4	Yes	25	83.33	55	91.67	80	88.89
Q5	Yes	23	76.67	45	75.00	68	75.56
Q6	Yes	27	90.00	55	91.67	82	91.1
Q7	Yes	28	93.33	54	90	82	91.11

Source: Fieldwork (2019)

5.4.1 Early Marriage

From the table, it is found that 88.89 percent of respondents believed that early marriage restrains a Muslim woman from availing higher education. The custom of early marriage is present in numerous societies in India, but it is most prominent in Muslim societies. In Kashmir, early marriage appeared as a key factor that forced them to drop out of women from the college. The students argued that when a girl is forced to marriage at an early age, she used to remain busy with domestic or house activities like cooking, looking after babies, and have fewer chances to go for higher education or continue her studies. Some students argued that once a girl gets early marriage automatically her interest ends towards higher education. One of the women respondents told,

“chote Umer mai shadi hojane kee wajah se hamare Aala taleem pe asar padta hai. Kuch zaheen ladhion k khawab toot jatay hain aur apne mustaqbil ko qurban karte hain...”

(Interview, 17-11-2019)

“Early marriage affects our higher education and many bright and intelligent female students are compelled to sacrifice their ambitions and future...”

However, it was found that 10 students responded negatively, out of which 5 belonged to the rural area and 5 belonged to an urban area. The students argued that it is not like that early marriage can be a hindrance for every woman as it depends upon the attitude of the in-laws. One of the students told that,

“Mere Behan Ke Shadi 20 saal ke ume rmai he howie thei, magar uss k bawajood bhiuss ne higher education jaari rakhi aur masters ke degree haasil kee aur wo aaj job bhi kar rahe hai....” (Interview, 18-11-2019)

“My sister got married at the age of 20 years, but she was allowed to continue her studies and she had done her master’s degree and even she got a job. So, it can be concluded that early marriage is no doubt a hindrance for availing higher education but it cannot be the same for every girl, because it depends upon the attitude of in-laws or type of society...”

An interesting observation that occurred during the course of study was that most of the parents in the rural areas of the district prefer to marry daughters at a very young age. Some parent’s marriage is the only future career they see, and in this context, more education than the basic is not necessary. Parents themselves are considered culturally and religiously responsible and lucky to arrange and perform their daughters’ marriage ceremony. Many bright female students have to sacrifice their academic life and ambitions due to traditional social norms that propagate and justify early marriages. However, one of the parent respondents said

“Beta hum ko be pata hai ki taleem kitne zaroori hai her farad k liye chai wo ladka ho ya ladki, magar jab beti jawan hojate hai and acha Rishta aata hai tou maa baap ous surat mai beti kee balia ko madi nazar rakh Kar uss kee Shadi karwate hain...”

(Source: Fieldwork, 21-11-2019)

“Dear son, we know how much education is important for both whether son or daughter. But when you have a young daughter in your home and finds a decent propose for her, in such condition a parent prefers to marry her rather than focusing on higher education...”

It was also found during the study that poor socio-economic conditions of the parents not only force them to suppress their daughters from higher education but also compel them to get rid of the extra-economic burden in the form of daughters through early marriage. The persistent poverty had adverse impacts on family decision making and may result in daughters being

viewed as an economic burden. Although efforts are being made by the social activists and also by the parents to provide an opportunity for the women to continue her studies and get her ambitions fulfilled. But still, the custom of early marriage is in practice due to the increasing unemployment among graduate students.

The teachers also considered early marriage as a barrier and suggested the change in the outlook of the parents, community as a whole, and enforcement of laws. One of the teacher respondents stated that,

“The education of Muslim women has mainly suffered due to the traditional rigid outlook. The custom such as early marriage has been misused to kill the prospects of higher education and kills many dreams too. The need of the hour is to change the social outlook. Even if a woman gets married at legal age, 18 years, her education would remain incomplete. The need of the hour is that higher education institutions must come with some reforming measures for married women so that they would continue their education. These measures can be in the form of scholarships, distance mode education at graduation level, maternity and other such leaves...” (interview, 22-11-2019)

The analysis of data shows 72 respondents believed that social taboos and customs are restraining a Muslim woman from availing higher education. The women students argued that these factors have always been suppressive for us. The inequalities on the basis of socio-economic and gender basis have created a disparity in the society. From the analysis of data, it appears the social majority of the population in the area under study is being affected by the rigid social norms. The women respondents argued that these self-established norms have a big hand in their progress of education. The investigator also found that 18 students responded negatively out of which 10 belonged to the rural area and 8 belonged to an urban area. The responses came from the Women who are cognizant of and possess a rational attitude.

Similarly, regarding less educational support and facilities receiving from parents in order to access higher education (Q no.3) 34 respondents responded positively responded from a rural area and 12 from an urban area. Besides extracting information from respondents through questionnaires and interviews, the investigator also attempted to explore cases of some Muslim women who dropped out or quitted higher education due to certain reasons. The persons whose stories are incorporated in the study were contacted and located through college Muslim going women. Some of the case studies are attached to a few major themes.

Case Study 1

Tauheeda Akhter (name changed) a 28 lady hails from Dhamhanjipora tehsil of Kulgam. She had studied up to B.A second year and got married to a businessman. She had a son and a daughter at the age of 20 years. She had been a bright and intelligent student with her higher educational aspirations which she could not achieve due to early marriage. She revealed that “I lost my father when I was in 12th class. we were five sisters and three had attended school and dropped out after father passed away. She also disclosed that due to extreme poverty, my mother and brother-in-law fixed my marriage ‘against my will’ with a businessman when I was in the second year of my college education. I had requested my family several times to postpone my marriage ceremony until I will at least complete my graduation, but they convinced me for early marriage. She admitted that some fellows who were also either orphans or poor families were allowed by the families to continue their higher education. She further disclosed that she had requested in-laws for continuing her higher education through private or distance mode, but they did not support me.

Tauheeda told that “if Islam guarantees equal rights and opportunities to both sexes, then why some daughters are compelled to sacrifice our dreams and sons are allowed to continue their higher education.” Tauheeda was a strong supporter of women's education and emphasized that “a daughter should also be allowed to get as much education to make her dreams come true. She further added that I want to provide my both children each and every opportunity that I could not get from my parents.

Case Study 2

Fancy Jan (name changed) is 32 years old married women who studied up to the third year and got married at the age of 20. Her husband is a lineman in the PDD department had studied up to class 12th. She lives in a nuclear family and has two sons and a daughter. she was the youngest child of her parents. she lost her father when she just 16 years, after that her elder brothers supported her to continue her education. But as the brothers were having their children and got separated. She was suddenly forced to get married. She is not satisfied with her present educational status. She disclosed that she was very good at her studies and had a dream to attend university level which had been watered down by early marriage. She stated emotionally that all this would have not happened if my father would have been alive. Though she got

married at the age of 20 I was too early for her in terms of the educational and career goals she had set for her.

As her two brothers had completed graduation and got a government job, she argued that a daughter should be also allowed along with her son to get as much education she can with certain career goals. She is being well respected by her husband, because of her higher level of education than that of her husband. She not only takes decisions on daily household matters but also in children's career, schooling, and preparing family daily budget which is taken jointly by her husband and herself. She is a great supporter of women's education and revealed that she will not let happen with her daughter when it happened with her.

5.4.2 Parental Attitude and Social Perception

In India as well as in Jammu and Kashmir where society is patriarchal in nature, parents and community have different perceptions of women's higher education. The attitude of Muslim parents and the community is found mostly negative towards women's higher education as compared to parents of other communities. As we know that the role of parents for their children is highly important. Therefore, it is interesting to present the parent's attitudes towards women's education. During the study it was found that most of the parents were either totally illiterate or less education. The study demonstrates the impact of parental illiteracy on women's higher education discontinuation linking it with low parental income which likely to cause women to drop out of their study. It was observed that illiterate parents could not understand the importance of women higher education and engaged their daughters in household activities. The provision of education to women by some parents who are economically not well is perceived as a waste of resources since they married at an early age and moved into the husband's family. As a result, the family does not benefit from the returns on the financial investment in the education of the women. All these bad perceptions interfere with women's education since the community negatively perceives women's education. It is because a son stays with his parents and contributes to the household economy, whereas at marriage a daughter transfers the advantages accruing from her education to her husband's family.

The Muslim women in rural areas admitted that most parents only focus on basic education of their daughters and do not consider Women education higher education as important because of several reasons like growing unemployment and poverty. One of the Muslim female students argued that

“Hum teen behnain aur ek bhai hai, sab zeeri taleem hain mukhtalif tallemi idarron mai. Choonki hamare waldain unpadh hain aur dusree taraf ghar mai bohat gareebi bhi hai, lehaza mujhe ghar ke haalat daikh karr first year k baad private registration karne padhe. Mai private school mai padhate houn aur uss k sath sath apne ghar k kaam kaaj bhi anjaam dete houn. Hamara bhai pad haimai acha hai aur postgraduation karr raha hai tou waldian uss pe acha focus kar rahe hain...” (Source: Fieldwork, 2019)

“We are three sisters and a brother; all are studying in different educational institutions. As our parents are illiterate and poor, I was compelled by such conditions to go for private mode after the first year. I am teaching in a private school and also helping my parents in domestic activities. Our only brother is good in studies and is pursuing postgraduation, so our parents are focusing keenly on his education ...”

But the attitude of some parents has been found positive particularly in urban areas and some parts of rural areas. Parents who are well educated or aware of the importance of women's higher education and are economically sound they treat equally their daughters as par with their sons. While interacting with a parent respondent, he said’

“Tum jante ho mere paanch bachiyaaan hain aur koie beta nhi. Mai sirf 10th jamaat tak padha houn lekin mera ye yaqeen hain ki jitna haq ek bete ko padhani ka hota hai utna haq ek beti ko bhi hota hai. Mai ne mazdoori kar k sab bachiyoon ko padhaya. Meri badhi beti research scholar hai biology mai aur teen bachiyaaan graduation kar rahe hain. Mai un ko kabhi koie kami mehsoos nhi hone diya....” (Source: Fieldwork, 22-11-2019)

“You know I have five daughters and no son. I did only 10th pass but I believe that both son and daughter have equal rights to get an education. I did a lot of hard work to educate all my daughters. My elder daughter is doing research in biology subject and three daughters are pursuing graduation. I never let them felt shortage of anything they needed.”

The teachers also considered conservative parental attitude as one of the important factors that restrain a Muslim woman from higher attaining education. They labeled the misinterpretation of Quranic teachings and the role of elite Mullahs responsible for this conservative attitude of the parents. They suggested the change in the outlook of Muslim parents through awareness programmes about women's education and affirmative actions of the state.

So, on the basis of observations of both Muslim Women and parent respondents, it can be said that the attitude of parents towards Muslim women higher education was a little bit conservative or negative particularly those who belonged to rural areas and are less educated,

economically poor and have more than two daughters. parents perceive girl's education as wasted investment because education raises the marriage dowry while lessening the girls' knowledge of household chores they are supposed to do as wives. This lowers the reputation of educated girls in society. Also, the provision of education to girls is perceived as a waste of resources since they married at an early age and moved into the husband's family. As a result, the family does not benefit from the returns on the financial investment in the education of the girl. All these bad perceptions interfere with girls' education since the community negatively perceive a girl's education. In this case, it becomes difficult for the community to encourage and support their daughters to work hard on education rather than discourage them from abandoning education (Amadi, 2013).

5.4.3 Parental Illiteracy

Parental illiteracy was found to be significantly another important factor that hinders Muslim women's education. Out of 90, 75.56 percent of respondents hold parental illiteracy as an important factor that hinders a Muslim woman from availing higher education. Illiterate parents could not understand the importance of women's education and engaged their daughters in household activities because of their belief that women are meant for these works only. Parental illiteracy, lack of parental support, and poor learning environment at home make learning very difficult for these women. Parents consider marriage as ultimate goals for their daughters so they give much emphasis on equipping them with knowledge and skills that are required to perform household roles which they are supposed to perform after marriage. Parental illiteracy badly affected the lives of their daughters in many ways because of a lack of education among parents is a major risk factor for child marriage. The system of early marriage was found much prevalent amongst the lower stratum and the people of hilly areas of the district. While interacting with Muslim women respondents, one of the Muslim women said,

“humare hilly area mai parents aksar kam padhe lihke hote hain. Un ko women higher education kee ehmiyat k mutlik bohat kam ilim hai. Hum ko taleem se ziyda ghar kee zimadariyaan sikhaye jatey hain. Ammumun hum jab jawani kee taraf bhadtey hain, tou hamare parents ko humare shadi kee kee fikir lahaq hojatey hain. Humare area mai aksar ladkion kee shadi jaldi karwai jatey hain. Jiss ke wajah se ziyda ladkiyaan graduation pure karne se pehle he college chodte hain...” (Interview, 25-11-2109)

“Parents of our hilly area are often less educated or illiterate. They have less knowledge about women in higher education. We are taught much social and domestic responsibilities than education. Whenever we used to proceed towards maturity, our

parents used to make preparations for our marriage. Mostly girls are married at a very early age in our area, which compels girls to quit college before completing graduation...”

Parental education has been noted as one the deciding factor of Muslim women’s representation in higher education. It has been found that parents who are more educated used to have a rational outlook towards women's education. They do not make any priority in terms of education and other aspects of their wards. Contrary to this, parents who are either less educated or totally are unaware of the importance of higher education of their daughters. Mostly these cases are associated with poor parental income.

Case Study 3

Bilkeesa Jan (name changed) a 32 years old woman, who lives Dhamhal Hanjipora tehsil of Kulgam. She studied up to 12th class and has to discontinue her study as her father was an illiterate person and was against higher education of her daughters. Her mother was also illiterate who simply followed the decisions taken by her husband. Bilkeesa got married at the age of 19. She revealed that we were four sisters and a brother. She further disclosed that her marriage was arranged without her consent. Her husband is a daily wage earner and his earnings are not enough to fulfill the daily expenditures of the family. She disclosed that some of her fellows completed higher education and got government jobs. She further revealed that she was brilliant in her studies and had a dream to attend the university level. Bilkeesa had two daughters and a son. She lives in a joint family and the decisions are taken by her father in law. She disclosed that it becomes very difficult for her to ask her father in law about her children’s school expenditures.

The case of Bilkeesa substantiates that parental illiteracy affects the education of women to a great extent. She explored domestic violence by her husband even at the slightest mistake. Expressing her opinion about the ideal age of girls, she opined that they should get married around 25. She is a strong supporter of women's education and revealed that she will not let her daughters quite education until they will complete at least a master’s degree.

5.4.4 Higher Education and Social empowerment of Muslim women

Social Empowerment refers to the enabling force that strengthens women's social relations and their position in social structures. Social empowerment addresses the social discriminations existing in a society based on disability, race, ethnicity, religion, or gender. Empowerment as a methodology is often associated with feminism. Broadly put, the term empowerment is defined as a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities, and in their society, by acting on issues they define as important (Keshab,2013).

The social empowerment of women enables them to participate in the decision-making process in democratic institutions. Education is a very crucial tool that gives an individual identity and prepares him/her with the related skills and knowledge which enables him/her to solve the different challenges that s/he may face everyday life in general. Education assists a person to be productive in various aspects of life (Zombwe 2010). Education helps to create awareness for girls about their rights and give them confidence and empower them to achieve human rights that denied to them. Girls' education has also verified to be an amazingly effective promoter for social development and economic growth in developing countries. Thus, it makes some sense that educating the girl is to empower the broader society (UNICEF 2007). The following table represents the responses of Muslim women regarding how higher education empowers a Muslim woman.

Table: 5.10 Higher Education and Social empowerment (Annexure-A)

S. No	Responses of the Muslim Women	Frequency	N	%
1	Social Mobility (Reducing dependability)	82	90	91.11
2	Ensuring Gender Equality	74	90	82.22
3	Strength to fight against social evils	55	90	61.11
4	Economic Contribution	76	90	84.44
5	Participation in decision making	40	90	44.44
6	Awareness about her Rights in the Society	79	90	87.78

Source: Field Work, 2019

The above table represents the responses of Muslim women regarding how higher education empowers them socially. Higher Education is one of the most important means of empowering women with the knowledge, skills, and self-confidence. It brings a reduction in inequalities and helps in improving their status within the family. Higher educational achievements of women can have ripple effects within the family and across generations

(Monika, 2017). Out of 90 Muslim women 91.1 percent believed that higher education definitely will socially empower a Muslim woman. It was found from the analysis of data that Muslim women are very much aware of the role of higher education roles in the social empowerment of women. The students argued that higher education is necessary for the upliftment of women in the society. All the evils and inequalities can be rooted out when a Muslim woman will be equipped with the assistance of higher education. One of the Muslim Female student from an urban area told that,

“Aala Taleem Hasil karne se Samaj mai insaan kee ezat aur rutba badh jata hai. Wo fir samaj k bohat sare khidmat anjaam dai sakhte hai. Wo apne hakook hasil karne aur samaj mai paye jane wale buraiyoun ka khatima karne kee aham kirdar ada karte hai...” (Source: Fieldwork, 2019)

“Higher education empowers a woman with high status and respect in society. Higher education prepares a woman to play multiple roles for the society. She can strive for the rights and eradication of many social evils...”

Empowerment of women strongly is associated with the level of education i.e. higher the level of education greater the empowerment of women Higher education brings a reduction in inequalities and helps in improving their status within the family. Rupali Sharma (2014) argued that providing higher education doesn't mean providing women literacy but also making them educated to know their rights and duties.

5.4. Domestic responsibilities and Muslim women

Table: 5.11 Domestic responsibilities and Muslim women (Annexure-A)

Themes	Frequency	N	%
Less Interest in Education	82	90	91
Conservative Attitude of the in-laws	81	90	90
Taking care of Babies and Household Activities	77	90	86
Not All in-laws are the same	8	90	8.9
Distance mode Can be followed	9	90	10

Source: Fieldwork, 2019

The above table represents the responses of Muslim female students regarding how domestic responsibilities restrict a woman from availing higher education. Out of 90 student respondents, 91.1 claimed that involvement in domestic responsibilities affects their higher education very badly. There are multiple types of responses from female students. The respondents disclosed many reasons which can be held responsible for forced or own willing involvement in domestic works. One of the reasons was the increasing rate of unemployment which lessens the interest

of both parents as well as children. Another reason was involvement in household affairs and taking care of kids. Some students argued that the domestic responsibilities either at their own home before marriage or at in-laws after marriage affects their education very badly. It results in low academic achievement or failure in few or all subjects which ultimately lessens the interest in higher education and withdraws from college. In a few cases it was seen that the tragedy of the home also pushes them to quite higher education and take household responsibilities like the death of parents. But few respondents put their arguments in reverse to the same question and revealed that parents who are educated and employees never force their daughters to share household responsibilities. They further argued that it is not true that all in-laws will have a conservative attitude towards their daughter in Law and force her to quite higher education. They justified it by saying that the distance or private mode of education can be adopted or followed to continue higher education.

Kashmir is a traditional and man-oriented society, where the male is the head of the family and is responsible for taking or approving all the decisions about the women of his family like education, selection of subject, fields of occupation, mate selection, and many others. For centuries, women were confined to the home and were only responsible for doing domestic or non-paid work. Similarly, in kulgam most of the people belong to rural areas where agriculture is the prime occupation of people. One of the Muslim women from a remote area stated that

“Hum ladkiyoun ko ghar ka kaam bhi karna padta hai aur padhai pe bhi dhiyaan daina padta hai. Ladke Sunday k din entertainment k liye chale jatey hain ya padhai kartey hain. Magar hum ko Sunday din bhi aur baki dinu subha shaam ghar mai kaam karna padha hai. Iss se hamare taleem par bura asar padhta hai...” (Source, Fieldwork 22-11-2019)

“We girls have to focus on both domestic responsibilities as well as our study. However, boys used to go for entertainment or do a study on Sunday. But we girls are pushed to work even on Sunday and morning and evening during other days that affect our studies badly...”

The female students of rural areas are found much involved in domestic responsibilities either in agricultural or household activities than urban Muslim female students. Thus, their involvement in household chores leaves them with less or no time to pursue higher education. What is more important to note down is that their education is not considered as useful as it is generally believed that women's primary role is childbearing and rearing and to look after the household activities. Shel, (2007) recognized that heavy household workloads, domestic priorities, and gender roles mostly tend to undermine the girl and greatly hinder girl's

progressions in education while creating a good environment for boys' education. Juma & Enosi, (2014) on the basis of their study, stated that daughters are raised up for female roles such as child-raising and domestic responsibilities as parents believe that females do not have qualities of independence, creativity, and confidence. These roles hinder girl student academic success as it reduces the girl's academic performance, especially in day schools, as well there are girl students that are asked by their parents to drop out of school and help them with household chores. To overcome such constraints and problems parents need to be counselled and convinced about the value of children's education, especially of those daughters.

5.5 Economic Barriers of Muslim Women Higher Education

Economic barriers are obstacles arising from economic factors and causing difficulty/ obstacle/ constraint to enhance individual or group or national or societal welfare, economic growth, or efficiency. In education economic barriers emerges or related to the poor economic conditions and the rising cost of education. In this study economic conditions of the parents seems to another factor which influences their children's accessibility to educational opportunities in the most significant way as it was found that parents with higher levels of income were in a better economic position to bear expenses involved in the education of their children irrespective of the gender of their children. They were found less likely to discriminate between sons and daughters in the matter of education on economic grounds. While poor economic conditions of the parents badly affect the educational status of their children particularly their daughters who are withdrawn from their educational pursuit due to economic constraints. In some cases, however sons are allowed to continue their higher education and available limited resources are utilized for potential breadwinner for the family. The following table represents the economic barriers to Muslim women in higher education.

Table:5.12 Responses of Student Respondents Regarding Economic Aspect on the basis of their Location (Annexure-A)

Questions		Urban		Rural		TOTAL	
Q8	Yes	30	100	60	100	90	100
Q9	Yes	30	100	60	100	90	100
Q10	Yes	27	90.00	55	91.67	82	91.11
Q11	Yes	3	10.00	28	46.67	31	34.44
Q12	Yes	25	83.33	58	96.67	83	92.22
Q13	Yes	0	0.00	22	36.67	22	24.44
Q14	Yes	25	83.33	45	75.00	70	77.78
Q15	Yes	27	90	54	90.00	81	90

Source: - Field Work (2019)

The investigator asked 09 questions in the economic aspect part and questions are numbering from 08 to 16. The section consisted of three objectives. The first motive was to know the perceptions of Muslim women Students pursuing higher education through regular mode and Parent respondents in order to understand how parental income is important for the higher education of Muslim women. The second objective was to know how poverty serves as an impediment that restricts a Muslim woman from pursuing higher education. Additionally, it also aimed to know how higher education empowers Muslim women.

5.5.1 Parental Income and Women Education

The study revealed that there is a great relationship between parental income and girls/women education. Sanabary (1988) noted that there is a relationship between the incomes of parents and girl's education. Girls from middle income and high-income families are likely to enter school and progress all the way to the tertiary institutions than those from low-income families. On the basis of the analysis of Muslim women respondents' questionnaires, it is found from the table that 100 percent of respondents stated that parental income is an important factor for sending children to pursue higher education. The study asserts that the economic status of the family was considerably influential to the respondent's progress to Higher Education. It was found that the respondents whose parental income or family income was low have been considerably finding it difficult to pursue higher education and some of them have been compelled by these low family income conditions to skip off their higher education and join parents to help them in household activities. One of the Muslim female students stated that,

“Parental income Taleem Hasil karne mai ek eham role ada karta hai. Mere father barbar hain and ghar mai 3 beeteyan (Daughters) aur 2 bete (Sons). Isse liye hamare waldain ko 5 bachoon kee taleem ka kharcha aur dusre taraf ghar ka kharcha uthana bohat mushkil hojata hai...”
(Interview, 21-11-2019)

“Parental income plays an important role in pursuing higher education. My father is a barber and has five children including three daughters and two sons. So, it becomes very difficult for my parents to bear the cost of both his children's education as well as Home expenditures...”

Similarly, other respondents stated that,

“I had to drop out of college because of fees, work, save and educate myself at University level because my parents were too poor and relied on mainly agriculture...”

(Interview, 24-11-2019)

However, one respondent on the survey claimed that due to a lack of financial resources because of a father’s death and being raised by a stepfather whose attitude may not allow her to progress far into Higher Education. She claimed that sometimes she had to remain hungry at college the whole day and return from the college by foot.

However, some other Muslim women students also admitted that parental income plays a crucial role in them in order to pursue higher education. Despite the fact that their parents and families are economically sound and they do not face many financial problems but still believe that parental income matters a lot particularly for a poor student and it sometimes costs the bright career/ future of Some poor Muslim Women. One of the respondents remarked that,

“I come from a middle-class family of professionals so school fees were never a problem.

My parents encouraged me to study and are willing to continue my education even up to Ph.D. level...”

(Source, Fieldwork, 24-11-2019)

On the basis of the above discussion, the economic status has a great influence on the progress of Muslim women to Higher Education. Respondents who came from families that were professionals or those that were working class from financially sound backgrounds were able to comfortably maintain their children in schools and higher education educations. In other words, it can be said that for families with a good economic status there was positive influence towards educational advancement. On the other hands those who grew up in families whose financial state was not sound, had to struggle through education.

5.5.2 Poverty and Women Higher Education

All the respondents stated poverty to be the major cause of the educational backwardness of Muslim women in spite of the provisions for financial assistance provided by the government. Another economic major challenge that Muslim women in Jammu and Kashmir confront in regards to attaining higher education is poverty. It is difficult for them to obtain an education when they do not have the essential resources, such as pencils, pens, books, desk, computers, transport facilities, and trained teachers. However, poverty poses a greater threat to females in regards to attaining an education. This is because, although females, like males, are born into poverty, females are regulated to a secondary position in the home and the community which

are organized as patriarchal societies and dominated by gender biases. This condition inhibits their participation in many areas of education particularly higher education, which are available even to persons born into poverty. One of the Muslim Women students admitted that,

“Ghareebi kee wajah se ladkiyoun k sath na-insaafi hojatey hain, Maslan agar ghar mai 2 baiteyaan aur 1 ladka hoga tou, ghar kee halat nazak hone kee surat mai ladkiyoun ko apne bhai k liye qurbani dene padte hai, koin ki waldain samjhte hain ki, beti ke kamaye susral waloon k liye aur bete kee padhaye Maa bhaap ko faida de ga...”

(Source, fieldwork, 2019)

“Poverty has bad effects on women education. For example, if a parent had 2 daughters and 1 son, and economic conditions of the family will also be very unstable, in such conditions it is the daughter who is compelled to sacrifice her dreams because parents daughters education will benefit her in-laws and sons are viewed as the breadwinners and are supposed to provide for their families..”

Poverty, according to the World Bank, is living under \$1.25 a day. When translated into communities, the patriarchal cultures benefit males over females, so that, in effect, poverty, while a shared challenge for both sexes, is worse for females. This is because males, according to traditional culture, receive an education before females because males are viewed as the breadwinners and are supposed to provide for their families. Direct fees associated with schoolings, such as tuition and books, can consume from about five up to ten percent of the income of a middle-class family household and from twenty up to thirty percent of the income of a poor household. The expense is often seen as an unnecessary expense for females when other basic needs are yet to be met. Then there is the indirect cost of transportation, clothing, food, as well as the opportunity cost of sending a woman to higher education instead of her working to earn money that might support the family. At the end of the day when all of these fees and costs are levied on a poor household with maybe five children, many times the females are left at home, while their brothers attend school, and thus miss a fundamental part of life's development, namely learning in a formal educational setting. When the family is faced with economic problems it is the daughter who has to make sacrifices. Even when parents want to treat both sons and daughters equally, the bias or the preference of sons over daughters becomes obvious when it comes to allowing children the benefit of an education in an economically hard situation (Karlsson and Mansory, 2007).

Ironically, studies show that educating females is the way to eradicate poverty. In addition, the promotion of educational equality between males and females in all age groups may improve

the condition of families and communities. Equal education also boosts economic growth for females. Education not only helps females to escape poverty by developing the skills they need to improve their livelihoods, but it also generates productivity gains that boost economic growth substantially.

Chaaban and Cunningham (2011) stated that a female with an extra year of education can earn twenty percent more income as an adult and if all females were given an additional year of education, they will add more than twenty-five percent to the GDP of a country. The responses of the students clearly indicate that due to economic aspects Muslim women students face problems in pursuing higher education. It is was also found that there are ample prospects of Muslim women pursuing higher education.

Case Study 4

Jasey Nazir (name changed) 29 years old woman hails from kulgam. She had a love married at the age of 19 with a shopkeeper when she was in B.A 2nd year. Her father had passed away four years before her marriage and left two daughters, wife and father behind. Jasey nazir was among the brilliant students of her class and had dreams of higher education. But unfortunately, father's incident and poverty watered down her this dream. She disclosed that "after I lost my father, I was compelled by the poverty for a part-time job in handicraft in order to fulfill the requirements of my educational pursuit. After marriage I was not allowed by my husband and in-laws to complete my graduation."

Jasey is now a mother of two children, a son, and a daughter. Both are studying in a private school. She was an advocate of equal opportunities in terms of education for both son and daughter. she was a supporter of co-education and believed that it provides an opportunity to understand the opposite sex. She revealed that in initial years she has been the victim of domestic violence like abuses by the society and in-laws, as she got love married. But eventually she fought bravely and her life went on normally. she expressed that parental income and father's presence matters a lot for girls' education.

Case Study 5

Ruby Jan (name changed) a 30 years old woman hailing from Tehsil Dhamhal hanjipora. She studied up to B.A. first year and got married at the age of 20. She has two children. Her husband is a carpenter and had no formal education. She lost her father only at the age of 10. After that she was brought up by her mother and grandparents. She was the lonely child of her parents. Being an exceptionally good student, she had higher educational and career aspirations which

had been watered down by the adverse circumstances. Ruby regrets for not completing her graduation and said that “I was orphan and belonged to a poor family. She expressed emotionally that after my grandparents also left this world, my maternal uncles convinced my mother to get me married. She lives in a joint family.

She disclosed that all decisions in the family are taken by father in law. She was a strong supporter of girl’s education and expressed that women's higher education is very important for her future life and economic independence. She opined that a girl with much higher education has the maximum opportunity to acquire a job and have a good life partner. She further expressed that there are financial resources from the government to support the poor students for continuing their education.

5.5.3 Higher Education and Women Economic Empowerment

Regarding the relation between education and economic empowerment it was found that all the student respondents recognized the relationship between higher education and economic empowerment of Muslim women. However, 54 respondents representing rural areas agreed that higher education will definitely lead Muslim women towards their economic empowerment, and in the case of urban areas 27 respondents expressed the same thing. While interacting with the Muslim female students during field one the respondent argued,

“Higher education hasil karne k bohat sare faide hain. Agar kisse ladki ko job mil jaye tou wo mehfooz rehte hai, maslan acha nikah mil jata hai aur dusre baat ye hai ki kaal agar Allah na Karey uss ka shauher (pati) mar jayeyauss ko Talaq de k jayega, tou uss waqt wo ladki ghar waloon pe bhooj nhi bane gi aur bache palne mai asani hojayegi ”

(Interview, 22-11-2019)

“Higher education benefits a woman in many ways. If a woman will get a job, tomorrow she will be in the safe zone, she will get a decent marriage propose and in case her husband will die or give divorce her, she will not be a burden for her family as she would have a job to brought up her children very easily and she can also go for remarriage..”

Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from the resources, assets, income, and their own time, as well as the ability to manage risk and improve their economic status and well-being. Economic empowerment increases women's agency, access to formal government programs, mobility outside the home, economic independence, and purchasing power. Strengthening women's access to property inheritance and land rights is another method used to economically empower women. This

would allow them better means of asset accumulation, capital, and bargaining power needed to address gender inequalities.

Education plays a critical role in Women's Economic empowerment. It actually takes the centre stage, but for long, most women especially in the rural areas have been denied this right and have been subjected to very degrading practices and responsibilities (Kanikicherla Ran, 2019).

Table 5.13: -Higher Education and Future Aspiration

Profession/Job	Urban		Rural		TOTAL	
	N	%	N	%	N	%
Teaching	10	33.3	30	50.0	40	44.4
Scientist	10	33.3	17	28.3	27	30.0
Political Leader	2	6.67	2	3.33	4	4.44
KAS/IAS	5	16.7	5	8.33	10	11.1
Business	2	6.67	3	5.00	5	5.56
Social Activist	1	3.33	3	5.00	4	4.44

Source: -Field Work (2019)

The above table represents the responses of Muslim women regarding their future aspirations. Out of the total sample, 44 percent of the respondents preferred a teaching job after the completion of higher education. While 27 percent of the respondents wished to be scientists, 4 percent political leaders and 11 percent civil servants as their profession after the completion of higher education. A small proportion of respondents wished to choose business and social activist as their destiny.

5.6 Women Education and Cultural Barriers

Culture refers to the cumulative deposit of knowledge, experience, beliefs, values, attitudes, meanings, hierarchies, religion, notions of time, roles, spatial relations, concepts of the universe, and material objects and possessions acquired by a group of people in the course of generations through individual and group striving. We can also say that a culture is a way of life of a group of people, the behavior's, beliefs, values, and symbols that they accept, generally without thinking about them, and that are passed along by communication and imitation from one generation to the next. Some of the notable cultural barriers identified by various scholars that retard Muslim women's education include, necessary use of purdah, division of labor, male decision-makers, nonparticipation in economic activities, temporary family membership, and inheritance. The following table represents the responses of Muslim College going women regarding the cultural impediment of their higher education.

Table: 5.14 Responses of Student Respondents Regarding the Cultural aspect (Annexure-A)

Questions		Urban		Rural		Total	
		N	%	N	%	N	%
Q17	Yes	20	66.67	49	81.67	69	76.67
Q18	Yes	17	76.67	37	91.67	54	86.67
Q19	Yes	28	93.33	57	95.00	85	94.44
Q20	Yes	25	83.3	49	81.7	74	82.2
Q21	Yes	30	0.00	60	100	90	100.0

Source: Fieldwork (2019)

The investigator asked 5 questions in the cultural aspect. It was observed that 76.67 percent of respondents claimed that the so-called cultural restrictions restrain a Muslim woman from pursuing higher education. These cultural restrictions have much effect in rural areas, where people are found strictly following their cultural practices. However, in the Urban area these cultural practices do not have much effect.

5.6.1 Purdah and Women Education.

On the basis of analysis, it was found that out of In Muslim society Purdah is considered an important part of the culture, and women used to are required to practice it very strictly. Neither they face strangers, nor they go out of the house alone. so, it is considered as another barrier for girls and women's education. But on the basis of interviews, it was observed that the Islamic type of purdah is used by a few Muslim women as their choice. Very few parents do not send their daughters to colleges due to the strict observance of purdah. The effect of purdah observance has been seen only in rural areas, where people are following their cultural beliefs and values very strongly. While as in urban areas the same thing has no effect on the life of the people. While interacting with the Muslim college-going female students the investigator got multiple responses about the observance of purdah and its effects on Muslim women's higher education. One of the respondents said,

“Ye logoun kee galat fehmi hai ki hijab se aurat kee taleem pe asar padhta hai. Hijab se hamare taleem par koie asar nhi padhta hai, balki ye hamare zeenat hai. Haan agar hum modern type k kapde pehan kar ayengai tou ladke zaroor bura bala kehtai hain...”

(Interview, 18-11-2019)

It is totally a misconception among the people that the observance of purdah has any effect on women's education. It does not affect our education rather it is a kind of

protection for us. If we will come to college in modern types of clothes, then we used to face negative remarks from boys and other people outside the college...”

It is important to mention here that the effect of purdah on women's education is now not so effective as it was during the 1990's when militancy was at its peak in the valley.

5.6.2 Division of Labour

Education is an important indicator of women's development. It is also an important instrument for attaining economic power and dependence. However educational opportunities available today have not been shared equally both men and women as compared to men, women have been benefited much less from educational opportunities across different regions of the world (Rehman and Biswal, 1993). Theoderson and Theoderson (1969) stated that "division of labour as a functionally integrated system of occupational roles of specialization within a society. One of the main reasons which hinder women education especially in rural areas is that they are required to work at a very young age in various domestic chores (Paranjape, 1999). On the basis of analysis, it was found that out of 90 respondents, 82 percent believe that cultural practices and traditions like division of labour in the family and male decision-making factor also restrict affects the higher education of Muslim women. It was found that there is no balance of work between males and females, especially in the college-going age. At this age, the boys had very little to do and have a lot of free time for their studies. On the other hand, girls of the same age have to do a lot of work at home and usually have to help their mothers in almost every household work. The males get the Sunday as an off day, but there is no such relief for the females. It is ironic that this hard work by a girl goes unnoticed, unacknowledged, and unearned. This imbalance is another barrier in girl's/women's education. Few Muslim female students argued that sometimes we prefer to stay at home in order to help parents with domestic responsibilities and allow our brothers to attend colleges. This happens in case a parent has only one son and many daughters.

5.6.3 Male Decision Makers

In Muslim traditional society males are considered as decision-maker regarding female's education. In most cases they decide the level of education for their daughters or sisters. During the study, it was observed that most of the females in the rural areas discontinue their education at higher secondary or college level. The concern of the daughter's marriage and no economic returns of education for the parents often lead to the discontinuity of Muslim women's higher education. One of the teacher respondents stated that,

“As we are a patriarchal male-dominated society so that males enjoy the status of top decision-makers in a family. The fate of females is decided by their subordinate males. From the division of labour to poor social perceptions, the conservative attitude is deeply-rooted in our society. These conservative attitudes have proved to be one of the potential barriers in the education of Muslim in Jammu and Kashmir, usually, this prevents females from joining higher education...” (Interview. 27-11-2019)

So, it is evident from the responses of students and information provided by other stakeholders that that Muslim women in the area also face problems posed by so-called cultural restrictions while pursuing higher education. The effects of these cultural restrictions are seen much in rural areas where parents are found less educated and also ignorant of the importance of their girl’s higher education.

5.7 Women Education and Religious Barriers

Here religious barriers refer to factors such as orthodoxy, superstitious beliefs about women education, misinterpretation or misconception of Quranic teaching, and Hadith literature, conservative attitude about modern education that stem from the Muslim society limiting the participation of women in higher education. The following table represents the responses of Muslim women regarding Muslim women education in the Islamic perspective and the challenges they are facing.

Table: 5.15 Table Showing Responses of student Respondents towards Religious Aspect (Annexure-A)

Questions		Urban		Rural		Total	
		N	%	N	%	N	%
Q22	Yes	30	100.0	60	100.0	90	100.0
Q23	Yes	18	60.0	42	70.0	60	66.7
Q24	Yes	11	36.7	25	41.67	36	40.0
Q25	Yes	27	90.0	45	75.00	72	80.0
Q26	Yes	25	83.3	49	81.67	74	82.2
Q27	Yes	3	10.0	5	8.33	8	8.9

Source: Field work, 2019

In the religious aspect part, the investigator put six questions through which attempt is made to reflect objectives and research questions of the study. Through the analysis of the data it is

found that 100 percent respondents know that to acquire education is obligatory for both Muslim men and women. But it is amazingly seen contradictory as Muslims are found more backward in education. In the process of data collection, the investigator got ample opportunity to interact with the respondents. The parent respondents disclosed that although they know how much education is important but due to various reasons, they are not capable of imparting higher education to their girl child.

5.7.1 Religious Customs as a Barrier to women education

Another major challenge to Muslim Women education is cultural discrimination disguised as religion. Kristof and WuDunn (2010) wrote that religion is not to be blamed for many of the discriminations and oppressions that females face, especially in Muslim societies, but, rather, that culture should be blamed. In the development of Islam, the teaching of the Prophet (SWA) and verses of the Qur'an help improve the state of females. Females were given rights to own property, obtain an education, and to choose their marriage mates. The Prophet is said to have written numerous chapters that helped shape civilization and one of those verses dealt with education, including this verse: "the pursuit of knowledge is a duty of every Muslim, man, and woman.". Those religious words instructed Muslims as a religious duty to pursue knowledge and education and that gender, race, or culture should not prevent people, including females, from attaining an education. Nonetheless, many of the teachings and laws of the Prophet (SWA) have been misinterpreted through the cultures of some societies and peoples to fit their own goals. One of the teacher respondents told that,

"Islam does not advocate gender discrimination. The teachings of Islam about the importance of education are very crystal clear without any gender bias. The very first revealed upon Prophet Mohammad (S.A.W) reads iqra which not only means to read and write but also connotes to think, ponder, and reason. Many learned Muslims like shah dynasty in Kashmir have wrongly interpreted the Islamic teachings to suit their own taste which led to misconceptions about Islam..." (Interview 24-11-2019)

Thus, it is clear that Islam as a religion supports education through its holy book 'Al Quran' but Muslim community has completely failed to religious instructions. However, some of the so-called religious torch bearers misleads the community knowingly or unknowingly. So, it is visibly clear from the study and its calculated data that so-called traditional religious aspects directly or indirectly keep the pressure on uneducated parents in a different way. As a result, it creates a complex situation in pursuing higher education. The respondents claimed they do not

face any problem posed by religion in obtaining higher education but some other complex situation they face problems.

There is considerable debate among scholars over the degree to which Islam has encouraged or discouraged secular education over the centuries. Some experts note that the first word of the Quran as it was revealed to Prophet Muhammad is “Iqra” which means “Read” or “Recite” they say Muslims are urged to pursue knowledge in order to better understand God’s revealed word. Early Muslims made innovative intellectual contributions in such fields as mathematics, astronomy, philosophy, medicine, and poetry. They established schools, often at mosques, known as Maktabas and madrasas.

5.8 Women Education and Institutional Barriers

In this section, how different aspects of the College as an institution affect Muslim women education will be discussed. It concerns both material aspects of the school building, where it is located and how it is built. It concerns teachers’ and students’ attitudes and behaviour and how the teaching is organized including the gender of the teacher. Here Institutional barriers refer to factors such as admission practices, financial aid, pedagogy, and type of curriculum services adopted that emanate from the institutions limiting the participation of Muslim women in higher education. Institutional barriers also consist of the policies and procedures that are enshrined within colleges and universities that prevent adult learners from participating in educational based activities (cross, 1981), as well as affect degree completion among adult learners (Bergman, et al., 2014). Policies and procedures that have been found to work against adult learners to limit their participation in academic environments include the availability of faculty, lack of physical resources and online courses as well as difficulty in dealing with admissions and advising staff (Kasworm, 2010). The following table represents the responses of respondents regarding institutional barriers to Muslim Women's education.

Table 5.16 Responses of the students regarding the Educational/ Institutional aspect on the Basis of Rural and Urban (Annexure-A)

Questions		Urban		Rural		Total	
		N	%	N	%	N	%
Q28	Yes	19	63.3	47	78.3	66	73.3
Q29	Yes	22	73.3	52	86.7	74	82.2
Q30	Yes	27	90	56	93.3	83	92.2
Q31	Yes	26	86.7	58	96.7	84	93.3
Q32	Yes	23	76.7	47	78.3	70	77.8
Q33	Yes	27	90	55	91.7	82	91.1
Q34	Yes	18	60	49	81.7	67	74.4
Q36	Yes	23	76.7	45	75	68	75.6
Q37	Yes	30	100	60	100	90	100
Q38	Yes	27	90	55	91.7	82	91.1
Q39	Yes	30	100	60	100	90	100
Q40	Yes	28	93.3	56	93.3	84	93.3
Q41	Yes	30	100	60	100	90	100
Q42	Yes	25	83.3	53	88.3	78	86.7
Q43	Yes	26	86.7	49	81.7	75	83.3
Q44	Yes	20	66.7	55	91.7	75	83
Q45	Yes	23	76.7	42	70	65	72.2
Q46	Yes	25	83.3	49	81.7	74	82.2
Q47	Yes	7	23.3	8	13.3	15	16.7
Q48	Yes	0	0	0	0	0	0

Source: Fieldwork (2019)

In the educational/institutional aspect, the researcher asked ten questions that reflected the objectives of the study. The analysis of the table shows that 86.8 percent of respondents agreed that there should be more colleges for women in the district. Equally, 86.0 percent of respondents believed that educated women could be empowered as compared to uneducated women. The responses of the students (Q 35) clearly shows that Muslim women face more educational problems as compared to women of other religious communities. Therefore, it appears apparently that some problems were posed by the educational institutions. It was also observed that students from both rural and urban areas are facing problems while pursuing higher education.

5.8.1 Absence of Local Institutions

The geographical condition of Jammu and Kashmir has influenced the participation of Muslim Women in higher education. Another barrier that restricts a Muslim woman from pursuing higher education is the lack of educational institutions within the locality. It was found that if

educational institutions are not available nearby, traveling for women becomes a challenging issue. The Muslim female respondents pointed out that the colleges within walkable distance or closer to the place of residence are not available. So, the parents were unwilling to send them to a school/ college which was far off due to the lack of transportation and feeling of insecurity. Travel is seen as a threat to personal security. This is a particularly strong factor in deterring girls from entering higher education as institutions are likely to be very distant and even if boarding facilities are available there are possible incidents of sexual harassment and sexual abuse to consider (Sathar & Haque, 2000). This problem was more serious for those women who belonged to border and hilly areas. As there are only three-degree colleges in the district and even in some cases due to the absence of desired courses in the colleges of the district, Muslim women had to get admission to colleges of other districts. In such circumstances most of the respondents claimed that the problem is also associated with the managing of daily hire and reaching college at exact time.

5.8.2 Lack of Female Teacher

While interacting with parents, students, and teachers it was observed that another problem that hinders Muslim girls' and women's participation at school and college level is the lack of an adequate number of female teachers. During the fieldwork it was found that there were hardly three female teachers in all the selected colleges. The recruitment and appointment policy at higher education level is very miserable. One of the female teachers stated that,

“The number of teachers appointed by the government is not enough and the case is the same at our school as well. We have two female teachers in the college. We need more female teachers as it is believed that a lady is important to connect with young girls' students in their teenage problems, i.e. menstruation.” (fieldwork, 25-11-2019)

Taking her explanation into account, the teachers provided by the government are not adequate in the college. Moreover, there is a lack of female teachers in all streams. College administrators, as well as parents, wish to appoint more female teachers with the purpose of providing a comfortable environment for girls to share their teenage problems. Similarly, during the in-depth interview, the girls also revealed that they would like female teachers at their college.

“It is very hard to share our health problems, such as menstruation, to a male teacher. As our college has no female teacher in the commerce stream. We used to feel ashamed while sharing indirectly this problem with the male teacher. So, we wish to have at least one or two female teachers in all streams so that the girls can share their health problems easily with the teacher and pass the same message to the Head so that we may not face the problem of attendance shortage.” (Fieldwork, 22-11-2019)

The Muslim Female students statement above have shown that they would like to have more female teacher at their college to whom they feel it easier to share their teenage problems than to a male teacher because they feel ashamed talking about such problems to a male teacher. Also, their statements reflect that they feel embarrassed to share such a problem with a male teacher when they avoid listening about it. Moreover, the parents also revealed the lack of female teachers at the college level also affects their daughter's higher education. One of the parent respondents claimed that,

“I visited the college during my daughter's admission time and found that there are only male teachers. I feel a little bit worried and was thinking that how they behave with our young daughters. I heard several times from many students that male teachers used to misbehave with the female students and trying to exploit them by using the excuse of shortage of attendance.”

(Fieldwork, 27-11-2019)

This shows that also parents would like to have female teachers in the colleges. They think that their daughters are safer and more comfortable with female teachers, as there are many cases where male teachers abuse matured girls at this level. On the basis of the above-mentioned arguments of the Muslim female students and their parents it may be said that the lack of female teachers in the colleges is also one more factor influencing Muslim women's participation in higher education. On the basis of field observation, it was found that there should be the availability of female teachers at least one in all streams available in the colleges. The female students prefer to share their health problems like menstruation only with female teachers but due to the lack of female teachers they cannot do so. This demotivated them to continue their study.

5.8.3 Low Academic achievement: A Gateway to Dropout

One more factor that affected the higher education of Muslim Women in the area under study was poor academic achievement and failure in college exams which gradually compels them to discontinue their higher education and led to drop out. One of the female student respondents said,

“Working at home and equally helping parents in agriculture, we used to get less time as compared to boys to read and do preparations for final exams. This often results in failure in some subjects or in all subjects. So, we female students then felt the anxiety to be teased by friends and scolded by parents. Finally, this lessens the interest in repeating the same class and compels many female students to quit their studies.”

(fieldwork, 28-11-2019)

Similarly, another student revealed the story of her sister and stated that,

“Mere Badi Behan ghar k kaam mai parents kee madad karte thei aur padhaye ka bohat kam time milta tha. Wo B.A. IInd year mai 2 baar teen subjects mai fail hogaye jiss ke wajah se uss ne college jana band kardiya aur ghar mai he baithe Howie hai...”

(Fieldwork, 25-11-2019)

“My elder sister used to help parents in household and agricultural activities and she used to get very less time to read. She got failed twice in three subjects in her B.A. IInd year course as a result she quitted college and is now working at home...”

The work pressure from parents results in the lack of time work for their study and exam preparation which results in failure at college exams, and that leads to the girls' withdrawal from college, where time for going to college and do homework are the crucial factors which are related and combined in such ways and in a process to lead the girls out of education.

Case Study 6

Tauheeda Majeed (name changed) a 30-year-old married woman from Devsar tehsil of kulgam district. Her father is a teacher by profession and belonged to a rich family. She got married to an Army man at the age of 20 when she was in B.A first year and had two daughters. Her husband passed away last year at the age of 35 due to blood cancer which added to her miseries. She had completed her school education in private institutions. She acclaimed that her father brought all the daughters equally and provide all kinds of support to them. She disclosed that she discontinued her higher education because she could not pass the first-year examination two times which ultimately reduced her interest in higher education. Further she revealed that we were five sisters and one day suddenly my father got a marriage proposal for me and convinced me of this proposal. She admitted that poor schooling is most responsible for her low academic achievement. She motivates and provides all necessary support to both her daughters to pursue their educational goals. She opined that a girl child is treated equally and provide equal educational opportunities along with son as guaranteed by Islam and constitutional provisions. She further states that the higher education a woman will receive, the more chances she will have to acquire a job and married a decent man.

Case Study 7

Nighat Nabi (name changed) a 29 years old woman hails from tehsil Kulgam and studied up to B.A third year. She got married to a policeman at the age of 22. She had a daughter and a son. Nighat stated that my father was a policeman and we were two sisters and two brothers. My father being educated wanted to get all of us educated. He made all sacrifices and admitted all of us in private schools. Now both my brother are government employees. Nighat regrets not for qualifying her final year examination. She stated that I was poor in academics and completed my intermediate in the second term. She stated that when I failed three times to

clear my final year examination, ultimately, I lost interest in higher education. During the college days she came in contact with a boy who later on got a job in the police department and decided to marry him. She admitted that her in-laws did not allow her to continue a clear B.A final year examination. she expressed that a daughter should be treated equally along with a son to pursue higher education. She stated that higher education can help a woman to become economically independent and choose her later partner according to her wish.

5.8.4 Lack of Separate Women Colleges and Co-Education as a Barrier

Another problem that affects the higher education of Muslim women in the valley is the lack of female degree colleges and attending co-educational institutions. The Muslim women and parent respondents strongly felt that lack of separate women colleges works as an impediment in their higher educational pursuit. Many parents do not want to send their daughters to co-educational institutions especially after higher secondary school due to the prevalent norms and values which promote segregation of sexes. The Muslim women respondents too claimed that they were uncomfortable while sitting with boys. It was found that Muslim women who are religiously much oriented find it very awkward to attend classes along with boys. They feel uneasy to share their learning and other kinds of problems in the presence of male students. Some Muslim women also claimed that in case of poor academic achievement or unable to answer the questions being posed by teachers, the male students used to make negative remarks or abuse us. One of the Muslim women said,

“Choon ki hamare district k teenu (3) colleges co-education type k hain. Ladkiyaan aksar admission k waqat aur classroom mai learning k Duran bohat awkward mehsoos Karte hain. Boys aksar classroom mai hamare peeche baith k humain indirectly Mazak udatey hain. Issliye hum chahtey hain ki womens k liye separate colleges hone chaiye aur female teachers bhi...”

(Source: fieldwork, 2019)

“As all the three colleges of the district are co-education type. Women often feel it awkward or very difficult during admission or teaching-learning process in the classroom. Boys often used to pass negative remarks or make fun of girls. So, we wish to have separate women colleges with female faculty members...”

However, some women were found feeling positive or stable in Co-educational colleges. They do not hesitate either during the classroom or while finding themselves with low academic achievement in the final exams. For them, it provides an opportunity to develop sociability, personality, nurtures dialogue, and communication skills among genders of both sexes, removes shyness, hesitation, and fear.

It also needs to mention here that both parents either with conservative attitudes and orthodoxy type or rational outlook also prefer to admit their daughters in women

colleges. Some parents claimed that they fear that their daughters will be either harassed or exploited by teachers as well as by the boys. So, they suggested that the government should make efforts to establish at least one women college in each tehsil of the district with all kinds of facilities.

5.9 Kashmir Conflict and Women education

Education is considered as one of the building blocks of human development. It is not only a basic right but a foundation for progress in other areas, including health, nutrition, and the development of institutions and democracy. Conflict undermines this foundation and also contributes to the conditions that disseminate violence. Conflict destroys education infrastructure, reduces spending on schools/colleges and teachers, and prevents children/youth from attending classes. Schools /colleges are often a target for groups hostile to the government because of the association with state authority (UNDP, 2005). Conflict affects the educational chances of children/youth in a range of different ways. There are three different levels upon which violent conflict can affect education. Firstly, it affects children/youth directly through the loss of relatives, physical violence, rape, need to leave home, etc. Secondly, the damage caused by conflict can have a direct effect on the possibility of attending school/college, in terms of the danger to get there, and also the economic situation might no longer allow for them to pay for education. Thirdly, educational infrastructure and institutions become targets and destroyed either accidentally or for political reasons. Schools/colleges can also be occupied and used as bases for warring factions.

Table: 5. 17 Kashmir Conflict and effects on women education (Annexure-A)

S. No	Responses of the different Stakeholders	Rural		Urban		Total	
		F	%	F	%	F	%
1	Death and Displacement of Teachers and Students	47	78.3	25	83.3	72	80.00
2	Destruction and Damage to Schools and Educational infrastructure	53	88.3	18	60.0	71	78.89
3	Prevents the opening of Schools	56	93.3	22	73.3	78	86.67
4	increases teachers Absenteeism	48	80.0	25	83.3	83	92.22
5	Low Academic Achievement	40	66.7	20	66.7	60	66.67
6	No Access to Internet	42	70.0	28	93.3	70	77.78
7	Decline in Enrolment	34	56.7	24	80.0	58	64.44
8	Unavailability of Transport Facilities	58	96.7	25	83.3	83	92.22

Source: Fieldwork, 2019

Like in other parts of the world in general and in India in particular, the conflict has an adverse effect on every aspect of life like tourism, health, economy, and education. Similarly, in Kashmir the impact of Thirty-years-old conflict on Kashmiri society has proved deeper, wider, and has engulfed the totality of social dynamics. In actuality, every sector and every section of the Kashmiri society suffer in totality at the individual as well as group level. Education was the major causality as a result of the conflict. The unrest in the Kashmir valley has paralyzed the education of the present generation. The reasons were numerous; the roads would be blocked due to the Cordon and Search Operations (CASO), the stone pelting incidents, the excessive security forces on the streets or if in any time the above cases were not there still the students and teachers were delayed so long at the checkpoints or by search by the security personnel that they were not having any other option but to turned back home (Devadas D, 2018).

The educational scene in the valley presents a miserable view of its very basis, gutted school buildings, BSF occupied buildings, and bunker surrounded buildings, deserted classrooms, strikes and demonstrations, copying in examinations, uprooted science education due to migration of more than ten thousand Science and Mathematics teachers to other places in India. There has been a heavy loss of infrastructure, hampering educational development.

The conflict has also been one of the major hurdles that affected women's education badly. The conflict took the lives of many girls/women during the time of encounters, hartals, and search operations i.e. Konanposhpora (1994), Shopian (2009-10), D.H. Pora (2012) and Pulwama (2016), etc. In the early phase of the 1990s due to the pressure of militancy girls and women were not allowed to attend the schools and colleges. Only Non-Muslim girls got the opportunity to read and write. One of the female Parent respondents told,

“1990’s kee dahaye mai militants unpadh hone kee wajah se modern education ko gunah samajhte thei aur Sirf deen e taleem ko tarjeeh daitey thei. Wo humai college Jaane se rokthe thei and dhamkee daite the ki agar hum school jainge tou wo humai maar daingay, jiss kee wajah se bohat saare Muslim ladkiyaan unpadh rahe...” (fieldwork, 2019)

“In the 1990s due to ignorance, militants considered modern education as a threat to the religion and allowed only to gain religious education. They used to treat us of killing for attending modern educational institutions, as a result of which the majority of Muslim women of the period remained illiterate.”

After 2000 the conflict took a new form and educated youth were recruited in militant groups. Now there was no threat to women's education on the part of militants. However, the effect of the conflict continues on education particularly women education in many forms i.e. death of students or damage to infrastructural facilities from 2000 onwards was in the form encounters, hartals, CASO's (cordon and search operation) and stone-pelting. One of the teacher's respondents revealed that,

“The post-2000 form of a conflict-affected the educational system badly. Whenever there used to be hartals or encounters, the students are not able to reach colleges particularly female students. There used to be a lack of transport facilities. Even the faculty members are not able to reach colleges on time as there used to be checking's at many points by security forces. The daily hartals and violence reduce the number of working days. We are not able to finish the syllabus in less working days. It also affects the mental health of the students as they used to get less time for preparation for the exams...”

(Source, fieldwork-2019)

The conflict has affected badly the academic achievement of the students. Educational institutions were missed more often than attended. If the child somehow reaches school, teachers might not. The frequent turmoil's and hartals used to push the students in depression or other mental health issues as they are unable to attend classes to cover the syllabus on time and prepare for the final examination. The absence of internet facilities during the times of encounters and unexpected hartals also adds to their miseries. One of the Muslim women students claimed that,

“Hartals aur encounters kee wajah se hum ko college jane ka kam mouka milta hai. Iss se hamare mental health par asar padta hai. Hum time pai syllabus ko pura nhi kar pate aur dusre taraf internet band rehne kee wajah se humare paraishani badh jate hai. ghar pe padhaye se saree concepts samajh nhi aatey hain...” (Source: fieldwork, 2109)

“Due to frequent hartals and encounters we are not able to attend the colleges. It affects our mental health as we are unable to finish the syllabus on time. The snapping of the internet also adds to our miseries as we are unable to browse anything. We are not able to comprehend many concepts through self-study...”

The academic environment has been disturbed by such conflicting incidents like Hartals, Curfews, shutdown calls, CASO, and the incidents of violence. The irregular system, as well as constant conflict, has pushed many students into depression or other mental health issues. In 1989, the armed conflict started in Kashmir valley, since then the valley continues to be in thick of turmoil (Hasan A., 2013).

Another devastating feature of armed conflict is that during the conflict, not even schools are safe from attacks. Also, there is the disruption to educational opportunities from the fact that conflict destroys schools since, for every year that this damage is left unrepaired and unreported; children suffer a huge loss of educational opportunities. Burning of schools has been a recurrent feature of conflict in Jammu and Kashmir. The year 2016 saw an unprecedented targeting of schools in numerous arson attacks. The post-July 2016 uprising, which lasted for almost six months, saw an arson of at least 38 school buildings across the Kashmir valley (DSEK, 2017). Again during 2019, after the abrogation of article 370 which gives special status to Jammu and Kashmir, the schools and colleges remained closed for almost six months. The people came into the streets and angrily reacted against this step of the central government. Hundreds of students including both males and females either lost their lives or eyesight due to pellets.

Case Study 8

Salma (name changed) a married woman of 28 years old, who hails from Dhamhal hanjipora tehsil of Kulgam district. Her father a teacher by profession was killed by the Government Special Taskforce in the 1990s for having relations with the religious group of Jamate Islami. After that it was the same socio-religious organization that takes the responsibility of the

family. Salma disclosed that “my father was a teacher in a private school. One day my father was on the way to his duty and was kidnapped by the government forces and was killed in a field. She had studied up to 12th Standard. She got married at the age of 22 and had two children, a son, and a daughter. She revealed I was among bright students of my fellows and got distinction in both the 10th and 12th standard. But poverty did not allow me to continue my higher education. So, I got free admission as well as accommodation in an Islamic college to pursue a degree in Islamiyaat as well as to learn some professional courses like tailoring and designing. She stated that the conflict had taken the lives of lakhs of people and had watered down the dreams of thousands of students whether male or female. She stated in an emotional way that her father killing also watered down her own and her brother's dream of being the most intelligent students of the school. She is a great supporter of woman education and emphasis that both boys and girls should be given equal support and opportunity to pursue as much higher education as they can.

In short, the Kashmir conflict which has its roots since India's independence affected every aspect of life in the valley. it has crippled and diminished the educational system in the valley.

The major effects of the conflict on the educational system are death and displacement of teachers, Students, Families, Destruction, and Damage to Schools and Educational infrastructure, preventing the opening of schools regularly, shortage of classes, teacher's absenteeism, snapping of internet facilities, decrease in enrolment and lack of transport facilities.

5.10 Improving Women education

Table: 5.18 Students suggestions for improving the educational status of Muslim Women (Annexure-A)

S. No	Responses of Students	Rural		Urban		Total	
		F	%	F	%	F	%
1	Establishment of Separate Women Colleges with residential Facilities	53	88.3	27	90	80	88.89
2	Establishment of More Colleges in Rural and remote areas	57	95	25	83.3	82	91.11
3	Introduction of Scholarship schemes for poor Female Students	50	83.3	28	93.3	78	86.67
4	Recruitment of More Female Teachers in the Colleges	49	81.7	20	66.7	69	76.67
5	Introduction of Desirable Vocational Courses	38	63.3	29	96.7	67	74.44
6	Availability of Transport facility in the College	59	98.3	22	73.3	81	90
7	Career Counselling Cell in the Colleges	43	71.7	29	96.7	72	80
8	Introduction of Distance mode for Married Woman	46	76.7	28	93.3	74	82.22
9	Madrassas to be given College Status	40	66.7	21	70	61	67.78
10	Establish of Muslim Minority Colleges	35	58.3	24	80	59	65.56
11	Awareness Programmes regarding Higher education of women	53	88.3	25	83.3	78	86.67
12	Free Studentship, Study material, and other incentives	59	98.3	23	76.7	82	91.11
13	Awareness Campaign regarding importance of women education	54	90.0	25	83.3	79	87.8
14	Poverty Alleviation programmes	48	80.0	22	73.3	70	77.8
15	prevention of early marriages	55	91.7	27	90.0	82	91.1

Source: fieldwork, 2019

The above table represents the overall suggestions given by Muslim female students, parents, and teachers regarding the improvement in the educational status of Muslim women in district kulgam. The Muslim female students and their parents claimed that lack of local colleges within the vicinity hinders the expansion of women's higher education and is directly related to the economic and security aspect. They strongly demanded that more colleges particularly women colleges should be established in remote areas particularly in rural areas as it was

noticed that more than half of the population of the district consisted of rural areas. It was observed that only two colleges were located in rural areas. Further Muslim female undergraduates suggested that scholarships for Muslim women should be introduced so that poor Muslim women would not be dependent on their parents particularly those who are intelligent and have big dreams for themselves and the society. Some Muslim women claimed that they are not benefitting post-matric and other minority scholarships being the deserved candidates. However, parents and Muslim women also suggested that more female teachers should be appointed in the colleges at least in all streams. Some Muslim women and parents also suggested that local Madrassas of college-level providing religious and professional courses should be affiliated to the state university and given funds. On the part of teachers, it was found that awareness programmes among parents and Muslim women regarding the importance of women higher education and its link with the social and economic development of the country should be launched.

5.11 Prospects of Muslim women in Higher Education

The future of Muslim women in higher education can be evaluated on the basis enrolment trend, career aspirations, and increasing female literacy rate since the last three decades.

Table 5.19: Year Wise Enrolment Trend of Muslim women in District Kulgam

Enrolment Details of GDC Kulgam			
Year Wise Enrolment	Muslim Women Enrolment	Boys Enrolment	Total Enrolment
2016-17	1243	1446	2689
2017-18	1059	1170	2229
2018-19	2632	2764	5396

Source: Principal GDC, Kulgam

Enrolment Details of GDC D.H. Pora			
Year Wise Enrolment	Muslim Women Enrolment	Boys Enrolment	Total Enrolment
2016-17	201	270	471
2017-18	230	290	520
2018-19	372	384	756

Source: Principal GDC, D.H. Pora

Enrolment Details of GDC Killam			
Year Wise Enrolment	Muslim Women Enrolment	Boys Enrolment	Total Enrolment
2016-17	170	210	380
2017-18	193	210	403
2018-19	264	275	539

Source: Principal GDC, Killam

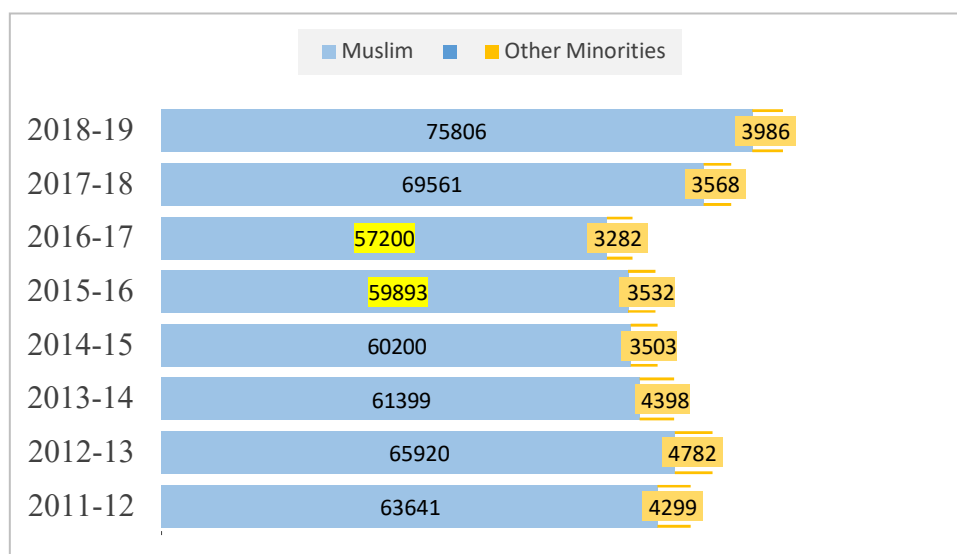
The investigator found that the participation of Muslim women in higher education is increasing gradually. The educational status of Muslim women in Kulgam district has improved from the last three decades, yet there are miles to go in this connection. 91 percent of respondents recognize the importance of higher education required for women empowerment. The enrolment data of Muslim women students of all three colleges indicates their participation is increasing in higher education. The investigator collected data for the last three years and it was found that almost every year the enrolment trend has been on upward mobility. Hence it can be concluded that there appear a bright prospect and future of Muslim women in higher education.

Table 5.20 - Enrolment Trend of Muslims and other Minorities in J&K in Higher Education (2011-2019)

2011-12	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		58925	63641	122566	1805	4299	6104
	All India	609014	537383	1146397	250657	294718	545375
2012-13	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		64280	65920	130200	1786	4782	6568
	All India	666778	584878	1251656	252632	311595	564227
2013-14	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		68418	61399	129817	3398	4398	7796
	All India	748654	648105	1396759	289644	342086	631730
2014-15	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		66475	60200	126675	2714	3503	6217
	All India	820462	713196	1533658	296820	352706	649526
2015-16	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		67932	59893	127825	2928	3532	6460
	All India	858090	755620	1613710	317515	365446	682961
2016-17	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		63899	57200	121099	2131	3282	5413
	All India	916388	822830	1739218	362663	428866	791529
2017-18	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		72401	69561	141962	2325	3568	5893
	All India	939488	898121	1837609	359110	448517	807627
2018-19	Jammu and Kashmir	Muslim			Other Minority communities		
		Male	Female	Total	Male	Female	Total
		81908	75806	157714	2675	3986	6661
	All India	993396	965608	1959004	397146	470954	868100

Source: AISHE Reports

5.9 Graphical Representation of Enrolment Trends of Muslim Women and Other Minorities in Jammu and Kashmir



Source: AISHE Reports

The above graph represents the enrolment trend of Muslim women and women of other minorities in higher education in the state of Jammu and Kashmir. It depicts that the enrollment rate of Muslim women is greater than other minorities. The enrollment rate of Muslim women and women of other minorities had come down during the 2015-16 year when the uprising took place in the state after the killing of Burhan Wani and colleges remained off for a period of about 8 months. However, it can be concluded that despite the existence of conventional outlook in the Muslim society and other factors, the participation of Muslim women in higher education is increasing day by day.

5.12 Conclusion

The present study was conducted to explore the educational status of Muslim women in district kulgam. It also looked to examine the barriers faced by Muslim women while pursuing higher education in district kulgam. On the basis of findings of the analyzed data it can be concluded that Muslim women are still facing different types of challenges while accessing higher education. These barriers are demographic, social, economic, cultural, religious, political, and educational in nature. It was found that some students are facing multiple challenges while accessing higher education. These barriers are more dominant in rural areas than in urban areas. It was noted that parental education also matters in educating a girl child. The conflicted nature of the state has also affected the educational system to a great extent. However, despite these challenges the enrollment ratio of Muslim women is increasing steadily every year.

FINDINGS, SUGGESTIONS AND CONCLUSION

The present study has been conducted to explore the educational status of Muslim women as well as to examine various problems and constraints they face while availing higher education in Kulgam district, Kashmir. It aimed to present suggestions for developing initiatives and strategies for their educational advancement. The analysis of data revealed various concerns and as well as the slow and subtle change taking place in the district. These findings are discussed in the following paragraphs.

Status of Muslim women students in Kulgam District, Kashmir

It is evident from the analysis in the earlier chapter that the enrolment of Muslim women students in higher education is on the rise during the last three decades, yet in comparison to non-Muslims it is quite low. They are lagging behind with their male counterparts and women of other religious communities in terms of educational attainments. The study also reveals that the educational status of Muslim women is not uniform in all states. In some states like Kerala, Karnataka, and Bangalore, their educational status is better than women of other religious communities.

In the State of Jammu and Kashmir too, the educational status of Muslim women is dismal like their counterparts in the different states of the country. Women in the traditional Kashmiri society were exposed to discrimination, inequality, and oppression. Kashmiri Muslim women had no role in the decision-making process. Despite different endeavors made by social reformers, educationists, and legislators, the literacy rate of Muslim women in contemporary Jammu and Kashmir State is underneath the national level. They are lagging behind their male counterparts and women of other religious communities. The study shows that women of the Sikh community have the highest literacy rate (77 percent) followed by Christians (60 percent), Hindus (59 percent), and Buddhists (49 percent) while Muslim women fall at the base with 35 percent literacy rate.

Similarly, as in all districts of the Jammu and Kashmir the literacy rate in the district is not satisfactory (59.2) which is lower by 8 percent than the State literacy rate. The educational status of Muslim women in Kulgam district like their counterparts elsewhere in the country or other districts is also depressing and quite dismal. While comparing their literacy rate with

Muslim women of other districts of Kashmir, particularly south Kashmir, they are found lagging far behind. There exists a gender gap of about 20% in terms of literacy between men and women in the district.

In the State, a number of initiatives have been undertaken for the advancement of girl's education at school and the higher education stage. The Schemes initiated by the center and state governments have been launched. Some of these important programmes include "National Program for Education of Girls at Elementary Level (NPEGEL), Kasturba Gandhi Balika Vidyalaya (KGBV) and Sarva Shiksha Abhiyan (SSA)." The motive was to promote girl's education through equal educational opportunities and the elimination of gender disparities. The utmost step taken by the government of Jammu and Kashmir is by giving free education up to the degree level.

The data reflects that access to schools and colleges/universities of women students including Muslim girls has increased, despite the conflict-ridden environment. The change is slow due to parents' concern for safety and security yet educational advancement is taking place.

Background of Muslim women students in the sample

In order to explore the various problems and concerns of Muslim women students in higher education, a sample of Muslim girls studying in the colleges of Kulgam district has been taken. The study found that majority of the student respondents were represented by arts (33 percent) and science stream. The low representation of women in other fields like BBA, BCA B.P. Ed was due to their low enrolments in these courses. Women students reported a lack of interest in these courses due to the lack of scope in terms of job opportunities.

The educational level of fathers of student respondents was found dismissal. 33 percent of women student's fathers were found illiterate, while 39 percent had studied up to higher secondary level only. The fathers of 27 percent of sample students had the experience of college/ higher education. However, it is was also found that fathers of all women students are aware of the value of higher education and are encouraging their girls for obtaining that.

It was observed that the majority of the mothers were illiterate. The study revealed that in comparison to fathers (33 percent) more mothers were found illiterate (55 percent). But it was heartening to know that 13 percent of mothers had the experience of higher education. The mothers were found supportive of women in higher education.

Further, it is noted that the major proportion of women students belong to families with cultivation/agriculture backgrounds (44 percent). In the case of mothers, the majority of them (72 percent) were housewives. A small proportion of mothers were engaged in the service sector and business activities.

In the case of economic background, not much difference was observed in the monthly income level of the families. Only 22 percent of the student respondents were found economically sound. The students of such families do not find it difficult to bear the expenses of education.

Barriers faced by Muslim women students - Social Aspect

The data analysis has revealed that the education of women students in higher education is significantly influenced by various social factors. Findings from the analysis are presented in the following paragraphs.

Parents' education was found to influence children's education particularly of daughter's education in the sample, implying that higher the educational level of the parents, the greater the participation of their daughters in educational pursuit. Educated parents are likely to guide, motivate, and inspire their daughters for getting educated after realizing the importance of education for their daughters and to maintain the tradition of literacy and education in their families.

The study revealed that social taboos create hindrances for a Muslim woman in pursuing higher education. It is found a majority of the respondents believed that social taboos restrict a Muslim woman from pursuing higher education. It is evident that the education of Muslim women is still influenced by social constraints.

Parental Attitude and Social Perception have been noticed as an impediment in Muslim women's higher education. The attitude of Muslim parents and the community is found mostly negative towards women's higher education as compared to parents of other communities. The study demonstrates the impact of parental illiteracy on women's higher education discontinuation due to low parental income. It was observed that illiterate parents could not understand the importance of women's higher education and engaged their daughters in household activities. The provision of education to women by some parents who are economically not well is perceived as a waste of resources since they married at an early age and moved into the husband's family. As a result, the family does not benefit from the returns

on the financial investment in the education of the women. All these negative perceptions impact women's education.

The early marriage appeared as a hindrance for a Muslim woman in pursuing higher education. 89 percent of the sample responded that early marriage restrains a Muslim woman from availing higher education. However, it was found that 10 students responded negatively, out of which 5 belonged to the rural area and 5 belonged to an urban area. The students argued that it is not like that early marriage can be a hindrance for every woman as it depends upon the attitude of the in-laws. Thus, it is evident that some change in the mindset of the people has started and there is a need to push further in this direction.

From the analysis of data, it was observed that existing prejudices and traditions of society are becoming hurdles in Muslim women's higher education. It was found that different types of prejudices and traditions prevalent in the Muslim community deprive women of availing higher education.

An equally important factor that creates problems in the way of women's higher education is their involvement in domestic work which does not allow them to continue their higher education. In most cases, fathers have no regular employment and they depend largely on agricultural activities or work as a labour and daily wager to earn their living. In such a situation women are compelled to sacrifice their future and are involved in domestic activities. The female students of rural areas are found much involved in domestic responsibilities either in agricultural or household activities than urban Muslim female students. Thus, their involvement in household chores leaves them with less or no time to pursue higher education.

The study also shows that higher education plays an important role in the social empowerment of Muslim women. Out of 90 Muslim women 91 percent believed that higher education definitely will socially empower a Muslim woman. Higher Education plays a significant role in the empowerment of women by enhancing their knowledge, skills, and confidence. It brings a reduction in inequalities and helps in improving their status within the family.

Barriers faced by Muslim women students- Economic Issues

The economic status of the parents (Parental income) seems to be another factor which influences their daughters higher education in the most significant way as it was found that parents with higher levels of income were in a better economic position to bear expenses involved in the education of their children irrespective of the gender of their children. They

were found less likely to discriminate between sons and daughters in matters of education on economic grounds. Parents with low income are found unable to meet the expenditures of family and as a result avoid higher education of their daughters. In some cases, however, sons are allowed to continue their higher education and available limited resources are utilized for them on the basis of breadwinner cause.

The analysis reveals that the majority of the respondents stated poverty to be the major cause of their educational backwardness in spite of the financial assistance and fee concessions provided by the government. The study also displays that 34 percent of student respondents agreed that their educational expenses are easily met up by their parents while the rest of (66 percent) of the student respondents that their parents find it difficult bear their educational expenses due to low income. From the study it also appeared that that poverty is one of the important barriers of higher education of Muslim women. Though laudable, financial help provided by the government is not adequate enough to mitigate the financial burden on their families. For, it also involves extra expenditure on buying books, stationery, and other items required by educational institutions from time to time. These factors put together compel parents to withdraw daughters from their educational pursuits. Therefore, in the face of poverty and other financial considerations women's education is not considered a priority area. Further, in those cases where economic conditions allow parents to send a limited number of children to colleges, sons' education is given preference over daughters' education, and daughters are held back. Therefore, our study finds that poverty emerges as an important concern for restricting Muslim women students' access to higher education. Poverty also enhances gender discrimination and impedes women's higher education significantly.

Another important concern is a few employment opportunities resulting in the unemployment of the educated Muslim women. This also results in poor parental interest in higher education and especially in rural areas.

The study also reveals that higher education plays a significant role in the economic empowerment of Muslim women. Both urban and rural women agreed and supported that higher education leads to their economic empowerment.

The study also revealed that Muslim women in the area have high future aspirations. Major share (44 percent) of the respondents preferred teaching jobs after the completion of higher education whereas 27 percent of the respondents wished to be scientists, 4 percent political leaders and 11 percent civil servants as their profession after the completion of higher

education. A small proportion of respondents wished to choose business and social activist as their destiny. It is interesting to observe the higher aspirations of the women and implies the increased awareness and desire for education among the women participants.

Barriers faced by Muslim women students- Cultural Aspect

It is evident from the data analysis that cultural taboos do hinder Muslim women in pursuit of higher education. Nearly three-fourths of the sample/ respondents were of the opinion that the so-called cultural practices and restrictions of the Muslim community continue to create hurdles for a Muslim woman in pursuing higher education. At the same time, nearly one-fourth of the sample was of a different opinion.

It was also found that 87 percent of students believed that the 'purdah' system is also creating hindrances for Muslim women in pursuing higher education. Although the education of women is not suppressed by Islam. Moreover, the effect of purdah observance has been seen only in rural areas, where people are following their cultural beliefs and values very strongly while in urban areas the same thing has no effect on the life of the people.

The study also reveals that the division of labour is another barrier that restricts a Muslim woman from availing higher education. On the basis of analysis, it is observed that around 82 percent of the sample said that cultural practices and traditions like division of labour in the family and male decision-making factor also affects the higher education of Muslim women. It was found that there is no balance of work between males and females, especially in the college-going age. At this age, the boys had very little to do and have a lot of free time for their studies. On the other hand, girls of the same age have to do a lot of work at home and usually have to help their mothers in almost every household work.

Another major challenge to Muslim Women education is cultural discrimination disguised as religion. In fact, it was found that due to traditional wrong interpretation of religious instructions, Muslim women are lagging behind to male counterparts and women of other religious communities. They were also of the view that Islam as a religion declares education obligatory for both men and women.

Thus, the analysis of responses reflected that socio-cultural practices, patriarchal values, and prejudice against women restricted their access to higher education. Many of the respondents disclosed that it was more because of their grandparent's orthodoxy thought, who had a significant say in decision making, that they are compelled to discontinue their higher

education. This also implies that initiatives for awareness of society for education are urgently needed to address this problem.

Barriers faced by Muslim Women Students - Educational Aspect

The analysis of data further, revealed that institutional barriers also hinder Muslim women's higher education. It was pointed out that the majority of Muslim women considered a lack of infrastructural facilities as one of the major hurdles in meeting their educational needs. Lack of infrastructural and other facilities like separate toilets for women, hostel accommodation, science and other laboratories, absence of desired subjects, lack of transport facility, and career counseling cell also hinders Muslim women's higher education.

Another barrier that restricts a Muslim woman from pursuing higher education is the lack of educational institutions within the locality. It was found that the distance between educational institutions and the home was another major concern. The Muslim female respondents pointed out that the colleges within walkable distance or closer to the place of residence are not available. So, the parents were unwilling to send them to a school/ college which was far off due to the lack of transportation and feeling of insecurity. Travel is seen as a threat to personal security.

Another problem that affects the higher education of Muslim women in the valley is the lack of female degree colleges and attending co-educational institutions. The Muslim women and parent respondents strongly felt that lack of separate women college's works as an impediment in their higher educational pursuit. Many parents do not want to send their daughters to co-educational institutions especially after higher secondary school due to the prevalent norms and values which promote segregation of sexes.

Another factor which hinders Muslim girls' and women's participation at school and college level mentioned was lack of female teachers. It was found that Muslim women felt it uneasy and awkward to share their personal and health problems with a male teacher. The parents were willing to send their daughters to schools/colleges with more female teachers as they feel more secure and confident with regards to their daughters' safety in the presence and under the supervision of female teachers. The teachers also hold governments' faulty recruitment policies responsible for the lack of female teachers in the colleges.

One more factor that affected the higher education of Muslim Women in the area under study was poor academic achievement and failure in college exams which gradually compels them to discontinue their higher education and led to drop out. This implies that the quality of

education imparted in these institutions is also a cause of concern and needs to be addressed urgently.

Another barrier that affects the educational pursuit of Muslim women is the conflict-prone environment of the state. The unrest in the Kashmir valley has paralyzed the education of the present generation. The occurrence of frequent turmoil's and hartals led to the closure of schools and colleges for many weeks and months. The conflict has affected badly the academic achievement of the students. Educational institutions were missed more often than attended. The frequent turmoil and hartals influence the mental health of students. The absence of internet facilities during the times of encounters and unexpected hartals also adds to their miseries.

The trends in literacy rate since the last 5 decades show that progress is gradually being made from illiteracy to literacy in the state of Jammu and Kashmir and higher educational achievement gradually with increasing concern towards gender equality in matters related to education. This trend is evident from government census reports and perceptions of different stakeholders on women's education.

Despite these barriers, the educational status of Muslim women in the state has improved. The enrolment ratio of Muslim women students' is increasing gradually from the last two decades. The change in perspective regarding socio-cultural prejudices and taboos is also visible and resulting in access to higher education for more Muslim women students. Even, the performance of women is better than those of boys at all levels of education.

The continuing constraints for the education of Muslim women students imply that there is a need to strengthen the efforts made by the central as well as state government and various NGO's in order to satisfy their special expectations and aspirations. To promote the education of women at all levels particularly higher education and reduce the gender disparity in providing knowledge and education, a strong need-based and committed state and community intervention is required to raise the educational status of women particularly Muslim women. There is an urgent need to change the mindset of the people in general and community leaders in particular. To generate awareness and attitudinal changes among the masses regarding women's education, NGOs and media can play a vital role as an agent of social change by highlighting and discussing issues concerning Muslim women's education at different platforms and motivating women to organize themselves into groups through which they can highlight their problems.

Recommendations

Based on the data analysis carried out for determining the problems and challenges of Muslim women students in accessing higher education, the following recommendations may be considered.

- 6.1.1 There is a need to bring awareness and change of attitude of the Muslim Community as well as stakeholders towards Muslim women's higher education. The prospects of Muslim women's educational advancement largely depend on sincere and concrete efforts at family, local, state, and national levels. There is a need for policy, initiatives to support it so that a sound socio-economic, cultural, and institutional environment can be established for the advancement of Muslim women's education.
- 6.1.2 There is a need for systematic and exhaustive research to identify the problems and challenges faced by women students in general and Muslim students in particular. Based on these diagnostics interventions may be planned for implementation.
- 6.1.3 Special schemes for financial assistance and attractive incentives may be introduced by the state and central government for those parents who take an active and sincere interest in the promotion of their daughter's education and intensive campaigns for generating awareness regarding such assistance and programs for the promotion of women's education at a large scale may be initiated by community leaders and NGO's.
- 6.1.4 Non-formal and distance mode graduation courses should be introduced so that women, who got married at an early age, those who cannot travel or could not avail the opportunity due to various reasons will get the opportunity to continue their higher education.
- 6.1.5 Counseling programs in collaboration with community leaders and different NGOs may be arranged to fight social conservatism. The participation of highly committed community leaders in awareness campaigns may be ensured for making parents realize the benefit and contribution of women's education for themselves, family, and the larger society.
- 6.1.6 More colleges in remote areas particularly women colleges should be established with up to mark infrastructural and other facilities. Better transport and Hostel facilities should be available in the colleges which may help students of far-flung areas to reach college on time. The human resources should be adequate in the colleges, particularly the recruitment of more female teachers. Drives towards increasing the number of

female teachers will not only lead to high enrolment and the low dropout rate among girls but will also give an opportunity to a large number of educated women to utilize their educational qualifications for their self-fulfillment in a socially productive way. More professional and technical courses with specialized teachers should be introduced in the colleges.

- 6.1.7 Peace-education should be introduced as an optional subject in the colleges to acquaint students with skills and knowledge of how to overcome conflict situations and promote peace in the colleges and outside.
- 6.1.8 Little has been achieved by both governments as well as civil society in the area of empowerment of Muslim women through educational advancement. So, much more needs to be done on this count. More and more policy initiatives and proper implementation of programmes by the government combined with community leaders' interest and sincere efforts for their educational advancement is the need of the hour. Existing programmes need to be reviewed as per current requirements. This requires serious attention from policymakers, administrators, and community leaders.

6.2 Suggestion for Further Research

Some of the important suggestions for further research are given below.

1. The present study has depicted different problems faced by Muslim women while pursuing higher education in district Kulgam of Jammu and Kashmir. The status of Muslim women in the state of Jammu and Kashmir particularly in the area same study area needs to be examined further. Planned and systematic sociological and educational studies of comprehensive nature at large scales are needed to assess the educational status of Muslim women in the state of Jammu and Kashmir.
2. A comparative study of Muslim and non-Muslim women is also recommended as it will bring into open some useful insights related to women's education in general.
3. An investigation into the disparity between the education of men and women in Jammu and Kashmir needs to be undertaken to have a better and in-depth understanding of the issue.
4. Studies aimed at exploring problems and prospects of education of women in general and Muslim women, in particular, may also be undertaken in different regions of the state.

Conclusion

The present research aimed to find out the problems faced by Muslim women in higher education. The findings of the research displayed some rationale and genuine barriers that hinder the education of a Muslim woman. These barriers are categorized on the basis of demographic characteristics and other aspects such as social, economic, cultural, religious, political, and educational. The patriarchal nature of the Muslim societies and prevailing traditional customs are posing problems in pursuing higher education of Muslim women. The orthodoxy nature of Muslim societies, social taboos, prejudices, the trend of early marriage, gender inequality, and negative parental attitude are some significant findings related to the social barriers of Muslim women education. These barriers have been noticed more in rural areas as compared to urban areas. Studies on religious barriers to Muslim women's education reveal that Islam does not forbid women education rather provides ample opportunity for both genders to acquire knowledge. Unfortunately, due to ignorance and wrong interpretation of Quranic verses and Ahadees literature Muslim women lagging behind in the field of education. As the development of a country is measured on the basis of the Human Resource Index (HRI), so efforts should be made to develop human resources in a proper way without any biases. The cultural barriers like the custom of Purdah, division of labour and decision making also hinders women's higher education. There is a need to develop positive and rational outlook among parents with regard to the importance of higher education of their daughters. Financial constraints like Poverty are also a hurdle in the way of Muslim women's higher education. Then there is a huge list of institutional barriers like lack of local institutions, inadequate number of women colleges, teachers, and transport facilities, lack of women career counseling cell, and lack of other facilities which also hinders higher education of Muslim women.

There is an urgent need to review government policies and schemes. It is the need of time to address the women's issues by creating awareness among people regarding the problems of Muslim women. The findings of the research can help all the stakeholders along NGO's to open a new dimension in the history of higher education of Muslim women in the state of Jammu and Kashmir.

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APPENDICES A
ANNEXURE-A
QUESTIONNAIRE
ON

Problems and Prospects of Muslim Women in Higher Education
FOR WOMEN STUDENTS PURSUING HIGHER EDUCATION
(Through Degree Colleges of Kulgam District)

(Note): - The present endeavor is pertaining to the research work and the success of the study will depend upon your honest response. Therefore, it is hoped you will extend your cooperation whole heartedly in achieving the objective of the study. Be sure, your responses will be kept strictly confidential and will be solely used for research purpose only. Please read the question carefully and respond them accordingly.

Thanking You.

Problems and Prospects of Muslim Women in Higher Education:
A study of Kulgam District

Questionnaire No: -

Dated /

Part -A

Name of the Respondent/Student.....

Residence.....

Locality.

Rural

Urban

Class/ Semester.....

Course.....

Name of the college.....

Location of the College (Mark the relevant one)

Rural College	<input type="checkbox"/>
Urban College	<input type="checkbox"/>

Stream:

- Arts: -
- Science: -
- Commerce: -
- Others: -

Marital Status:

- Married
- Unmarried

Number of Siblings

- Brothers.
- Sisters: -

Educational Level of Father.

- Illiterate
- Upper Primary
- 10th Standard
- Graduate
- Post Graduate
- Other

Educational Level of Mother

- Illiterate
- Upper Primary
- 10th Standard
- Graduate
- Post Graduate
- Other

Father's occupation: Tick Relevant one

- Labour
- Cultivation/ Farmer
- Business
- Service

- Other

Mother's Occupation: Tick Relevant one

- House Wife
- Business
- Service
- Other

Family Income (Rs) monthly

- 10,000
- 10,000 to 15,000
- 20, 000 to 20, 000
- 20, 000 above

PART-B

Social Aspect

1. Do you agree that trend of early marriage is a hindrance in pursuing Higher Education?
Yes
No
2. Do you think that social taboos are mostly responsible for bringing hindrances in pursuing Higher Education of Muslim women?
Yes
No
3. Do you feel that you are getting less educational support and facilities from your parents than that of your brother?
Yes
No
4. Do you think that Gender stereotype thinking also restricts more women participation in Higher education?
Yes
No
5. Do you think parental illiteracy also restrains a Muslim woman from availing higher education?
Yes
No
6. Do you Believe that higher education will help Muslim women to establish their social empowerment? If Yes/No please specify how.
7. Do you think that domestic responsibilities restrict Muslim women to attain higher education? If yes/no please give your comments?

B-Economic Aspect

8. Do you agree that parental income is an important factor for sending children for higher education?

Yes

No

9. Do you believe that economic self-dependence may lead a woman towards economic empowerment?

Yes

No

10. Do you believe that poverty is one of the important barriers of higher education for Muslim women?

Yes

No

11. Do you think that your parents are unable to bear the expenses of your higher education?

Yes

No

12. Do you think that due to the unemployment problem among the educated Muslim women parents show poor interest in higher education?

Yes

No

13. Do you believe that economic crisis of your parents compelled them to deprive you from higher education?

Yes

No

14. Do you believe that higher education may lead Muslim women towards their economic empowerment? If Yes/No please give your comments.

15. Are you agree that your parents capable of meeting up your educational expenses?

Yes

No

16. what kind of job you want to take up after completing higher education?

a) Teaching

b) Scientist

c) Political Leader

d) KAS/IAS

d) Business

e) Social Activist

C. Cultural Aspect

17. Do you believe that the prevailing Conservative traditions, customs and beliefs of Muslim communities restricts a Muslim woman from availing Higher Education?

Yes
No

18. Do you believe that cultural traditions of Muslim communities like Purdah system are creating hindrances in the higher education of Muslim women as compared to other communities?

Yes
No

19. Do you think that fear of losing Islamic identity, character; traditional values and culture parents ignore higher education?

Yes
No

20. Do you think cultural factors like division of labour and Male decision making in the family also hinders higher education of a Muslim women?

Yes
No

21. Do you think that imparting higher education will help to lead Muslim women towards developing cultural empowerment? If so, please specify how.

Religious Aspect

22. Do you believe that Islam as a religion recognizes education as obligatory for both Men and women?

Yes
No

23. Do you think that due to ignorance and conservative attitude, Muslim women are getting less educational support and facilities by their parents than that of other communities?

Yes
No

24. Do you think that Muslim parents feel absurd/ discomfort/ uneasy to allow their child to pursue higher education staying in the hostel or else?

Yes
No

25. Do you agree that Muslim communities follow Quranic instructions regarding education, equality and empowerment?

Yes
No

26. Do you agree that Muslim women are lagging behind in higher education due to traditional wrong interpretation of religious instructions?

27. Have you ever felt that the superstitious religious practices have been Oppressive/ one of the major obstacles towards your progress into higher education?

Yes

No

D-Educational and other Barriers

28. Do you think lack of local educational institutions pose a major hurdle to females' higher education?

Yes

No

29. Do you think that Scarcity of lady teacher in the colleges is one of the factors that restricts women from availing higher education?

Yes

No

30. Do you believe that Lack of proper physical facilities is another factor that restricts women from availing Higher education?

Yes

No

31. Do you believe that lack of transport facilities is also one of the factors that restricts women to go for higher education?

Yes

No

32. Do you think that Wastage and Stagnation among Muslim women at graduation Level also restricts their participation in Higher Education?

Yes

No

33. Do you think that Problem of co-education or lack of separate women colleges is also responsible for low participation of women at higher education level?

Yes

No

34. Do you think that high costs of higher education particularly professional courses restrict/limits participation of Muslim women in higher education?

Yes

No

35. Do the female students feel uneasy to express their opinion due to the presence of male students in the classroom?

Yes

No

36. Do you think that Co-education limits female's enrolment in higher education? Explain how?

Yes

No

37. Being a woman, do you believe that Muslim women have ample prospects in higher education?

Yes

No

38. Do you agree that initiatives taken by the Government and other social organizations are not adequate for minimizing problems and increasing prospects of higher education?

Yes

No

39. Do you think that Introducing attractive scholarships for both financially poor students and meritorious students would encourage Muslim women students in higher education?

Yes

No

40. Do you think that absence of desirable/ skill-based courses for Muslim Women at graduation level also restricts their participation in higher education?

Yes

No

41. Do you think Establishing more female higher educational institutions will reduce the gender disparity gap in terms of literacy rate?

Yes

No

42. Do you think that Providing Bank loan facilities for women students belonging to very poor families or backward classes will increase their participation at higher education level?

Yes

No

43. Do You think that Establishing more higher educational institutions in rural and tribal areas will help in reducing gender Gap Disparity?

Yes

No

44. Do you think that the fear of immoral attacks within and outside institutions also creates restlessness among parents from sending their daughters to higher Education institutions?

Yes

No

45. Do you think that Establishing equal opportunity commissions for higher educational institutions will ensure more Muslim women participation in higher education?

Yes

No

46. Do you think that Providing counselling to both family and students regarding the importance of higher education will help to increase women participation?

Yes

No

47. Have you ever felt discriminated inside classroom? Was there any grievance cell in the college to tackle this problem?

Yes

No

48. Do you think that library, laboratory and other facilities are up to the mark in the institution?

Yes

No

49. How conflict or daily unpredicted violence in Jammu and Kashmir affects women higher education in Kashmir? Please give your comments.

50. What would you suggest to Policy makers or Government in order to promote advocacy concerning the access of women to higher education in Jammu and Kashmir? Please specify your opinion

ANNEXURE-B

PARENTS INTERVIEW SCHEDULE

Qno1: - Please introduce yourself, Educational qualification and Occupation?

Qno2: - How many female children do u have and how many of them have entered into/ are enrolled in higher education?

Qno3: -What is your opinion regarding women education particularly Muslim women and its importance in contemporary age?

Qno4: - Do you believe that early marriage as a cause of discontinuation of Muslim women education? What should be the remedy according to you?

Qno5: - Do you believe that Muslim Parents in Kashmir are less conscious or extend less support and facilities to the daughters as compared to other communities?

Qno6: - Do you believe your poverty is one of the important obstructions that restricts Muslim women from availing higher education?

Qno7: - Do you think that parental income is an important factor for sending your wards into higher education?

Qno8: - Do you think that due to the unemployment problem among the educated Muslim women parents show poor interest in higher education?

Qno9: - What are your preferences (Separate or Co-education) with regard to your Daughters in terms of higher education?

Qno10: - How difficult is it to pay school fees for all of your daughters particularly for those who are pursuing higher education?

Qno11: - Do you feel insecure to enroll your daughter in a college which is very far away from your home?

Qno12: - Do you believe that due to wrong/Misinterpretation of Quranic and Hadith teachings, Muslim women lag behind in higher education?

Qno13: - How Kashmir conflict has affected women educational system?

ANNEXURE-C

INTERVIEW SCHEDULE FOR TEACHERS

Qno1: - How do you see the importance of Muslim women Higher education in terms of her empowerment (Individual development) and as well as socio-economic development of the country?

Qno2: - How social customs and traditions like early marriage is a hinderance for a Muslim Women in Availing Higher Education? What should be the alternative/ done so that a married woman will be get an opportunity to continue her studies?

Qno3: - What are your views regarding Islam and women education? Also shed your views regarding Misconception/ wrong interpretation of Quranic teachings and Hadith literature with regard to Educational Backwardness of Muslim women?

Qno4: - How cultural barriers like Division of work, Social perception, Male decisionmakers about women education and conservative attitude of the family members restricts a Muslim Woman from availing Higher Education?

Qno5: - on what procedure female students are enrolled in your college?

Qno6: - What initiatives are being taken in your college to improve the educational status of Muslim women?

Qno7: - what steps should be done to remove gender disparity in Muslim society with regard to higher education?

Qno8: - What are the various kinds of institutional problems Muslim woman faces in college particularly in terms of physical and human resources such as Teaching learning process, Courses offered, academic achievements?

Qno9: - What are your Suggestions for promoting women's higher education in the state?

Qno10: - Can you describe how Kashmir conflict/ turmoil's disrupts access of education in the valley? particularly how it affects women/Girl's education?

Qno11: - is there any provision to ensure equality in terms of enrolment of female students in your institution?

Qno12: - is there any kind prejudice of female education in the Muslim society. i.e. in Kashmir today? Kindly elaborate your views?

Qno13: - As a policy maker and implementer what role can you play to ensure that young Muslim women are given maximum opportunity to progress even further into higher education?