

Socio-Economic Indicators for the Development of Rural Muslim Communities: A Meta-Analysis from India

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ABSTRACT

The Socio-economic condition is an imperative indicator to measure the development level of any community. One can easily understand the difficulty of the Muslim community who are the sufferers of discrimination in Indian society. The earlier studies found that majority of Muslims are poor, educationally deprived and socially excluded in the country while comparing to other majority communities. The Socio-economic backwardness of Muslims is not merely found by the individual researchers and surveys, but also by various Committees appointed by Government of India from time to time, i.e. Justice Rajinder Sachar- known as Sachar report, Prof Amitabh Kundu Report, Prof. (Dr.) N.R. Madhava Menon, the Annual report by Minority Affairs Government of India 2006-2016/17 and various other government reports. The present study gives a basic model based on various literature on socio-economic indicators of Muslim Community and it will be helpful to reach the development stage by preparing the working model. The main objective of this study is to identify the important Socio-economic Indicator of Muslim communities of India through valid literature, research article, and data from various reports. It is an attempt to prepare working model for the development of Rural Muslim Communities with the help of various socio-economic indicators such as population, Sex ratio, availability of social and physical infrastructure, family planning, health-related factors, insurance coverage, educational attainment, work participation rate & employment status, housing & related amenities planning, creditability and other.

Keywords: Socio-Economic Indicator, Muslim Community, Strategy for Development.

INTRODUCTION:

Muslim is the second largest religion in India, with 14.2% of the country's population is seriously lagging behind in terms of most of the human development indicators. India's Muslim population is the world's third largest and the world's largest Muslim-minority population. Officially, India has the third largest Muslim population next to Indonesia and Pakistan. The NSS 68th (2011-12) round, however, estimates the share as 13.8 % that appears to be not in consonance with the trend as it is impossible to explain a sudden hike in the population share of Muslims by 1.2 percentage points in 2 years.

They are not only the largest minority community but their presence is visible in all the states and union territories. Nonetheless, discrimination, social stagnation, and educational marginalization have cumulatively resulted in growing economic backwardness of the Muslims in large parts of the country (Sikand, 2006).

This largest minority community has been relegated to the lowest socio-economic stratum amongst all religious minorities in the post-independent India. More often the community has become the victim of the pogrom which innumerable Muslims are killed; their shops are burned; their women are beaten and raped and their property is destroyed and looted. Above consequence is the results of communal riot and it is a two-way process.

Moreover, it is often the minority community who were at disadvantage position in communal riots. In India, it is evident that most of the communal riots occurred between the majority and the minority groups.

Muslims had been the victims of a process of invidious discrimination. As considerable evidence exists, a process of marginalization of minority communities exists in almost all societies and there is nothing to warrant that the same is not true of Muslims in India to a greater or a lesser degree (Ahmad, 2007). Muslims have negligible influence on the process of economic development (Beg, 1989). The socio-economic condition of Muslims has not improved much before and after the independence. In pre-Independent India, in this regard W. W. Hunter wrote, "...earlier it was impossible for a well-born Musalman to become poor; at present, it is almost impossible for him to continue rich" (Hunter, 1969). There is widely held a belief that Muslims have remained largely unaffected by the process of economic development and social change that has been taking place in independent India and their general economic condition has been deteriorating progressively (Ahmad, 1975).

A wide variety of policy initiatives and programmes have been launched by successive governments to promote the economic, social and educational development of the minority communities in India. However, while the Muslims have no doubt made some visible progress, the perception remains that the economic and educational gap between the Community and the rest of the SRCs has been widening.

This paper aims to find out various socio-economic indicator for the development of Muslim communities from Justice Rajinder Sachar- known as Sachar report, Prof. Amitabh Kundu Report, Prof. (Dr.) N.R. Madhava Menon, the Annual report by Minority Affairs Government of India 2006-2016/1, Census report and other secondary sources and put together in a systematic fashion for an objective assessment of the reality. Therefore, this paper shall try to find out important socio-economic indicator and be helpful to prepare a basic model for the development of Muslim communities.

LITERATURE REVIEW:

Jabir Hasan & Falak Butool. (2013). Education and Development of Muslims in India: A Comparative Study. It is found that more than half i.e., 53.95 per cent of the total population of the Muslims in India is illiterate with 17.48 per cent literate people just for the name sake only. Technical education or higher education is meager among the Muslims. From the results it is also clear that Muslims who accounts for 13.46 per cent of the total population of the nation show lowest literacy rate, lowest percentage of higher education and lowest degree of female education. Thus, it can safely be said that the educational status of Muslims in India is not satisfactory and needs special attention.

Mainuddin Md. (2011). Socio-Economic Conditions and Political Representation of Indian Muslims: A Study of West Bengal, *International Refereed Research Journal*, Vol.- II, Issue -4, Oct. 2011 [123] E-ISSN 2229-4686

Mainuddin Md. (2011). "Socio-Economic Conditions and Political Representation of Indian Muslims: A Study of West Bengal" The study reveals that Majority of the Muslims in India as well as in West Bengal are lagging beyond the poverty line while comparing other socio-religious category caste. Socio-Economic Conditions and Political Representation of Indian Muslims is very much lower than the other social-religious category people including SC and ST. However, it needs to be pointed out that without political empowerment, socio-economic development of Muslims will be a utopian approach and vice versa.

Omar Khalidi's. (2006). Book titled "Muslims in the Indian Economy". Khalidi argues that while in recent years a few Muslims have undoubtedly witnessed some degree of improvement in their economic conditions, the majority of Muslims still remain mired in poverty. In fact, many Muslims have also witnessed deterioration in their living conditions.

Rammanohar Reddy. (2003). He found that the Muslims are more deprived than Hindus. He cited the NSSO Report, Which is based on a survey in 1999-2000 to portrait that the Muslims suffer greater economic deprivation than Hindus in India, especially in urban India.

Mushirul Hasan. (2003). Said that educational backwardness among the Muslims is the product of poverty and neglect by the state. Due to structural location in the economy and the perception of discrimination few Muslims can afford or aspire for the higher education. He stresses the need for affirmative action.

Baharul Islam Laskar. (2000). 'Child Labour Aligarh Lock Industry'. The Study reveals that household economic pressures compel children to enter into low wage, hazardous work environment, particularly Muslim children who are not able to manage job or livelihood elsewhere join degrading, sub-human task in the hazardous and low paying processes of lock making that proves detrimental to their educational and health prospects. Children suffer more in hazardous conditions, which obviously invites strong radical political interventions.

OBJECTIVES:

The major objectives of this research paper are: To identify the important Socio-economic Indicator of Muslim communities in India based on valid literature; Compare various socio-economic condition of Muslims with the socio-economic condition of other religious communities; Prepare basic model for the development of Rural Muslim Communities based on valid literature and To know the issues and challenges faced by Muslim communities in India.

DATA BASE AND METHODOLOGY:

The entire study is based upon the secondary sources of data which have been collected from Census of India publications, Justice Rajinder Sachar- known as Sachar report, Prof Amitabh Kundu Report, Prof. (Dr.) N.R. Madhava Menon, The Annual report by Minority Affairs Government of India 2006-2016/17 and Some of the important article on Socio-economic condition of Muslim communities in India.

DISCUSSION:

Population:

India has around 172 million Muslims (2011 census).Pakistan has more Muslims than India, as Provisional results of 2017 Census in Pakistan which were released on August 25, 2017, put its population at 207.8 million. Muslim populations (Top 5 Countries) as of 2017.

Highest Muslim Populations (Top 5 Countries) as of 2017

Figure 01: Population

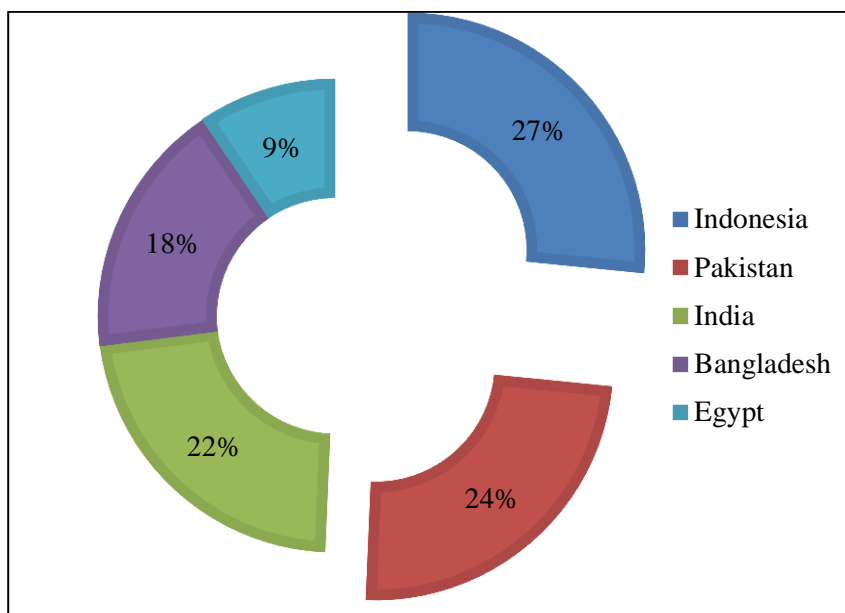
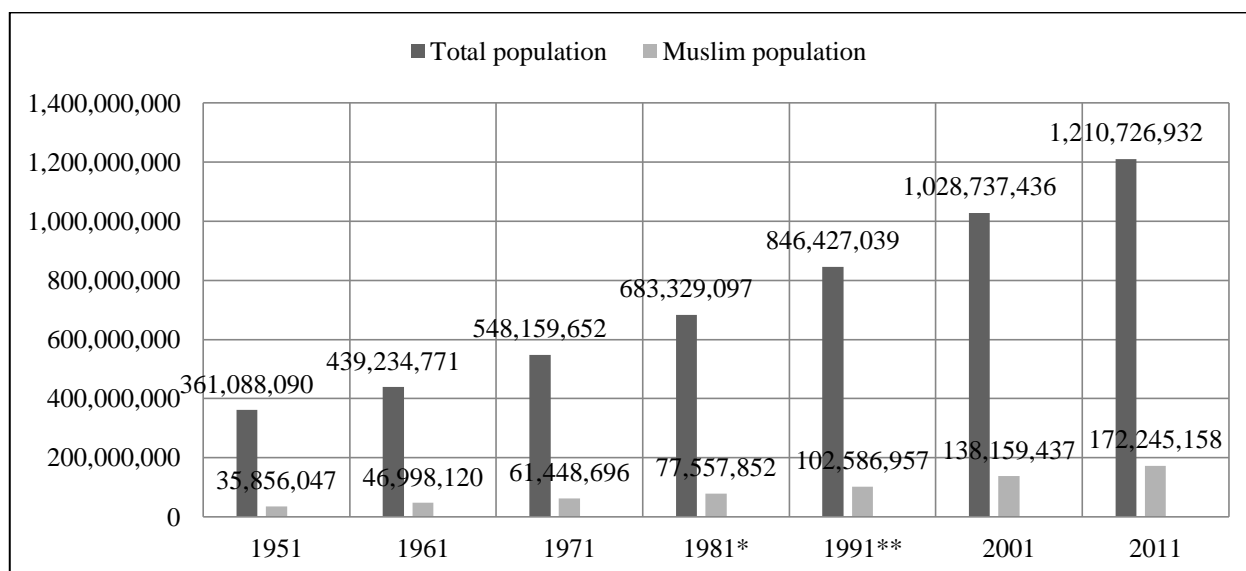


Figure 01 Shows Highest Muslim populations (top 5 countries) as of 2017

If we consider top 5 countries with highest Muslim population India stands third largest in the world. The highest Muslim population is in Indonesia followed by Pakistan and India. But while comparing these countries socio-economic condition of Muslim Communities with that of India, India is lagging behind in most of the human development indicator.

Fertility: Muslims in India have a much higher total fertility rate (TFR) compared to other Socio-religious communities in the country. Because of higher birth rates the percentage of Muslims in India has risen from about 10% in 1951 to 14.23% by 2013.

Figure 02: Muslim population growth per Census 1951 to 2011



Source: Census 1951 to 2011

**Figure02 Shows Muslim population growth per Census 1951 to 2011, While comparing census 1951 to 2011 Muslim population is growing more than another social religious group 1951 Muslim population was 3.58 Crores and 2011 census shows it has increased 17.22 Crores

Sex ratio:

Sex-ratio is an important social indicator; demographers generally use this to depict the proportionate share of the female in the population sample. Sex ratio is defined as the number of females per 1000 males. The sex ratio of the population of a country or a community is an important indicator for measuring their socio-economic condition as well as the extent of prevailing equality between males and females at a given point of time. Declining sex ratio is one of the serious problems for a country or a community. At present, India is one of the countries, which is facing the problem of declining sex ratio.

Most populations in the world have more women than men. At birth, the share of boys is always higher, around 105 boys per 100 girls, but higher mortality among males compared to females leads to a sex composition favorable to females. However, India and some South and East Asian countries differ from this pattern. Female mortality was higher than male mortality in these parts though now this is not the case and the mortality gap is quite narrow. For instance, the child sex ratio among Muslims was 951 girls per 1000 boys is significantly higher than the ratio of 939 among Hindus.

Fertility:

The total fertility rate (TFR) is the most widely used summary indicator of fertility; this is the number of live births a woman has on an average during her lifetime, if she goes through the reproductive span, following a given age-specific fertility schedule. Religious differentials in fertility from various sources, surveys and the Census are obtained. The following table shows that among the four large religious groups fertility is the lowest

Table 01: Large States Classified according to Level of Fertility and Share of Muslim Population, India.

Level of Fertility	Range of TFR	All Population	Muslim Population
Moderately High	Greater than 4.0 but Less than/equal to 5.0		Rajasthan, Uttar Pradesh, Bihar
Moderate	Greater than 3.0 but Less than/equal to 4.0	Uttar Pradesh, Rajasthan Bihar, Madhya Pradesh	India, Madhya Pradesh, West Bengal, Maharashtra, Gujarat, Assam
Moderately Low	Greater than 2.2 but Less than/equal to 3.0	Bengal, Assam, Andhra Pradesh	Karnataka, Jammu and Kashmir, Tamil Nadu Kerala, Andhra Pradesh
Low	Less than/equal to 2.2	Tamil Nadu, Karnataka, Kerala	

Source: Obtained from NFHS-2; IIPS and ORC Macro (2000)

**Table 01 shows that Muslim fertility is much higher than overall fertility in some states, and in few others, it falls within the same range.

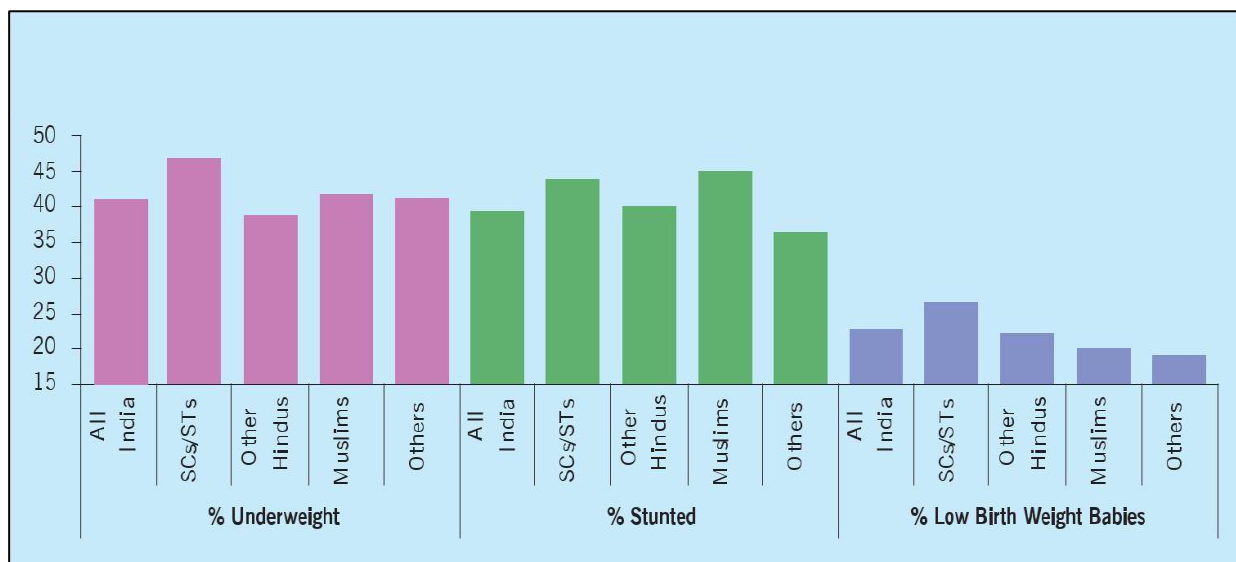
Mortality:

Infant and childhood mortality among Muslims is slightly lower than the average. Among SRCs, SCs/STs suffer from the highest infant and under-five mortality rate, followed by Other Hindus. Muslims have the second-lowest infant and under-five. However, in the first five years of life, Muslim children are less likely to die than children belonging to the 'Other' SRC after controlling for other factors. On average, the under-five mortality rate is 13 deaths (per 1,000 live births) lower among Muslims relative to children belonging to other communities.

Child Nutrition/Child Health:

Another important indicator of social well-being is child nutrition. Child malnutrition significantly increases the risk of infant and child death, with some estimates suggesting that child malnutrition is responsible for half or more of child deaths in the developing world. There is also a large body of evidence from around the world relating under-nutrition in childhood to lower levels of school performance, cognitive development, health, and, ultimately, to lower levels of labor productivity in adulthood. Thus, the economic, human and social costs of child malnutrition in India are likely to be very high.

Figure 03: Child Nutrition



Source: Post Sachar Report, 2014

**Figure 03 Refers Child nutrition while comparing Muslim community to SRCs Muslim child having more nutrition problem in respect of Low birth weight babies and underweight etc.

Child Nutrition:

**Muslim child experiences a significantly greater risk of being underweight or stunted than a child belonging to other SRCs.

As in the case of infant and under-five mortality, there are large variations across SRCs in the percentage of children under 5 who are underweight or stunted. However, unlike infant and under-five mortality, which is lower among Muslims than among most other SRCs, Muslims are worse off than most other groups in terms of child under-nutrition. Some other important Indicators in respect of population Maternal/ Reproductive Health, Antenatal Care (ANC), Postnatal Care (PNC), Institutional Deliveries, Maternal Mortality Rate (MMR) and Infant Mortality Rate (IMR).

Social and Economic Reasons behind Population Growth:

Demographers have put forward several factors behind high birth-rates among Muslims in India. According to sociologists Roger and Patricia Jeffery, socio-economic conditions rather than religious determinism is the main reason for higher Muslim birth-rates. Indian Muslims are poorer and less educated compared to their Hindu counterparts. Noted Indian sociologist, B.K. Prasad, argues that since India's Muslim population is more urban compared to their Hindu counterparts, infant mortality rates among Muslims is about 12% lower than those among Hindus.

Education:

Despite almost trebling in the decade ending 2010 – from 5.2% to 13.8% – the rate of Muslim enrolment in higher education trailed the national figure of 23.6% and that of other backward classes (22.1%) and scheduled castes (18.5%). “South Indian Muslims, particularly of Kerala, Tamil Nadu, Andhra Pradesh, Karnataka, and Maharashtra have shown impressive progress in education, compared to their counterparts in Bihar, UP [Uttar Pradesh], Madhya Pradesh, Rajasthan, Jammu and Kashmir and Haryana,”. In South India, a push for education – particularly by local leaders – has boosted enrolment at all levels. “Muslim community in Kerala is the best case in point for this type of political determination and empowerment,”. In Kerala, the Muslim leadership has helped to expand the number of higher-education institutions which was run by trusts owned by the community from the time of Independence to around 100. More pertinently, “the successful educational institution building movements in five southern states have started from the bottom of the pyramid,”. The expansion of school education has surpassed higher-education expansion, increasing the number of students eligible for higher education.

Some of the important Indicators in Education:

Level of Literacy:

In 2011-12 about 74 percent of the population 6 years and above were literate among the broad socio-religious categories (SRCs), Muslims had lowest literacy level (70 percent) compared to 74 percent among Hindus and 83 percent among other religious minorities. The lowest literacy level was among the SC/ST Hindus followed by OBC Muslims. OBC Muslims had a lower level of literacy than the OBC Hindus with the gap of 5 percentage points between them in 2011-12.

Table 02: Gender Disparity in Literacy, 2004-05 & 2011-12

SRCs	2011-12			2004-05		
	Males	Females	Difference	Males	Females	Difference
All Hindus	82.5	65.8	16.7	74.5	54.3	20.2
All Muslim	77.1	63.5	13.6	67.6	52.0	15.6

Source: Computed from Unit Level Data

**Table 02 shows the gender disparity for 2004-05 and 2011-12. Gender disparity in literacy exists among all the SRCs. In 2011-12, Muslims had lower gender difference compared to Hindus in both male and female category

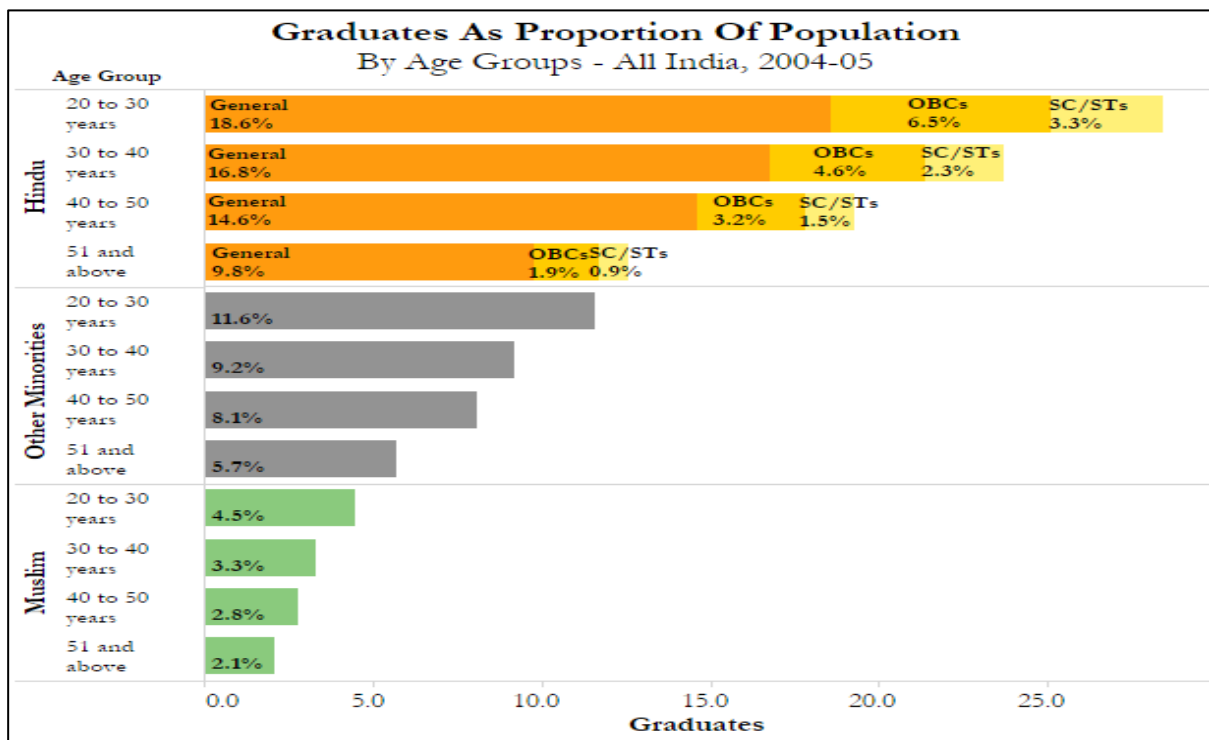
Table 03: Individuals who never attended any educational institution by Cohorts (2004-05 & 2011-12)

SRCs	Age								
	6 to 14			15 to 19			20-25		
	2004-05	2011-12	% point Difference	2004-05	2011-12	% point Difference	2004-05	2011-12	% point Difference
All Hindus	9.6	3.6	-6	13.8	5.4	-8	23.8	13.5	-10
All Muslim	15.3	8.7	-7	21.3	12.7	-9	31.0	18.9	-12
Other Minorities	6.0	2.6	-3	8.9	2.3	-7	14.0	7.2	-7
Total	10.2	4.4	-6	14.6	6.4	-8	24.2	14.0	-10

Source: Post Sachar Report, 2014

**Dropout rates: Across India, half of the Muslim children who complete middle school dropout during secondary school, according to the Sachar Committee. The dropout rate among Muslims is 17.6%, higher than the all-India average of 13.2%, according to this 2014 study based on 2005-06 National Family Health Survey data. “High drop-out rates among Muslims, especially after middle school, are to blame for the community’s small pool of youth eligible for higher education and therefore, low share of higher education enrolments,” said Rakesh Basant, professor of economics at Indian Institute of Management, Ahmedabad, and a member of the Sachar Committee.

Figure 04: Graduates as proportion of Population



Source: Post Sachar Report, 2014

**Figure 04 Shows that graduates as the proportion of population while comparing Muslim Graduate percentage to SRCs Muslim are lagging and it's less than SC/ST in some age group.

Reason for not enrolled/dropped out/discontinued to school:

Some of the important reasons are Parent not interested in studies, in adequate number of teachers, school is far off, to work for wage/salary, for participating in other economic activities, to look after younger siblings, to attend other domestic chores, financial constraints, timings of educational institution not suitable, for helping in house hold enterprises, Language/medium of instruction used un familiar, No tradition in the community, education not considered necessary, child not interested in studies, unable to cope up or failure in studies, unfriendly atmosphere at school, completed desire level/class, non-availability of ladies toilet and non-availability of lady teacher etc.

Source: NSSO 64th Round Report

Widening Gap:

In proportion to their population, Muslims were worse-off than scheduled castes and scheduled tribes. Muslims comprise 14% of India's population but account for 4.4% of students enrolled in higher education, according to the 2014-15 -All India Survey on Higher Education.

Reason for Low Level of Student Enrollment in Higher Education

- Low Levels of Education-Poverty - The Main Cause of Low levels of Education
- **Schools:** Many have complained that only a few good quality schools, especially Government schools, are found in Muslim areas.
- **Child labor:** In Muslim community school going children's are working in karkhanas (small workshops), as domestic help or by looking after their siblings while their mothers go to work. The incidence of child labour was much higher among Muslims as compared to other SRCs.
- **Low Perceived Returns from Education:**
- **Exclusive girls' schools are fewer, and are usually at a distance from Muslim localities:** This has its repercussions because after any incident of communal violence parents pull out their girls from school fearing their security.
- **Lack of hostel facilities is another limiting factor, especially for girls.**
- **School-based Factors**

➤ **Issues Relating to Madarsa Education:** Labeling of Madarsas as a den for terrorists is extremely worrisome for the Muslim community. Even though there has been no evidence to suggest that Madarsas are producing terrorists they are constantly under scrutiny. Many a time Madarsas are the only educational option available to Muslim children, especially in areas where no schools have reached the Muslim masses.

Indicators of Educational Attainment:

Muslims are at a double disadvantage with low levels of education combined with low quality education; their deprivation increases manifold as the level of education rises. In some instances, the relative share for Muslims is lower than even the SCs who are victims of a long-standing caste system. Some of the other educational indicator in respect of Muslim Community is Proportion of population completing the specified level of education, Mean Years of Schooling, Enrolment Rates, Availability of schools and Perceived Returns from Education etc.

Economic Indicators:

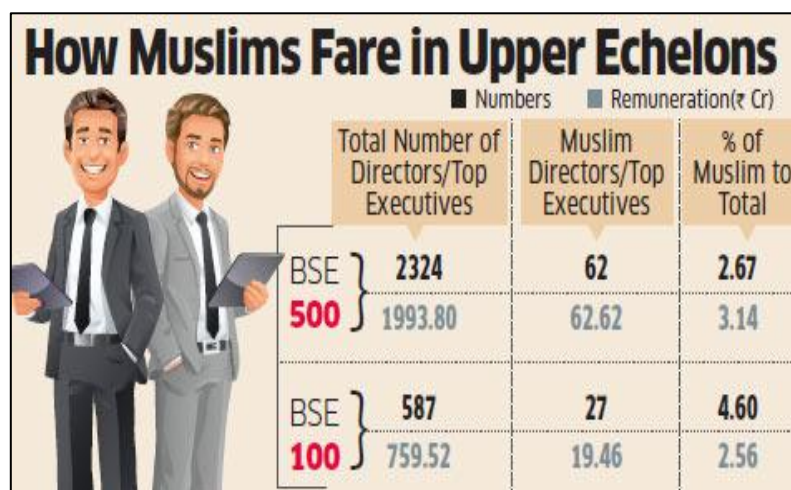
Employment:

Ex-Vice President of India, Hamid Ansari referred to the appalling state of Muslims and goaded the state and other societal actors towards affirmative action. But how does India Inc fare on this count? An ET Intelligence Group analysis indicate Muslims constitute a mere 2.67% of directors and senior executives — 62 of the 2,324 executives — among the BSE 500 companies.

The Muslim employment figure in senior management for BSE-100 companies, in comparison, goes up slightly to 4.60% — 27 of 587 — of total directors and senior executives, though the remuneration drops to 2.56%. Data on blue-collar employment of Muslims constitute 14.2% of the population in the private sectors scarce.

The Kundu committee examined the Muslim community on several counts: income, monthly per capita consumption expenditure, and access to health, education and basic services. They fared poorly on most of the indicators.

It's not only the private sector which employs few Muslims in its hierarchies as other estimates indicate that the share of Muslims in government jobs is also low; it's less than half of their share of the population. "Muslims are the most deprived in the jobs market; their condition is worse than even the scheduled tribes (STs) in urban areas," explains Amitabh Kundu, visiting professor at the New Delhi-based Institute for Human Development



The Muslim minority, the most deprived of communities in the Indian jobs market, doesn't yet figure on the radar of corporate India. Even the affirmative action (AA) framework, which the private sector was prompted to adopt and implement in the last decade, is largely focused on the Dalits, leaving the Muslims entirely to their own devices.

Effect of Liberalization on employment of poor Muslim:

Muslims, by and large, are engaged in the unorganized sector of the economy which rarely enjoys the protection of any kind and therefore the adverse impact of liberalization has been more acute for them. The traditional occupations of Muslims in industries such as silk and sericulture, hand and power looms, the leather industry, automobile repairing, garment making have borne the brunt of liberalization. The emergence of the ready-made garment industry has thrown a lot of tailors, mostly Muslims, out of business.

Issues Relating to Women’s Employment:

Muslim women are overwhelmingly self-employed (engaged in home-based work). Sewing, embroidery, zari work, chikan work, readymade garments, agarbatti rolling, beedi rolling are some of the occupations in which Muslim women workers are concentrated. Their work and workplace conditions are characterized by low income, poor work conditions, absence of toilet and crèche facilities, lack of social security benefits like health insurance and the absence of bargaining power.

Women restriction:

This restriction of mobility (based on social and cultural factors) restricts their employment opportunities and wages. They do not have independent access to credit facilities, opportunities for skill up-gradation, or access to markets. It was pointed out that there is an active discrimination in giving Muslim women credit facilities. Nowadays Muslim women have minimal participation in Government micro-finance programs such as Self-Help Groups (SHGs).

Social Indicator:

Political Participation, Governance, and Equity:

“Muslim voice” in the government, even in local self-government bodies and similar other grassroots institutions has resulted in a situation that Muslims have lagged behind.

Non- Inclusion of Muslims in the Voter Lists:

It was pointed out that many names of Muslims were missing in the voter lists of a number of states. Not only these disempower them, but also make them ineligible as beneficiaries of government schemes.

Notification of Reserved Constituencies:

Attention of the Committee was drawn to the issue of Muslim concentration assembly constituencies being declared as ‘reserved’ constituencies where only SC candidates can contest elections. By this move, it was argued that Muslims are being systematically denied political participation.

Table 04: Census information for 2011: Hindu and Muslim compared

Composition	Hindus	Muslims
% total of population 2011	79.8	14.23
10-yr. Growth % (est. 2001–11)	16.76	24.6
Sex ratio*	939	951
Literacy rate (avg. 64.8)	63.6	57.28
Work Participation Rate	41	33
Urban sex ratio	894	907
Child sex ratio (0–6 yrs.)	913	943

Source: Census Report, 2011

**Table 04 Shows that Comparison between Hindus and Muslim in respect of population, growth rate, sex ratio, literacy rate, WPR, USR and CSR. The table reveals that in case of population, growth is more in MuslimsCommunity, Work participation rate is less, sex ratio is more, Literacy rate is less and USR is more.

Table 05: Unemployment Rate by Social Religious Categories, All Age Groups, Daily Status

Particular	Hindus						All
	All Hindus	SCs/STs	OBCs	UC	Muslims	Other Minorities	
Urban	8.1	10.5	8.2	6.8	8.1	10.9	8.3
Rural	8.0	10.0	7.4	6.0	8.4	10.8	8.2
Male	7.2	10.2	7.0	5.1	8.1	10.2	7.8
Female	9.0	9.9	8.8	8.0	9.2	12.2	9.2

Source: Post Sachar Report, 2014

**Table 05 Shows that Unemployment rate is more in Muslim Communities in respect of female

Table 06 Usual Status Work Participation Rates for Socio-religious groups for persons of age 15 years and above- NSS61st (2004-05) and 68th (2011-12) rounds

Particular	Hindu	Hindu	Hindu	Hindu	Muslim	Muslim	Other	All
	ST	SC	OBC	Others	OBC	Others	religions	
NSS 68th Round								
Rural Male	85.0	80.7	80.0	76.8	78.9	81.8	77.4	80.0
Rural Female	53.7	37.8	36.3	27.6	21.0	24.9	38.7	35.2
Urban Male	75.5	75.6	75.3	71.2	78.6	76.0	71.3	74.1
Urban Female	26.9	23.6	21.9	16.3	14.7	14.9	23.9	19.5
NSS 61st Round								
Rural Male	89.1	85.9	84.9	81.6	82.2	85.4	82.1	84.6
Rural Female	70.6	51.2	51.3	40.3	29.7	26.7	52.5	48.5
Urban Male	77.1	77.8	79.2	72.7	79.1	80.1	71.1	76.3
Urban Female	37.4	28.5	27.1	17.9	19.1	16.0	25.8	22.7

**Table 06 Shows that While considering NSS 68th and 61st Round Report Muslim Community work Participation rate is lower than average of other SRCs and while comparing SC and ST Muslim WPR is Lower.

Unemployment:

In the Indian economic context, the dominant role of agriculture in the livelihood and prevalence of informal and own account activities resulted in low levels of open unemployment. Many with low technical skills and education tend to get absorbed in household enterprises without seeking salaried open employment.

Table 07: Percentage of unemployed in the principal status for persons aged 15 to 29 NSS 68th Round

Category	Level	Hindu ST	Hindu SC	Hindu OBC	Hindu Others	Muslim OBC	Muslim Others	Other Religions	All Groups
Rural Male	Below Hs	1.63	3.64	2.43	2.59	3.55	4.79	3.42	2.90
	Above HS	6.26	8.91	7.09	7.59	2.86	6.13	10.52	7.45
Rural female	Below Hs	0.84	0.64	0.55	0.51	1.85	0.96	1.58	0.75
	Above HS	3.45	5.10	4.68	4.55	8.86	7.66	7.95	5.19
Urban Male	Below Hs	3.25	3.97	2.50	2.80	3.34	5.40	3.82	3.35
	Above HS	5.21	7.72	8.09	7.50	8.55	18.09	9.55	8.43
Urban Female	Below Hs	0.71	0.78	0.96	1.03	0.66	1.27	3.22	1.03
	Above HS	5.54	6.41	4.43	4.44	4.01	3.03	6.08	4.69

**Table 07 Shows that Percentage of Unemployed between Muslim Community and SRCs. Muslim communities are more unemployed while comparing other Social-religious group and while comparing ST and SC in the majority of the cases Muslim Community is more unemployed.

The percent of unemployed among educated youth (higher Secondary and above) is higher than that among the less educated. As high as 18 percent of the educated urban Muslim youth report unemployment. In the lower educational categories, the percentage of unemployed is the highest among Muslims, closely followed by SC and ST. Unemployment among youth is a factor that has adverse social consequences and differences in these rates can easily be traced to social and economic discrimination.

Some other economic indicator with respect to Muslim community based on literature review Employment rate in Self-employment Related Activities, The Employment rate in Salaried Jobs, Relative Share in Public & Private Sector Employment, Employment in Proportion to their Population in the Various States, Employment Status Worker Population Ratios and Women Employment Rate etc.

Levels of Consumption, Poverty and Living Standards:

Consumption Expenditure:

A key indicator of economic wellbeing is monthly per capita consumption expenditure (MPCE). ST Hindus are at the bottom of the ladder in rural areas, followed by SC and then by the Muslims, their ranking remaining unchanged over the past two decades.

Table 07: Absolute Difference in average MPCE monthly per capital expenditure (MRP) at Constant Price (1987-88) 2004-05 to 2009-10 and 2004-05 to 2011-12

Socio-Religious Group	Rural	Urban Million plus	Other Urban areas	Urban
2004-05 to 2009-10				
Hindu SC	9.9	53.8	28.4	31.2
Hindu OBC	11.9	74.9	35.9	43.5
All Hindu	11.9	80.7	36.8	45.3
Muslim OBC	7.3	6.3	36.7	33.7
All Muslim	5.2	27	31.1	26.9
2004-05 to 2011-12				
Hindu SC	40.0	75.3	69.1	73.4
Hindu OBC	44.3	130.5	71.7	89.1
All Hindu	40.6	118.7	76.3	93.0
Muslim OBC	33.1	65.5	56.2	64.8
All Muslim	34.7	43.2	59.3	59.7

**Table 07 Shows There is a difference in Monthly per capital expenditure Between Muslim community and Hindus while comparing Monthly expenditure between SC and Muslims community, Muslims Monthly per capital expenditure is lower than SC

Poverty:

Poverty levels among Muslims in rural areas are higher than the national average during 2004-05 and 2011-12. Poverty among Muslims is significantly higher than the UCH and other religious groups but less than the SC/ST population at both the time points.

In urban areas, poverty among the OBC Muslims is almost twice as high as that of the general population in 2004-05 which has been maintained in 2011-12 also it is higher than that among the SC and similar or marginally lower compared to that of ST population.

Table 08: Head Count Ratio for Socio-religious groups -Rural and Urban

Socio religious groups	Rural		Urban	
	2004-05 Percentage of poor	2011-12 Percentage of poor	2004-05 Percentage of poor	2011-12 Percentage of poor
Hindu ST	65.2	44.8	40.4	27.3
Hindu SC	53.8	33.8	40.7	21.8
Hindu OBC	41.0	23.2	28.2	13.9
Hindu Others	21.6	12.3	9.9	4.8
Muslim OBC	45.2	30.8	49.1	26.5
Muslim Others	42.9	25.4	39.4	19.3
Other Religious Group	24.3	11.1	12.9	7.1

**Table 08 The percentage of poor between socio-religious group, while comparing Muslim community with Other SRCs except for ST and SC in all cases Muslim are poorer compare to SRCs

Living Standards:

Differences in the quality of housing and access to basic amenities determine the quality of life, besides the levels of household expenditure, providing a basis for analyzing the differences in socio-economic wellbeing across religious groups. This would be extremely important, especially in the context of urban life. Some of the important characteristics of housing are the conditions of the dwelling units, the materials used for walls and roof, access to amenities; tenure status etc.

It is important to note that, as per the NSS data, only 18 percent of All Muslims lived in flats in 2008-9 which went up to 35 percent by 2012. At the same time, the percentage of All Hindu households living in “flats” went up from 25 percent to 40 percent. Consequently, the share of independent houses has declined by 10.5

percentage points over the time period from 58.1 percent in 2008-09. Interestingly, the percentage of Muslims living in independent houses is slightly higher than that of Hindus, 51 percent against 47 percent in 2012. This could be a reflection of the difficulties or the unwillingness of the Muslim community to join group housing schemes. The percent of households living in other types of households, which may include slum dwellings and other types of households, is the highest for the Muslims, although the figure has declined in all social groups. Some of the other important indicators of Muslim Communities in related to Housing & Related Amenities are Type of Dwellings, Average Floor Area, Tenurial status, Principal Source of Water, Source of Drinking Water, Bathroom Facility, Latrine Facility, Households by Drainage Facility and Availability of Physical Infrastructure etc.

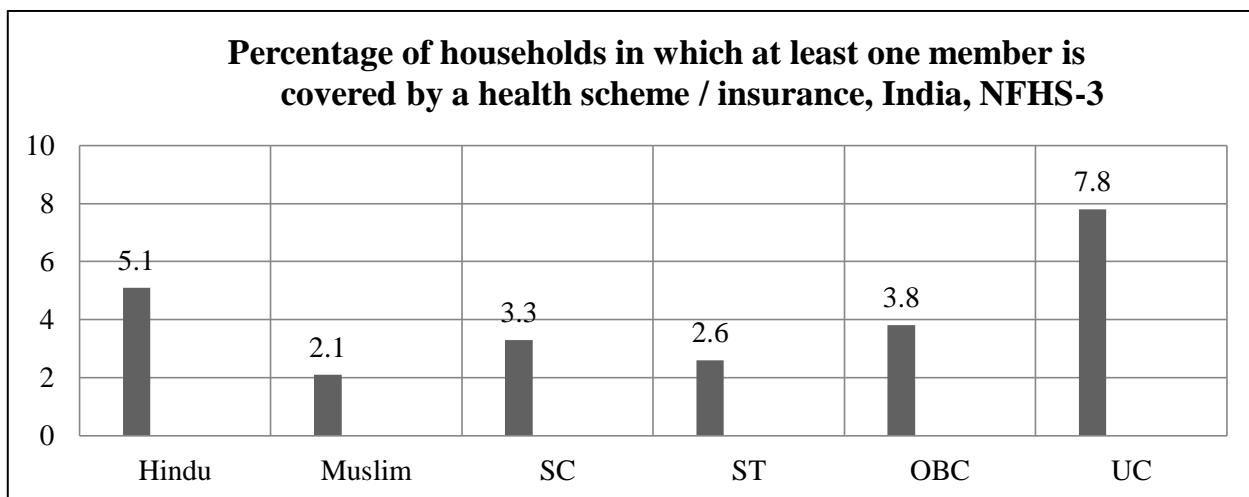
Health and Healthcare System:

Health is a complex subject to tackle. It is an outcome of several initiatives that the government takes. It also is dependent on social and cultural factors, on economic aspects and educational attainments

Muslim Mortality Puzzle:

The Muslim population in India fares better on child mortality than Hindu populations which are financially better off and more literate. Paradoxically, Muslims in general lack access to healthcare facilities, live in areas that are denied public services of any kind and have considerably lower incomes than their counterparts among all socio-economic groups. However, by age five, mortality among Muslims is nearly 18 percent lower than among Hindus. Some of the other Health and healthcare indicators of Muslim communities are Number of Health Centers, Family Planning, rate of fitness in Health-Related Factors, Insurance, Coverage Child mortality, Child Health-Nutrition Vaccinations Morbidity, Maternal / Reproductive Health, Nutrition, Antenatal Care (ANC), Postnatal Care (PNC) and Institutional Deliveries etc.

Figure 05 Percentage of Households in which at least one member is covered by a Health Insurance scheme in India.



**Figure 05 Shows that Comparing All the SRCs Muslims are least benefited in respect of health insurance scheme

Banking /Credit Market Imperfections:

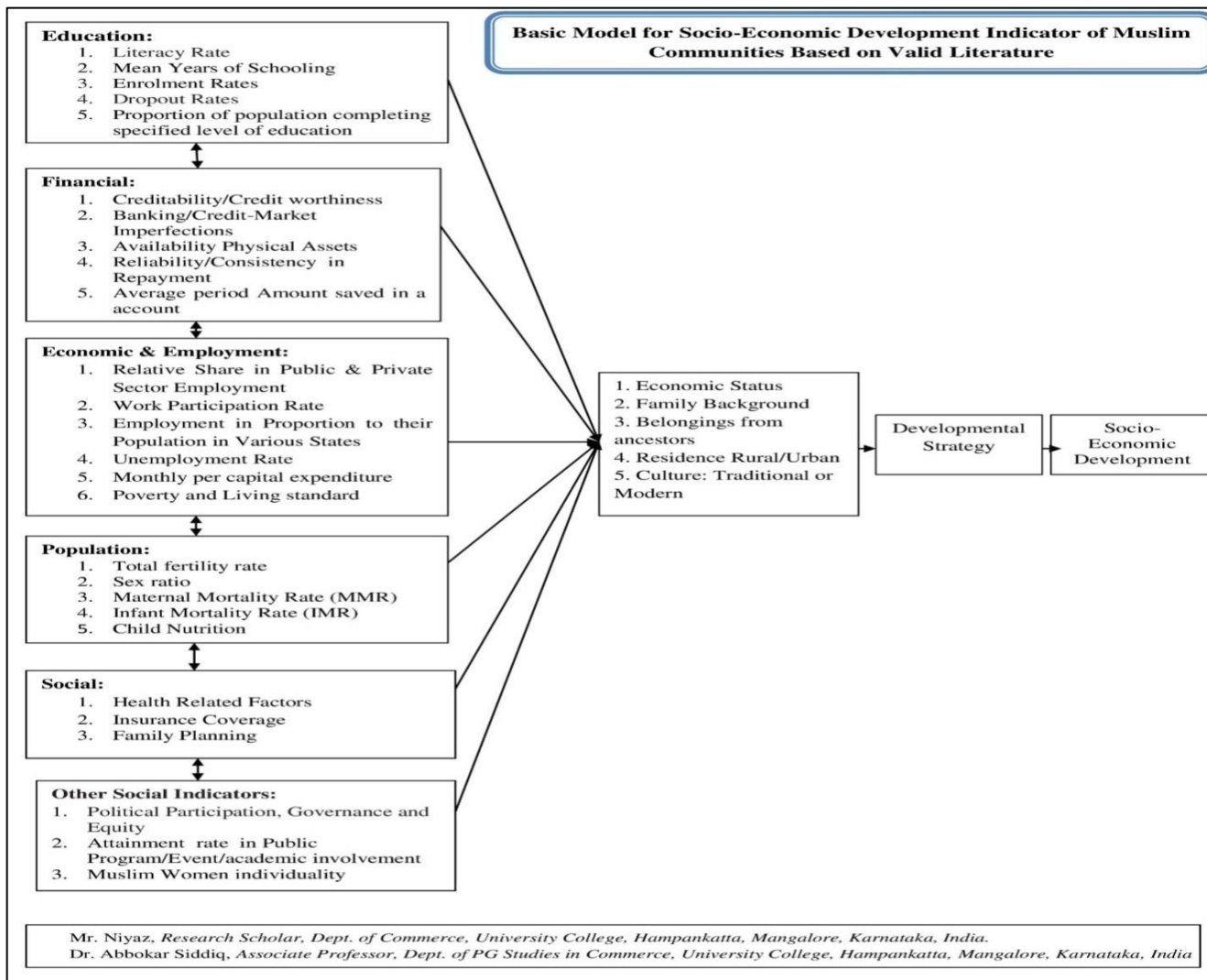
Perceived discrimination by both public and private sector banks in providing bank credit is widespread and the issue was guarantees. This affects the poor Muslims the most.

Even nationalized banks it was said, hesitate to sanction loans under government sponsored schemes to Muslims. The Government never assesses the functioning of these schemes with respect to benefits that have flowed to Muslims and other Minorities. This needs to be done regularly and action should be initiated against defaulters. These ‘imperfections’ in the credit markets get further accentuated by the absence of nationalized, private and cooperative banks in Muslim populated areas.

Some of the important Credit Market Indicator of Muslim Communities are Creditability/Credit worthiness, the percentage of financial inclusion, Reliability/Consistency in Repayment, Availability Physical Assets, Overdue, Monthly average Amount of Saving, Average period Amount saved in the account, Status of Account -NPA or

Normal, Number of year account holding with transaction, CIBIL Score, Preference Rate of loan from Institutional or Non Institutional sources and Usage of Fund/ Loan etc.

Basic Model for Socio-economic development Indicator of Muslim Communities based on Valid Literature



**The above basic model shows that the socio-economic indicators of Muslim Communities such as education, financial, employment, population, social and other social indicator are dependent on economic status and financial standing of Muslim Communities. Based on economic status and financial standing of Muslim Communities in particular region various developmental strategy can be implemented for overall socio-economic development of particular communities.

Strategy for Development/Government Initiatives:

For the development of Muslim Community, in India state and government has taken a number of initiatives but the percentage of beneficiaries is very low because of various reason.

Some of the important schemes are

PM New 15 Point Programme and Multi-Sectorial Development Program By (Ministry of Minority Affairs)

These two schemes are umbrella programmes of Government of India covering many sub-schemes within them. The 15 Point Programme, revamped and recasted in 2006, aims to spend 15% of the plan outlays in minority concentrated areas and/or on beneficiaries related to the minority communities (Muslims, Christians, Sikhs, Zoroastrians, and Buddhists).

The major objectives of this programme are:

- A) Enhancing opportunities for education to minorities through
- (i) Equitable availability of Integrated Child Development Scheme (ICDS).
 - (ii) Improving access to schools through Sarva Siksha Abhiyan and establishments of Kasturba Gandhi Balika Vidyalaya (KGBV) in minority concentrated districts.
 - (iii) Greater resources for teaching Urdu to attract Muslims children to the schools and preserve Hindustani culture.
 - (iv) Modernization of Madarsa Education.
 - (v) Scholarships for meritorious students from minority communities at pre-matric, post-matric levels.
 - (vi) Increasing educational infrastructure through Maulana Azad Education Foundation (MAEF).
- B) Equitable Share in Economic Activities and Employment to minorities through
- (vii) Self-employment and wage employment for the poor under Swarn Jayanti Gram Swaraj Yojna (SGSY), Swarna Jayanti Shahari Rojgar Yojna (SJSRY) which in turn comprises of Urban Self-Employment Programme (USEP) and Urban Wage Employment Programme (UWEP),
 - (viii) Up-gradation of skills through technical training by establishing a certain proportion of new ITIs in minority concentrated districts and upgrading a proportion of existing ITIs as Centre of Excellence,
 - (ix) Enhancement of credit support for economic activities through
 - (a) National Development & Finance Corporation,
 - (b) Ensuring that appropriate proportion of priority sector lending in all categories of lending is targeted for minority communities,
 - (x) Recruitment to State and Central Services as special consideration especially in
 - (a) State Police
 - (b) Central Police Force
 - (c) Railways, nationalized banks and public-sector enterprises,
 - (d) Provide coaching in government institutions as well as private coaching institute to enhance competitive edge of the minority community students.
- C) Improving the condition of living of minorities through
- (xi) Earmarking a certain proportion of houses to minorities under Indira Awas Yojna (IAY),
 - (xii) Improvement in condition of slums/areas inhabited by minority communities by mobilizing resources from
 - (a) Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru Urban Renewal Mission (JnNURM), and
 - (b) Under Urban Infrastructure and Governance (UIG) Scheme, Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT), and National Rural Drinking Water Programme (NRDWP)
- D) Prevention and Control of Communal Riots through measures aimed at
- (xiii) Prevention of communal incidents by posting police officials with secular records in sensitive and riot prone districts/areas and linking this to the career promotion of District Magistrates and Superintendent of Police
 - (xiv) Prosecution for communal offence
 - (xv) Rehabilitation of victims of communal riots

Additionally, the 15 PP Programme includes the Scheme for Providing Quality education in Madrasas (SPQEM), Infrastructure Development of Minority Institutes (IDMI), Scheme for Appointment of Urdu Teachers, revised guidelines issued by DoPT to give special consideration in recruitment of minorities in government and public-sector undertakings including in the police, and prevention of communal violence. The 7 MoMA schemes under the 15 PP that are exclusively for minorities are the scholarship schemes, coaching and allied scheme, MAEF initiatives, and loans of the NMDFC.

Other welfare programmes for Minorities:

- Maulana Azad Sehat Scheme
- Scheme for Support for Minority Students clearing Prelim conducted by UPSC, Staff Selection Commission, State Public Service Commissions,
- Minority Cyber Gram Programme (MCGY)
- Nalanda Project – A Faculty Development Programme for Minorities' Higher Education Institutions
- Padho Pardesh
- Nai Roshni
- Seekho aur Kamao (Earn and Earn) - A Skill Development Initiative for Minorities

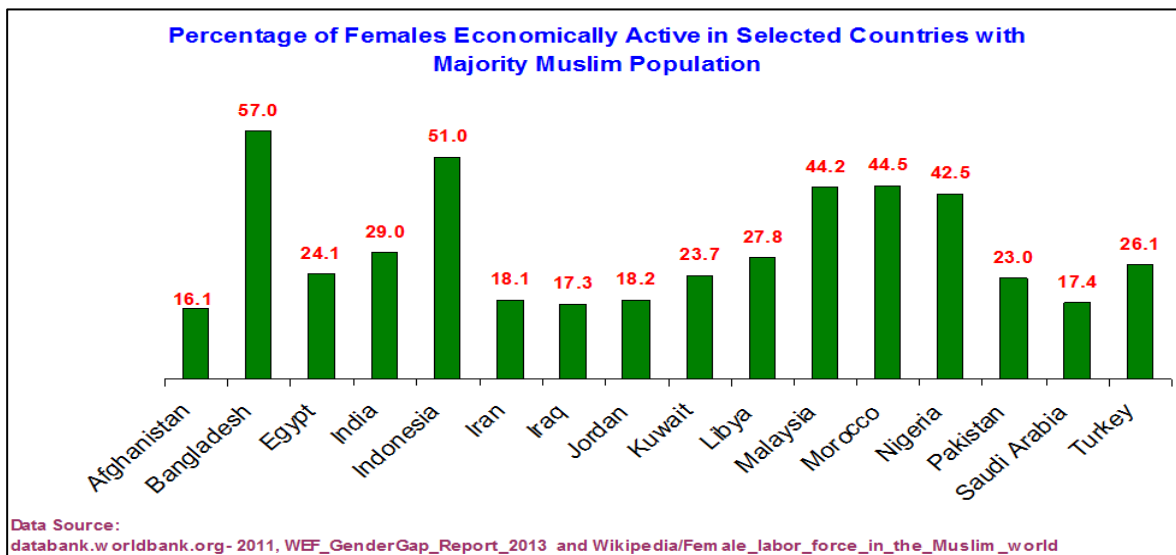
➤ Jiyo Parsi" - The Central Sector Scheme for Containing Population Decline of Parsis in India
 “Challenges to Muslim Women are Challenges to All Muslim Economic, Social and Political”

By reviewing the overall situations, it has been observed that the situations are very pitiable almost in every facet of development. In respect of socio-economic, educational and political empowerment women in Muslim society in India are most marginalized, secluded, deprived and are in a state of impoverishment and backwardness which have retarded in their normal progress in the field of economy, political empowerment, education, knowledge, and culture.

Some of the important marginalized area of Muslim Women in Global perspective is discussed below

01. Lack of Economic Empowerment:

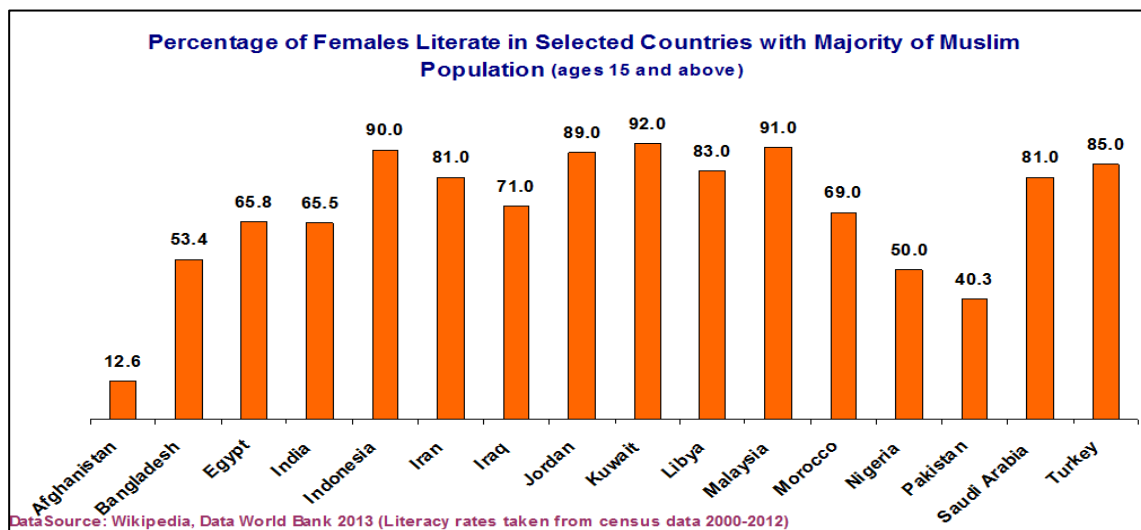
Figure 06: Percentage of females economically active in selected Countries



**Labor Force Participation shows that only two of the selected Muslim Countries, i.e. Bangladesh and Indonesia, have more than 50% of their females actively contributing to the workforce.

02. Lack of Education:

Figure 07 Percentage of female’s literate in selected countries with majority of Muslim population (ages 15 and above)



**Percentages of females ages 15 and above who can read and write in selected Muslim countries is above 50 percent, except in Afghanistan and Pakistan where social and cultural restrictions still don’t allow girls to get an education.

Some of the important Issues/Challenges/problems faced by Muslim Communities in India:

- ❖ Over population
- ❖ Less women participation rate in Employment
- ❖ More dropout rate and Child Labor
- ❖ Early marriage
- ❖ Religious restriction
- ❖ Less employment rate in organized sector and public sector
- ❖ Less awareness on various schemes
- ❖ In effective utilization of reservation
- ❖ Feeling insecure because of communal violence
- ❖ Absence of Family planning
- ❖ Unsecured future- No Social Security

CONCLUSIONS:

Taking into consideration the above discussion on the socio-economic vision of Muslims, it can be concluded that Muslims are far behind than other communities. There is a need for the development and financial assistance to this community. The Muslim Communities has failed to reach the overall national average level in some of the socio and economic indicator like work participation rate, monthly per capital expenditure, enrollment in Higher education, political representation, women education, basic social security, basic health-related amenities and participation in the organized sector.

There is a need for initiatives from Institution, Government Authority state and central, local authority, Leaders of Muslim Communities, Central and state wakf board, Muslim organization, Muslim Religious responsible person like Muallim and Mutawalli of respective Masjid or Madarasa and has to create awareness about communities at grassroots level.

The study also gives a basic model based on valid literature, it can be helpful to analyze the socio-economic condition by using various socio-economic indicator and also helpful how various socio-economic indicators depends on economic status and financial standing of the individual. Understanding the economic status and financial standing helps to decide the various strategies for the development of the socio-economic condition of Muslim Communities.

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