

Marginalised Muslim women in Kerala, India: the interplay between empowerment and social exclusion

Shanuga Cherayi*, PhD Research Scholar, Department of Social Work, School of Social Science and International Studies, Pondicherry University, India, e-mail: shanugac@gmail.com

Dr. C.Satheesh Kumar, Assistant Professor, Department of Social Work, School of Social Science and International Studies, Pondicherry University, India, e-mail: satheeshsw@gmail.com

Abstract

We examined how empowerment of Muslim women influences social exclusion. A total of 101 Muslim women from rural areas, under below poverty line, were selected using probability sampling. We measured empowerment and social exclusion using standardized measures and data were analysed at univariate, bivariate and multivariate levels. Analysis reveals that overall scores on empowerment was moderate and high level of social exclusion. Empowerment subscales viz., domestic consultation ($\beta=.194$) and political empowerment ($\beta=.199$) have significantly contributed to social exclusion. It reveals that how empowerment alongside with socio-demographic variables such as duration of marriage ($\beta=.534$), age ($\beta=-.407$) and education ($\beta=.371$) influenced social exclusion. The study concludes that less empowerment significantly accelerate social exclusion. Implications of the results are discussed.

Key words: empowerment, social exclusion, Muslim women, Kerala

1 Introduction

Women empowerment and social inclusion are the key components to development discourse in developing countries (Udin, 2012; Kumari, 2012; Tripathi, 2011; Handy and Kassam, 2006). Empowerment is a multi dimensional process that consists of social, economic, cultural, legal, psychological and political aspects. It helps people to gain control over their lives by raising awareness (Chakrabarti & Biswas, 2008) and agency building (Kabeer, 2001). Agency, resources and outcomes are the fundamental elements of empowerment. First, agency describes the process of decision making including deception, negotiation and manipulation which permit women to define their life goals and act upon them. It encompasses the ability of women to formulate strategic choices, control over resources and decisions which affect important life outcomes (Malhotra, 2003). Secondly, the resource is the precondition is essential for women to exercise choice. Thus, women should have access to future claims to human, social and material resources. Finally, the outcomes provide the well being that women can experience as a result of access to agency and resources (Umashankar, 2006; Kabeer, 2001; & Kishor, 2000a).

An inclusive society is achieved through reducing discrimination and inequalities in different spheres of life. India is one of the world's fastest growing economies where the population ratio of men (51.5%) and women (48.5%) are almost equal (Census, 2011). India as a developing country, the participation of both men and women are critical in social and economic development. Empirical evidence suggests that women empowerment leads to higher social inclusion. Thus it is likely to reduce inequalities in different aspects of the society (Thomas, & Velthouse, 1990; Spreitzer, 1995; Shortall, 2008; & Islam, 2009).

Social exclusion and empowerment are dynamic and multidimensional concepts. Social exclusion can be seen when different elements combine to trap individuals in accumulation of disadvantage. These include but not limited to housing, education, income, access to health facilities, financial resources and quality of the environment which affect individual's well being. The causal dimensions of social exclusion are linked to restricted access to the basic resources necessary for social belonging including non material resources such as interpersonal respect and trust needed for self confidence and self esteem both individually and collectively. These manifestations imply that empowerment and social exclusion are of central importance in quality of life of the people (Philips, 2006).

In the history, women have been the vehicles and drivers of positive change and outgrowth. Muslim women are no exception. Women irrespective of religion have similar expectations and aspirations as their male counterparts. Public perception is that Muslim women are unequal and oppressed who needs to be identified, challenged and addressed both within the Muslim and wider communities (DCLG, 2008). Muslim women can instigate the change to balance multitask and tackle the different challenges facing today. Hence, there is a need to empower and strengthen the leadership among Muslim women in different aspects of their life so that they can proactively support those who are vulnerable and use their knowledge and skills to support other women in the same community through individual and collective efforts (DCLG, 2008).

Muslims are the largest religious minority community in India who constitutes 13.4% of the total population. They are inadequately empowered to access the benefits of development and the fundamental rights

guaranteed in the constitution (Sachar Committee Report, 2007). Muslim women are suffering from low level empowerment resulted from traditional conservative thinking and patriarchy of the society. In this backdrop, the present study conducted at Calicut district of Kerala to study empowerment and its relationship with social exclusion/inclusion. The study hypothesized that there is a significant cause and effect relationship between empowerment and social exclusion of Muslim women with a direction that higher empowerment would lead to reduced social exclusion. Further, better socio-economic statuses predict better empowerment of Muslim women. Thus, this study contributes to the knowledge that how empowerment acts as a determinant to social exclusion.

2 Methods

2.1 Study area

Kerala is noticed for its paradoxical nature development with high level of achievements in the social sectors despite its relatively low per capita income. These achievements in terms of better demographic outcomes such as low fertility rate, infant and maternal mortality rates have largely been attributed to the high levels of educational attainment of women. Nevertheless, Kerala has low levels of female work participation rate compared to the rest of the states in India. The religious minorities are faced with various kinds of social disparities.

The population of Kerala constitutes 2.76 percent of India (Census, 2011). Calicut is one of the major Muslim populated districts in Kerala as well as in India. The district has a population of 9.24 percent of total population of the state which constitutes about 3,086,293. Census (2011) shows that about 67.15 percent of population lives in urban areas whereas about 32.85 percent lives in rural areas of the district. The sex ratio is 1098 per 1000 male of the district that is higher than the sex ratio of the state (1084 per 1000 males) and much higher than the national sex ratio (940 per 1000 males). The gender wise literacy rate of male (97.42 percent) and female (92.99 percent), are much higher than the national literacy rate (82.14 for males and 65.46 for females).

2.2 Study design and participants

An explanatory study was conducted to examine how empowerment influences social exclusion in Muslim women. The participants were chosen from the rural areas of Calicut. The eligibility for participation was formed based on the prior set inclusion criteria. These included being Muslim women, aged between 21 to 40 years, those belongs to BPL (below poverty line) households, married and cohabitating for a minimum period of three years, and residing in a rural area. Multi-stage cluster sampling procedure was adopted to select the participants of the study. Strictly adhering to the eligibility criteria, a total of 101 samples were selected for the study. The sampling procedure was applied into four different stages. First, the administrative district was divided into 13 administrative blocks and five blocks were randomly selected by using lottery method. Second, a sampling frame was developed that listed out all the village Panchayats in selected blocks. Then, ten Panchayats were selected from the sampling frame. Thirdly, from the selected village Panchayats, all the wards were listed out and five wards were selected. Finally, from the selected wards, 101 Muslim household were selected as the final participants of the study.

2.3 Instruments

We used the empowerment index (Amin et al, 1998; & Handy, & Kassam, 2004), Social Exclusion Scale (Jehoel- Gijbers, & Vrooman, 2007) and a socio-demographic profile sheet.

The empowerment index consists of four sub-scales viz., such as personal autonomy, family decision making, domestic consultation and political index. All these dimensions were expressed as trichotomous options and given different weights. For family decision making index was rated as 01= wife alone, 0.5= joint decision and 00= husband alone. Other three subscales of empowerment index, responses were rated on value of 01=generally, 0.5= occasionally and 00= never respectively. The reliability coefficients of all four dimensions of empowerment ranged from 0.78 to 0.93. However, the four dimensions significantly and strongly correlated ($r=0.65$ to $r=0.76$) which indicates uni-dimensionality. We used the empowerment index scale as a whole. The Cronbach's coefficient alpha reliability of the empowerment index scale was 0.896 (Handy, & Kassam, 2006).

The social exclusion scale consists of four-sub scales, such as inadequate social participation, inadequate normative integration, inadequate access to basic social rights and material deprivation. The rating was assigned for all the sub scales were 01= never, 02= sometimes, 03= neutral, 04= very often, 05= always respectively. The internal consistency of the social exclusion scale was 0.85 in general and varied between 0.67 and 0.82 for the dimensions (Bayram, Bilgel, & Bilgel, 2010).

We developed socio-economic profile sheet to collect the socio-demographic characteristics. It contained age, education, duration of marriage, occupation, monthly income, working experience before marriage, participation of SHG and how active they in it.

2.4 Data analysis

Alongside with descriptive analysis, we used Bivariate analysis viz., correlation and multivariate analysis viz., multiple regression to examine how empowerment determines social exclusion of Muslim women.

3 Results

3.1 socio-economic profile of the Muslim women

Table 1 shows the socio-economic profile of the Muslim women. The mean age was 30.2 years while age ranged between 21 to 40 years with SD of 5 years. The educational status of the Muslim women was classified as primary school, high school, higher secondary school and under graduate. Most of the respondents (73.3%; N=74) educated up to high school education, about 16.8 percent (N=17) and 6.9 percent (N=7) belong to higher secondary education and primary education respectively. And only 3 percent (N=3) of the respondents were educated up to under graduate level. About 88.1 percent (N=89) of the respondents' monthly income ranged up to 2000 and about 8.9 percent (N=9) monthly income ranged from rupees 2000 to 4000. The result shows most of the respondents belong to low family monthly income group, as the study was included only Muslim women with BPL (below poverty line) category. The duration of marriage ranged from 1 to 29 years with a mean of 10.97 and SD of 6.12 years. Most of the respondents were unemployed and only about 5.9 percent (N=6) of them were doing unskilled labour.

Table 1 shows the socio-economic profile of the Muslim women

Continuous variables		Number	Min-Max	Mean	SD
Age in completed year		101	21-40	30.20	5.00
Duration of Marriage		101	1-29	10.97	6.12
Categorical variables		---	---	---	---
Education status	Number	Percent	Income	Number	Percent
Primary school	7	6.9	up to 2000	89	88.1
High school	74	3.3	2000-4000	9	8.9
Higher secondary	17	16.8	4000-6000	1	1
Degree	3	3	6000-8000	2	2
Total	101	100	Total	101	100
Employment status	Number	Percent	---	---	---
Employed	6	5.9	---	---	---
Unemployed	95	94.1	---	---	---
Total	101	100	---	---	---

3.2 Sub-domains of empowerment index

Table 2 shows the scores on the sub-scales of empowerment. First subscale measured personal autonomy. The scores on personal autonomy ranged from 0 to 4 (range=4) with a mean of 1.8 and SD of 0.93. The result suggests that Muslim women had low level of personal autonomy. Most of them reported that they were not able to visit their parental homes, hospitals or clinic, village market, or purchasing household materials without seeking permission from their husbands. Second subscale measured on family decision making. The scores on this subscale ranged from 0.5 to 8 (range=7.5) with a mean of 3.66 and SD of 1.24. Similarly, result indicates that Muslim women enjoyed low level of participation in decision making in household affairs such as children's education, family planning, and daily household expenditure. Further domestic consultation was examined, which have ranged from 0 to 6 with a mean of 4.16 of SD of 1.56. The result implies that Muslim women moderately enjoyed relatively better consultative status alongside with their husbands, when spending money on children's education, business and other purchases in family. Finally, the empowerment index measured on political empowerment. The scores on this subscale ranged from 0 to 6 with a mean of 1.48 and SD of 1.01. Result suggests that Muslim women reported substantially less level of political empowerment. Overall, the cumulative empowerment index scored a mean of 11.12 which ranged from 2.5 to 17 with SD of 2.68. The result reveals that Muslim women enjoyed moderate level of empowerment.

Table 2 shows the sub-domains of empowerment index

Empowerment index	Number	Range	Min-Max	Mean	SD
Personal autonomy	101	4.00	0-4	1.80	0.93
Family decision making	101	7.50	0.5-8	3.66	1.24
Domestic consultation	101	6.00	0-6	4.16	1.56
Political index	101	6.00	0-6	1.48	1.01
Empowerment index	101	14.50	2.5-17	11.12	2.68

3.3 Sub-domains of social exclusion

Table 3 shows the descriptive analysis of the sub-scales of social exclusion viz., inadequate social participation, inadequate normative integration, inadequate access to basic social rights and material deprivation. First, Muslim women's social participation ranged from 7 to 20 with a mean of 13.46 and SD of 2.96. High mean score with restricted standard deviation reveals that Muslim women enjoyed substantially restricted or

inadequate social participation. The mean score on the normative integration was 12.68 ranged from 4 to 15 with SD of 3.44. Result reveals that Muslim women faced inadequate normative integration. Third subscale was on access to basic rights. Its scores ranged from 4 to 15 with a mean of 11.24 and SD of 2.62. It reveals that Muslim women experienced inadequate access to basic social rights. Further, the mean of material deprivation was 7.57 ranged from 4 to 20 with SD of 3.53. Result shows that Muslim women were highly experienced material deprived. Finally, over all social exclusion scores ranged from 24 to 67 with a mean of 44.97 and SD of 8.24. Result reveals that Muslim women experienced substantial amount of social exclusion.

Table 3 shows the sub-domains of social exclusion measurement

Social exclusion	Number	Range	Min-Max	Mean	SD
Social participation	101	13	7-20	13.46	2.96
Normative integration	101	15	5-20	12.68	3.44
Access to basic rights	101	11	4-15	11.24	2.62
Material deprivation	101	16	4-20	7.57	3.53
Social exclusion	101	43	24-67	44.97	8.24

3.4 Bivariate analysis

Table 4 shows the correlation between the sub-scales of empowerment and social exclusion. Personal autonomy was significantly correlated to family decision making ($r=.175$; $p<.05$). Result indicates increased personal autonomy was associated with women's increased influence on family decision making. Personal autonomy was significantly correlated with political empowerment ($r=.217$; $p<.05$). Result suggests that as women's personal autonomy increases, their political empowerment also increases. Personal autonomy was significantly correlated to material deprivation ($r=.361$ & $P<.01$).

Family decision making was significantly correlated with political empowerment ($r=.182$; $p<.05$). Result reveals that women's increased influence on family decision making was associated to increase in political empowerment. Family decision making was significantly correlated with material deprivation ($r=.233$; $p<.01$). It implies that when women's enjoyed increased role in family decision making, material deprivation was high. Plausible explanation may be that when households face high level of material deprivation, it is likely that women take up increasing roles in family affairs, especially in everyday household maintenance. In such familial situation, women take more active roles such earning and everyday household maintenances including decision making in family affairs.

Domestic consultation was significantly correlated with social participation ($r=.233$; $p<.01$). Result reveals that women's better domestic consultation status was likely to improve their social participation. Domestic consultation was significantly correlated with normative integration ($r=.26$; $p<.01$). It implies that better the women's domestic consultation status, better normative integration. Further, domestic consultation was significantly correlated with access to basic social rights ($r=.206$; $p<.05$). It implies that better Muslim women's domestic consultation status, better access to access to basic rights. Domestic consultation was finally significantly correlated with material deprivation ($r=.238$ & $P<.01$).

Political empowerment was significantly correlated to access to basic social rights ($r=.205$; $p<.05$). Result suggests that when Muslim women better political empowerment, it was likely to reduce inadequate access to basic rights. Political empowerment was significantly correlated with material deprivation ($r=.378$; $p<.01$). Result suggests that higher the political empowerment, lesser would be the material deprivation of Muslim women. Inadequate social participation was significantly correlated with inadequate normative integration ($r=.312$; $p<.01$) and inadequate access to basic social rights ($r=.284$ & $P<.01$). Results reveal that when social participation is inadequate, lesser would be the normative integration and access to basic social rights. When normative integration is inadequate, lesser would be the access to basic social rights ($r=.322$; $p<.01$). Result implies that Muslim women had low inadequate normative integration is likely to reduce inadequate access to basic social rights. Further, inadequate access to basic social rights was significantly correlated with material deprivation ($r=.279$; $p<.01$). It suggests that lesser the access to basic social rights, higher would be the material deprivation.

Table 4 shows correlation of sub-domains of empowerment index and social exclusion

S. No	Sub-domains of key variables	1	2	3	4	5	6	7
1	Personal autonomy	1						
2	Family decision making	.175*	1					
3	Domestic consultation	-.091	-.081	1				
4	Political index	.217*	.182*	.142	1			
5	social participation	.073	.079	.233**	.130	1		
6	normative integration	-.071	-.033	.260**	.146	.312**	1	
7	access to basic rights	-.074	.025	.206*	.205*	.284**	.322**	1
8	Material deprivation	.361**	.233**	.238**	.378**	.152	.119	.279**

**Significant at .01 level & *Significant at .05 level

3.5 Predictor variables of social exclusion

Table 5 shows the multiple regression analysis of social exclusion

Criterion variable	b	SE _b	β	t	p
(Constant)	37.206	8.348		.000	
Age	-.671	.265	-.407	4.457	.013
Education	1.215	.377	.371	3.227	.002
Duration of marriage	.726	.215	.534	3.378	.001
Family income	.000	.001	-.048	-.553	.581
Personal autonomy	.805	.798	.089	1.009	.316
Family decision making	.364	.688	.046	.529	.598
Domestic consultation	1.019	.510	.194	1.999	.049
Political empowerment	2.190	.976	.199	2.243	.027

Dependent variable: Social exclusion
 R=0.618; R²=0.382; Adjusted R²=0.328

Table 5 shows the multiple regression analysis of social exclusion. We examined the socio-demographic variables alongside with aspects of empowerment as predictors of social exclusion. Therefore, we entered age, education, duration of marriage, family income, women's personal autonomy, influence on family decision making, status domestic consultation, and political empowerment. Result showed a significant regression analysis ($F=7.036$; $p=.000$). R² was 0.382 and adjusted R² was 0.328 indicating that 32.8 per cent of the variability was accounted on social exclusion by the variables entered in to this regression model. The strongest positive predictor of social exclusion was duration of marriage ($\beta=.534$). Evidently, the result suggests that duration of marriage substantially increased social exclusion of Muslim women. Age was further an inverse predictor of social exclusion ($\beta=-.407$), which suggests that higher age substantially decrease social exclusion. Years of education completed further significantly increased social exclusion ($\beta=.371$). Sub-domains of empowerment such as women's status in domestic consultation ($\beta=.194$) and political empowerment ($\beta=.199$) were the significant predictors of social exclusion.

Discussion

This study examined empowerment as a determinant of social exclusion in Muslim women. Socio-demographic characteristics indicate most Muslim women had only high school education and unemployed. Khan et.al (2010) and Riyami, Afifi & Marby, (2004) reveals that Muslim women had low status of education and many of them had never been to schools or illiterate. In contrary, more than 90 percent of the women in Kerala were educated; therefore Muslim women are likely to have substantially high rate of education compared to other states in India. But they have substantially less level of education compare to other religions in Kerala (Census, 2011). Similarly, most of them were unemployed and the family income was minimal as they belong to below poverty line.

The sub-dimensions of empowerment and social exclusion were studied. Analysis revealed that Muslim women had substantially low scores on sub-dimensions of empowerment. Most women reported that they could not visit their parental homes, hospital or clinic, village market and purchase household materials without seeking permission from their husbands. Evidence suggests that women with high level of personal autonomy are likely to develop high level of collective empowerment (Thomas, & Velthouse, 1990; & Brief & Nord, 1990). Women's degree of autonomy is inseparable from the level of personal autonomy enjoyed by the social group which she belongs. As a result, women's autonomy developed through the potential autonomy of their social groups (Islam, 2009).

The study found that personal autonomy was significantly correlated with family decision making, political empowerment and material deprivation. Muslim women had less personal autonomy alongside with reduced decision making roles at households. Political empowerment was likely to reduce material deprivation. Muslim women reported better participation in decision making on children's education, family planning and everyday expenditure of the households. Household income determines the status of the family and standard of living. It has relevance to women empowerment process. Mayoux (2000) and MFA (2010) reveals that women's economic empowerment is one of the major dimension of women empowerment including access to financial or economic resources, savings, economic independence, financial decision making power in the household. DCLG (2008) revealed that Muslim women were more likely to be economically inactive than the general population. Present study implies that Muslim women were substantially less consulted by their husbands, when spending money on children's education, business and other needy purchases to the family. Domestic consultation was significantly correlated with inadequate normative integration, inadequate access to basic social rights and material deprivation. It shows that better participation of women in the family is likely to increase social participation, access to basic social rights and to reduce material deprivation.

The present study found that Muslim women had relatively low level of political empowerment. Evidence suggests that women were less knowledgeable and interested than men about politics (Verba, Schlozman, & Brady, 1995; & Jennings & Niemi, 1981). As discussed, the participation of women in politics depended on cultural and institutional factors (Inglehart & Norris, 2003; & Matland, 1998). Women's poor formal education causes the barrier to political participation. The result suggests that political empowerment was significantly correlated with inadequate access to basic social rights, social participation and material deprivation. It evidenced that when the Muslim women had substantially less level of political empowerment, it is likely to decrease social participation, access to basic social rights while to reduce material deprivation.

Social exclusion of Muslim women was examined on four sub-domains of viz, inadequate social participation, inadequate normative integration, inadequate access to basic social rights and material deprivation. Result indicates that Muslim women experienced substantial amount of inadequate social participation, inadequate normative integration, constrained access to basic rights and high level of material deprivation. Furthermore, inadequate social participation was significantly correlated with inadequate normative integration and inadequate access to basic social rights. On the other hand, inadequate normative integration and inadequate access to basic social rights were significantly correlated. Inadequate access to basic social rights was significantly correlated with material deprivation. Social inclusion of women depends upon their livelihood opportunities. The patriarchy system of the Indian society is often responsible for various social disparities. The system demands that they suppose to do only reproductive duties and household work. These responsibilities may lead them exclude in formal education and labour market. They need to get family support to manage both household and labour (Kabeer, 2000a & Jackson, 1999).

Cumulative empowerment index was significantly contributed to the predicted model of social exclusion of the Muslim women. It revealed that how empowerment alongside with socio-demographic variables influenced social exclusion. The strongest positive predictor of social exclusion was duration of marriage. Evidently, the result suggests that duration of marriage substantially increased social exclusion in Muslim women. Age was further an inverse predictor of social exclusion, which suggests that higher age substantially decrease social exclusion. Years of education completed further significantly increased social exclusion. Sub-domains of empowerment such as women's status in domestic consultation and political empowerment were the significant predictors of social exclusion.

Evidence reveals that most of the Indian Muslims suffer grave deprivation in social opportunity, due to lack of access to education, employment, health care and other public services. For the most part of the country, they are even more deprived than Dalits and other backward communities (Udin, 2012). Muslim women have very little access to the public space, a few women can only participate in mosque management, school and community based organisations (CBOs). Illiteracy, lack of awareness, poverty and Islamic culture are the major problems they are facing for the participation in the public space (Siddiqui, 2011).

Scholarly articles debates that whether religion promotes liberation for them and why most of them found pious and conservative forms of religion appealing in the present scenario. As a minority community like Muslims are very often face disparities among various sectors of the society (Islam, 2009 & Siddiqui, 2011). The rural Muslim women faced difficulty to access literacy and education and experience poor quality of life (Ziyauddin & Kasi, 2009).

4. Conclusion

Study concludes that social inclusion of Muslim women was primarily determined through the empowerment. The Muslim women were relatively better empowered on personal autonomy, participation and decision making in the day to day lives. But they experienced substantial amount of social exclusion in terms of social participation, access to basic rights, problems in normative integration and increased material deprivation.

5. References

- Amin, R. and Becker, S. Bayes, A (1998). NGO-promoted microcredit programs and women's empowerment in rural Bangladesh: quantitative and qualitative evidence. *Journal of Developing Areas*, 32(2), pp. 221- 236.
- Bayram, N., & Bilgel, N. (2008). The prevalence and socio-demographic correlations of depression, anxiety, and stress among a group of university students. *Social Psychiatry and Psychiatric Epidemiology*, (43) 667-672.
- Brief, A.P. & Nord, W.R (1990). *Meanings of Occupational Work*. Lexington, MA: Lexington Books. Census. (2011), government of India
- Chakrabarti S. and Biswas C. S. (2008). *Women Empowerment, Household Condition and Personal Characteristics: Their Interdependencies in Developing Countries*, Discussion Paper ERU/2008-01. Department for Communities and Local Government. (2008). *empowering Muslim women: case studies*, U.K, London.

- Handy, F., Kassam, M., & Ranade, S. (2003). Factors influencing women entrepreneurs of NGOs in India. *Non-profit Management and Leadership*, 13(2), 139-154.
- Handy, F., Kassam, M., Feeney, S., & Ranade, B. (2006). *Grass-roots NGOs by women for women: The driving force of development in India*. New Delhi: Sage.
- Inglehart, R., Norris, P. (2003). *Rising tide: gender equality and cultural change around the world*. Cambridge University Press, Cambridge.
- Islam, N. (2009) exploring the development of psychological empowerment among survivors of intimate partner violence: does the personal empowerment program© live up to its name? a dissertation presented to the faculty of the graduate school university of southern california in partial fulfillment of the requirements for the degree doctor of philosophy (social work).
- Jackson, C. (1999). Social exclusion and gender: Does one size fit all? *European Journal of Development Research*, 11(1), 125–146.
- Jehoel-Gijsbers, G. & Vrooman, C. (2007). *Explaining social exclusion; A theoretical model tested in the Netherlands*. The Hague: The Netherlands Institute for Social Research.
- Jennings, M.K. & Niemi, R. (1981). *Generations and Politics: A Panel Study of Young Adults and Their Parents*. Princeton University Press, Princeton.
- Justice Sachar Committee Report Findings. (2007). CPI(M)'s Charter for Advancement of Muslim Community.
- Kabeer, N. (2000a). Social exclusion, poverty and discrimination. *IDS Bulletin*, 31(4), 83–97.
- Kabeer, N. (2001). Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World Development*, 29(1), 63–84.
- Khan, T.M., Mann A.A., Zafar M.I., Hashmi.N and Akhtar.S. (2010). Determinants of women empowerment: a case study from district Rawalpindi, punjab, Pakistan. *Pakistan Journal of Science*, Vol. 62 No. 1.
- Kishor, S. (2000). Empowerment of women in Egypt and link to the survival and health of their infants, pp. 119-156 in: H.B. Presser, and G. Sen, (eds.) *women's empowerment and demographic pro*. New York: Oxford University Press.
- Kumari, V. (2012). Economic empowerment of women through micro enterprises in India with special reference to promotional agencies. *International Journal of Multidisciplinary Research*.
- Kundu, K. S., & Chakraborty, A. (2012). An Empirical Analysis of Women Empowerment within Muslim Community in Murshidabad District of West Bengal, India. *Research on Humanities and Social Sciences*, Vol.2, No.6.
- Malhotra, A. (2003). Conceptualizing and measuring women's empowerment as a variable in International development. This paper was presented at the Workshop on "Measuring Empowerment: Cross-Disciplinary Perspectives" held at the World Bank in Washington, DC on February 4 and 5.
- Mayoux, L. (2000) *Jobs, gender, and small enterprises: Getting the policy environment right*. Geneva: International Labour Organization (ILO),
- Phillips, D. (2006). *Quality of life: concept, policy and practice*. Routledge: Abingdon.
- Shortall, S. (2008). Are rural development programmes socially inclusive? Social inclusion, civic engagement, participation, and social capital: Exploring the differences. *Journal of Rural Studies*.
- Siddiqui, F. (2011). *Participation of Muslim Women in Public Space (A Case of Kapilbastu District)*. Social Inclusion Research Fund (SIRF).
- Spreitzer, M.G. (1995). Psychological empowerment in the workplace: dimensions, measurement and validation. *Academy of management journal*, vol. 38 No.5, 1442-1465
- Thomas, K. W. And Velthouse, B. A (1990). Cognitive Elements of Empowerment. *Academy of Management Review* 15, 666-681
- Tripathi, T. (2011). *Women's Empowerment: Concept and Empirical Evidence from India*.
- Udin, N. (2012). Muslim minority exclusion and development issues: need for inclusive policy. *International Journal of Multidisciplinary Research*, Vol.2 (1).
- Umashankar, D. (2006). *Women's empowerment: effect of participation in self help groups*. Indian institute of management Bangalore.
- Verba, S., Schlozman, K.L., Brady, H. (1995). *Voice and Equality: Civic Volunteerism in American Politics*. Harvard University Press, Cambridge, MA.
- World Bank. (2001) *World Development Report: Attacking Poverty* (New York, Oxford University Press).
- Ziyuddin, K.M.and Kasi, E. (2009). (editors) in the book of *Dimensions of Social Exclusion: Ethnographic Explorations*, Ziyuddin. K.M, dalits and social exclusion-understanding the conceptualization. Cambridge Scholars Publishing, UK.

The IISTE is a pioneer in the Open-Access hosting service and academic event management. The aim of the firm is Accelerating Global Knowledge Sharing.

More information about the firm can be found on the homepage:
<http://www.iiste.org>

CALL FOR JOURNAL PAPERS

There are more than 30 peer-reviewed academic journals hosted under the hosting platform.

Prospective authors of journals can find the submission instruction on the following page: <http://www.iiste.org/journals/> All the journals articles are available online to the readers all over the world without financial, legal, or technical barriers other than those inseparable from gaining access to the internet itself. Paper version of the journals is also available upon request of readers and authors.

MORE RESOURCES

Book publication information: <http://www.iiste.org/book/>

IISTE Knowledge Sharing Partners

EBSCO, Index Copernicus, Ulrich's Periodicals Directory, JournalTOCS, PKP Open Archives Harvester, Bielefeld Academic Search Engine, Elektronische Zeitschriftenbibliothek EZB, Open J-Gate, OCLC WorldCat, Universe Digital Library, NewJour, Google Scholar

