



## **Post Sachar Evaluation Committee**

14/173, Jamnagar House  
Shahjahan Road, New Delhi

29<sup>th</sup> September, 2014

Honourable Minister Dr.Najma Heptulla,

The Post Sachar Evaluation Committee has pleasure in submitting herewith its final Report prepared in the context of the Terms of Reference indicated in the Notification No 9-2/2013-PP - I of the Ministry of Minority Affairs dated the 5th August, 2013.

The notification of the Ministry of Minority Affairs mandated the Committee to evaluate the process of implementation of the recommendations of the Prime Minister's High Level Committee on 'Social, Economic and Educational Status of the Muslim Community of India' (popularly known as Sachar Committee) and the outcome of the programmes being implemented by the Ministry of Minority Affairs and other Ministries and to recommend corrective measures. The Notification giving the names of the members and the terms and reference are appended below. Prof P. M. Kulkarni did not accept the membership of the Committee because of his other commitments.

The Committee would put on record its acknowledgement and sincerely thank the Ministry for extending the period till 30<sup>th</sup> September 2014 for submission of the final report. The delay is due to the nature of empirical investigation required and the difficulties in obtaining temporally and cross-sectionally comparable information. All the members have been working tirelessly to meet the deadline, despite their obligations at their own institutions as also their professional commitments at national and international levels. They contributed significantly by taking up the responsibilities assigned to each, in the context of the terms of reference of the Committee. It is this collective effort which has made it possible to bring out the Interim Report to public domain in a record time.

Broadly speaking the task assigned to the Committee is to evaluate the process of implementation of decisions of the Government on the recommendations as outlined in the Sachar Committee report for institutional reforms and programmatic shifts. Further, the Committee is expected to assess the programmes initiated and executed by the Ministry of Minority Affairs and other concerned Ministries including the flagship schemes such as multi-sectoral development, pre-matric, post-matric and Merit-cum-means scholarships. The Committee is to assess the efficacy of the Prime Minister's new 15 point programme for the welfare of the Minorities and make specific recommendations for effective implementation. Understandably, it would evaluate the outcome indicators in the critical areas of concern such as literacy, elementary education, secondary education, higher education, employment in national and state level Government departments and organizations, development credit (priority sector lending), access to housing, micro-credit, basic amenities, health care and social infrastructure, based on the latest secondary data. The trends in consumption expenditure, poverty estimate, access to food and PDS, MG-NREGA and Aadhar is also to be analyzed using the data available through the national statistical system.

Keeping in view the urgency of task, the Committee started functioning immediately after the notification and chalked out a strategy taking a three pronged approach, (a) analysis of the latest data available in published or unpublished form from national level statistical organisations (b) visiting the States and interacting with the officials in the implementing agencies and a sample of beneficiaries (c) Obtaining the perceptions and

feedback on the policies and programmes launched following the Sachar Committee Report from select social and political leaders, as per the terms and references of the Committee.

The members of the Committee visited a few of the States with substantial Muslim population and interacted with the NGOs, individuals and government departments associated with the task of implementing welfare schemes launched by the Government of India, to evaluate their functioning. The Committee also received views from a cross-section of society.

The members of the Committee places on record its deep appreciation for the kind personal support received from you on a regular basis and all your officials. Particular mention must be made of the enthusiastic support received from Dr. Lalit K. Panwar, Secretary, Ministry of Minority Affairs without whose strong commitment for the work of the Committee it would have been impossible to bring out the Report in a short time assigned for this challenging task. The assistance provided by the other officials of the Ministry of Minority Affairs and Central Waqf Council to the Committee is also acknowledged.

The information and other materials collected by the Committee from various stake holders and other agencies will be kept in the Central Waqf Council Library after the submission of the final report for future reference.

We have the pleasure in presenting the final report to you.

With best regards

Yours sincerely,

1. Prof. Amitabh Kundu  
Chairperson, PSEC
2. Dr. Manzoor Alam  
Member
3. Shri P. A. Inamdar  
Member
4. Dr. Amir Ullah Khan  
Member
5. Member Shri P. C. Mohanan  
Member
6. Ms. Farah Naqvi  
Member
7. Prof. Abdul Shaban  
Member
8. Professor Jeemol Unni  
Member
9. Shri Ali Ahmed Khan  
Member-Secretary

## CONSTITUTION OF THE COMMITTEE

No. 9-2/2013-PP I  
Government of India  
Ministry of Minority Affairs

11<sup>th</sup> Floor, ParyavaranBhawan  
CGO Complex, Lodhi Road  
New Delhi – 110003

Dated 05<sup>th</sup> August, 2013

### ORDER

**Subject: Constitution of a Committee to Evaluate the Process of implementation of the Report of Sachar Committee set up by the Prime Minister's Office on Socio-Economic and Educational Status of the Muslim Community in India and Prime Minister's New 15 Point programme.**

It has been decided to constitute the following committee to evaluate the process of implementation of Sachar Committee Report and the Prime Minister's New 15 Point Programme to assess the outcome of the Programmes being implemented by the Ministry of Minority Affairs and other Ministries and other Ministries and recommend corrective measures. The composition of the Committee shall be as under:

- |   |   |          |
|---|---|----------|
| 1. Professor Amitabh Kundu<br>Centre for Study of Regional Development<br>Jawaharlal Nehru University, New Delhi                  | - | Chairman |
| 2. Shri P. C. Mohanan<br>Deputy Director General, CSO<br>R. K. Puram, New Delhi   | - | Member   |
| 3. Dr. Amir Ullah Khan<br>Deputy Director, Gates Foundation, New Delhi  | - | Member   |
| 4. Shri P. A. Inamdar<br>Azam Campus, Inamdar Mansion, Pune   | - | Member   |
| 5. Dr. ManzoorAlam<br>Chairman, Institute of Objective Studies<br>JamiaNanager, New Delhi   | - | Member   |
| 6. Prof. P. M. Kulkarni<br>Centre for the Study of Regional Development Social Sciences<br>Jawaharlal Nehru University, New Delhi | - | Member   |
| 7. Smt. JeemolUnni<br>Director, IRMA (Institute of Rural Management, Anand)<br>Anand, Gujarat                                     | - | Member   |

- |     |  |   |                  |
|-----|--|---|------------------|
| 8.  | Ms. Farah Naqvi<br>Member<br>National Advisory Council<br>Prime Minister's Office<br>Mehrauli, New Delhi | - | Member           |
| 9.  | Prof. Abdul Shaban<br>Chairperson<br>Centre for Public Policy Habitat and Human, Mumbai                  | - | Member           |
| 10. | Shri Ali Ahmed<br>Secretary, Central Waqf Council<br>New Delhi   | - | Member-Secretary |
2. The terms of reference of the Committee shall be as follows:
- (i) Evaluate the process of the implementation of decisions of the Government on the recommendations as outlined in the Report of the Prime Minister's High Level Committee on Socio-Economic and Educational Status of the Muslim Community in India (popularly known as Sachar Committee) for institutional reforms and programmatic shifts.
  - (ii) Assess the programs initiated and executed by the Ministry of Minority Affairs (MoMA) and other concerned Ministries, MoMA programs would include Multi-sectorial Development Programme, Pre-matric, Post-matric and Merit-cum-means Scholarships.
  - (iii) The Committee shall specifically assess the efficacy of the Prime Minister's new 15 Point Programme for the welfare of minorities and make specific recommendations for effective implementation.
  - (iv) Evaluate the outcome indicators in the areas of focus as identified by this Committee, based on latest secondary data. The areas/Sectors to be covered would include: Literacy, Elementary Education, Secondary Education, Higher Education; Employment in National and State Level Government Departments and organizations; development Credit (priority sector advances); access to housing, micro-credit, basic amenities, healthcare and social infrastructure. Further, trends in consumption expenditure, poverty estimates, access to food and PDS, MG-NREGA and Aadhar should also be analyzed using the information from NSS and other sources.
  - (v) Recommend interventions and corrective measures to be launched at the level of policies, programmes and schemes.
3. The Committee will be serviced by the Central Waqf Council (CWC) in consultation with the Ministry of Minority Affairs.
4. Shri Dheeraj Kumar, Director (Ministry of Minority Affairs) will function as Nodal Officer for this Committee.

5. The Committee may incur an expenditure up to a sum of Rs. 2.00 Lakh (Rupees Two Lakhs Only) only for secretarial assistance for preparation of the Report.
6. Payment of sitting fee will be decided in consultation with the IFD.
7. The expenditure on TA/DA of the non official Members of the Committee in connection with the meetings of the Committee/tour will be borne by the Ministry of Minority Affairs as per the Department of Expenditure guidelines issued vide O.M. No. 19030/03/2008-E.IV dated 23<sup>rd</sup> September, 2008.
8. The Committee shall submit its report within a period of six months.
9. This issue with the approval of the Competent Authority and concurrence of JS&FA vide diary No. 277 dated 5.8.2013.

(Y.P.Singh)  
Joint Secretary

To All concerned

Copy to  
PS to MoMA  
PS to MoS  
Sr. PPS to Secy



F.No. 9/2/2013-PPI  
Government of India  
Ministry of Minority Affairs

11<sup>th</sup>Floor, ParyavaranBhawan,  
CGO Complex, Lodhi Road,  
New Delhi-110003

Dated:28.04.2014

To


Prof. Amitabh Kundu  
Chairman, Post Sachar Evaluation Committee  
Centre for the Study of Regional Development  
School of Social Sciences  
Building No. 1, 4<sup>th</sup> Floor  
JawaharLal Nehru University  
New Delhi

**Subject: Constitution of a Committee to Evaluate the Process of implementation of the Report of Sachar Committee set up “by the Prime Minister’s Office on Socio-Economic and Educational Status of the Muslim Community in India and the Prime Minister’s New 15 Point Programme.**

I am directed to refer to your letter dated 14.03.2014 on the above subject to convey approval of the Competent Authority for extension of the term of the Committee up to 30.06.2014.

2. It is requested that details of the additional funds required for finalization of the Report may please be provided to this Ministry at the earliest, for obtaining necessary approval.

Yours faithfully,

  
(Ravi Chandra)  
Under Secretary  
Tele: 24364286

**Copy for information and necessary action to: Secretary, CWC & Member- Secretary,  
Post Sachar Evaluation  
Committee, New**

**Delhi**  
F.No. 9/2/2013-PPI  
Government of India  
Ministry of Minority Affairs

11<sup>th</sup>Floor, ParyavaranBhawan,  
CGO Complex, Lodhi Road,  
New Delhi-110003

Dated:28.05.2014

To


Prof. Amitabh Kundu  
Chairman, Post Sachar Evaluation Committee  
Centre for the Study of Regional Development  
School of Social Sciences  
Building No. 1, 4<sup>th</sup> Floor  
JawaharLal Nehru University  
New Delhi -110067

**Subject: Constitution of a Committee to Evaluate the Process of implementation of the Report of Sachar Committee set up “by the Prime Minister’s Office on Socio-Economic and Educational Status of the Muslim Community in India and the Prime Minister’s New 15 Point Programme-regarding extension of the term of Post Sachar Evaluation Committee (PSEC) upto 30.09.2014.**

I am directed to refer to your letter dated 12.05.2014 on the above subject to convey approval of the Competent Authority for extension of the term of the Committee up to 30.09.2014.

2. I am further directed to request that details of the additional funds required for finalization of the Report may please be provided to the Ministry at the earliest, for obtaining necessary approval.

Yours faithfully,



(Pradeep Kumar)

Under Secretary to the Government of India

**Copy to:- Shri Ali Ahmed Khan, Secretary, CWC & Member- Secretary, Post Sachar Evaluation Committee for information and necessary action**

## ACKNOWLEDGEMENTS

The committee would like to express gratitude to a number of institutions and individuals who have providing sustained support to the work of the Committee. It would particularly put on record sincere thanks to The National Sample Survey Office, Central Statistics Office, Office of the Registrar General of India that shared valuable data with the Committee. Without these invaluable data sets, it would have been impossible to carry out the in-depth empirical investigations into different dimensions of development, as attempted in the study. Thanks are also due to various departments of the Government of India and the State Governments, for their support and cooperation in making available the information asked for by the Committee. Central Waqf Council extended all logistic support to the work of the committee providing space and personnel without which the work could no have been completed.

Members of the Committee visited different States for field assessment of the implementation of select programmes. This has been greatly facilitated through excellent support extended by senior officials in the respective states. The response and insightful views of select people with whom the Committee members interacted during their visits of select states on issues of concern for the Muslim Community has helped in providing a micro level context derived from the macro data.

Acknowledgments are due to Prof. Abu Saleh Shariff, Dr.Rashmi Sengupta, Dr Ali Mehdi, Dr Debolina Kundu, Mr. K. Varghese, Mr. Noor Alam, Mr.Absar Ahmed, Mr. Khalid Ansari, Mr. Ravikiran Naik, Ms Arpita Banerjee, Mr. Imtiyaz Ahmed and Mr Md. .Arshad who have helped extensively in overviewing the literature, data analysis and drafting of various chapters in the Report. Finally, the Committee would like to express appreciation for the meticulous logistic support provided by Mr Ghazi-ul-Islam, Ms.Rehana Sultan and Mr Tariq Azim.



## **Explanation for Terms and abbreviations used**

AHS	: Annual Health Surveys
AMA	: Assessment and Monitoring Authority
DLHS	: District Level Household & Facility Survey conducted under the Reproductive & Child Health Project (RCH) by the Ministry of Health and Family Welfare (MOHFW)
EOC	: Equal Opportunity Commission
MCD	: Muslim Concentration Districts
MoMA	: Ministry of Minority Affairs
MPCE	: Average Monthly Per Capita Consumption of households
MSDP	: Multi-Sectoral Development Plan for the welfare of Muslims
NDB	: National Data Bank
NAWADCO	: National Waqf Development Corporation Ltd.
NCRLM	: National Commission for Religious and Linguistic Minorities also referred as Ranganath Misra Commission Report (RCMR)
NFHS-1, 2, 3	: Refers to the National Family Health Surveys conducted in the years 1992-93, 1998-99 and 2005-06 respectively
NSS	: These are large scale sample surveys conducted by the National Sample Survey Organization under the Ministry of Statistics and Programme Implementation.
JSCR	: Justice Sachar Committee Report is the Report of the High Level Committee on Social, Economic and Educational Status of the Muslim Community of India submitted to the Prime Minister in November 2006
SRC	: Refers to the Socio-religious Categories that combine both religion and social groups. The different categories used in the report are: Hindu Scheduled Caste (SC), Hindu Scheduled Tribe (ST), Hindu Other Backward Castes (OBC), Hindu Others (also referred to as Upper Caste Hindus (UCH) in the report)., Muslim OBC, Muslim Others and Other Minorities (include Christians, Sikhs, Jains, Buddhists, Parsis etc.).

<b>CONTENTS</b>	<b>Page</b>
Constitution of the Committee	
Acknowledgments	
Explanation for terms and abbreviations	
Preface	
<b>Chapters</b>	
1. Demography, Employment and Livelihood	
2. Consumption, Poverty and Living standards	
3. Health and Healthcare System	
4. Education	
5. Review of Programmes and Institutions in the post Sachar era	
6. Management and Development of Waqf Property	
7. General policy issues and initiatives	
8. Summary of recommendations	

## Preface

A study designed with the objective of attaining the goal of “Inclusive India” requires first and foremost an understanding of the nature of disparity and the process of exclusion that have led to accrual of development benefits across socio religious groups in an uneven manner, manifest in serious development deficits for the vulnerable groups. It would be important to identify and understand the factors that are responsible for these outcomes and determine the extent to which the lack of equity reflects apathy and discrimination in public institutions and in the society. The present study begins by assessing the trends and pattern of the manifestation of inequality across socio-religious groups based on dispassionate and rigorous analysis of clearly identifiable outcome indicators that are robust and comparable across time and space.

The task taken up by the present Committee is to evaluate the developments in social, educational and economic spheres, focusing on the period since the submission and acceptance of the Justice Sachar Committee Report (JSCR) in 2006. It, therefore, begins by overviewing the status and changes in socio-economic conditions of the Muslim population in relation to other socio-religious groups, based on the statistical data available from national sources since the middle of the last decade. It then goes into a critical analysis of the implementation of the schemes and programmes and institutional changes ushered in within the framework of recommendations by the Sachar Committee. It then proceeds to propose remedial measures and a set of targeted interventions, schemes and institutional reforms, along with a mechanism for promoting diversity in social space and for grievance redressal, to achieve the vision of Inclusive India.

Understanding diversity in the Indian social milieu with its empirical nuances is a complex task. The Committee, therefore, took upon itself the challenging responsibility of sorting out conceptual and methodological issues of data analysis before it decided on a select set of indicators, to articulate the status of socio-religious groups and changes therein overtime in different dimensions of development. This enabled locating the Muslim population across the socio-religious spectrum in the country and mapping their development trajectory within a comparative framework. In proposing the recommendations, the Committee ensured that these are practicable and implementable in the context of present data availability and institutional mechanism, acceptable to all sections of liberal citizenry, and capable of materializing the vision of inclusive India within a given time frame.

The Committee believes that a concerted effort must be made to cherish the unfulfilled dream of inclusive India and hence puts forward an operational strategy for this. It recommends that government in power must work out the details of implementation of this strategy by taking all components of governance into confidence. The strategy has to cover large sections of deprived population in all communities within the framework of affirmative action. It must design an incentive system for public and private institutions for promoting diversity in the socio-economic space.

The task of the Sachar Committee was to evaluate the conditions of a specific socio-religious group, Muslim Minorities and propose measures for their upliftment. And yet, it floated the idea of a diversity index to operationalize a broader notion of diversity, countering the tendencies of discrimination and deprivation in production, distribution and social sectors in the country. The present Committee is of the view that this broad perspective on diversity and non discrimination must constitute the basic framework of the inclusive strategy of development in the country. It, therefore, proposes adoption of an incentive system based on such an index since there is definite evidence that community based discrimination and deprivation have not gone down in many of the social spheres in the country.

This new approach must gradually take the shape of a social movement and result in transformation of the society. It should go beyond creating socially well represented opportunity spaces in various forms of public and private life and make India's enormous diversity and its social manifestations a matter of pride rather than a source of problem and turmoil.

The Committee is convinced that implementation of this new approach at national, state and local/institutional levels would be a challenging task as it means a paradigm shift in dealing with the problem of unequal access to socio-political space in the country. It requires consensus across the political viewpoints. However, it is a challenge the country must accept since no government now or in future can be successful unless it cherishes the dream of inclusive India.

The Committee believes that the country has not yet come to a stage when the reservation policy can be relegated to history for the Scheduled Caste (ST) and Scheduled Tribe (ST) and other backward caste (OBC) population. Despite significant improvements made in the past few decades through this mode of intervention in their quality of life, the glaring disparities exist in critical dimensions of development. What would be more important to recognise is that there are social groups within the Muslim Community that are equally deprived and hence must be included in the SC category. Thus, it recommends identification of most deprived social groups among the Muslim population who should be given the benefits of affirmative action at identical levels, currently being bestowed only on SC and ST population. A few of the castes within the Hindu OBCs would also qualify for benefitting from such an affirmative action. This would not entail extending reservation to the Muslim community in general in the country.

Launching this new perspective of inclusive development would necessarily involve building consensus across political parties, as noted above. Also, gradualism would be the best approach wherein the central and state governments can begin by adopting the key recommendations immediately within the framework of their development strategy and the system of governance. Existing system of devolution of resources can incorporate diversity as an additional criterion and allocation of special funds can be based on this. The scope and coverage of the strategy should be increased gradually over time and all private institutions, that have some interaction with public organizations, can be brought within the realm of intervention.

On behalf of the members of the Committee and my personal behalf, I place on record our thanks and gratitude to the Ministry for the opportunity of participation in the preparation of what promises to be a significant document towards formulation of a policy for inclusiveness and social development.

*Amitabh Kundu*  
*Chairperson,*  
*Post Sachar Evaluation Committee*

## Chapter 1

### Demography, Employment and Livelihood

#### 1.1 Demography

Muslim population in India was enumerated at about 138 million in 2001, accounting for 13.4 per cent of the total population. Unfortunately, information on population for socio-religious groups are still not available from the Population Census of 2011. In the absence of latest population census figures, one can use the estimates from NSS, though the NSS estimates are subjected to sampling errors. As per the NSS, the share of Muslims was 12.6 per cent in 2009-10, 12.2 per cent in 2004-05 and 12.3 per cent in 1999-2000<sup>1</sup>, indicating a near stability in their share in the last decade. One would infer that the growth of Muslim population has not been significantly different from that of general population. 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. The population of India grew by 17.7 % during the decade 2001-2011 compared to 21.5 % during 1991-2001 and 23.7 % during 1981-1991 showing a consistent decrease in the growth rate. Going by the slightly faster decline in growth rate of Muslim population during nineties compared to the eighties, the Muslim share in the population is not expected to have changed much since the 2001 census.

The Muslim population lives predominantly in rural areas like the ST/SC and the total population (Table 1.1 & 1.2). The level of urbanization among the Muslims, however, is higher than the ST/SC or the general population. In 2001, 35.7 per cent of the Muslim population was urban compared to 27.8 per cent of the overall population. As per the 2011 census, the total population living in urban areas has increased to 31.2 per cent but the corresponding figure for Muslims is yet to come to public domain. As per the NSS, 35.1 per cent of the Muslims lived in urban areas against 28.6 per cent of the general population in 2011-12. However, if we take into account the results of previous rounds of NSS, it appears that urbanization has not been as fast for Muslims as in the case of the general population (Table 1.2). Consequently, the share of Muslims in urban areas would be declining in recent years, as confirmed by the data from Population Census for the period 1991-2001.

Half of the Muslims living in the urban areas reported themselves as OBC Muslims<sup>2</sup>. Analysis of the recent trends in the distribution of population across socio-religious categories in rural areas, metro cities and other urban towns from NSS data indicate that a higher percentage of Muslim population reside in metro cities or other urban areas compared to other religious groups (except upper caste Hindus (OCH)). This is due to historical reasons – concentration of Muslims in the seats of governance, the large cities and towns.

---

<sup>1</sup> Source: NSS reports of various Rounds

<sup>2</sup> The figure was only 32 per cent in NSS 1999-2000. It is important to note that the NSS does not follow a de jure approach in caste identification and that OBC identification is based on self-reporting by the households. The increase in the figure during the period from 1999-00 to 2011-12 can partly be attributed to larger number among the Muslim population identifying themselves as OBC, besides an enlargement of OBC list.

Increase in the share in urban population should be viewed as a positive phenomenon for all communities. Unfortunately, the increase in the urban share of SC population is the lowest followed by Muslims and ST, the highest being for OCH, reflecting exclusionary urbanization. The cities and towns have become less welcoming for weaker and more vulnerable social groups. The percentage of increase in the share of urban population is noted to be very low in case of Muslims. This reflects social factors constraining their mobility, particularly into smaller urban centers. Their share in metro cities has gone up by a slightly higher margin (although by a lesser margin than for UCH), compared to that in smaller cities and towns, as the social discrimination may be less there due to anonymity in larger urban settlements.

## **1.2 Employment and Livelihood**

Gainful employment provides the wherewithal for fulfillment of human wants. A simple measure of employment in terms of percentage of workers, however, does not differentiate the multi-dimensional character of the workforce and the aspects relating to the adequacy of employment in providing a desired standard of living. One of the major inequities observed among the Muslim community, highlighted by various researchers as also the JSCR is in the field of education. A direct result of any disparity in educational standards, especially of educational attainments at higher levels, would be reflected in the employment situation, especially in the quality of employment.

During 2011-12, the percentage of rural households living on self-employment among Muslims was 49 per cent close to the national average of 50 per cent. However, about 25 per cent of rural Muslim households lived from earnings from self-employment in non-agriculture as against 14 per cent for Hindu households. In the urban areas, 50 per cent of the Muslim households are self-employed against only 33 per cent among the Hindus. The livelihood of Muslims is mostly dependent on self-employment in informal sector which is also evident from their lower share of households living on earnings from regular wage employment (28 per cent households for Muslims versus 43 per cent households for Hindus and 42 per cent for the overall urban households). Over the recent years, it appears that more of urban Muslim household have shifted to self-employment as a major source of household income.

An important issue highlighted by the JSCR was the importance of higher education resulting in higher incomes from employment for the Muslim community. There are however several socio-cultural factors that are responsible for the income disparity. A few recent studies based on national level data (Rakesh Basant 2012) identify a wide variety of factors including non-economic factors leading to observed patterns of employment and significant disparity in earnings for the Muslim community vis-a-vis other social groups.

### **1.2.1 Work Participation rates**

The Work Participation Rates (WPR) for the males in 15 years plus age group, (percentages of persons working to the population in that specific group) for Hindus and Muslims in rural areas work out to be almost the same. Christians and Sikhs, the two other large minorities, have much lower WPR. Due to a high participation rate in lower educational categories, the WPR tends to be relatively high among the vulnerable sections of population like SC, ST and Muslims suffering from a huge deficiency in education. One would, therefore, infer that a higher WPR for a community does not necessarily indicate its better economic conditions.

For urban India, the WPR for Muslim men in 15 plus age group have remained at a higher level compared to Hindus and other religious groups basically because of many in the former joining labour force without completing higher education. The WPR for Muslim female, however, is the lowest among all groups. It is about two-third of the WPR for Hindus, which itself is a low of 37 percent in rural and 20 percent in urban areas. This may be contrasted with the figures of 39 per cent in rural and 32 per cent in urban areas for Christians, the JSCR recording the highest WPR for females. The WPR for Muslim men is, thus, generally higher than for other religious groups both in rural and urban areas but the opposite is the case for Muslim women due to socio-cultural factors.

Among the SRCs, the NSS 68<sup>th</sup> round (2011-12) show that the Labour Force Participation Rate (percentage of employed and unemployed in the population above 15 years) is the highest for Hindu ST among rural males followed by non OBC Muslims. The rate for Muslim OBC is lower than Hindu OBC (as the former is more into non-agricultural employment) but higher than upper caste Hindus. For urban males, the labourforce participation rate is the highest for Muslim OBC followed by Muslim Others. The figure works out to be highest in the 15-20 age-groups, implying their massive withdrawal from education system at young ages, as is also the case with ST and SC.

Employment trends show that the WPR decreased for all categories between 2004-05 and 2011-12; the decrease being more for women both in rural and urban areas and the least for urban men. Among the Muslims, the decrease in WPR is less for Muslim OBC compared to the other Muslims. However, the data for the two recent years show that the decrease is somewhat arrested and for urban Muslims, WPR has marginally increased while that for other categories including Hindus, this has remained at the 2009-10 level. There is a marginal increase in the figure for all urban females.

Among the rural males across the socio-religious categories (or SRCs), the Labour Force Participation Rate (percentage of employed and unemployed in the population above 15 years) is the highest for Hindu ST, followed by non OBC Muslims, as per the NSS 68<sup>th</sup> round (2011-12). The rate for Muslim OBC is lower than Hindu OBC (as the former is more into non-agricultural employment) but higher than upper caste Hindus (UCH or Hindu Others). For urban males, the labour force participation rate is the highest for Muslim OBC followed by Non OBC Muslims (or Muslim Others). The figure works out to be highest in the 15-20 age-groups, implying their massive withdrawal from education system at young ages, as is also the case with ST and SC.

The agriculture dominated economy and the land holding pattern dictates the employment structure to a great extent in rural India. Understandably, among the male workers in rural areas, the majority is self-employed as own-account and unpaid workers or employers. This percentage of self- employed for Muslims is less than that of UCH and OBC. The lowest figure is for SCs, coming to 36 per cent only. Casual workers engaged in agriculture constitute the most vulnerable group in rural areas. Significantly, more than half of rural SC male workers are casual workers. ST, Muslim OBC and Muslim others, too have high percentage of casual workers. The share of workforce in the category of Employer is lower among Muslims compared to all other religious groups – even less than the Hindu OBC. Furthermore, the percentage of regular salaried workers is the lowest for Muslim OBC (26 %) and Muslim others (31%) among the urban males. Hindu OBCs report a much higher

figure than the Muslims. The percentage shares are over fifty for Hindu others and ST due to their engagement in government employment schemes.

There have not been significant changes in the distribution of workers across these categories in the two periods under consideration. The only noticeable change is in the share of casual employment for Muslim OBC males which has slightly declined since 2004-05 in rural sector, but increased in urban areas. Correspondingly, the share of regular male Muslim OBC workers has declined in urban areas.

### **1.2.2 Occupational Distribution**

In terms of occupational distribution, Muslims workers are better placed than the SC and ST workers, as one would infer from the NSS data for 2011-12. Their share in the professional category, comprising professionals, legislators, senior officials, managers, service shop owners and sales persons is marginally higher than not merely the SC/ST but also the general population. This broad occupational grouping based result can easily be misleading unless one looks at the detailed occupation category. This division just noted includes all petty shop owners, and proprietors of businesses irrespective of the level of organization, along with “legislators, other elected representatives, senior officials and managers”. Similarly Professionals are those in engineering, sciences, teaching and professions like lawyers, doctors etc. Associate professionals will be those associated with professions in a lower capacity. Workers engaged in elementary occupations are street vendors, helpers, farm hands, miners, labourers etc.

In rural areas, Muslims are more into crafts and trade and work as plant and machine operators. Their share in other than “elementary occupation” is higher than all other groups which confirm their somewhat better occupational status. However, their share in agriculture and fishery as skilled workers is less than the rural average and those of SC and ST. This is because the rural Muslims are less dependent on agriculture. Consequently, the share of workers in elementary occupation for the Muslims is low - less than SC and ST population, but equal to that of OBC and higher than that of UCH.

In Million plus cities, a similar pattern is observed in case of a few skill categories, Muslims recording higher shares in workforce than the average. The shares of Muslims as legislators, working in craft related trade activities, as plant and machine operators etc. are higher than the average for the total population. Understandably, they have an edge over all SC, ST and even OBC Hindu population in these occupations. This could have been taken in a way to reflect their relatively higher status but the number engaged in these is very small. Unfortunately, the percentages of Muslims working as professionals, clerks, in service, shop and market sale persons are less than those of SC/ST population and way below that of general population. The occupational pattern in smaller urban centres works out to be similar. The status of the Muslims in metro cities can then be considered to be relatively worse than that in rural areas in terms of their occupational hierarchy.

In smaller urban centres, the occupational distribution of Muslims is similar to that in Million plus cities although on the whole their status here is worse (than even the metro cities), in relation to other religious communities and the national average. Among craft and related trade workers, plant machine operators etc., their shares in the workforce are higher than general population and so is the share for legislators. However, the absolute number of



persons benefitting from this, here too, is very small. Unfortunately, their share as middle level professionals, clerks, service shops is very low, much less than or equal to that of SC and ST population. The real benefits to the Muslim community would have occurred if a large segment of them would have been absorbed in middle level professional services. OBC Hindus here do much better than the Muslims. Importantly, OBC Muslims don't fare better than the Other Muslims, although they have a higher share among legislators. Significantly, the percentage of Muslims in elementary low paying occupations is higher than the general population, although less than that of SC and ST. The share of Muslims in total elementary workforce is higher than their share in total population as in the case of SC and ST population. One would, therefore, infer that in relative sense, Muslims are occupationally worse off when they live in non-metropolitan urban areas.

Analyzing the industrial distribution of the workforce, one would notice that the percentage of rural workers in agriculture related sectors is the lowest for Muslim OBCs followed by non-OBC Muslims. This can be partially attributed to the ownership of land assets where rural Muslims have a serious disadvantage. Only 41 percent of Muslim OBC are in primary sector, the figure being 63 percent for Hindu OBC. Muslim male workers in manufacturing, construction and trade are comparatively high in rural areas. This is also the case among urban male workers. The percentage of Muslim workers is high in transport & storage in both rural and urban areas compared to other SRCs, with the Muslim OBC having a larger share than Other Muslims. Unfortunately, however, the share of urban Muslim workers in public administration, services, education and health sectors are much lower than other SRCs. The higher share of jobs in public administration and similar service sectors for SC and ST is the result of the policy of reservation in public services. The NSS data show that the presence of Muslim workers in modern services sectors in general is much lower than other groups including ST and SC.

**Table 1.1 Share of religious groups in population from NSS**

	Pop-2011-12 (%)	HINDUS							MUSLIMS				Other Religious groups-2011-12 (%)	
		% of Hindus (2011-12)	% SCs/STs		% OBCs		% General		% of Muslims (2011-12)	% OBCs		% General		
			1999-00	2011-12	1999-00	2011-12	1999-00	2011-12		1999-00	2011-12	1999-00		2011-12
Urban	28.8	77.1	20.6	20.6	33.0	40.3	46.5	39.0	17.3	32.6	51.4	67.4	48.5	5.6
Rural	71.2	83.1	34.6	34.9	39.9	45.7	25.5	19.4	12.5	31.2	50.4	68.8	49.6	4.5
Total	100	81.3	31.3	31.0	38.3	44.28	30.5	24.7	13.8	31.7	50.7	68.3	49.3	4.8

**Table 1.2: Distribution of Population by Sectors of Residence across Socio Religious Categories from different NSSO surveys**

	Rural	Urban Million plus Cities	Other Urban areas	Urban	Total
<b>2004-05</b>					
Hindu ST	92.2	1.8	6.0	7.8	100.0
Hindu SC	80.3	5.4	14.3	19.7	100.0
Hindu OBC	79.6	3.9	16.5	20.4	100.0
Hindu Others (Upper Class Hindus, UCH)	61.0	13.8	25.2	39.0	100.0
All Hindus	76.1	6.6	17.3	23.9	100.0
Muslim OBC	67.9	3.7	28.4	32.1	100.0
Muslim Others (Non OBC)	66.7	11.0	22.3	33.3	100.0
All Muslims	67.2	8.1	24.7	32.8	100.0
Other religions	70.8	9.1	20.1	29.2	100.0
All	74.7	6.9	18.4	25.3	100.0
<b>2009-10</b>					
Hindu ST	90.2	2.4	7.4	9.8	100.0
Hindu SC	80.7	4.4	14.9	19.3	100.0
Hindu OBC	76.9	4.4	18.6	23.1	100.0
Hindu Others (UCH)	57.9	13.9	28.2	42.1	100.0
All Hindu	74.3	6.6	19.1	25.7	100.0
Muslim OBC	65.3	4.8	29.9	34.7	100.0
Muslim Others (Non OBC)	67.3	9.0	23.6	32.7	100.0
All Muslims	66.5	7.2	26.3	33.5	100.0
Other religions	67.8	8.5	23.6	32.2	100.0
All	72.9	6.8	20.3	27.1	100.0
<b>2011-12</b>					
Hindu ST	90.0	2.5	7.5	10.0	100.0
Hindu SC	78.9	6.6	14.5	21.1	100.0
Hindu OBC	74.9	6.0	19.1	25.1	100.0
Hindu Others (UCH)	57.2	16.2	26.6	42.8	100.0
All Hindus	72.9	8.3	18.8	27.1	100.0
Muslim OBC	64.9	8.5	26.6	35.1	100.0
Muslim Others (Non OBC)	64.8	12.3	22.8	35.2	100.0
All Muslims	64.9	10.4	24.7	35.1	100.0
Other Religions	65.1	9.6	25.2	34.9	100.0
All	71.4	8.6	19.9	28.6	100.0

**Table 1.3 Usual status WPR (as percentage) for those aged 15 years and above for religious groups since 1993-94**

Religious Groups	Rural males					Rural females				
	1993-94	1999-2000	2004-05	2009-10	2011-12	1993-94	1999-2000	2004-05	2009-10	2011-12
Hindus	86.6	84.0	84.8 (92.4)	81.3	80.0 (92.0)	51.0	47.0	50.8 (55.2)	39.2	36.7 (41.7)
Muslim	87.0	84.5	84.2 (92.4)	81.7	80.4 (92.5)	26.7	26.7	27.9 (31.7)	20.9	23.0 (25.2)
Christians	79.7	81.6	81.4 (89.6)	77.6	77.5 (88.1)	50.9	44.4	49.1 (54.2)	43.3	38.7 (44.7)
Sikhs	*	81.9	81.7 (89.2)	75.5	77.7 (88.7)	*	39.6	49.0 (54.6)	34.1	33.5 (37.9)

All (#)	86.4	83.9	84.6 (92.3)	81.2	80.0 (91.9)	48.6	44.9	48.5 (53.1)	37.2	35.2 (40.0)
		<b>Urban males</b>				<b>Urban females</b>				
	<b>1993-94</b>	<b>1999-2000</b>	<b>2004-05</b>	<b>2009-10</b>	<b>2011-12</b>	<b>1993-94</b>	<b>1999-2000</b>	<b>2004-05</b>	<b>2009-10</b>	<b>2011-12</b>
Hindus	76.5	75.0	76.0 (87.1)	73.8	73.7 (86.6)	22.8	20.3	23.5 (25.8)	18.7	20.1 (22.7)
Muslim	80.1	78.1	79.7 (89.1)	76.3	77.3 (89.4)	18.9	15.1	17.1 (19.0)	12.4	14.8 (15.8)
Christians	71.9	66.7	68.3 (81.2)	72.2	70.7 (85.0)	30.3	30.1	32.3 (36.1)	28.2	31.6 (35.7)
Sikhs	*	73.8	72.7 (85.3)	70.6	70.4 (84.4)	*	13.4	19.7 (22.4)	18.8	15.5 (17.0)
All(#)	76.8	75.2	76.3 (87.2)	74.0	74.1 (86.9)	22.3	19.7	22.7 (25.1)	18.3	19.5 (22.0)
* Not provided , (#): Includes all religious groups Source: Table 3.1.5, Page 37. NSS report no. 552 , Table 10, page 30, NSS report no 468 <b>Figures in bracket are for age 25 and above</b>										

**Table 1.4 Usual Status Work Participation Rates for Socio-religious groups for persons of age 15 years and above- NSS61st (2004-05) and 68<sup>th</sup>(2011-12) rounds**

	Hindu ST	Hindu SC	Hindu OBC	Hindu Others	Muslim OBC	Muslim Others	Other religions	All
	<b>NSS 68<sup>th</sup> Round</b>							
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
	<b>NSS 61<sup>st</sup> Round</b>							
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 1.5: Distribution of usually employed by status of employment ( NSS 68<sup>th</sup> round)  
for different SRCs**

Status of Employment	Rural male							Total
	Hindu ST	Hindu SC	Hindu OBC	Hindu Others	Muslim OBC	Muslim Others	Other Religions	
Own account & Unpaid workers	36.3	29.6	45.0	51.5	49.2	44.1	40.5	42.2
Employer	13.9	9.8	18.3	19.5	12.4	14.3	14.9	15.8
Casual Worker	44.3	52.6	28.2	16.1	30.0	34.9	31.5	33.0
Regular Worker	5.5	8.0	8.5	12.9	8.4	6.8	13.1	9.1
	Rural Female							
Own account & Unpaid workers	7.9	13.2	14.8	20.6	25.1	33.3	29.2	16.3
Employer	47.6	32.6	52.1	57.2	49.5	41.4	39.9	47.2
Casual Worker	42.4	50.8	29.7	16.6	22.4	22.5	24.0	32.7
Regular Worker	2.1	3.5	3.4	5.5	2.9	2.8	6.9	3.8
	Urban male							
Own account & Unpaid workers	26.4	28.9	36.3	37.5	45.6	42.1	36.0	36.5
Employer	4.5	4.6	8.5	7.9	15.1	10.4	9.0	8.3
Casual Worker	25.8	25.8	16.9	6.3	16.9	15.8	14.1	14.5
Regular Worker	43.3	40.7	38.4	48.3	22.4	31.7	40.9	40.7
	Urban Female							
Own account & Unpaid workers	17.1	20.9	23.2	26.7	36.0	33.8	22.4	24.8
Employer	20.5	14.3	29.7	16.6	38.4	29.8	12.8	22.4
Casual Worker	38.0	27.5	19.0	8.0	13.7	11.2	13.1	16.8
Regular Worker	24.4	37.4	28.2	48.8	11.8	25.3	51.7	36.0
All	100	100	100	100	100	100	100	100

**Table 1.6 Percentage of usually employed in various occupations within each socio-religious group: 2011-12**

**Rural**

	Hindu					Muslim			Other Rel	Total
	ST	SC	OBC	Others	All	OBC	Others	All		
Legislators, senior officials and managers	1.9	2.2	3.4	5.4	3.3	6.4	4.1	5.2	3.8	3.5
Professionals	0.6	1.2	1.3	3.6	1.6	1.6	2	1.8	1.9	1.7
Associate professionals	1.1	1.3	1.5	3.7	1.8	1.7	1.8	1.7	2.6	1.8
Clerks	0.3	0.6	0.7	1.6	0.8	0.4	0.7	0.5	1.1	0.8

Service, shop & market sales workers	2.1	3.2	4.9	6.5	4.5	6.1	7.6	6.9	5.2	4.7
Skilled agricultural and fishery workers	47.5	26.7	46.4	51.6	42.9	27.4	29.5	28.5	45.9	41.6
Craft and related trades workers	6	12.9	9.9	7.2	9.6	16.7	22.7	19.9	11.3	10.7
Plant and machine operators and assemblers	1.1	2.9	3	3.3	2.8	6.1	4	5	3.3	3
Elementary occupations	39.3	48.9	28.9	16.9	32.7	33.5	27.1	30.1	24.8	32
Not Classified	0.1	0.1	0	0.1	0.1	0	0.6	0.3	0.1	0.1
Total	100	100	100	100	100	100	100	100	100	100

### Million plus cities

	Hindu					Muslim			Other	Total
	ST	SC	OBC	Others	All	OBC	Others	All	Rel	
Legislators, senior officials and managers	6.6	8.2	17.1	22.6	17.7	16	22.8	20.2	28.2	18.7
Professionals	4.5	4.9	10.8	16.1	12	4	5.4	4.9	12.7	10.9
Associate professionals	9.3	6.4	6.3	8.1	7.2	1.6	2.6	2.2	8.8	6.5
Clerks	14	4.6	5.9	8.1	7	1	1.9	1.6	7.6	6.1
Service, shop & market sales workers	18.2	11.1	15.2	14.3	14.2	9.5	13.4	11.9	10.6	13.6
Skilled agricultural and fishery workers	0	1	1.9	0.2	0.9	0.4	0.4	0.4	0.6	0.8
Craft and related trades workers	17.9	22.8	17.7	11.4	15.7	31	33.6	32.6	9.4	18
Plant and machine operators and assemblers	6.7	12.3	11.4	11.1	11.3	24.6	12.8	17.3	9	12.1

Elementary occupations	22.8	28.4	13.7	8	13.9	12	7	8.9	13.1	13.1
Not Classified	0	0.2	0.1	0	0.1	0	0	0	0	0.1
Total	100	100	100	100	100	100	100	100	100	100

Source: NSSO 68<sup>th</sup> Round "Employment and Unemployment" Unit Level Data

### Other Urban

	Hindu					Muslim			Other Rel	Total
	ST	SC	OBC	Others	All	OBC	Others	All		
Legislators, senior officials and managers	6.2	7.6	13.6	18.8	14	16.9	14.7	16	15.8	14.4
Professionals	5.1	4.7	5.6	14.1	8.4	3.6	4.9	4.2	10.4	7.8
Associate professionals	5.5	4.9	5.9	9.8	7.1	2.9	4.4	3.5	10.9	6.7
Clerks	3.9	4.4	4	6.7	5	1.1	1.2	1.1	5.3	4.4
Service, shop & market sales workers	12.5	11.3	15.1	18.1	15.4	14.8	15	14.8	13.1	15.1
Skilled agricultural and fishery workers	8.1	5.6	8.7	4.5	6.6	2.7	4.7	3.6	9.3	6.3
Craft and related trades workers	17.3	22.4	22.2	11.1	18.2	32.3	24.9	29	15.2	19.8
Plant and machine operators and assemblers	7.6	6.9	7.8	7.4	7.5	8.4	10.3	9.3	7.6	7.8
Elementary	33.7	32	17.1	9.4	17.7	17.3	19.5	18.3	12.3	17.5

occupations										
Not Classified	0.1	0.2	0	0.1	0.1	0	0.3	0.1	0	0.1
Total	100	100	100	100	100	100	100	100	100	100

### Urban

	Hindu					Muslim			Other Rel	Total
	ST	SC	OBC	Others	All	OBC	Others	All		
Legislators, senior officials and managers	6.3	7.8	14.5	20.2	15.2	16.7	17.8	17.3	19.6	15.8
Professionals	4.9	4.8	7	14.9	9.5	3.7	5.1	4.4	11.1	8.8
Associate professionals	6.6	5.4	6	9.2	7.1	2.6	3.7	3.1	10.3	6.7
Clerks	6.9	4.5	4.5	7.3	5.6	1.1	1.5	1.3	6	5
Service, shop & market sales workers	14.2	11.3	15.1	16.6	15	13.5	14.4	13.9	12.3	14.7
Skilled agricultural and fishery workers	5.7	4.2	6.8	2.9	4.8	2.2	3	2.6	6.6	4.6
Craft and related trades workers	17.4	22.5	21	11.2	17.4	32	28.3	30.2	13.4	19.2
Plant and machine operators and assemblers	7.3	8.6	8.8	8.8	8.7	12.3	11.3	11.8	8	9.2
Elementary occupations	30.5	30.9	16.2	8.9	16.5	16	14.7	15.3	12.6	16.1
Not Classified	0.1	0.2	0.1	0.1	0.1	0	0.2	0.1	0	0.1
Total	100	100	100	100	100	100	100	100	100	100

Source: NSSO 68<sup>th</sup> Round "Employment and Unemployment" Unit Level Data

### 1.2.3 Unemployment

In the Indian economic context, the dominant role of agriculture in the livelihood and prevalence of informal and own account activities result in low levels of open unemployment. Many with low technical skills and education tend to get absorbed in household enterprises without seeking salaried employment in the open. Thus the discussion on unemployment across SRC would be more meaningful when specific sections of the population like the youth and their educational levels are considered.

**Table 1.7 : Percentage of unemployed in the principal status for persons aged 15 to 29 NSS 68<sup>th</sup> Round**

		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

Note: For the age group 15 to 29, out of a total sample of 74216 in rural area, 2780 persons were in the unemployed category and out of 48357 in urban areas 2318 were unemployed– NSS 68<sup>th</sup> round. The lowest sample size of 207 is for urban female under below HS category

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.

Going by the results of NSS, unemployment among the youth - in the age group of 15 to 29 years - varies significantly across the SRCs (Table 1.8). In 2011-12, the average unemployment rate (unemployed as percentage of labour force) was 6 per cent for rural males as against 9 per cent for urban males in 2011-12. The rates for Muslim OBC youth - 5 per cent in rural and 6 per cent in urban areas - were less than the overall rates while that for non-OBC Muslims was significantly higher - 7 per cent in rural and 12 percent for urban areas. The same was the case for upper caste Hindus (8 percent in rural and 10 percent in urban). Expectedly, the rate was the lowest (3 per cent) for rural ST.

The unemployment rates for females, are in general much higher than that for males (8 per cent in rural and 16 per cent in urban areas), indicating that employment opportunities for women are much less due to mobility restrictions and other social factors that constraint their options for employment. The figures are much higher for rural Muslims. The unemployment rate for Muslim OBC women was close to 20 per cent while it was 11 per cent for Other Muslims. The urban unemployment rate showed the opposite with 12 per cent for Muslim OBC and 14 per cent for Other Muslims, both being less than the national average for urban women. Even though the size of the female labour force may not be very high, the presence of significant unemployment among them shows certain degree of gender and socio-religious discrimination in the job market in rural areas. A lower work participation and unemployment rate in urban areas could be the results of their involuntary withdrawal of for Muslim women from labour market, on account of this. The unemployment rates are higher than the national averages for other religious categories in both in rural and urban areas. Here, the unemployment rate reflects their affordability and capacity to wait for appropriate employment. The last two NSS surveys show that these rates have slightly declined since 2004-05 in urban areas.



The percentage of unemployed among educated (higher Secondary and above) youth is higher than that among the less educated in all categories (Table 1.7). Among the Muslims, Non OBC record higher unemployment rate among males, both in rural and urban areas, compared to that among OBC population. Unemployment rate among women however are generally lower for non OBC, possibly due to constraints at community level. High unemployment rate among Muslim educated women, both in rural and urban areas reflect their changing aspirations in the labour market and the difficulties in realisation. As high as 18 percent of the educated Non OBC Muslim youth report unemployment which should be considered alarming. It is a matter of anxiety that unemployment rate among uneducated male youth are significantly higher for Muslims than for other socio-religious 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 have been traced to social and economic deprivation and discrimination of the community.

An increase in unemployment rate is observed in case of both males and females in rural areas. A similar trend is noted in case of non OBC Muslims, their increase being sharper than that for general rural population. The OBC Muslims however record a decline in unemployment rate both for men and women. Interestingly, there is a decline in unemployment rate in urban areas, both for men and women. The decline is observed among OBC Muslims. However, in case of Non OBC Muslims, the decline is observed only for women.

**Table 1.8: Unemployment Rates for Youth across Socio-Religious Categories**

<b>Unemployment Rates ( Percentage of unemployed in labour Force) for youth ( 15 to 29 years) considering the principal status for 2004-5 and 2011-12</b>				
	<b>RURAL</b>		<b>URBAN</b>	
	<b>2011-12</b>	<b>2004-05</b>	<b>2011-12</b>	<b>2004-05</b>
<b>MALE</b>				
Hindu ST	2.99	2.92	6.24	8.60
Hindu SC	6.70	5.17	7.67	12.41
Hindu OBC	5.61	4.53	8.31	7.93
Hindu Others	7.92	7.28	9.81	11.05
Muslim OBC	5.27	6.35	5.98	8.75
Muslim Others	7.34	4.55	12.00	8.26
Other religions	8.18	8.13	12.71	15.38
All	6.09	5.21	8.87	10.02
<b>FEMALE</b>				
Hindu ST	2.89	1.53	9.98	7.72
Hindu SC	6.11	5.46	14.21	17.23
Hindu OBC	6.59	5.90	14.09	16.54

Hindu Others	12.17	9.80	18.43	24.43
Muslim OBC	19.49	24.42	12.14	20.30
Muslim Others	10.75	9.44	14.45	17.97
Other religions	19.42	20.44	21.20	30.96
All	7.83	7.00	15.63	19.93

### 1.3.1 Sectoral distribution of workers

The percentage of rural workers in agriculture related sectors is the lowest for Muslim OBCs followed by Other Muslims. This can be partially attributed to the ownership of land assets where the rural Muslims have a disadvantage. Only 41 percent of Muslim OBCs are in primary sector, the figure being 63.3 percent for Hindu OBC. Male Muslim workers in manufacturing, construction, trade are comparatively high. This is also the case among Muslim male workers in urban areas. Their share in public administration, services, education and health sectors are much lower than the other groups. The share of public administration and such other sectors are higher for SC and ST, which is the result of reservation of jobs for them in public services.

**Table 1.9: Distribution of usual status workers by industry**

	Distribution of usual status workers by Industry							All
	Hindu ST	Hindu SC	Hindu OBC	Hindu Others	Muslim OBC	Muslim Others	Other religions	
<b>NIC Section</b>				<b>Rural male</b>				
Agriculture, forestry & fishing	73.3	53.2	63.3	59.6	41.2	48.1	57.4	59.4
Mining and quarrying	0.6	0.9	0.5	0.4	0.7	0.2	0.4	0.5
Manufacturing	4.2	8.4	7.9	8	12.5	12.5	6.8	8.1
Electricity, gas	0.1	0.2	0.2	0.3	0.1	0	0.4	0.2
Water supply waste management	0.2	0.1	0	0.2	0.1	0.1	0.2	0.1
Construction	13.6	21.5	10.1	6.3	18.7	15.3	14.7	13
Wholesale, retail trade	2.9	4.8	6.5	10.1	12.2	11.1	6.3	7
Transport & storage	1.8	4.8	3.8	3.5	7.7	5.5	4.3	4.1

Other services	3.3	6.1	7.7	11.6	6.8	7.2	9.5	7.6
				<b>Rural Female</b>				
Agriculture, forestry & fishing	82.5	72.9	77.3	77.1	60.4	45.6	72.8	74.9
Mining and quarrying	0.3	0.5	0.4	0	0		0.1	0.3
Manufacturing	3.9	9.8	7.9	7.8	23.9	43.5	8.6	9.8
Electricity, gas		0	0	0	0		0	0
Water supply waste management	0	0.1	0	0.1	0		0.1	0.1
Construction	9.4	9.3	6.5	2.1	5.3	2.1	5.5	6.6
Wholesale, retail trade	1.1	1.6	2.7	3.6	3.6	4	2.7	2.5
Transport & storage	0.1	0.3	0	0.1	0.1	0.2	0.1	0.1
Other services	2.7	5.5	5.2	9.2	6.7	4.6	10.1	5.7
				<b>Urban male</b>				
Agriculture, forestry & fishing	8.5	6.3	8.2	3.4	3.1	3.2	7.9	5.6
Mining and quarrying	2.1	1.3	1	0.8	0.4	0.4	0.4	0.9
Manufacturing	16.2	18.6	21.3	22.8	30.2	28.5	16.4	22.4
Electricity, gas	0.9	0.6	0.7	0.8	0.1	0.5	1.3	0.7
Water supply waste management	0.2	0.8	1.1	0.3	0.4	1.1	0.3	0.7
Construction	18.1	19.4	10.6	5.7	12.2	10.8	11.3	10.7
Wholesale, retail trade	10.7	14.5	21.2	24.1	27.8	26.4	22.1	22
Transport & storage	11.2	10.1	9.1	7.1	10.8	12.5	8.5	9.1
Other services	32.1	28.4	26.8	35	15	16.6	31.8	27.9
				<b>Urban Female</b>				
Agriculture, forestry & fishing	23.7	11	15.7	4.6	4.8	11.7	9.7	10.9

Mining and quarrying	1.6	0.5	0.3	0.1		0	0	0.3
Manufacturing	18.9	20.7	29.8	24.8	64.5	46.6	14.6	28.7
Electricity, gas		0.5	0.3	0.6		0.5	0.5	0.4
Water supply waste management	0.3	2.3	0.4	0.1	0.6	1.1	0.1	0.6
Construction	14.7	5.3	4.5	2.2	2.1	2.7	2.3	4
Wholesale, retail trade	6.8	10.3	11.4	9.3	8.3	8.4	10.1	10
Transport & storage	1.3	0.6	0.6	1.2	0.5	0.2	0.4	0.7
Other services	32.7	48.8	37	57.1	19.2	28.8	62.3	44.4
All	100	100	100	100	100	100	100	100

### 1.3.2 Activity Pattern of Persons in the Age Group 5 to 24: Work Participation and School attendance among Children and Youth

In the age groups below 24 years, the WPR is partly determined by the extent of participation in education, as discussed below. A higher level of school and college attendance can reduce the WPR for the ages up to this. Following a trichotomous classification, persons can be placed in either (a) labour force, (b) education and (c) none of them or a residual category (mostly engaged in household chores). In the Graphs below, the percentages of persons in two of the three activity categories have been presented for different socio-religious groups (SRCs). The first category includes those in the labor force (i.e. reporting economic activity or availability for work during the major part of the survey reference year). The second category is of persons who are neither in labour force nor in education.

The NSS has a moving reference year and therefore the estimates discussed here have to be viewed as an average situation. Furthermore, certain amount of digital bias or preference in reporting age in is not uncommon in India. However, in spite of these, charting of activity profiles by single age up to the age of 24 years provides a dynamic picture of the social groups for the children and youth. As the profile of persons at younger ages has an enduring effect on the rest of their life time, identification of the proximate causes keeping them away from educational institutions would be extremely important. The extent of participation in education by the children and youth would determine their quality and earning potential as members of the workforce in later years.

One can observe in Graph 1.1 that the males among the economically vulnerable social groups such as ST population and Muslims report high level of labour force participation in the ages between 10 and 20 years, both in rural and urban areas in 2004-05. The pattern has been reinforced in 2011-12. However, we observe Muslim boys reporting higher labour

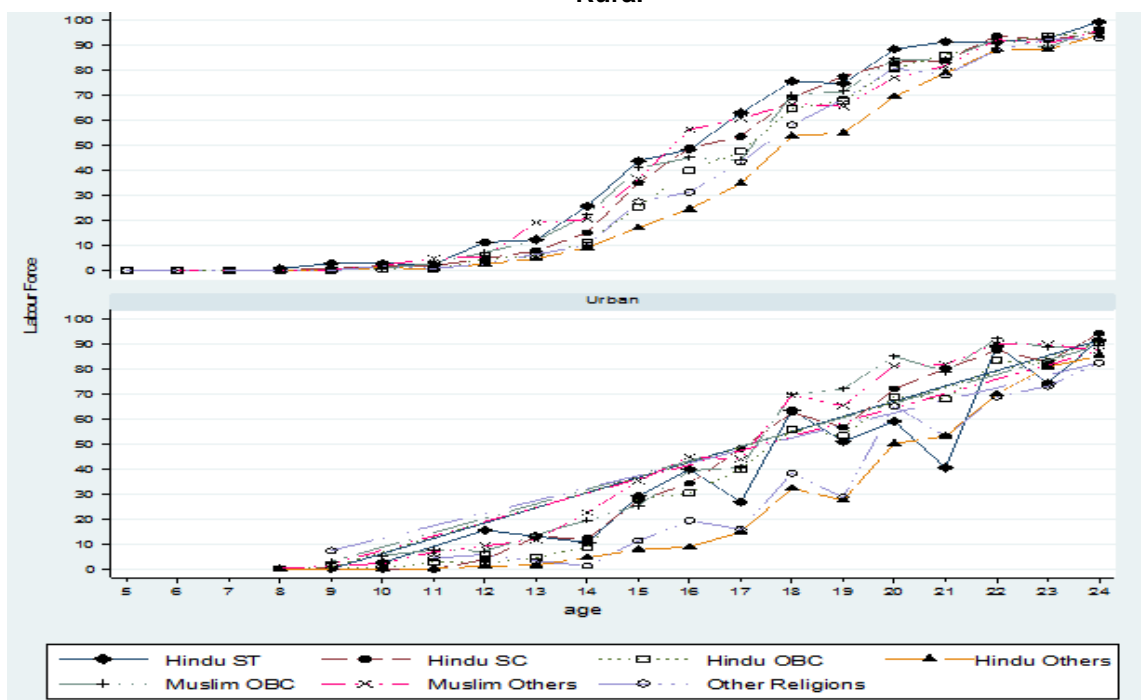
force participation compared to even SC/ST population both in rural and urban areas in 2011-12 (Graph 1.2).

For the female population in the rural areas, the pattern is somewhat different. Understandably, the tribal girls report significantly higher labour force participation compared to all socio-religious groups both in 2004-05 and 2011-12. The corresponding rates for the Muslim population are way below the average (Graph 1.3 & Graph 1.4). This can easily be attributed to socio-cultural factors. In urban areas ST population maintain a high labour force participation rates compared to other groups, although the difference is not as significant as noted for rural areas. Muslim girls, however, record low labour force participation rates in 2004-05 which has not much changed over time.

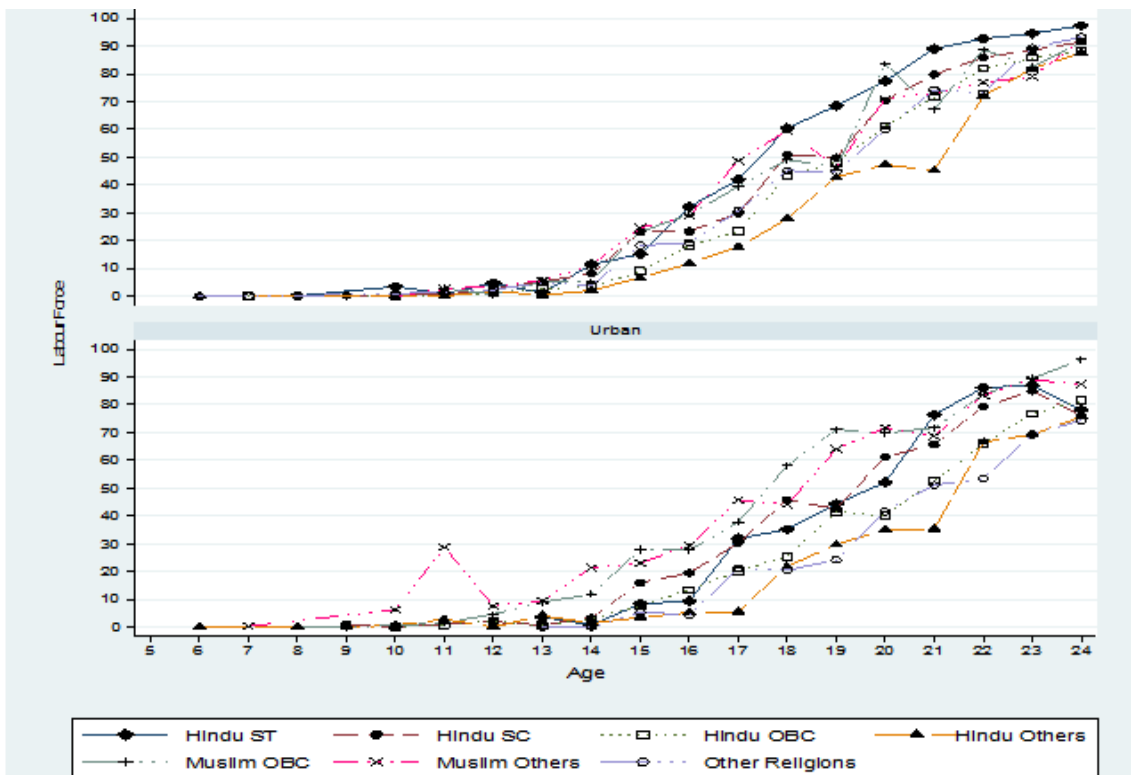
The percentage of boys neither attending educational institutions nor in labour force, euphemistically described as 'no-where children', is very high for the Muslim boys in rural areas particularly in the younger age groups. The significant gaps with the other social groups, that existed in 2004-05, do not seem to have gone down over the years (Graph 1.5 & 1.6). A similar pattern can be noted in 2004-05 in the urban areas as well, Muslim boys recording higher percentage of 'no-where children'. This however has somewhat changed over time as the tribal boys record higher figures compared to the Muslims for many of the age groups in urban areas.

The problem seems to be much more serious in case of Muslim girls, because in all age groups they record the largest values, both in rural and urban areas. The pattern has also not changed over time. The fact that very large percentage of Muslim girls are neither in labour force and nor in educational institutions must be considered as a matter of serious concern by the policy makers in the sectors concerning livelihood and education (Graph 1.7 & 1.8).

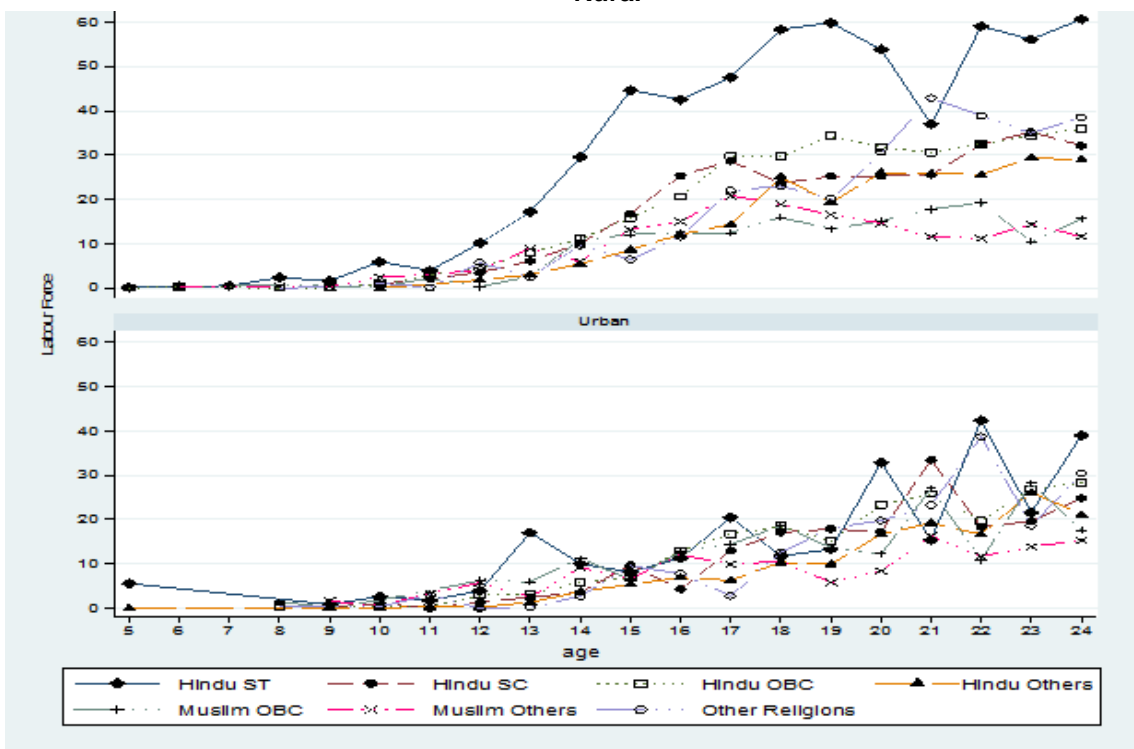
**Graph 1.1 Percentage of Male in the 5-24 Age in Labour Force- 61<sup>st</sup> Round (2004-05)**  
Rural



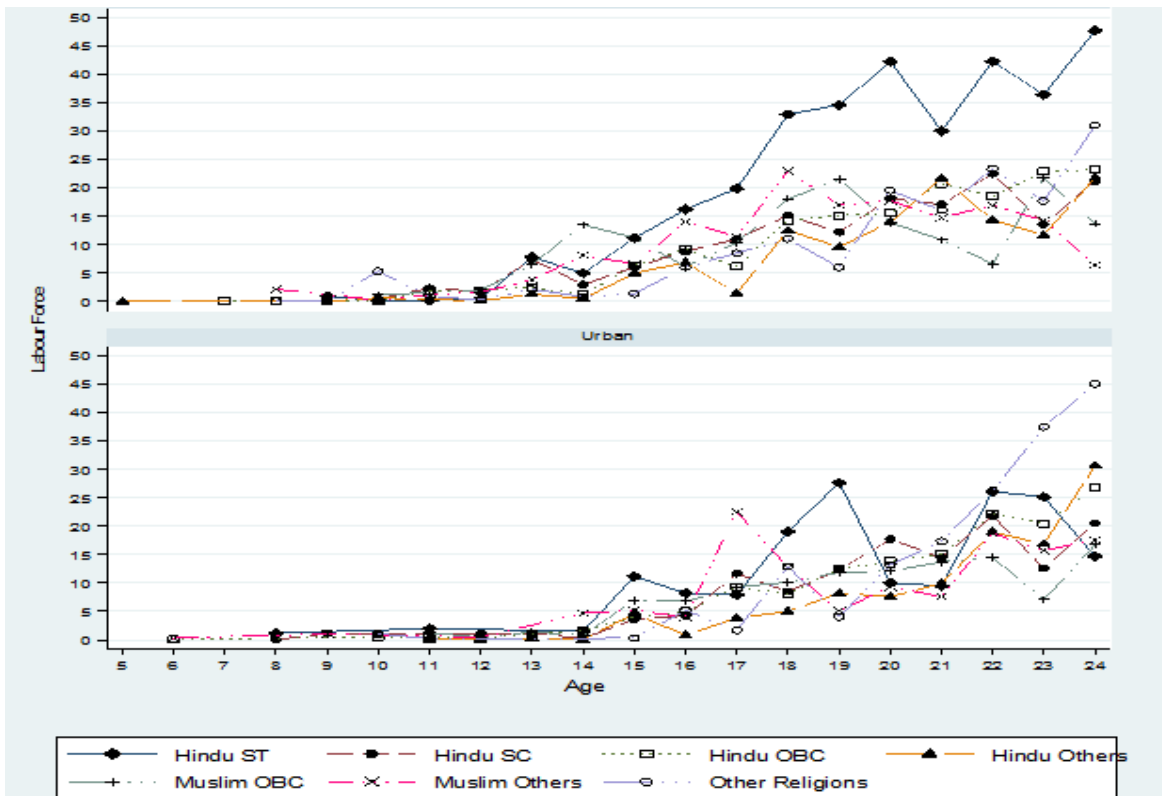
**Graph 1.2 Percentage of Male in the 5-24 Age in Labour Force- 61<sup>st</sup> Round (2011-12)**  
**Rural**



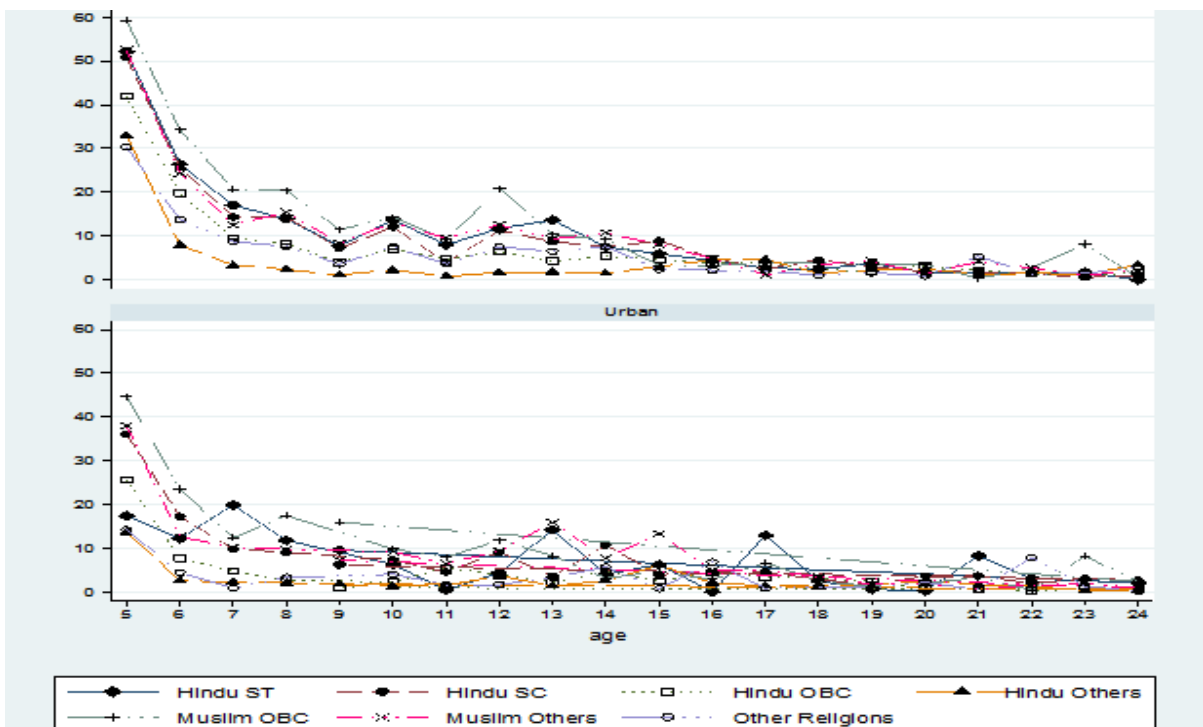
**Graph 1.3 Percentage of Female in the 5-24 Age in Labour Force- 61<sup>st</sup> Round (2004-05)**  
**Rural**



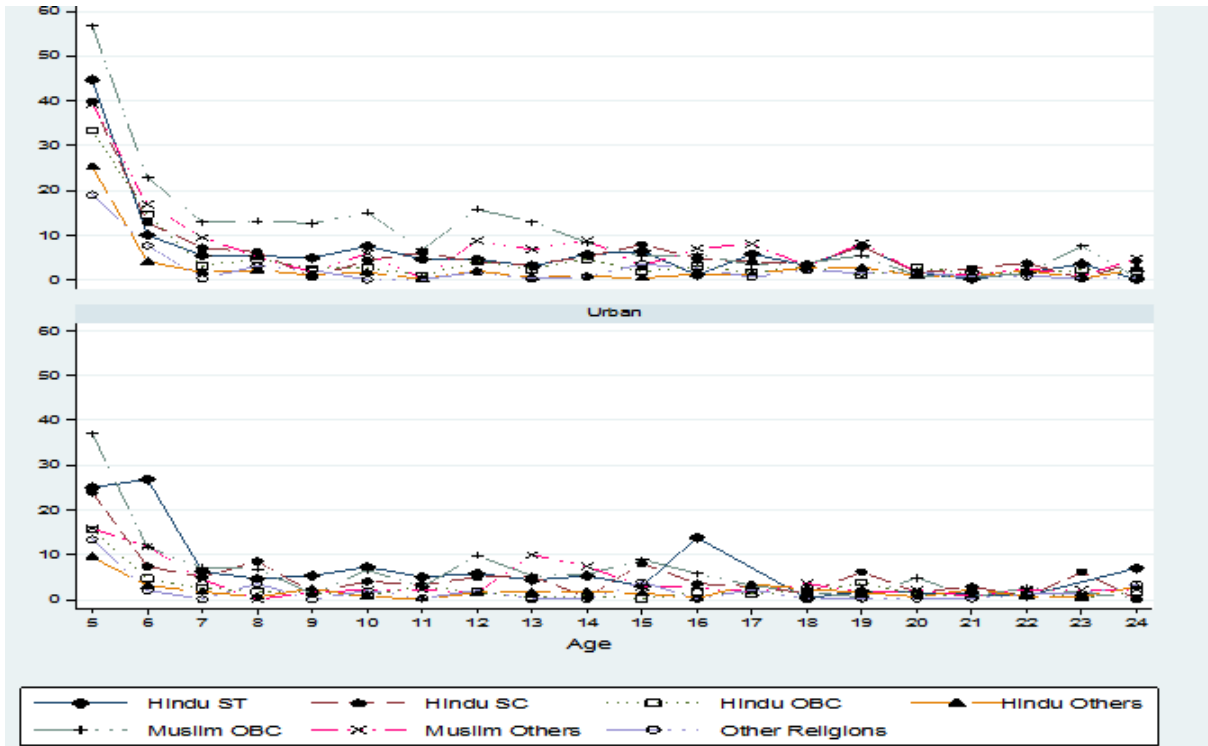
**Graph 1.4 Percentage of Female in the 5-24 Age in Labour Force- 61<sup>st</sup> Round (2011-12)  
Rural**



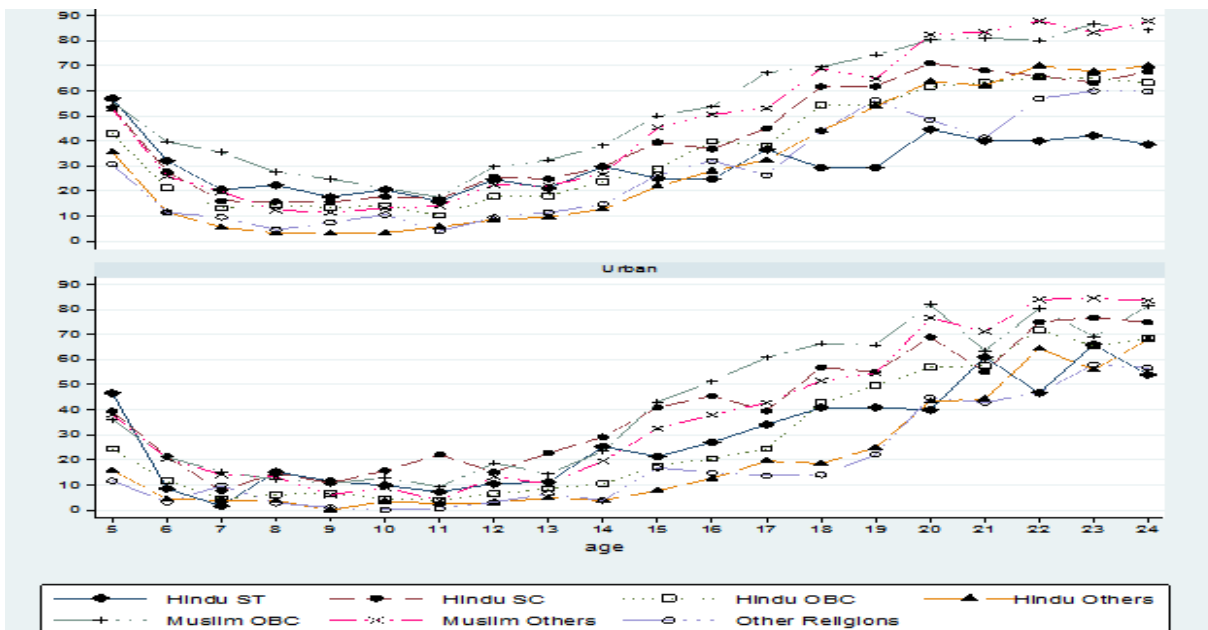
**Graph 1.5 Percentage of Male in the 5-24 Age not in Labour Force or Educational Institutions- 61<sup>st</sup> Round (2004-05) Rural**



**Graph 1.6 Percentage of Male in the 5-24 age not in Labour Force or Educational Institutions- 68<sup>th</sup> Round (2011-12) Rural**

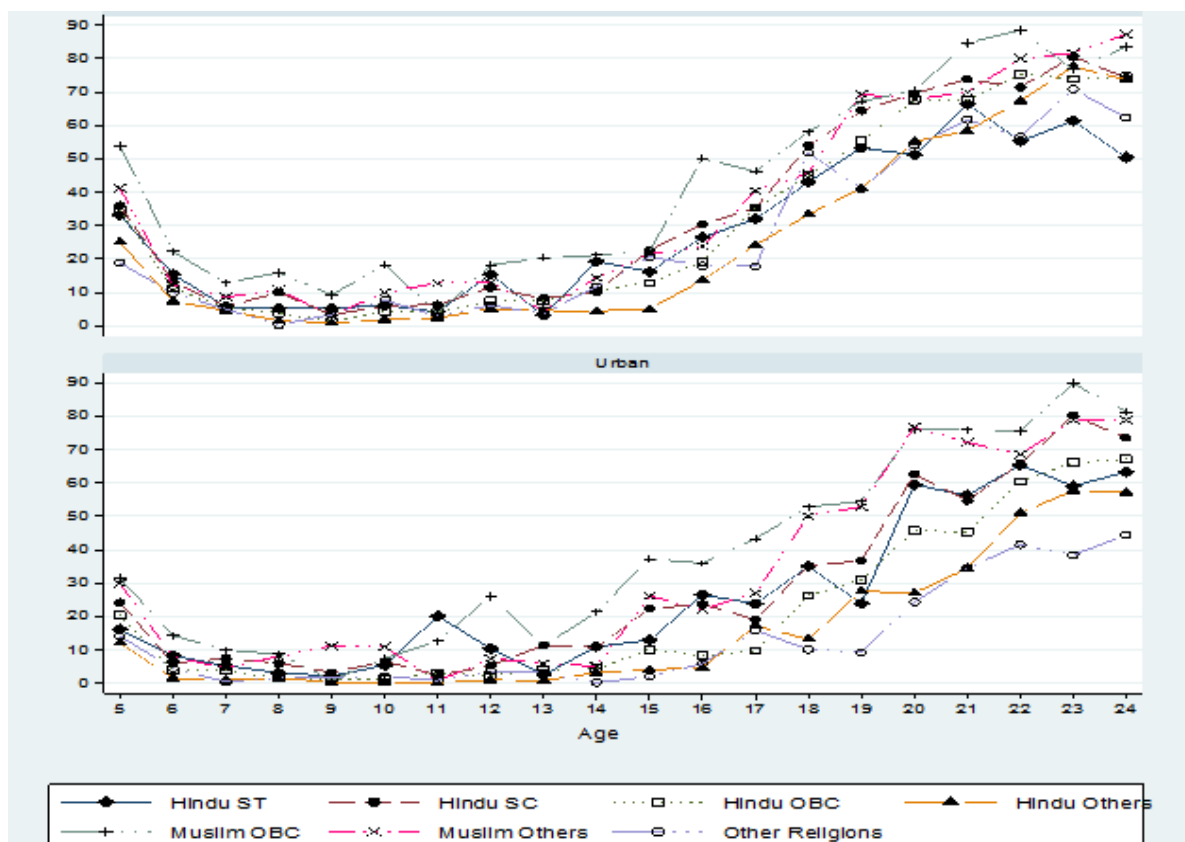


**Graph 1.7 Percentage of Female in the 5-24 age not in Labour Force or Educational Institutions-61<sup>st</sup> Round (2004-05) Rural**





**Graph 1.8 Percentage of Female in the 5-24 age not in Labour Force or Educational Institutions-68<sup>th</sup> Round (2011-12) Rural**



#### 1.4 Summary and Conclusions

The relative employment situation of the Muslims as also other SRCs has not undergone much change since the adoption of the JSCR. The decline in the share of Muslims in Rural-Urban migration, as noted in the nineties, has continued, reflecting an exclusionary urbanization in which cities and towns have become less welcoming for weaker and vulnerable social groups. Percentage increase in share of urban population in the case of Muslims is low, especially in smaller urban centers, reflecting social factors and possibly discrimination constraining their mobility. Wide differentials exist in the quality of employment wherein Muslims are found in a disadvantageous situation with reference to the type and sectors of employment.

The share of minorities in government employment remains low – less than half of the share of their total population in the country - despite all efforts. This must be corrected by government-led planned and targeted recruitment drives. The lower percentage of Muslim households participating in public employment programme, compared to Hindu or Christian households suggests that such programmes are unlikely to address the core problem of the Muslims - the most deprived minority in the labour market. More importantly, these would not improve the quality of employment, which is the major issue for the Muslims and not merely an increase in work participation rate.

Over the recent years, a large number of urban Muslim household have shifted to low productive self-employment. Provision of decent employment is, therefore, vital to shift them away from informal employment. Access to credit facilities at micro level must be linked with the employment generation programmes, particularly focused on the Muslim concentration districts. The share of minorities in government employment remains low – less than half of the share of their total population in the country - despite all efforts. This must be corrected by government-led planned and targeted recruitment drives.

Efforts, including active outreach, recruitment and scholarships, by both government and private educational institutions are essential to increase participation of Muslims in higher education, as well as increased access to high quality professional and technical jobs to help Muslim youth move to quality employment. The government must incentivize both public and private sector companies to undertake large scale and strong affirmative action and launch initiatives in skill trainings and internship programmes, leading to larger employment for Muslim youth.

As regards the high unemployment among the youth especially among urban males and rural females, it would also be necessary to develop an environment and create formal support structures as well as social and employment networks that can assist unemployed Muslim youth who relocate themselves from homes and want to take up the jobs in manufacturing and modern service sectors. The government and private sector can create such support structures and a stipend system during training period, through help centres and employment exchanges, not only in large metros but in small towns and cities where the problem of Muslim livelihood is most acute.

## Chapter 2

### Levels of Consumption, Poverty and Living Standards

#### 2.1 Consumption Expenditure

A key indicator of economic wellbeing is monthly per capita consumption expenditure (MPCE) which is generally used as a summary measure for spatially and socially disaggregated comparisons in India, due to data availability from NSS at household level. Given the differential access of different castes and communities to labour and capital market and to the institutions of governance, the benefits of economic growth have not accrued to all groups of population uniformly. Furthermore, the benefits accruing by shifting from rural areas to urban centres and from smaller towns to metro cities are also very different across socio-religious categories. All these can be accessed from the trends and pattern in the growth in MPCE. An analysis of the changing pattern of consumption expenditure for these categories with spatially disaggregated data would therefore be extremely important to determine how the development dynamics in the country has benefitted the Muslim population in relation to the other communities.

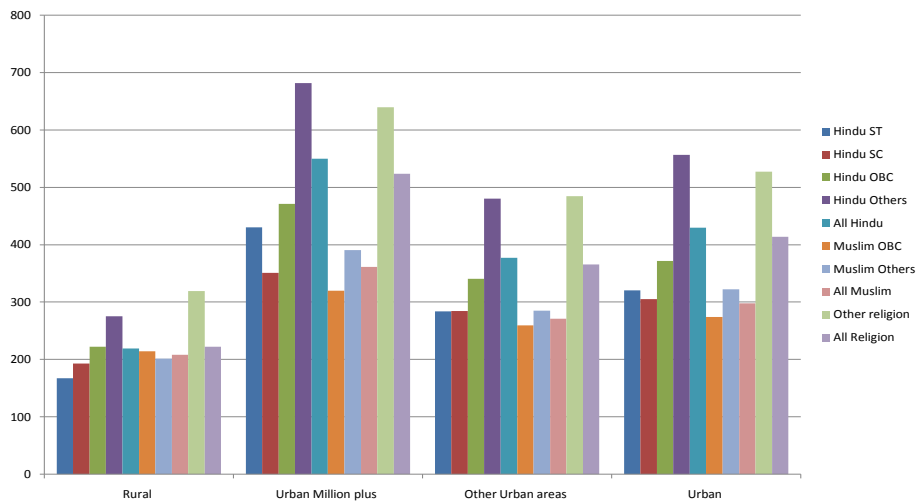
It is seen that the ST Hindus are at the bottom of the ladder in rural areas, followed by SC and then by the Muslims, their ranking remaining unchanged over the past two decades (Table 2.1 and Graph 2.1), as also the period after the adoption of the JSCR. The relatively higher consumption expenditure for the rural Muslims can be attributed to their being outside agriculture - into small manufacturing and service activities - where earnings are higher. They report MPCE which is about 90 per cent of the average rural figure. Muslim-non Muslim gaps in rural areas thus work out as low.

**Table 2.1 Social Category wise average MPCE (MRP) at Constant Price (1987-88 = 100)**

	Rural	Urban Million plus	Other Urban areas	Urban
<b>2004-05</b>				
Hindu ST	134.1	362.4	218.5	251.6
Hindu SC	152.6	275.6	215.1	231.7
Hindu OBC	177.6	340.3	268.8	282.5
Hindu Others	231.5	527.7	383.6	434.7
All Hindus	178.2	430.9	300.9	336.9
Muslim OBC	180.7	254.1	203.2	209.1
Muslim Others	168.3	331.7	218.6	255.9
All Muslims	173.2	317.8	211.7	237.9
Other religions	258.1	555.3	387.0	439.5
All	181.6	422.6	290.6	326.8
<b>2009-10</b>				
Hindu ST	152.4	623.6	266.7	354.0
Hindu SC	162.5	329.4	243.5	262.9
Hindu OBC	189.5	415.2	304.7	326.0
Hindu Others	248.7	610.3	428.0	488.2
All Hindus	190.1	511.6	337.7	382.2
Muslim OBC	188.0	260.4	239.9	242.8
Muslim Others	171.3	378.4	245.4	282.2

All Muslims	178.4	344.8	242.8	264.8
Other religions	278.0	619.4	416.6	470.5
All	192.9	495.8	326.7	369.0
<b>2011-12</b>				
Hindu ST	167.1	430.3	283.5	320.4
Hindu SC	192.6	350.9	284.2	305.1
Hindu OBC	221.9	470.8	340.5	371.6
Hindu Others	275.3	681.5	480.2	556.4
All Hindus	218.8	549.6	377.2	429.9
Muslim OBC	214.3	319.6	259.4	273.9
Muslim Others	201.3	390.4	285.0	322.1
All Muslims	207.9	361.0	271.0	297.6
Other religions	319.3	639.5	484.5	527.4
All	221.9	523.6	365.8	413.5

**Graph 2.1 Social Group wise average MPCE (MRP): 2011-12 at Constant Price (1987-88 = 100)**



In urban areas, Muslims figure in the bottom, and then comes the SC and ST population. Muslim-non Muslim gaps understandably work out to be high in urban centres, particularly in metro cities. This can be attributed to the fact that the STs and to some extent SCs move out of rural areas for accessing education or employment in government sectors due to the policy of reservation and affirmative actions in the country that results in their higher consumption expenditure in relative terms. Most of the migration for Muslims on the other hand is due to economic distress, seasonality and social discrimination which is also the case for a segment of the SC population, leading to lower level of economic wellbeing for them.

OBC Hindus are better off than all other social groups except the upper caste Hindus and other religious groups, both in rural and urban areas. Interestingly, the MPCE for the Muslim OBC was similar to that of their Hindu counterpart in rural India in 2004-05 but works out to be much lower than the latter in 2011-12 (Table 2.1). Despite the gap in the MPCE between the Muslim and Hindu OBCs being small in rural areas, this works out to be high in urban areas and even more in metro cities at both the time points. The difference in the MPCE of the OBC Muslims with that of the non OBC Muslims in rural areas is only marginal during the past two decades. However Muslim non OBCs record significantly higher level of consumption expenditure in smaller towns as well as large metropolitan cities, suggesting that the non OBC Muslims do better than the OBC Muslims in towns and cities. Unfortunately, the differences in the MPCE for the Muslim non OBCs between rural and urban/metropolitan areas are less compared to the corresponding to that of all other socio religious groups. One would infer that Muslims in general do not benefit as much by shifting to urban areas unlike that of SC, ST and OBC among the Hindu population.

The gaps in MPCE between the Muslims and ST population has remained, by and large, the same over the years but this has gone up in case of Muslims and other categories, as the increase in MPCE in case of Muslims has been less than the latter. The gaps however have gone up significantly in urban areas and more so in metro cities. It is thus evident that all socio-religious groups other than SC and ST population are better off than the Muslims at all points of time in rural areas. In urban areas MPCE for Muslims are much lower than the national average and are less than that of even the SC and ST population. What is a matter of greater concern that the gaps have gone up over the years, particularly with the UCH Hindus and other religious groups.

Economic wellbeing and quality of life in India is understandably higher in metro cities compared to the smaller urban centres, the latter in turn being higher than the rural areas, for all socio-religious groups. This is confirmed by the fact that the MPCE in million plus cities, computed based on unit level data from the National Sample Survey, are higher than those of other urban areas and the latter are higher than rural areas, during the past two decades. This is in conformity with the general understanding that the larger cities are engines of growth and hence record higher levels of consumption and income than any other settlement. Furthermore, as the growth process disseminates from these cities to rural areas through small and medium towns, and the latter tend to have a higher level of sectoral diversification and higher MPCE compared to rural areas. It would be important to assess the extent to which spatial mobility from rural to urban areas and from small towns to metropolitan cities benefit the Muslim population, compared to other socio-religious groups.

The ratio of urban to rural MPCE is the highest for other Hindus or UCH, indicating that they tend to gain maximally through the Rural Urban movement, as inferred from the ratio of the consumption expenditures for different years. The next in order is ST who migrate mostly induced by governmental schemes and programmes, as noted above. The lowest gain is recorded in case of Muslims. A similar pattern is observed in case of the ratio of MPCE in metro cities to that in rural areas and that in smaller towns to that in rural areas. These confirm that the gain through the RU mobility or small town to large city mobility is the least in case of the Muslim population. Increase in MPCE by moving into urban areas and metro cities are 40 per cent and 70 per cent for the Muslims against the national average of 90 per cent and 140 per cent. It is therefore not a matter of surprise that the shares of Muslims in RU and small town to large city migration streams have been low and declining in recent years, as observed in the previous chapter.

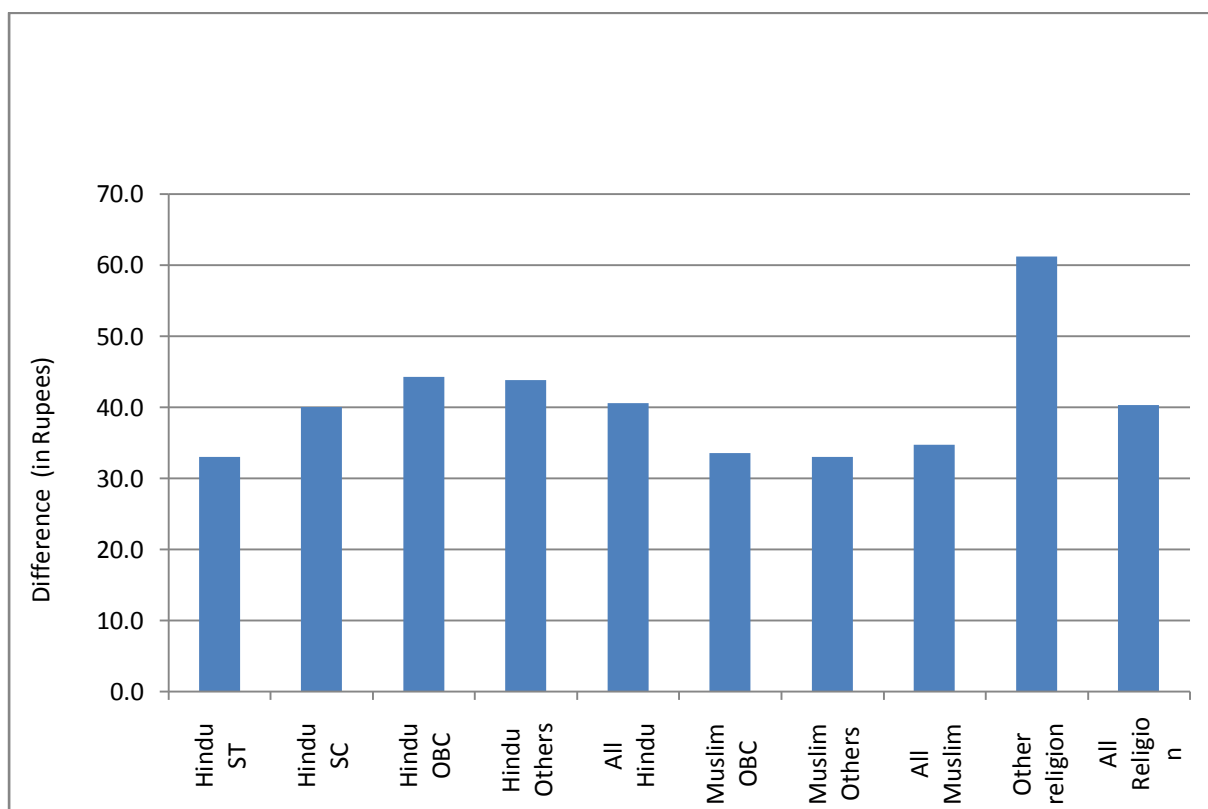
**Table 2.2 Absolute Difference in average MPCE (MRP) at Constant Price (1987-88)  
2004-05 to 2009-10 and 2004-05 to 2011-12**

	Rural	Urban Million plus	Other Urban areas	Urban
<b>2004-05 to 2009-10</b>				
Hindu ST	18.3	261.2	48.2	102.4
Hindu SC	9.9	53.8	28.4	31.2
Hindu OBC	11.9	74.9	35.9	43.5
Hindu Others	17.2	82.6	44.4	53.5
All Hindu	11.9	80.7	36.8	45.3
Muslim OBC	7.3	6.3	36.7	33.7
Muslim Others	3	46.7	26.8	26.3
All Muslim	5.2	27	31.1	26.9
Other religion	19.9	64.1	29.6	31
All Religion	11.3	73.2	36.1	42.2
<b>2004-05 to 2011-12</b>				
Hindu ST	33.0	67.9	65.0	68.8
Hindu SC	40.0	75.3	69.1	73.4
Hindu OBC	44.3	130.5	71.7	89.1
Hindu Others	43.8	153.8	96.6	121.7
All Hindu	40.6	118.7	76.3	93.0
Muslim OBC	33.1	65.5	56.2	64.8
Muslim Others	33.0	58.7	66.4	66.2
All Muslims	34.7	43.2	59.3	59.7
Other religion	61.2	84.2	97.5	87.9
All Religion	40.3	101.0	75.2	86.7

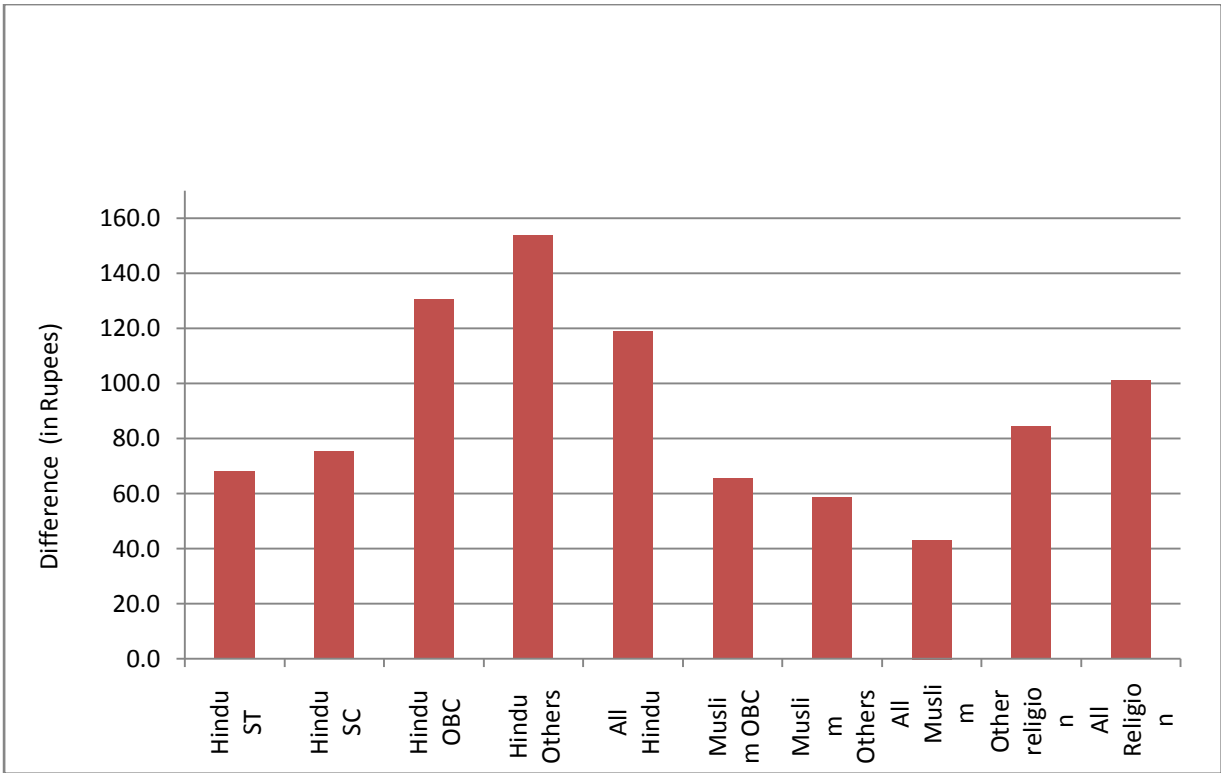
Importantly, the growth rates in consumption for Muslims are higher during 2004-05 to 2011-12 compared to 1993-94 to 2004-05 but this cannot be attributed to the implementation of recommendations of Sachar Committee since the growth has accelerated in case of all communities. On the whole, the Upper Caste Hindus and non-Muslim minority groups that have reported higher levels of consumption in the base year and have improved their MPCE figures over the years much more than the other groups, except the ST population in urban areas (particularly in metro cities), for the reasons noted above.

It is important to point out that the growth rates in the levels of MPCE could be misleading for assessing the increment in economic wellbeing of different communities. The reasonably high growth rates for SC population and Muslims in urban areas, almost comparable to that of the average, are evidently due to their low base. It would, therefore, be more appropriate also to look at the absolute increase in their levels of consumption to assess the improvement in their economic wellbeing, as attempted above.

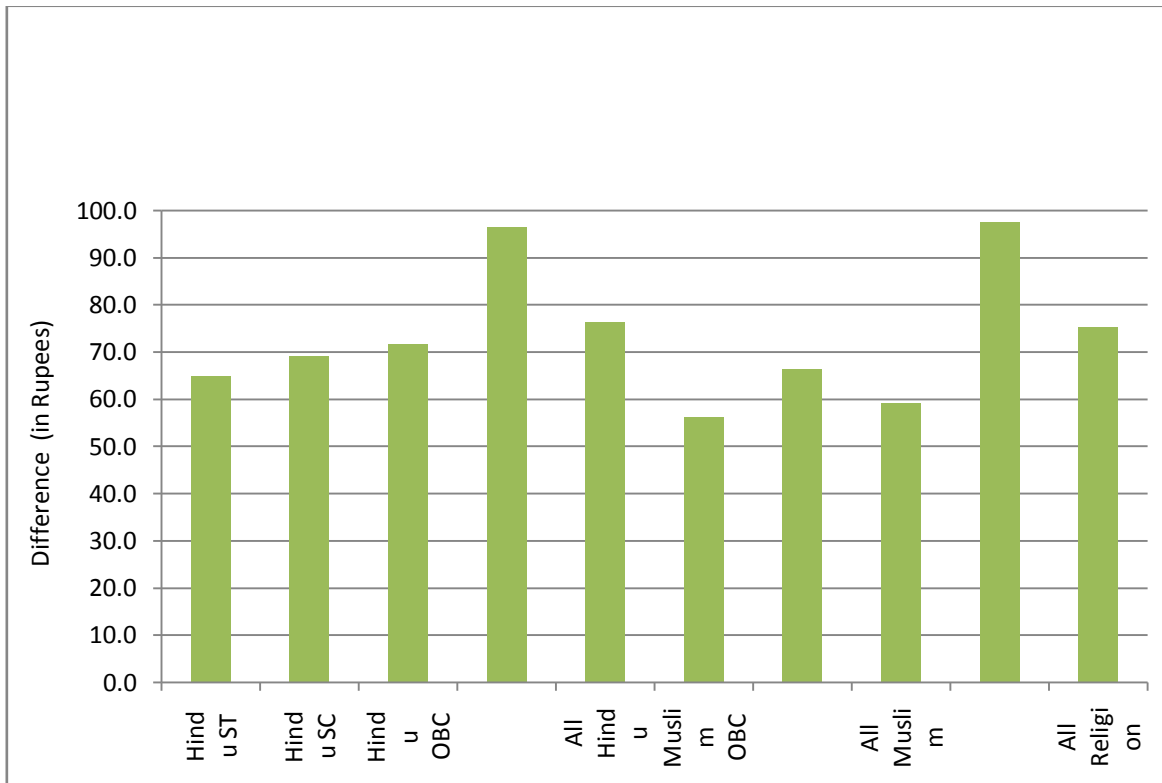
**Graph 2.2 Socio-Religious Group wise Absolute Difference in average MPCE (MRP) at Constant Prices (1987-88) : Rural 2004-05 to 2011-12**



**Graph 2.3 Socio-Religious Group wise Absolute Difference in average MPCE (MRP) at Constant Prices (1987-88) : Urban Million Plus Cities 2004-05 to 2011-12**

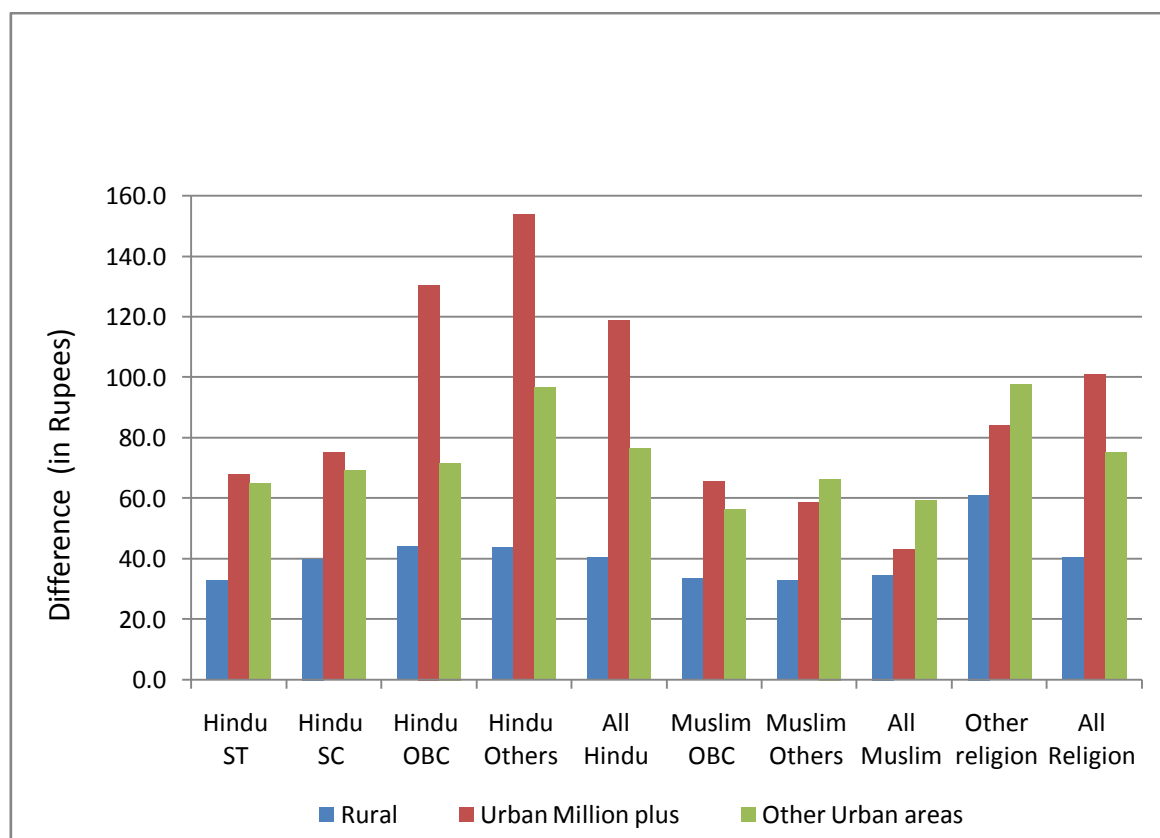


**Graph 2.4 Socio-Religious Group wise Absolute Difference in average MPCE (MRP) at Constant Price (1987-88) : Other Urban Centres 2004-05 to 2011-12**





**Graph 2.5 Socio-Religious Group wise Absolute Difference in average MPCE (MRP) at Constant Price (1987-88) 2004-05 to 2011-12**



An overview of the changes in the consumption expenditure during the period from 2004-05 to 2011-12 reveals that the increments in MPCE are the maximum for UCH in all three types of settlements - million plus cities, small and medium towns and rural settlements, compared to other groups (Graphs 2.2, 2.3, 2.4 & 2.5). The increase in MPCE is the least for the Muslims in all settlement categories (Table 2.2). Shockingly, the increase in case of million plus cities for the Muslims is less than half compared to the average, and about a fourth that of the UCH, despite a shift of Muslim to these cities, as noted in the previous chapter. The improvements are similar for the Muslim OBC and Other Muslims. Hindu OBC, however have improved their condition much more than Muslim OBC in all three settlement categories during the period from 2004-05 to 2011-12 although the increase in their consumption expenditure is less than that of Other Hindus (UCH) during the period. The improvement in case of other religious groups is higher than UCH in rural areas but the other way round in other urban centres and metro cities.

## 2.2 Poverty

Poverty levels among Muslims *in rural areas* are higher than the national average during 2004-05 and 2011-12. (Table 2.3) The gap between the two figures is not very high but has been maintained over the years. 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. When the SC & ST populations are excluded, Muslim poverty works out to be much above the national figure. The rate of poverty reduction among Muslims has been similar to that in the

general population and other communities. Unfortunately the ST population in rural areas has reported a lower rate of decline in poverty.

In urban areas, poverty among the OBC Muslims is almost twice as high as that of general population in 2004-05 which has been maintained in 2011-12 also (Table 2.4). It is higher than that among the SC and similar or marginally lower compared to that of ST population. Shockingly the OBC Muslim poverty is four times that of the other religious groups and UCH. Non OBC Muslims however record somewhat similar or marginally lower levels of poverty compared to SC/ST population during the period under consideration. The figures nonetheless are three times that of Other religious groups and four times that of UCH.

Importantly, Muslim OBC reported higher poverty than the Hindu OBC in the base year and the gap has gone up in 2011-12 both in rural and urban areas. Percentage of poor among the Muslim OBC is higher than the Hindu OBC by 50 percent in rural and a hundred percent in urban areas. The economic conditions among the OBC Muslims are thus worsening in relation to their counterparts among the Hindus. While the gap in poverty between OBC and non OBC Muslims has gone up marginally in rural areas, it has remained relatively stable in urban areas. The rate of poverty reduction for urban Muslims is similar compared to the national average and other communities. Unfortunately, it is the ST population that reports a lower rate of poverty reduction in urban areas as well.

The inequality analysis shows that the Muslims have slightly lower Gini coefficient in urban areas compared to other religious groups which is expected in view of the presence of higher levels of poverty among Muslims (Table 2.4). In rural areas this is not so. Understandably the inequality among other socio-religious groups is highest because of the heterogeneous composition of the group. What is however surprising is that inequality among OBC Muslims work out to be almost similar to that in both rural and Urban areas.

**Table 2.3 Head Count Ratio and Gini Coefficient for Socio-religious groups -RURAL**

Socio-Religious groups	2004-05		2011-12	
	Percentage of poor	Gini Coefficient	Percentage of poor	Gini Coefficient
1.Hindu ST	65.2	24.3	44.8	25.2
2. Hindu SC	53.8	23.6	33.8	26.1
3.Hindu OBC	41.0	25.7	23.2	27.1
4.Hindu Others	21.6	29.1	12.3	29.1
5. Muslim OBC	45.2	29.4	30.8	29.1
6. Muslim Others	42.9	23.5	25.4	24.2
Other religious groups	24.3	34.0	11.1	33.4

	41.8	28.1	25.7	28.7
--	------	------	------	------

**Table 2.4 Head Count Ratio and Gini Coefficient for Socio-religious groups -URBAN**

Socio-Religious groups	2004-05		2011-12	
	Percentage of poor	Gini Coefficient	Percentage of poor	Gini Coefficient
1.Hindu ST	40.4	35.0	27.3	36.8
2. Hindu SC	40.7	29.9	21.8	31.8
3.Hindu OBC	28.2	32.5	13.9	34.3
4.Hindu Others	9.9	34.7	4.8	37.1
5. Muslim OBC	49.1	29.5	26.5	31.2
6. Muslim Others	39.4	34.1	19.3	33.6
Other religious groups	12.9	36.0	7.1	38.7
	25.7	36.4	13.7	37.7

A meaningful comparison of poverty levels among the religious groups in different States of the country is constrained by several data related issues. As we know, the distribution of the population of different religious and social groups among states and rural and urban sectors are very different. A sample survey designed not specifically to capture respondents according to the socio-religious categories usually will not have sufficient sample sizes to provide reliable estimates with acceptable sampling error margins for such groups. Though this Committee also estimated poverty levels for different socio-religious groups for States as done by many authors such interstate comparisons are not included in the final report to avoid misleading interpretations at State level. To cite a few examples, the poverty level for Delhi (Rural + Urban) computed by the Committee in 2004-05 for Muslim OBC and Muslim Others were 17.6 and 22.2 percent respectively. The same figures for 2011-12 are estimates as 21.2 and 36.1 percent. This is contrasted by a drastic drop in poverty in all nearby states as also at the national level. Similarly, urban poverty for Muslims in Assam has declined from 22.2 per cent in 1993-94 to 6.1 per cent in 2004-06 and risen to 20 percent in 2009-10, as reported in research studies. Such changes cannot be attributed to any policy interventions, and are possibly due to sampling fluctuations arising out of small sample of households in the relevant groups giving rise to large sampling errors.

### 2.3 Living Standards

3.1 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 analysing 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. Such data are available through the National Sample Surveys on ‘housing conditions’ and can be analyzed for different religious groups.

One of the major features of urban life is the increasing presence of apartment complexes or what is called a “flat” in common parlance. Lack of land and its high cost where available, is forcing many to move in to flats in urban areas. It also provides an opportunity for people of common interest or socio-economic setting to live together. It has both the characteristic of exclusion and inclusion. 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 (Table 2.5). 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.

Type of Dwellings	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Independent house	57.8	60.5	53.8	74.9	46.6	58.1	46.9	50.9	49.6	66.0	40.0	47.6
Flat	25.1	18.1	35.2	15.0	28.3	24.4	40.0	35.3	42.9	29.4	47.9	39.4
Others	17.0	21.3	11.0	10.2	25.1	17.4	13.1	13.7	7.5	4.6	12.1	12.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

The construction materials used for housing (walls and roof) categorized as *pucca and katcha*, with the former indicating use of superior building materials. Unfortunately, these do not indicate much diversity across socio-religious groups in urban areas. This is somewhat evident from fact that use of local material for construction is somewhat limited in urban areas for all SRCs. Consequently, this indicator has not been used in assessing the comparative advantage/disadvantage of the Muslims in accessing the basis amenities in relation to the other SRCs.

Average floor area of the homes is an indicator of the size of the dwelling. The data suggests that in 2012, the average floor area of Muslim houses (387 Sq feet) is much lower than the national average (422 Sq feet) (Table 2.6). This average figure has declined during the period from 2008-09 to 2012 for all socio-religious groups except for the Muslim households where it has remained almost the same and for the Christian households where it has gone up significantly.

Religious Groups	2008-09	2012

Hindu	431.17	419.14
Muslim	385.86	387.17
Christian	457.59	532.11
Sikh	644.1	634.87
Others	487.47	466.51
All	429.93	421.97

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

Two major tenure categories have been used for classifying the households based on their ownership; (a) having own houses and (b) residing in rented accommodation. The percentage of Hindus living in own houses is around 60 percent compared to 64 per cent figure for Muslims in 2012 (Table 2.7). Correspondingly, those living in hired accommodation are around 36 percent for Hindus and 32 percent for Muslims. Sikhs have the highest percentage of households living in own dwelling units while the Christians record the lowest figure. One would infer that the difficulties for the Muslim families in renting houses in urban property market in a way compels them to become owners, despite their having lower affordability. Higher ownership figures reported by the Sikhs can be attributed to their higher level of economic wellbeing.

Tenurial Status	2008-09						2012					
	Hindu	Muslim	Christians	Sikh	Others	All	Hindu	Muslim	Christians	Sikh	Others	All
Owned	60.6	66.5	53.2	80.6	70.2	61.6	60.3	64.0	59.6	83.2	66.0	61.1
Hired	36.2	30.1	42.9	17.6	21.9	35.1	36.2	32.5	38.8	13.5	30.8	35.4
No Dwellings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	3.2	3.4	3.9	1.8	7.9	3.3	3.5	3.4	1.6	3.3	3.3	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

Tap water remains the dominant source for drinking water in urban India. However, the percentage of households having tap water has decreased among the social groups from 2008-09 to 2012. The percentage of Muslim households using tap water is lowest - 63.7 % compared to 69.7 % for the Hindus households in 2012 (Table 2.8).

The second major source of drinking water is well/tube well which accounts for about 23 percent households in urban India in 2012. The use of water from well/tube well shows an increase among all religious groups except the Christians. The use of bottled water, too, shows a steady increase among all the religious communities, with maximum increase among the Christians during the reference period (Table 6). Unfortunately, the percentage figure is the lowest for the Muslim population among all the groups in 2008-9 and the increment in the figure overtime here has been modest.

Principal Source of Water	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All

Bottled Water	2.9	1.2	4.8	1.4	1.3	2.7	5.7	2.3	9.2	0.6	1.1	5.2
Tap	75.1	67.9	71.6	80.7	87.4	74.3	69.7	63.7	70.2	67.0	77.8	69.1
Well/tube well/ Hand pump	19.9	28.1	19.6	17.9	10.5	20.8	22.0	31.2	17.5	32.4	20.8	23.2
Pond/river/spring/rainwater	0.3	0.3	2.4	0.0	0.2	0.4	0.1	0.2	0.6	0.0	0.1	0.1
Others	1.9	2.5	1.6	0.0	0.5	1.9	2.5	2.6	2.5	0.0	0.3	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

Another important aspect in the provisioning of drinking water is its availability in the house or within the premises of the dwelling units. Over all about three fourth of the household had their drinking water supply in the house or within the premises of the dwellings. Nearly 46 percent of urban households received water at their own dwelling in 2008-09 – a figure which remained unchanged in 2012 (Table 2.9). The figures for Hindu and Christian households closely resemble the national average in both the years. On the other hand, the lowest figures for households having water within their dwelling are reported by the Muslim households. - 40.5 % in 2008-09 and 41.3 % in 2012. Accessibility of water outside the dwelling but within premises had increased in India from 2008-09 to 2012. Such a trend is also noticed among all the religious groups.

Distance to the Principal Source of Drinking Water	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Within Dwelling	46.5	40.5	44.8	74.7	58.1	46.2	46.8	41.3	44.8	58.1	55.4	46.3
Outside Dwelling but Within Premises	27.9	31.1	31.2	20.6	25.6	28.3	30.5	34.3	35.1	29.6	36.1	31.2
Outside premises: less than 0.2 k.m	22.9	25.5	21.8	4.2	15.4	22.8	18.5	21.1	16.2	5.7	6.1	18.4
Outside premises: more than 0.2 km	2.7	2.9	2.2	0.5	0.9	2.7	4.2	3.3	3.9	6.5	2.5	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

A measure of improved of bathroom and latrine facilities is its provisioning inside the household. As far as the percentage share of households with attached bathroom is concerned there has been an increase over the years. The figure has increased for all the religious groups with the highest increase noted for Muslim households (9.9 percentage points) from 2008-09 to 2012, as against national average of 7.4 percentage points (Table 2.10). Yet, the Muslims report the lowest figure for the percentage of households with an attached bath facilities, in both the years. The share of households having no bathroom facility the Muslims is 22.5 % in 2012 - the highest among all socio-religious groups.

Bathroom Facility	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Attached	48.5	40.0	57.2	59.5	61.0	48.0	55.6	49.9	65.7	63.0	62.9	55.4
Detached	30.2	32.7	31.9	33.5	19.5	30.5	28.1	27.6	27.3	27.0	24.9	27.9
No bathroom	21.3	27.2	11.0	7.1	19.5	21.5	16.3	22.5	7.1	10.0	12.2	16.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

In 2012, over 80 percent of the Sikh households had their own latrines, while the percentage for Muslims is much below that - 62.4 percent, similar to that of the Hindu households including the ST/ST (Table 2.11). In 2008-09, the percentage of households with shared latrine was higher than national average for the Muslim and Christians. Importantly, while there has been a reduction in the figure for the Christians, bringing it to below the national average in 2012. The reduction is much smaller for the Muslim households and their figure stands marginally above the Indian average even in 2012.

Latrine Facility	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Exclusive use of the household	58.3	52.7	64.5	81.0	59.6	58.1	63.3	62.4	73.5	82.5	69.0	63.9
Shared with other households	23.6	28.2	27.6	12.2	20.6	24.1	21.9	22.0	18.0	13.5	17.5	21.6
Public/community latrine	6.3	8.3	2.8	1.5	12.9	6.5	5.1	6.5	3.9	0.5	5.4	5.2
Other type							0.6	0.6	0.4	0.0	0.0	0.6
No latrine	11.8	10.9	5.0	5.3	6.9	11.3	9.2	8.5	4.2	3.4	8.0	8.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

Households with modern drainage facilities are also noted to be lower for Muslim households compared to the other SRCs. Only about 56 percent of their households had either underground or covered *pucca* drainage, as against the national average of 60 percent or 60.6 percent for Hindu households (Table 2.12). Even in the case of garbage collection, a larger percentage of Muslim households - 29.4 per cent - are observed as having no arrangements for garbage collection as against the national figure of 24.2 % (Table 2.13). It is a matter of concern that the percentage figure has gone up in recent years in Urban India and for all SRCs, the increase in case of Muslims being the highest.

Drainage Facility	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Underground	36.5	25.2	28.8	64.9	54.7	35.4	46.0	39.7	36.9	61.8	55.8	45.2
Covered pucca	14.2	15.9	18.4	6.0	13.8	14.5	14.6	16.1	23.4	4.2	11.6	14.9
Open pucca	29.0	36.4	22.4	20.3	21.9	29.5	22.2	24.9	17.8	21.4	22.6	22.4
Open katcha	5.6	7.2	5.7	2.7	4.7	5.8	4.7	7.2	4.8	4.1	2.2	5.0
No drainage	14.7	15.2	24.7	6.1	4.9	14.8	12.5	12.1	17.2	8.6	7.8	12.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

Means of Garbage Collection	2008-09						2012					
	Hindu	Muslim	Christian	Sikh	Others	All	Hindu	Muslim	Christian	Sikh	Others	All
Panchayat/municipality / corporation	62.7	59.1	54.6	48.0	79.6	62.0	52.6	51.0	49.7	30.4	47.3	51.9
Residents/Others	16.5	15.7	18.1	34.0	12.5	16.6	24.2	19.6	21.8	48.0	31.2	24.0
No arrangement	20.8	25.1	27.4	18.0	7.9	21.4	23.2	29.4	28.5	21.6	21.5	24.2

Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Source: Unit Level Data of NSS, Household Amenities, Schedule 1.2, 65<sup>th</sup> Round (2008-09) and 69<sup>th</sup> Round (2012)

A quick look at the housing conditions in urban areas for different religious groups thus indicate that the Muslims household live in much poorer conditions than other religious groups. This divergence in living conditions will persist as long as religious communities occupy differentiated spaces in the urban geography. Bringing better housing conditions for all communities to remove the existing disparities will require improving the economic conditions of the vulnerable communities and eliminating discrimination in the housing market and incentives based on diversity index can be effective instrument in this context.

## 2.4 Summary and Conclusions

Analyses of the levels of consumption expenditure and changes therein over recent periods show that the position of Muslims community in general and that of OBC Muslims has not improved relative to the other SRCs. The 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. In urban areas, Muslims figure in the bottom, and then comes the SC and ST population. Muslim-non Muslim gaps understandably work out to be high in urban centres, particularly in metro cities. This can be attributed to the fact that the STs and to some extent SCs move out of rural areas for accessing education or employment in government sectors due to the policy of reservation and affirmative action in the country that results in their higher consumption expenditure in relative terms. The ratio of urban to rural MPCE is the highest for other Hindus or UCH, indicating that they tend to gain maximally through the RU movement.

Poverty levels among Muslims in rural areas are higher than the national average during 2004-05 and 2011-12. In urban areas, poverty among the OBC Muslims is almost twice as high as that of general population. Muslim OBC reported higher poverty than the Hindu OBC in the base year and the gap has gone up in 2011-12, both in rural and urban areas. The inequality analysis shows that the Muslims have slightly lower Gini coefficient in urban areas compared to other SRCs which is expected in view of the presence of higher levels of poverty among Muslims.

Improving the economic conditions of Muslim households would call for more targeted income generating efforts, especially considering that they are less in to wage paid employment. Housing conditions particularly in urban areas for different SRCs suggest that Muslims households live in poorer conditions than other groups. It is also commonly observed that settlements, both rural and urban, with high proportions of Muslim minority residents, lack most of the basic services. These deprivations are similar to the condition of SC and ST settlements as well, and they arise from strong structural bias and discrimination, and will not end unless this is recognised and directly targeted. It is necessary that Government's umbrella schemes of the PM's New 15 PP and the MsDP be used, and have a clear time-bound implementation target of *assuring all basic services and amenities* to minority habitations through these two programmes.

All settlements, rural and urban, would have a minimum of the following basic services: ICDS services; clean drinking water, individual sanitation; sewerage and drainage; pucca roads; electrification; access to a PHC; primary and upper primary schools. This assurance of basic services should be demand driven, in that the government at appropriate level would be obliged to provide



these services, on demand from any settlement, within a specified time frame, using funds available from MsDP and PM's new 15 Point Programme. Efforts are necessary to incentivize and promote integrated housing and inclusive neighborhoods as the most durable way to improve living conditions for all citizens, because divergence in living conditions will persist as long as different communities occupy differentiated spaces in the urban geography.

## Chapter 3: Health and Healthcare System

### 3.1 A closer look at Health: Data Sources

Health is a complex subject to tackle. It is an outcome of several initiatives that the government takes. It also is dependent of social and cultural factors, on economic aspects and educational attainments. There are health impacts that emerge out of ministries and departments that seemingly have nothing to do with health. But Health Impact Assessment studies show how the Ministries of Home, Finance, Urban Affairs, Human Resource Development, Drinking water and Sanitation, Commerce and Industry etc all have a huge bearing on health outcomes. A comprehensive study on health would entail evaluating all policies that impact health, but this is beyond the scope of our study.

Reliable sources of longitudinal data in India on health and its determinants include the National Family Health Surveys (NFHS) – the Indian version of the Demographic and Health Surveys (DHS), conducted across several developing countries – the District Level Household Surveys (DLHS), special mortality surveys done by the Sample Registration System (SRS), Census and National Sample Surveys (NSS). As far as NFHS and DLHS are concerned, three rounds have been conducted and their data is available,<sup>3</sup> while NFHS-4 (2014-15) and DLHS-4 (2013-14) are under way. SCR authors had access to data until NFHS-2, Census 2001, NSS 61st round (2004-05), among others<sup>4</sup>. We will use these, as well as data from NFHS-3, DLHS-2 and -3,<sup>5</sup> NSS 68th round (2011-12), and special SRS mortality surveys. Census 2011 data by religion might have been greatly helpful, but as mentioned earlier is curiously not yet available<sup>6</sup>.

The website of Union Ministry of Minority Affairs (MoMA) carries the SCR follow-up report. It tells us that, *inter alia*, a National Data Bank for Socio-Religious Categories (SRCs) has been created, with 97 tables on education, health, labour and employment. It is supposed to be a 'single window' for data 'pertaining to various aspects of socio-economic life of population falling in different social/religious categories'. However, as far as health is concerned, only data from Census 2001 is given, and that too largely on marital status and births. Availability as well as accessibility of latest data by religion or other socioeconomic categories is a huge problem. Latest data on health outcomes is limited to NFHS-3, to DLHS-3 for medical determinants, but, thankfully, we do have the NSS 68th round for socioeconomic determinants. The Annual Health Survey (AHS) is being conducted to provide yearly mortality data for bad-performing districts<sup>7</sup>. While it makes sense to focus on crisis states and

---

<sup>3</sup> NFHS-1 (1992-93), NFHS-2 (1998-99), NFHS-3 (2005-06); DLHS-1 (1998-99), DLHS-2 (2002-04), DLHS-3 (2007-08).

<sup>4</sup> Before JSCR, the National Commission for Religious and Linguistic Minorities (NCRLM) had commissioned 'A study on socio-economic status of minorities: Factors responsible for their backwardness', which also used data up to NFHS-2

<sup>5</sup> DLHS-1 national report only gives data on background characteristics of households as far as religion is concerned.

<sup>6</sup> The India Human Development Survey (IHDS), jointly organized by the University of Maryland (USA) and National Council of Applied Economic Research (India), is a nationally representative survey whose first round was conducted during 2004-05 and the second during 2011-12. However, at the moment, only the report of the first is available ((Desai 2010)), but isn't of help here.

<sup>7</sup> In 2005, the Central government decided to conduct AHS for a 3-year period starting from 2010-11, covering all 284 districts of 8 Empowered Action Group (EAG) states (viz. Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand) and Assam, with nearly 48 percent of country's

districts, is it not possible to simultaneously focus on child survival among social groups within these and other states and districts, or at least collect data for them? This is one of the policy recommendations that we would like to make.

One of the intriguing findings that the Justice Sachar Committee Report (JSCR) brought out was the incongruity of relatively better health outcomes among the Muslims vis-à-vis most other social groups, despite worse access to their medical and socioeconomic determinants<sup>8</sup>. This not only poses a challenge to our conceptual understanding of health and its determinants – and beyond that to discussions of health and justice<sup>9</sup> – but also to health policymakers in the country: deserve lesser policy attention and public resources because they are doing better than even the well-off in health outcomes? Or, should we rather reserve preferential treatment in terms of access to health determinants (equal opportunities), irrespective of outcomes? Do we have a right to health or a right to health care? This is something that was neither raised nor discussed by the JSCR nor in the relevant empirical literature<sup>10</sup>.

### 3. Muslim Mortality Puzzle

In social science literature recently, we come face to face with a curious phenomenon referred to as the Muslim mortality puzzle. Simply put, 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. What this means is that among Muslims, an additional 1.7 children survive up to the age of 5 years among every 100 children.

---

population and worst levels of child mortality. The idea was to go down to the basic administrative units and assess the performance and outcomes of government programs such as the NRHM on a regular basis so that corrective measures could be taken in a timely manner. The Union Ministry of Health and Family Welfare (MOHFW) has decided that DLHS-4 would be conducted in 26 states / UTs where AHS is not being done.

<sup>8</sup> Dalits still do worse vis-à-vis other social groups on a number of indicators, and this shows why a direct focus on health is also needed in addition to its broader socioeconomic determinants.

<sup>9</sup> There is a fairly wide theoretical and empirical literature now which has brought out the interlinkages between social justice and health, especially since the publication of John Rawls' monumental *A Theory of Justice* in 1971. For some excellent book-length theoretical work on this, see (Daniels 1985; Daniels 2008; Daniels, Kennedy, and Kawachi 1999); (Powers and Faden 2008); (Ruger 2009); (Venkatapuram 2011), among others. For empirical literature, refer to (Guralnick 1963); (Marmot, Shipley, and Rose 1984); (Marmot et al. 1991); (Feinstein 1993); (van Doorslaer et al. 1997); (Marmot 2005); (Julia and Valleron 2011); (Krieger 2011), for instance. Despite its greater relevance for developing countries, this literature has emanated from, and is in the context of, the developed world.

<sup>10</sup> Certain explanations have, since then, been put forth for Muslim advantage in survival – higher urbanization among them (Kulkarni 2010); taller stature, non-vegetarian diet, lesser likelihood of employment among Muslim mothers, higher treatment-seeking behavior during diarrhoea, lesser son-preference vis-à-vis Hindus (Bhalotra et al. 2010); and much lesser likelihood of open defecation among Muslims vis-à-vis Hindus (Geruso, Spears 2013). The latter claim that “this one difference in sanitation can fully account for the large child mortality gap between Hindus and Muslims”, much more than even the wealth effects. However, what one can observe is that almost all of these factors have more to do with community characteristics, rather than public interventions.

Further, Hindus residing in villages with a majority Muslim population record lower child mortality than Hindus living elsewhere. Also it is estimated that Muslims living among Hindus record higher mortality rates than if they lived in their own ghettos. In a sharp contrast to the data from the NSS discussed above, the HFHS 2005 shows that 67% of Hindu households defecate in the open, in fields, near streets, or behind bushes. In comparison, 42% of the Muslim households who are relatively poor, do so although the percentage of households not having toilets among them is similar to that of the Hindus, as noted above based on the NSS data. Muslim households in India are twenty per cent more likely to use toilets than Hindu children who are more likely to defecate in the open and this is often cited as a possible reason for explaining the puzzle.

Muslim children are less likely to be underweight compared to Hindu children under similar socio-economic circumstances. They also suffer from lesser levels of wasting compared to their Hindu counterpart. Stunting among Muslims, however, is predictably higher, given higher poverty levels and lower expenditure on food consumption.<sup>11</sup> The India Human Development Survey estimates that the average Indian family gives over Rs. 30,000 in cash as dowry. 40% of those surveyed admitted to giving large items like TVs and cars as dowry. Significantly this study, carried out in 2010-11 by the National Council for Applied Economic Research shows that the practise of giving large items as dowry was most common among upper caste Hindus and lowest among Muslims. This reflects higher status of women in Muslim households that welcome their brides without the incentive of a dowry. This in turn would possibly explain less gender differentiation in nutrition intake and lower level of maternal mortality among Muslims.

Also when older, it is quite likely that health seeking behaviour among Muslim households is significantly different and that a girl child is as likely to be taken to a doctor as her male sibling in case of illness, unlike in Hindu households where gender plays a major role in denying access to formal healthcare. The India Human Development Report 2011 argues that the fertility rate among Muslim women has been dropping and makes an observation that there is convergence with the national average. The Fertility rate refers to the number of children born to a woman during her reproductive ages of 15-49. By 2006 itself, the Muslim fertility rate on average was higher only by 0.5 (3.09) compared to the national average (2.6).

The report suggests that the fertility rate among Muslims is converging with the national. Lakshadweep, most parts of Jammu and Kashmir already shows fertility rate that is much lower than replacement rates. Bangladesh has already reached at TFR of 2.2 much lower than India's. Therefore while the census figures on populations based on religion are still not out, it is highly unlikely that the Muslim share in the total population should have changed much from its 13.4 per cent share in Census 2001. It is also significant to note that the census of 2011 calculates that the Mean age at marriage is highest in J&K (23.6) followed by Kerala (22.7), Delhi & Tamil Nadu (22.4), Himachal Pradesh (22.2), and Punjab (22.1). Rajasthan (19.8) has the lowest age at marriage.<sup>12</sup>

Also while the latest census data disaggregated by religion is yet awaited, the Census 2001 had indicated then that that a majority of Muslim girls are married only after attaining 18 years (56.9 per

---

<sup>11</sup>Subramanian and others, Association between economic growth and early childhood undernutrition, *Lancet Global Health*: 2: e225-34

<sup>12</sup>[http://www.medindia.net/health\\_statistics/general/marriageage.asp#ixzz3E4B9RjSghip](http://www.medindia.net/health_statistics/general/marriageage.asp#ixzz3E4B9RjSghip)

cent), which was higher than the national average (56.5 per cent) and that the incidence of child marriages (below 10 years) is the least (2.2 per cent). Significantly, the Muslim sex ratio (936) is higher than the national average (933), and among SRCs Muslim women fare better than the majority Hindus as well as the Sikhs. They however lag behind the Christians (1,009), Buddhists (953), Jains (940) and others (992). The Child Sex Ratio among Muslims is also higher than among Hindus, and this is unlikely to have changed in 2011<sup>13</sup>.

Immunisation rates among Muslims continue to be very low. Given that these rates are the lowest in UP and Bihar even now, it is unlikely that the situation has changed significantly where Muslim children are the least likely to be vaccinated. The Oxfam report mentioned above says that .....immunisation of Muslim children remains weak among all SRCs. The NFHS-3 discovered only 49.6 per cent of the Muslim children in the age group of 12-23 months having been vaccinated of measles as compared to 58.8 per cent being the national average. Vaccination of Muslim children for all basic vaccines was also reportedly poor with only 36.3 per cent of them having benefitted as against 43.5 per cent being the national average.

This is often explained away citing cultural factors and the tendency among Muslim populations to remain wary of modern medicine, particularly vaccines. However, the Indian government three years ago surprised the world and itself by making India polio free. From a situation only six years ago where India was the capital of the polio epidemic to a situation where it has been declared polio free, the achievement is nothing short of dramatic. Significantly, the large polio drive was specifically aimed at Muslim neighbourhoods and populations. The polio drive showed clearly that if there is political will, the same dysfunctional and biased government machinery can access the most difficult of terrains and reach the most hesitant of populations.

### **3.3 Characteristics of the Health related problem**

#### **3.3.1 FERTILITY AND MORTALITY**

Despite a greater commitment to enhance health care and health insurance coverage, population control has continued to be the predominant focus of health policymaking in India. Today, this is reflected in the disproportionate emphasis on Reproductive and Child Health (RCH) or Maternal and Child Health (MCH), and data availability on health indicators is also largely restricted to these and related variables. Earlier, the focus was on fertility reduction in a more direct, and sometimes undemocratic, style. Now, the focus has shifted to RCH / MCH with the belief that reduction in child mortality is prerequisite for reduction in fertility. However, as far as Muslims are concerned, “saffron demography” – to use Roger and Patricia Jeffery’s term<sup>14</sup> – has kept the focus on fertility.

#### **Fertility**

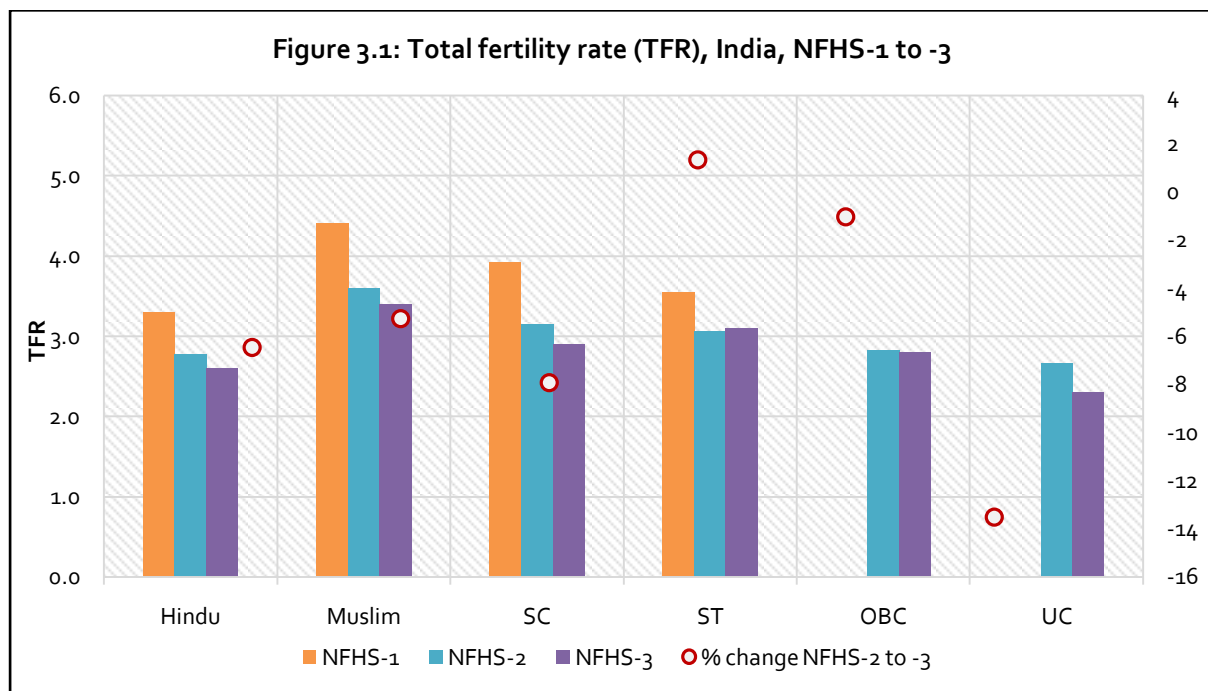
Given that fertility among Muslims has been a matter of greater academic as well as political focus, let us start out with an overview of how the total fertility rate (TFR) – average number of children

---

<sup>13</sup>Oxfam Working paper series, January 2013, T Fazal

<sup>14</sup>See their paper, ‘Saffron demography, common wisdom, aspirations and uneven governmentalities’. *Economic and Political Weekly*XL(5): 447-453.

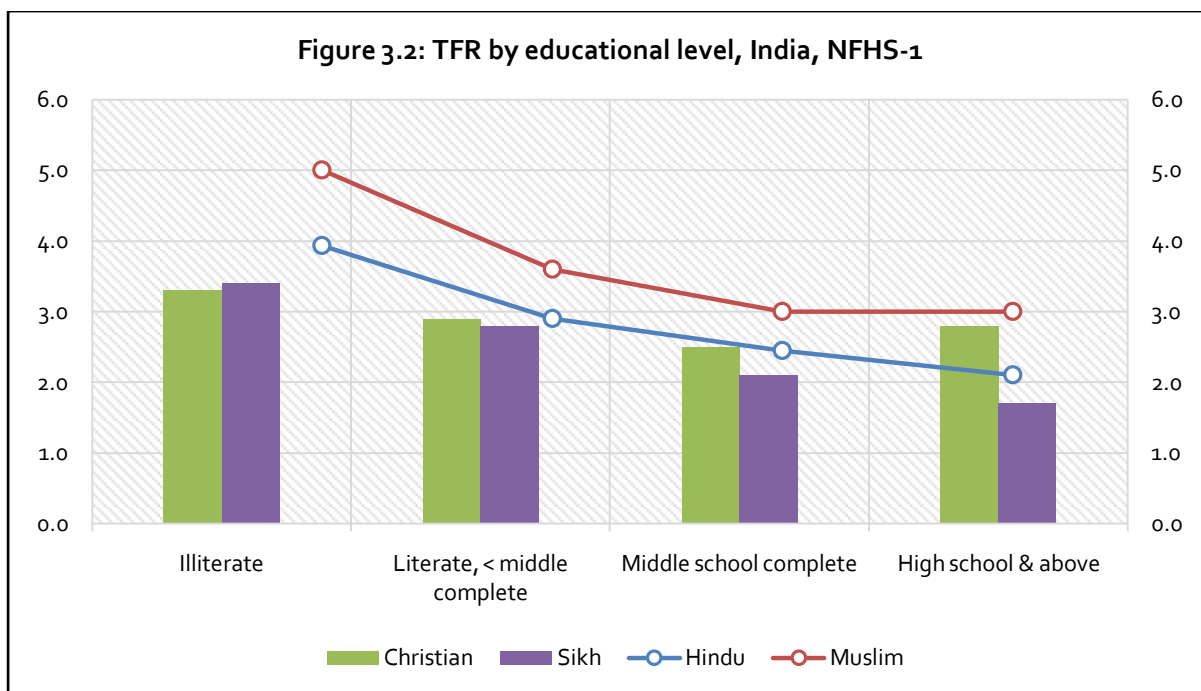
expected to be born to a woman during her entire reproductive period, the ideal being 2.1 which is considered as replacement-level fertility – has changed over the years. Figure 3.1 shows that it has consistently remained highest among the Muslims. However, the decline has been higher among them than the STs (scheduled tribes) and OBCs (other backward classes) between NFHS-2 and -3 – with the highest being among the UCs (so-called upper castes). This is understandable because TFR is strongly determined by educational levels (figure 3.2), among other factors, and the respective standings of various groups on education scale, as we shall see later, are reflected here to some degree.



15

However, one interesting fact that emerges from figure 3.2 is that, while the TFR among illiterate Muslims is the highest, this gap gets reduced with increase in the level of education, though not proportionately at all levels. While it might be true that religio-cultural reasons might be a factor in higher Muslim TFR, but there is a strong inter-linkage with educational level, and this is something that needs to be taken into account at the level of both political and policy discourse around Muslims fertility in India. Education has not improved among Muslims as it has among other social groups, as we shall see later, and it is likewise reflected here.

<sup>15</sup> Note: NFHS-1 did not provide separate figures for OBCs and UCs.. ARI is considered a proxy for pneumonia.



### Child mortality

The situation is quite the reverse as we shift our focus to child mortality. As far as NFHS data on child mortality is concerned, figure 3.3 shows that in rural India, Muslims had the lowest IMR during rounds 1 and 2, and also the highest rate of progress between them. However, between rounds 2 and 3, they had the lowest rate of decline, and they slipped to the second position in IMR, behind UCs, in NFHS-3. In urban India, they once again had lowest rate of decline between rounds 2 and 3, and less than SCs between rounds 1 and 2. Nevertheless, they were able to maintain their survival advantage in all three rounds in urban India, lending credence to the urbanization thesis<sup>16</sup>.

It is also interesting to observe that STs did better than Hindus and SCs in both rural and urban India during NFHS-1, but lost their advantage in later rounds. This matches with the pattern that emerges from SRS and Census data. If we look at the progress between NFHS-1 and NFHS-3, SCs emerge as the best performing group, but they continued to have the worst IMR in NFHS-3 as well, substantially behind even STs. Should STs, and all the rest, be getting lesser policy attention and public resources due to their NFHS-3 positions vis-à-vis SCs, irrespective of their respective rates of progress over the years?

<sup>16</sup> See footnote 6.

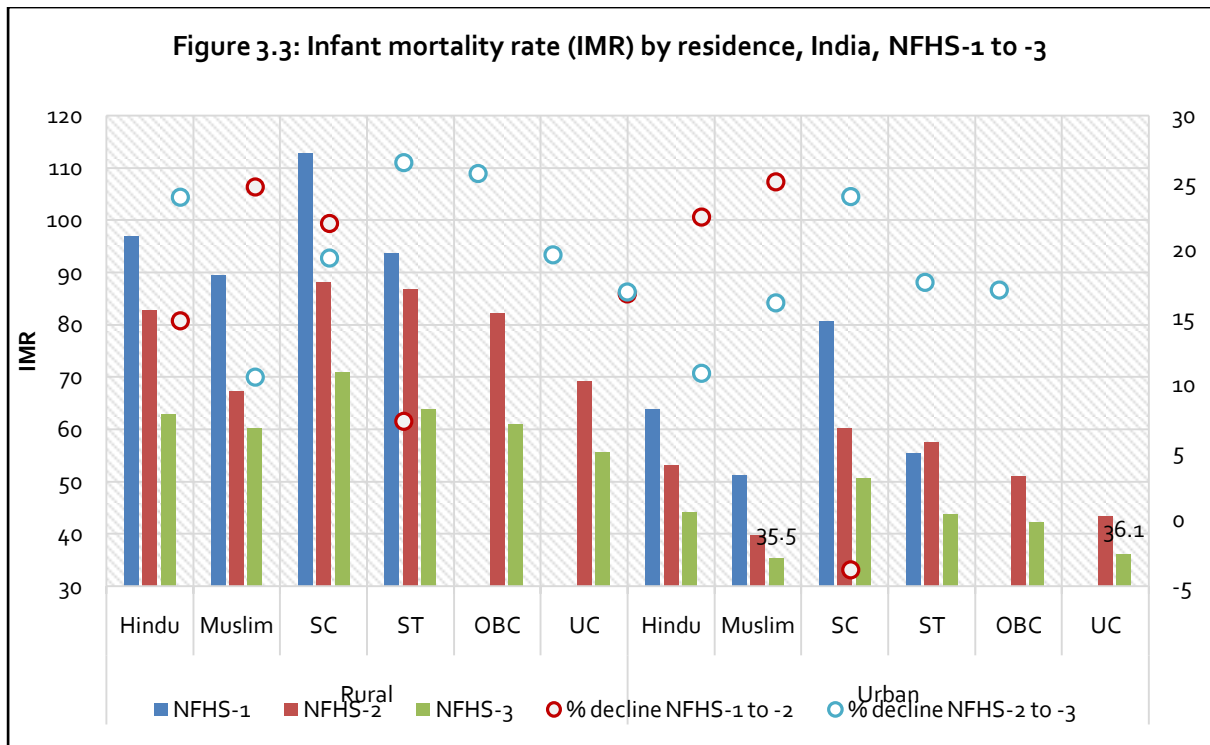
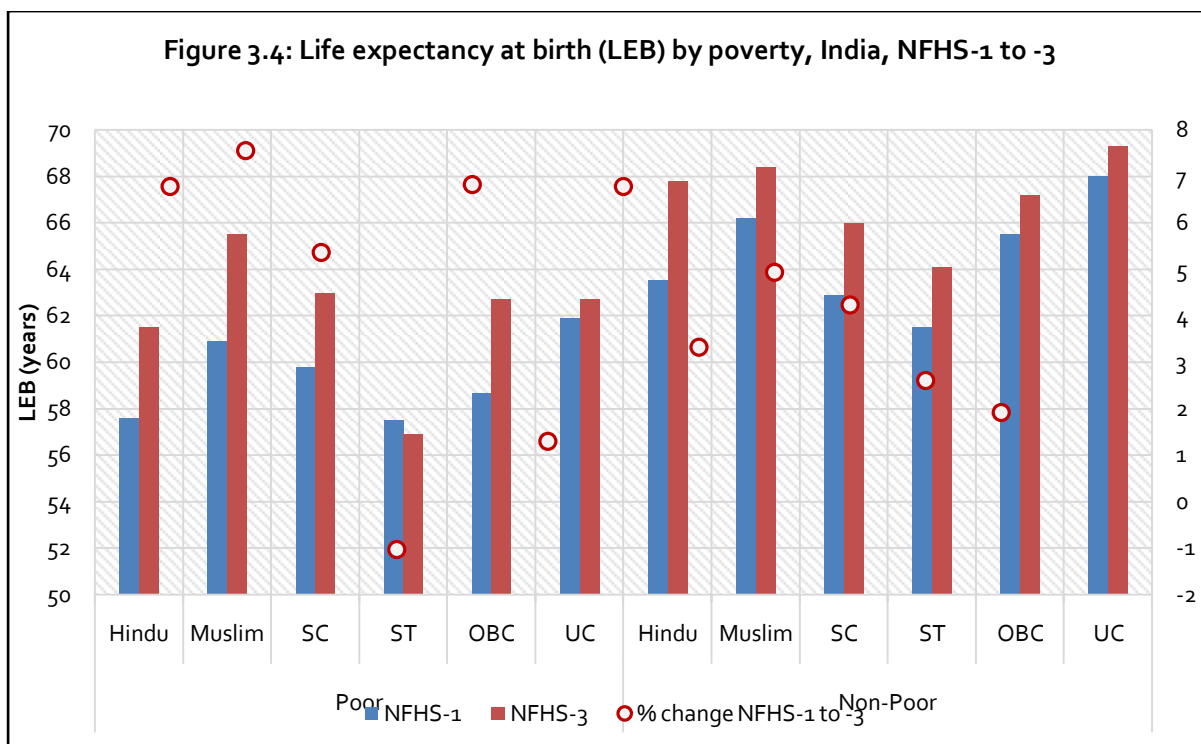


Figure 3.4 gives us an idea of how long can newborn infants among selected social groups expect to live should the patterns of mortality during NFHS-1 and -3 persist throughout their life-cycle. Poor Muslim children were second only to their UC counterparts in NFHS-1, but with the highest rate of improvement between the NFHS rounds, reached the top in NFHS-3. However, their non-poor counterparts did not do as well. , they did manage to remain second to their UC counterparts in both the NFHS rounds, with a rate of progress slower than even that of SCs and STs, but better than of UCs and OBCs. It is noteworthy that poor STs had almost the same LEB as Hindus in NFHS-1, but they are the only ones whose situation actually worsened over time.

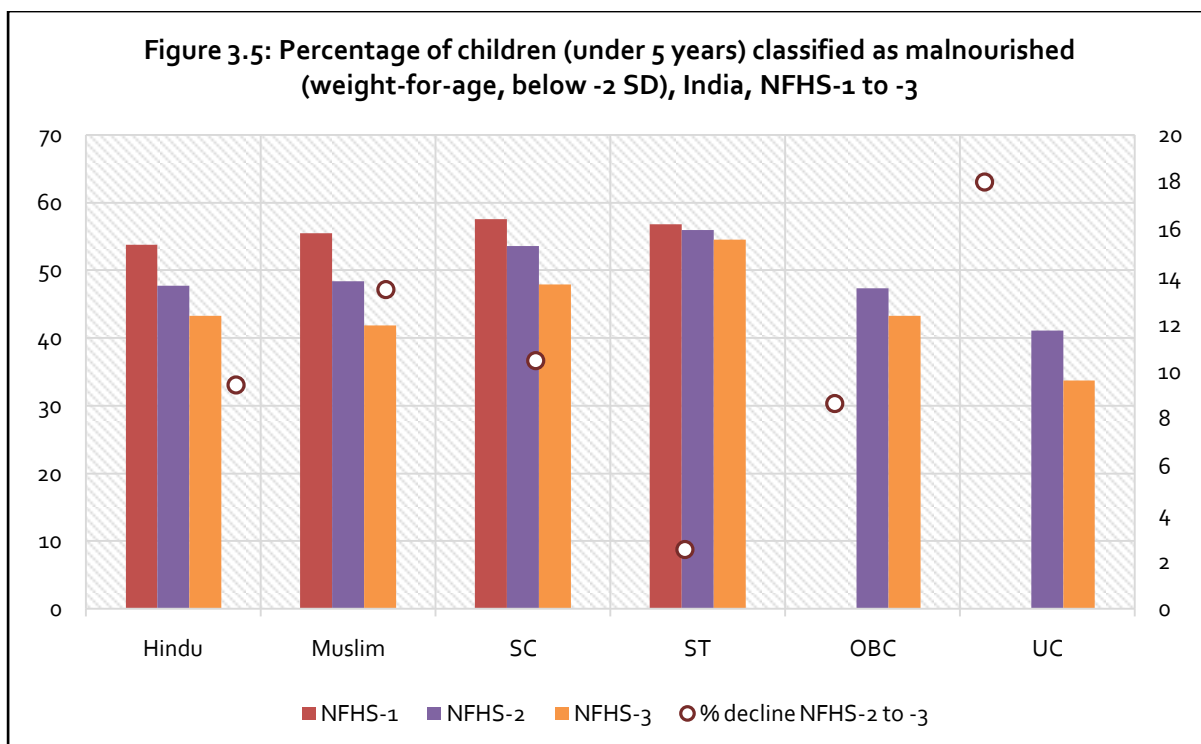




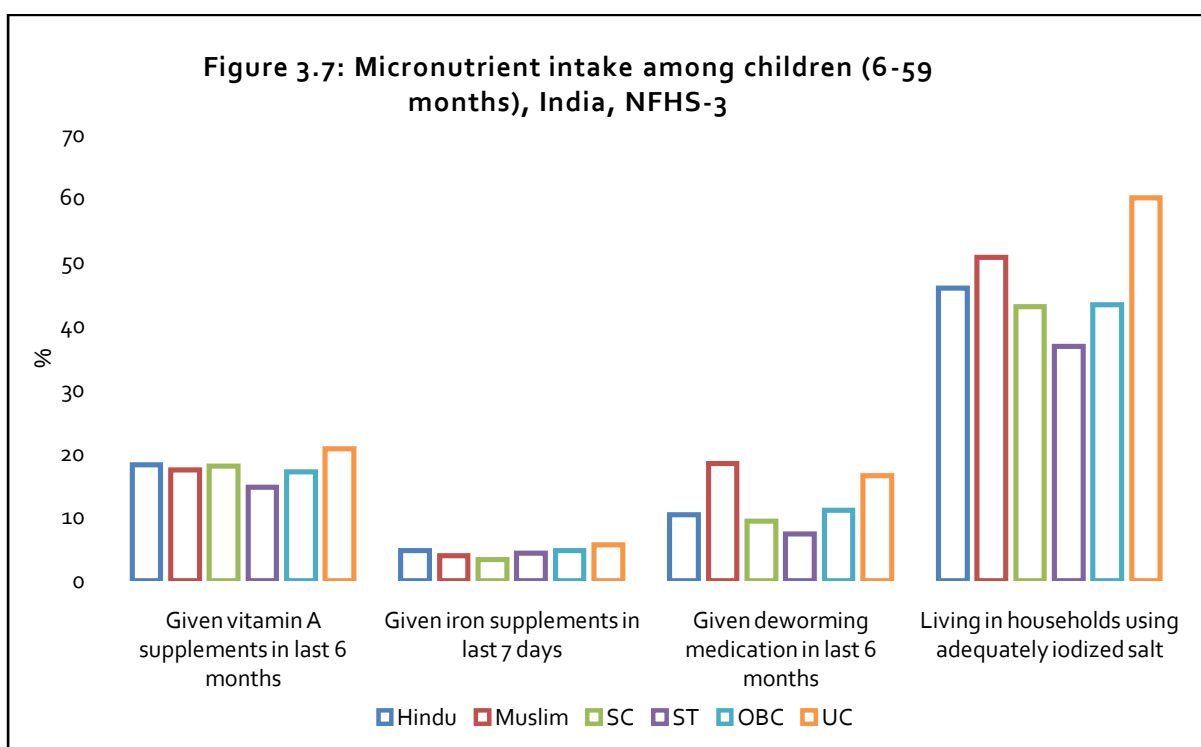
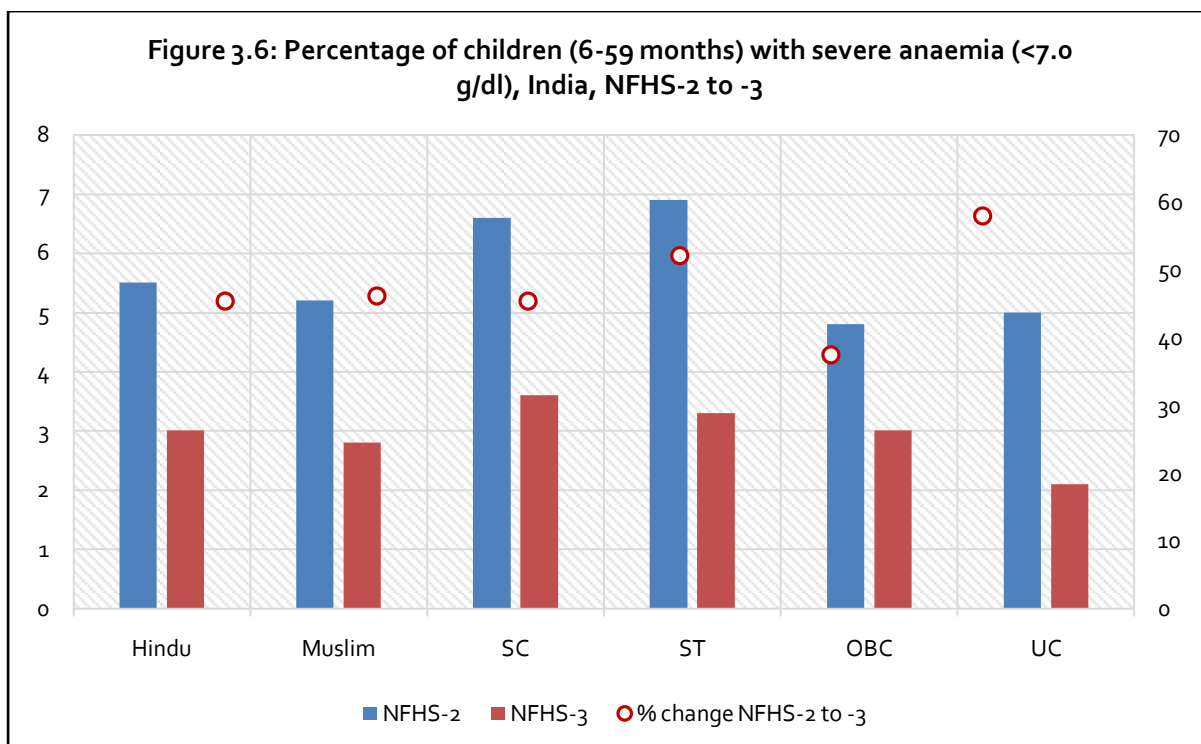
### 3.3.2 CHILD HEALTH

#### Nutrition

Figure 3.5 shows that, during NFHS-1, Muslims had slightly higher percentage of malnourished children vis-à-vis Hindus, but lesser than SCs and STs. In NFHS-2, Muslims and Hindus became equally worse-off, but OBCs were doing slightly better than them, and UCs substantially better. By NFHS-3, Muslims were doing one-percentage point better than Hindus and OBCs, and much more substantially better than STs and SCs, while the UCs continued to be the least worse-off. Changes between NFHS-2 and -3 were most positive for UCs, followed by Muslims, SCs, OBCs and Hindus, even as it was almost negligible in the case of STs, who also had the worst standing in NFHS-3.



Anaemia inflicts irreparable damage to children’s growth and development, and figure 3.6 indicates that, while OBC children were the least affected during NFHS-2, the improvement between NFHS-2 and -3 was the highest among UCs, followed by STs, Muslims, SCs, Hindus, and the lowest among the OBCs. At NFHS-3 levels, Muslims were only behind UCs. Micronutrient intake is higher among UCs, as we see in figure 3.7, and that to some degree explains their lead, but this is not necessarily the case among Muslims, at least as far vitamin A and iron supplements are concerned, though deworming medication intake has been highest among them.



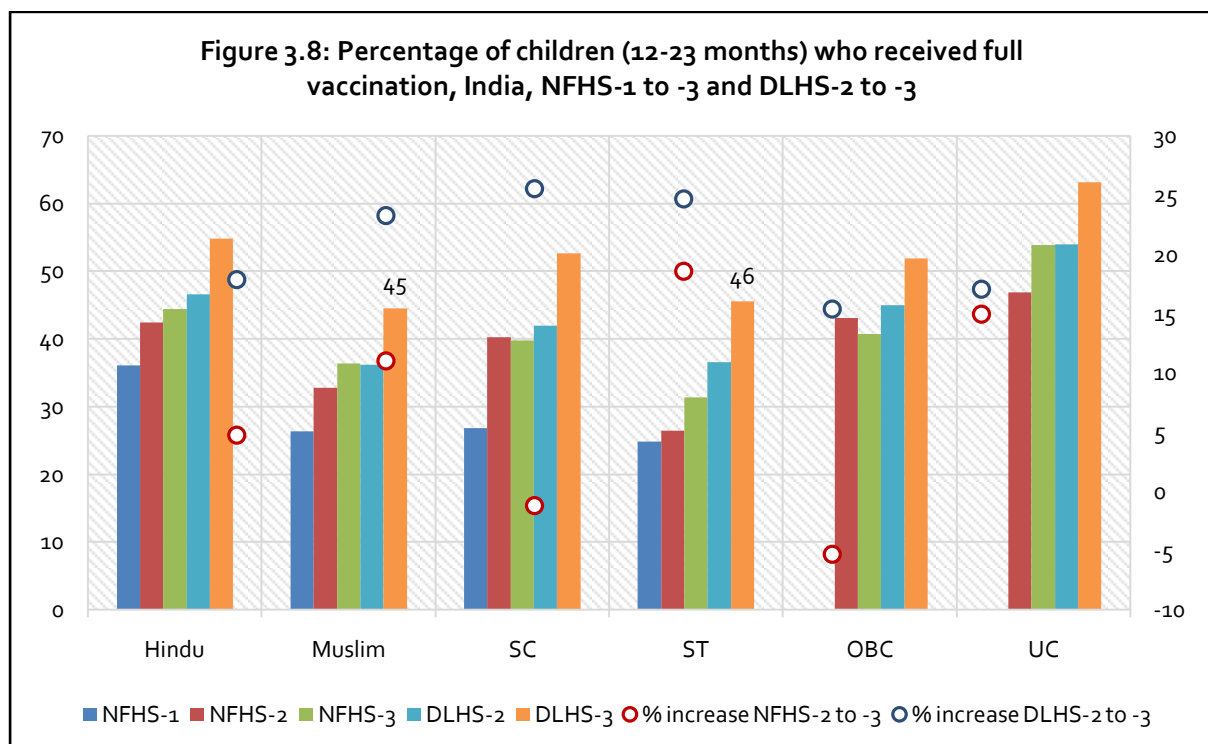
Nevertheless, it is probably their household dietary patterns than biomedical interventions that explains relatively better child nutrition in the case of Muslims – for e.g., as per NFHS-1, 40.7 percent of Muslim women aged 15-49 years consumed chicken or meat at least once a week compared to 23.1 percent UC women, 22.5 percent OBC, 22.1 percent SC, 22 percent ST and 19 percent Hindu. In contrast, in NFHS-1, utilization of ICDS services during pregnancy was the lowest among Muslims and UCs, and highest among STs. Similar was the utilization level of ICDS services among mothers during

the breastfeeding stage. Health and nutrition education was also the lowest among Muslims and UCs during pregnancy as well as breastfeeding (NFHS-1), and the highest in both conditions among the STs. Thus, it is amply clear that the government cannot claim the credit for better health status of Muslims. The question is – should Muslims receive lesser government support if they are able to do better despite the government?

### Vaccinations

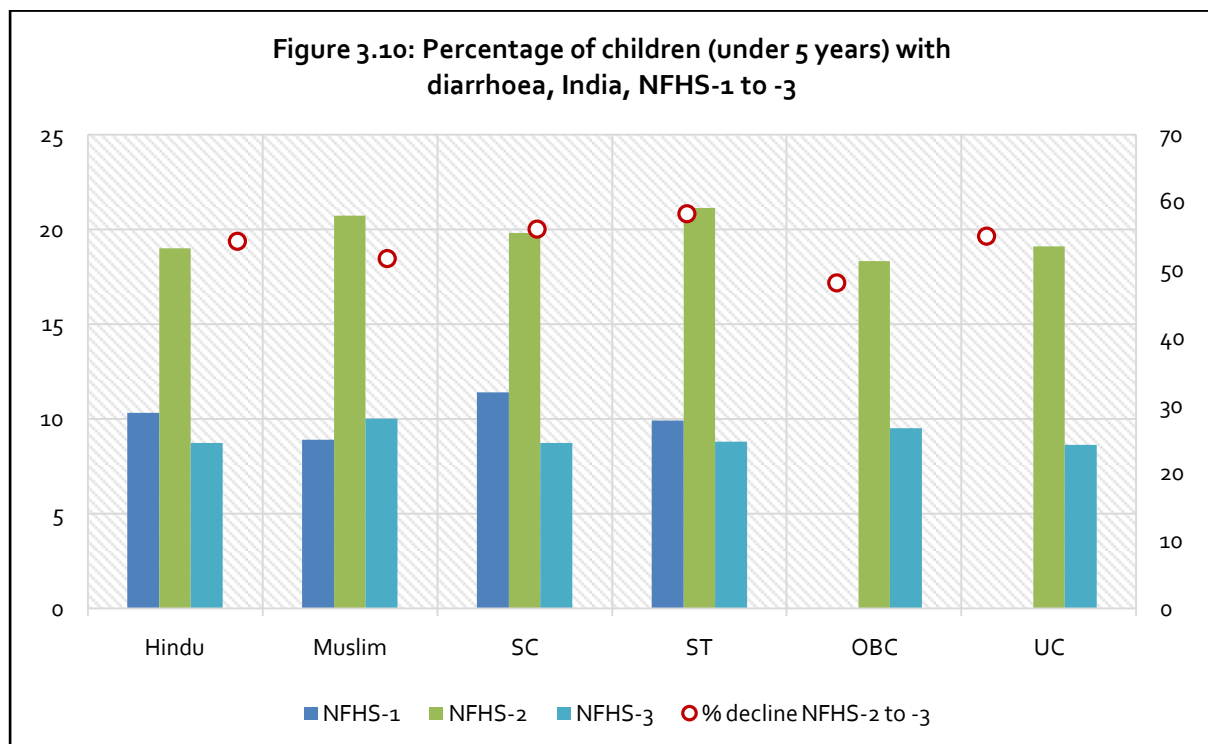
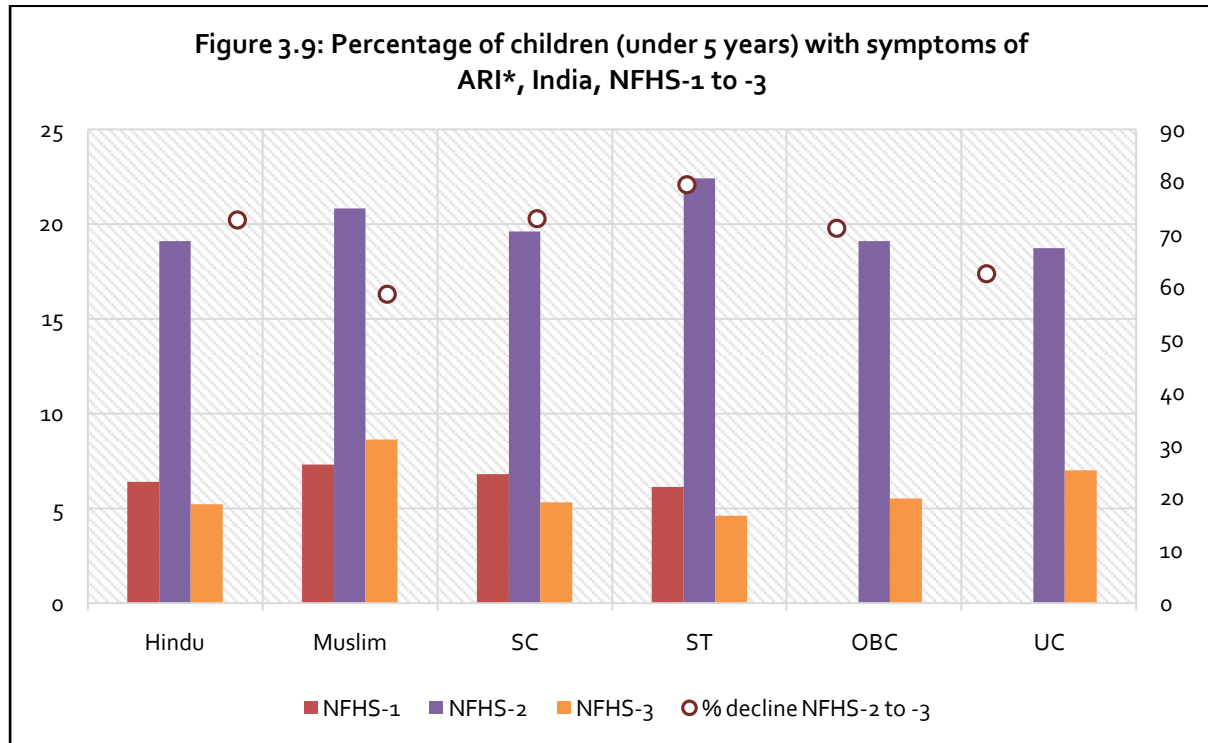
Child vaccinations are critical for survival at least until infancy, and for health and well-being until later life. Full vaccination includes one BCG injection to protect against tuberculosis, 3 doses each of DPT and polio vaccines and one measles vaccine. Figure 3.8 shows that, as per DLHS, full coverage has been lowest among Muslims and, once again, highest among UCs. SCs and STs had a higher level of progress than Muslims between the two rounds. As per NFHS, Muslims only did better than STs in all rounds, while their progress between NFHS-2 and -3 was lower than STs and UCs, but higher than other groups.

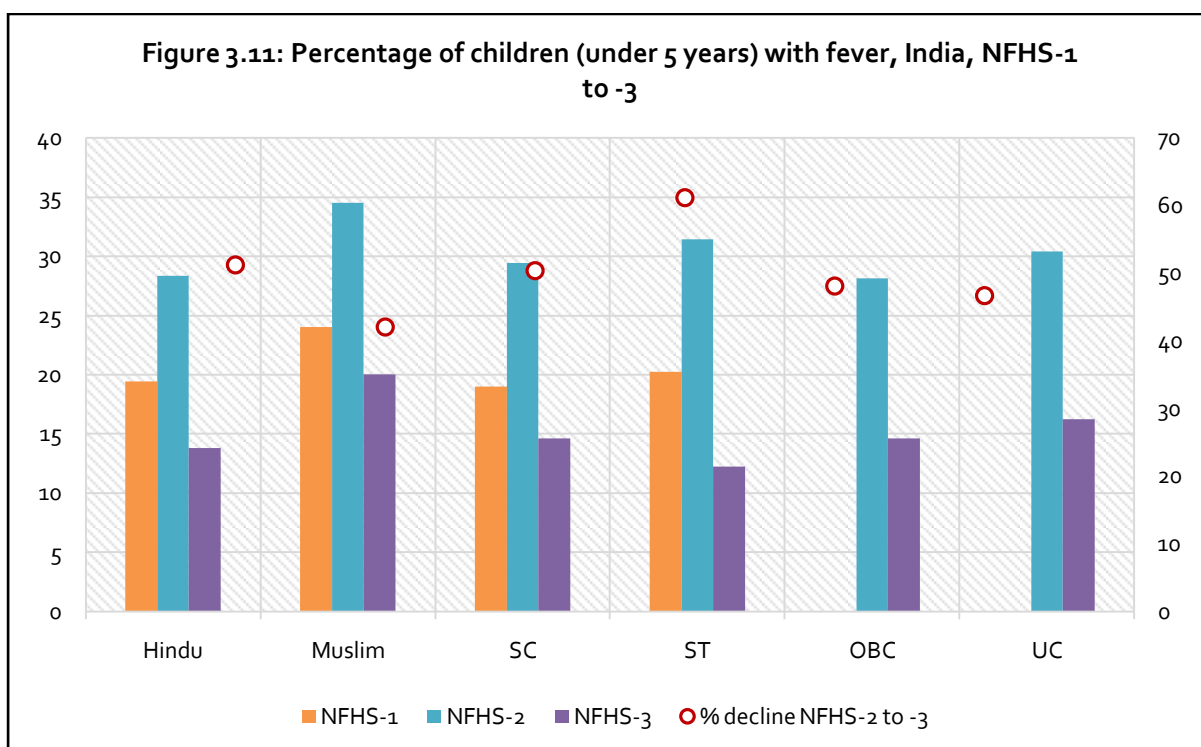
India was declared polio-free in February 2012, and this is perhaps the best example of how a well funded program on vaccination driven by committed leadership and dedicated workers can achieve success. India was long considered the most difficult place to end polio due to its population density, high rates of migration, poor sanitation, high birth rates, and low rates of routine immunization. This was also often blamed on the Muslim population and its wariness of vaccines. However with single minded effort, a number of factors contributed to India’s success in eliminating polio, including highly targeted, data-driven planning; well-trained and motivated staff; rigorous monitoring; effective communications; mobilization of leaders; political will at all levels; and substantial funding.



### Morbidity

According to the Million Death Study, pneumonia and diarrhoeal diseases alone accounted for half of all under-five deaths in India, fever being another major killer. The prevalence of all three is the highest among the Muslims, as per NFHS-3 (figures 3.9, 3.10 and 3.11). Equally surprisingly, their prevalence is the lowest among STs, with them having the highest improvement between NFHS-2 and -3, and Muslims the lowest in the case of pneumonia and fever.



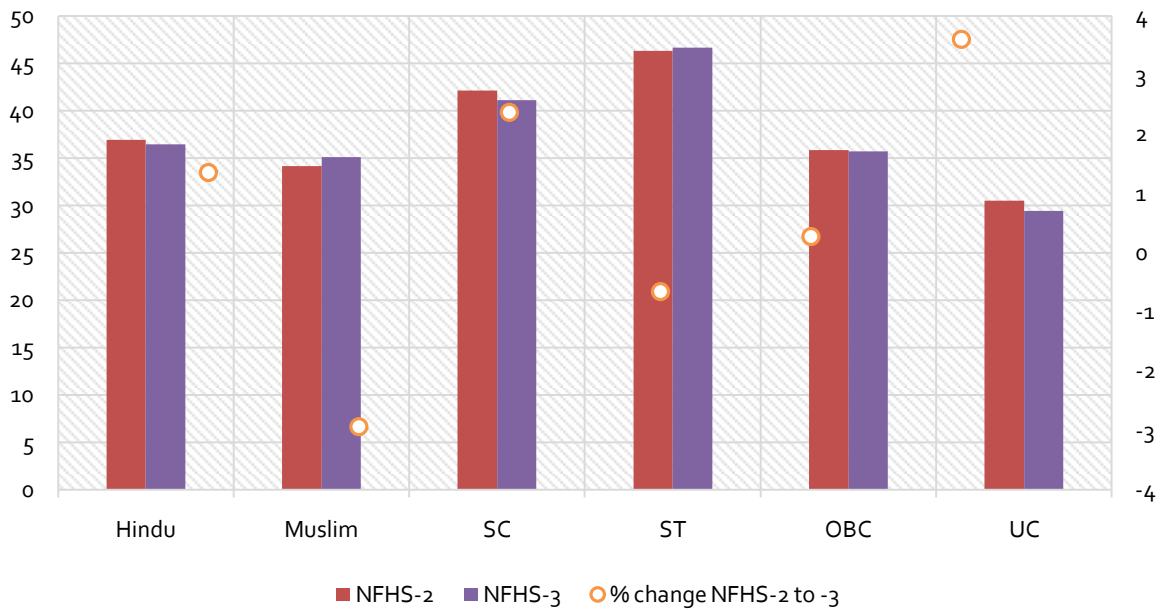


### 3.3.3 MATERNAL / REPRODUCTIVE HEALTH

#### Nutrition

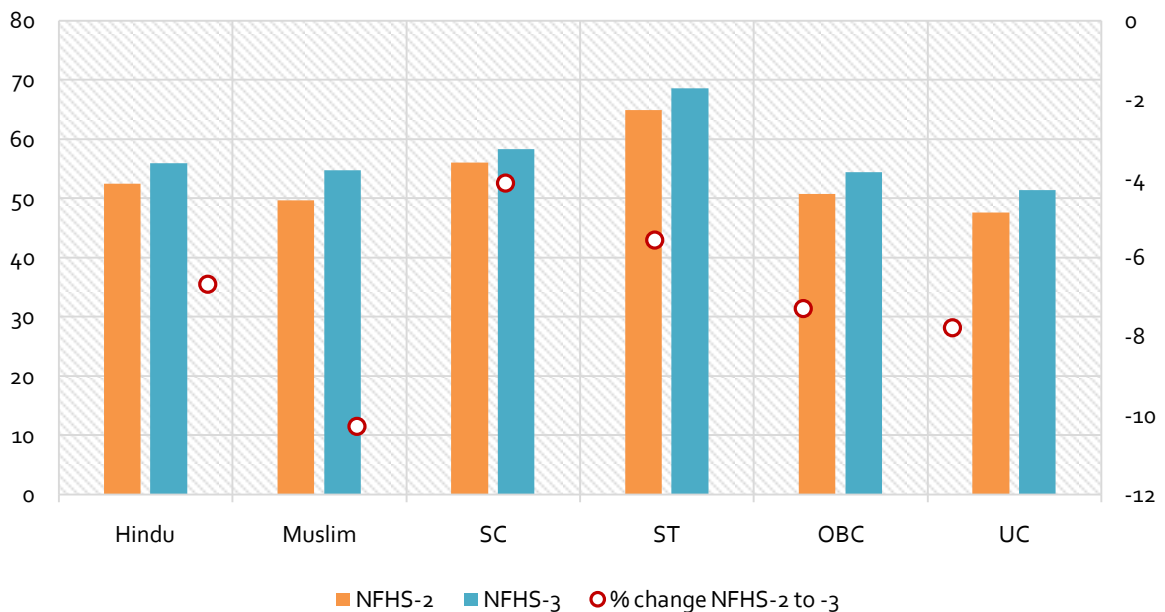
Maternal health not only affects the mother, but also health and development of the child not only during pregnancy, but also post-birth. Figure 3.12 shows that chronic nutritional deficiency actually increased in the case of Muslim women between NFHS-2 and -3, as it did among ST women too, though at a slightly lower level. In the case of OBCs, it remained the same, even as UCs once again experienced the highest level of improvement, followed by SCs and Hindus generally. Nevertheless, at NFHS-3 levels, Muslims were doing negligibly better than Hindus and OBCs, and substantially worse than UCs.

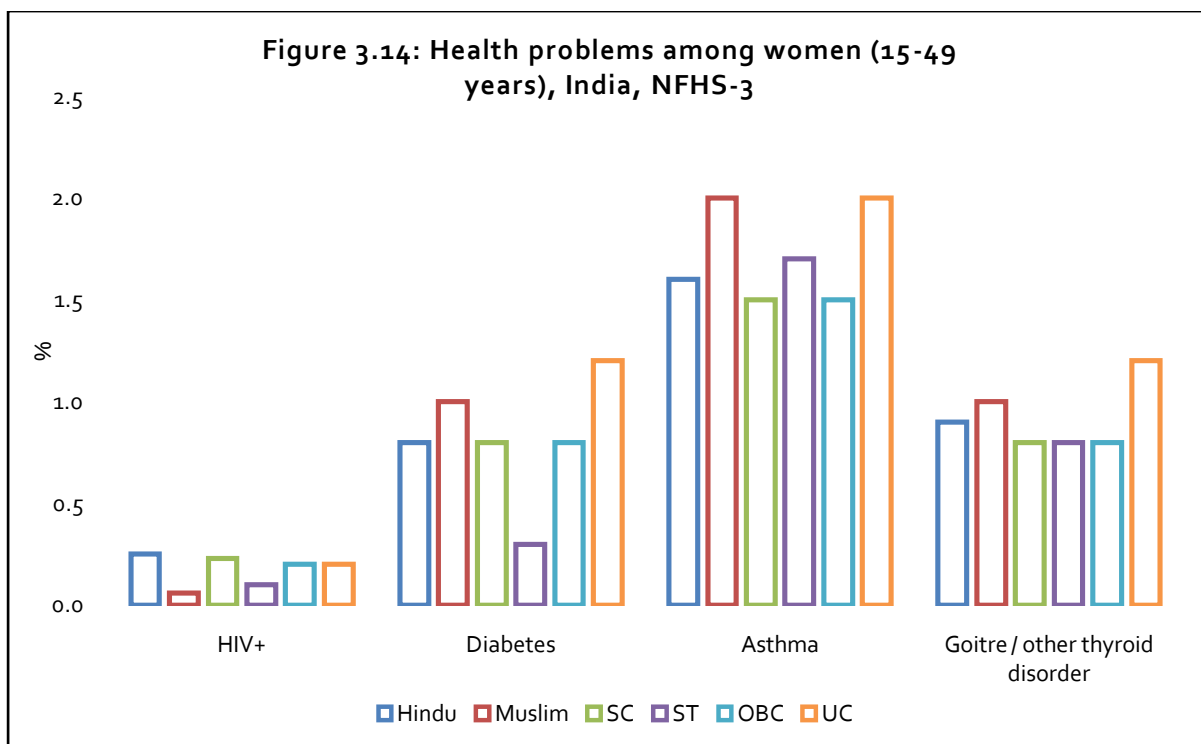
**Figure 3.12: Percentage of women (15-49 years) with chronic nutritional deficiency (BMI less than 18.5), India, NFHS-2 to -3**



Prevalence of anaemia increased between NFHS-2 and -3 among women of all social groups, but it was the worst in the case of Muslims. As a result, while in NFHS-2, Muslims were only worse-off than UCs, they even got behind OBCs by NFHS-3 (figure 3.13). HIV prevalence seems extremely low among all social groups, but is the lowest among Muslim women (figure 3.14). Nevertheless, the prevalence of diabetes, asthma and goitre / other thyroid disorder is higher among them than the Hindus, only lower than or equal (asthma) to the UCs.

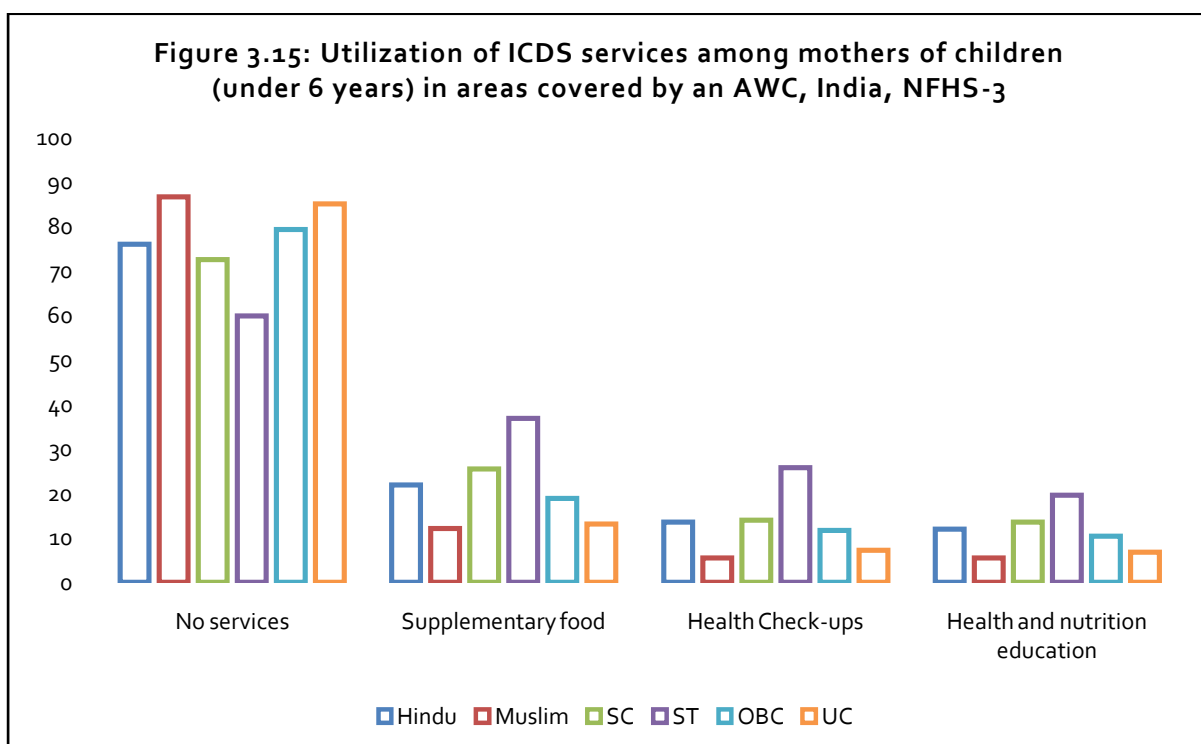
**Figure 3.13: Percentage of anaemic women (15-49 years), India, NFHS-2 to -3**





### ICDS

The Integrated Child Development Services (ICDS) scheme was launched in 1975 to improve the health and nutritional status of under-six children, focusing on them as well as pregnant and lactating mothers. Nevertheless, ICDS utilization remains extremely low overall, the lowest being among Muslims at just 13 percent, and the highest among STs at 40 percent. Muslim women ranked lowest in terms of access to either health and nutrition education or health check-ups or supplementary food under ICDS, while STs ranked the highest in NFHS-3 (figure 3.15).

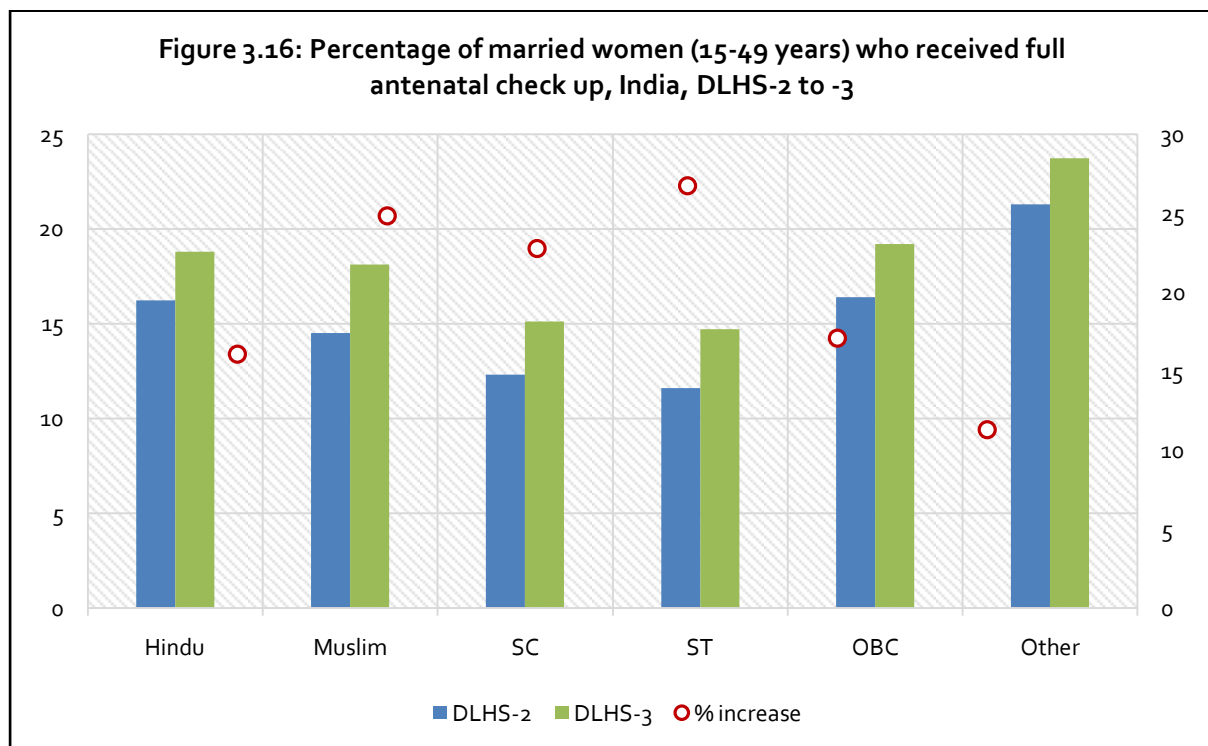


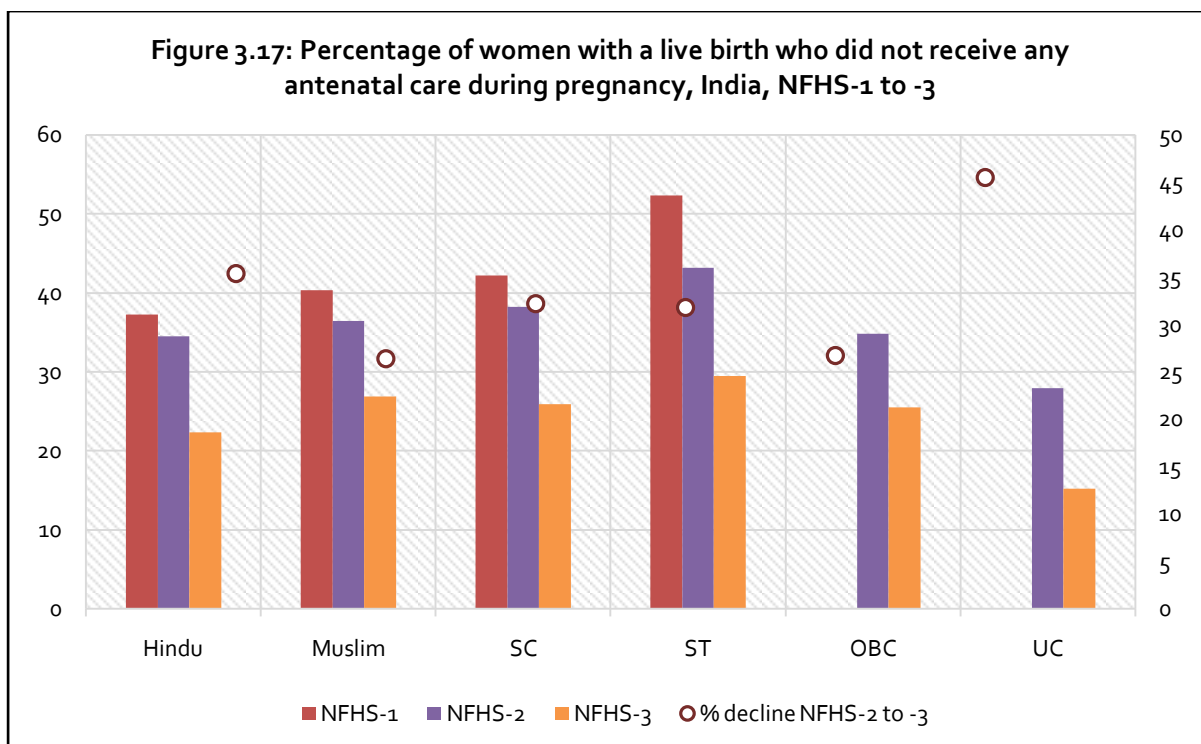


### Antenatal care (ANC)

ANC is pregnancy-related care, which involves monitoring of complications and advice/counselling on preventive care, diet, etc. At least three ANC check-ups should be provided under RCH program, and figure 3.16 tells us the percentage of women who have received all of them. Muslims recorded the second highest rate of progress after the STs between DLHS-2 and -3, but continued to do worse than Hindus, OBCs and UCs. Figure 3.17 shows that higher percentage of Muslim women had no access to ANC than Hindu women in all NFHS surveys, and by NFHS-3, not just OBC and UC, even SC women were doing slightly better than them.

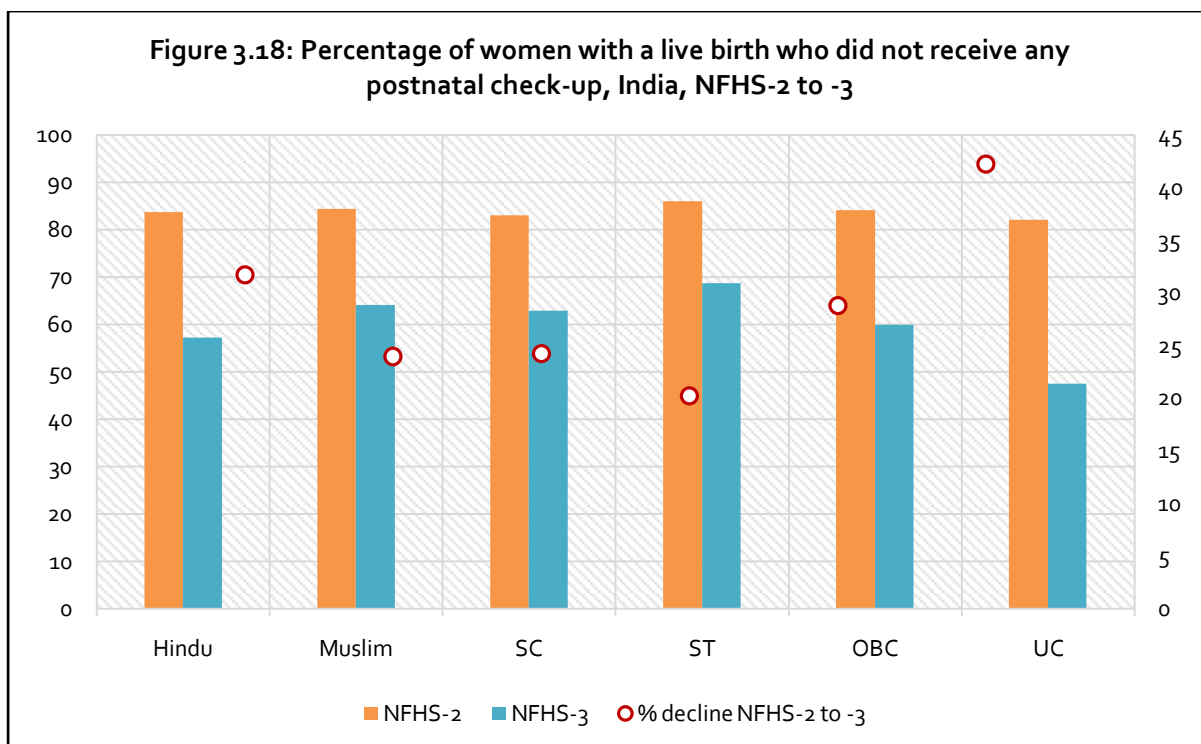
Their rate of progress was the lowest, which tells us that Muslim women are benefiting the least under the government's RCH program. Despite being best placed, the upper castes seem to have been the biggest beneficiaries of RCH, providing further evidence to (Mahal et al. 2001)'s conclusion, based on their study of 16 Indian states, that better-off groups utilize public health subsidy disproportionately. This is also clear from a number of utilization indicators discussed above.





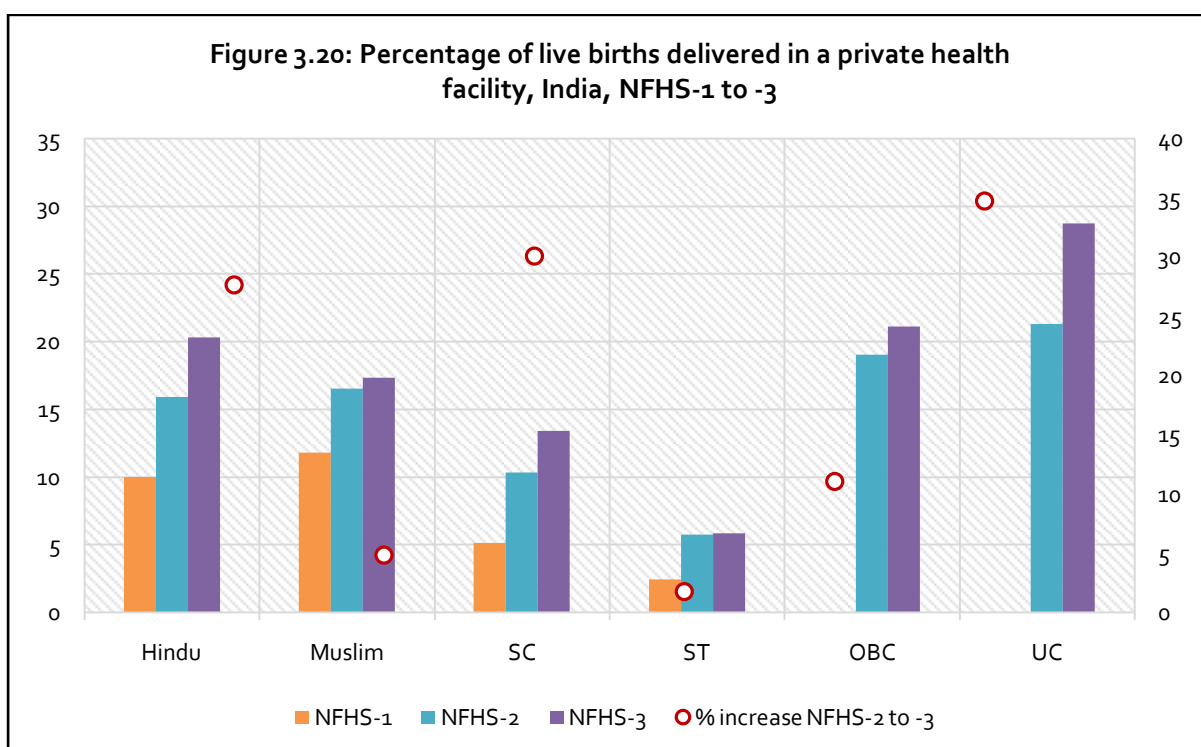
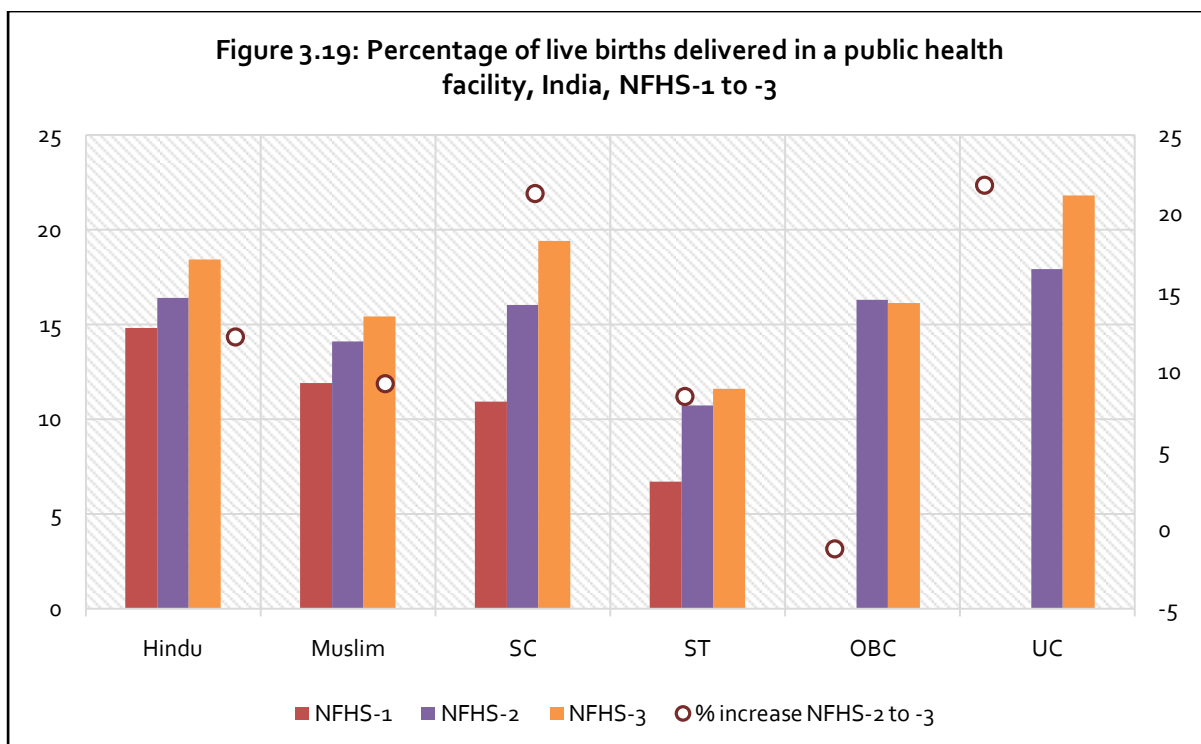
### Postnatal care (PNC)

PNC is provided soon after delivery to protect the health of the mothers and newborns, especially when deliveries take place in non-institutional settings. Like ANC, there are three recommended PNC check-ups under RCH. Figure 3.18 tells us that PNC coverage was extremely low among all social groups during NFHS-2. By NFHS-3, however, Muslims were once again doing only better than the STs, and the upper castes recording the highest rate of progress as earlier, followed by Hindus in religion and OBCs in the caste category. It is astonishing to see how Muslim advantage turns into disadvantage the moment we change the axis of assessment, from health outcomes to access to health care.



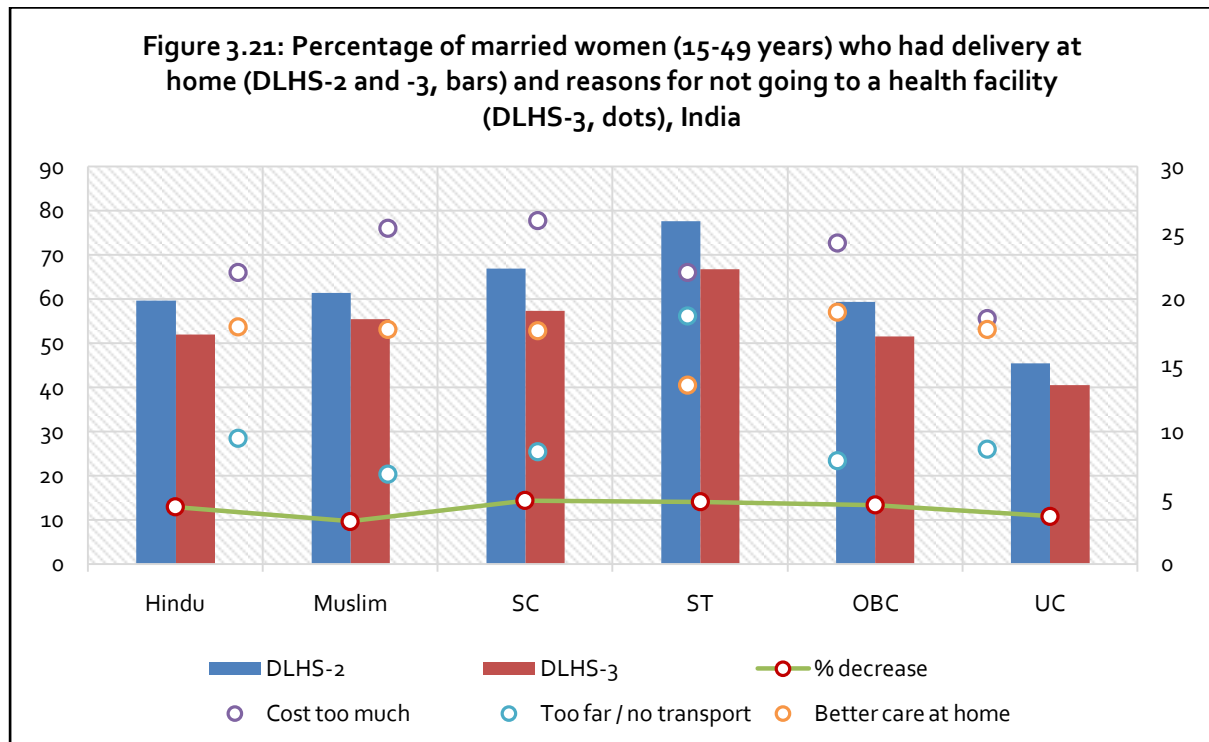
### Institutional deliveries

They have been well-incentivized under the RCH so that there is access to hygienic conditions as well as trained medical staff during birth, and thereby lesser chances of delivery complications and maternal and newborn mortality. Such deliveries also help in recording births and deaths and delivering post-delivery services to mothers and newborns. Figures 3.19 and 3.20 show UCs have once again recorded the highest increase in public and private institutional deliveries, followed by SCs in both the categories between NFHS-2 and -3. Muslims have done better than OBCs as well in the case of public deliveries, but it is the same story as far as deliveries in private health facilities are concerned. Except for STs and Muslims, the rise in private deliveries was much more substantial over the two rounds.



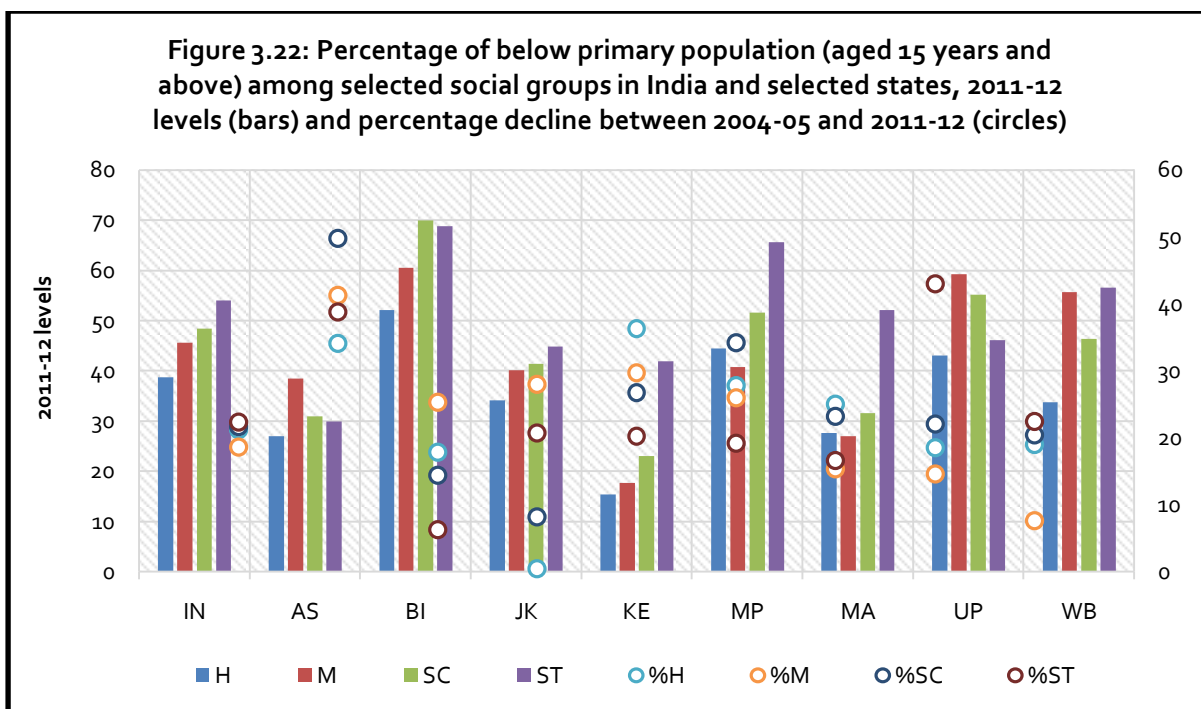
Nevertheless, the percentage of Muslim deliveries in private health facilities was higher in both rounds, while it was the opposite for SCs and STs. UCs again had the highest percentage of institutional deliveries in both rounds, in public as well as private health facilities. Likewise, figure 3.21 shows that UCs had the least percentage of deliveries at home, with STs being at the other end of spectrum, during both DLHS-2 and -3. However, the decline in home deliveries was highest among SCs and STs, followed by OBCs and Hindus, then UCs, and least among Muslims. As far as reasons for

obstacles to institutional delivery were concerned, except for STs, all groups almost equally thought they can have better care at home. Accessibility and lack of transport was the most problematic for STs, and least for Muslims. However, cost of institutional delivery emerged as a problem for a quarter of Muslims respondents.



### 3.4 SOCIAL DETERMINANTS OF HEALTH

Figures 3.22 to 3.25 illustrate the evolving educational and economic condition of Muslims vis-à-vis other selected groups. Western evidence on these determinants goes as far back as 1840 when René Louis Villermé showed that the more educated and affluent members of a society tend to have longer and healthier lives, and ever since, this relationship “has been shown to hold for just about every human society” (Daniels, Kennedy, and Kawachi 2000). Empirical studies have demonstrated their impact on child survival in developing countries too (Caldwell 1979); (Caldwell and McDonald 1982); (Bicego and Boerma 1993).



Education and economic status are inter-linked to some degree – wealthier people tend to be educated, educated people tend to be wealthier. However, this is not necessarily the case; and, in the case of child survival, both have a “strong, independent effect” (Rutstein and Johnson 2004). Given the weak public health system in India, even access to medical care many times depends on socio-economic status of an individual. It is, therefore critical to consider socioeconomic inequalities in addition to health outcomes and access to medical care among social groups.

### Educational status

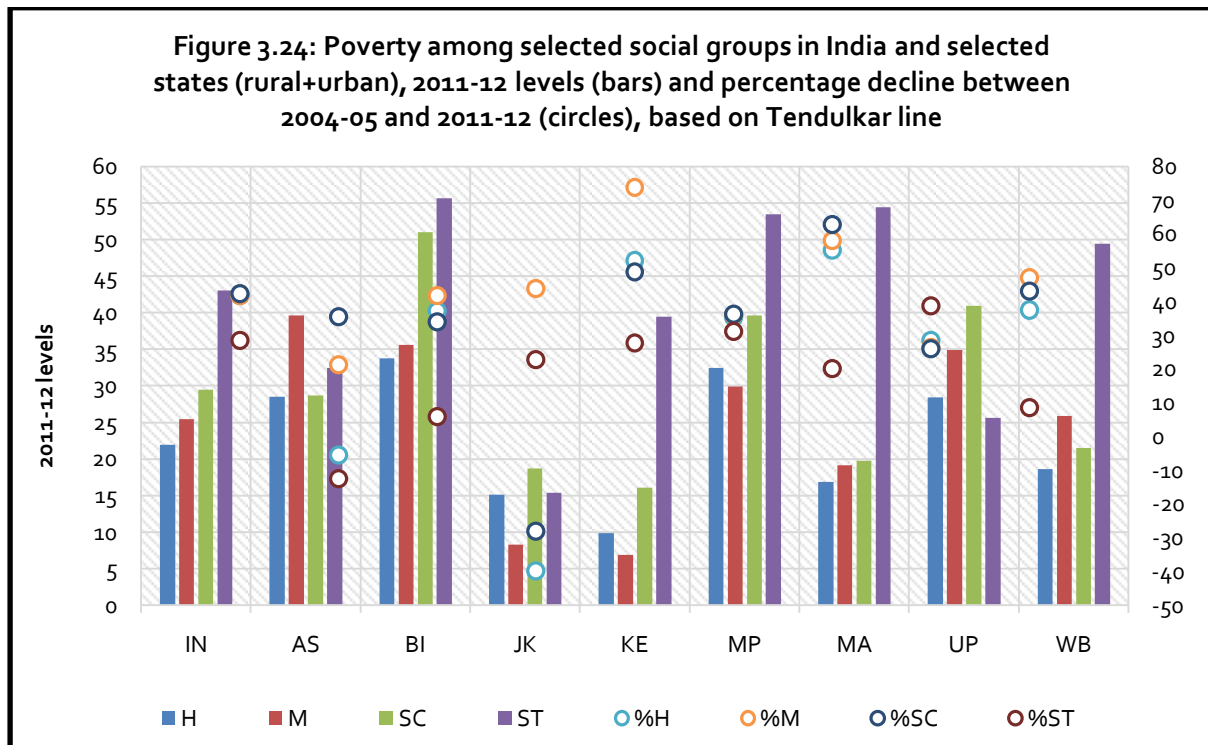
Figure 3.22 shows that progress in terms of basic education at the all-India level has been slowest among Muslims between 2004-05 and 2011-12, a period that coincides with Congress-led UPA rule at the central level. SCs and STs performed best, thanks to affirmative action policies and the general Sarva Shiksha Abhiyan (SSA). However, the situation at state level is quite mixed – Muslims did better than Hindus in Assam, Bihar, J&K; than SCs in Bihar, J&K, Kerala; while STs outperformed Muslims in Maharashtra, Uttar Pradesh and West Bengal. Muslim performance in West Bengal was the worst during this period, coinciding with Left rule in the state.

As far as 2011-12 levels are concerned, Muslims stand better than Hindus only in MP and Maharashtra. In Assam and UP, they do worse than SCs and STs, and slightly worse than STs in West Bengal. As far as higher secondary and further education is concerned, DLHS data in figure 3.23 shows Muslims did slightly better than SCs and STs in both rounds, although the rate of progress among the latter was much higher, due to their extremely low starting points. Muslims are still way behind even the OBCs, let alone UCs, in terms of higher education.

### Economic status

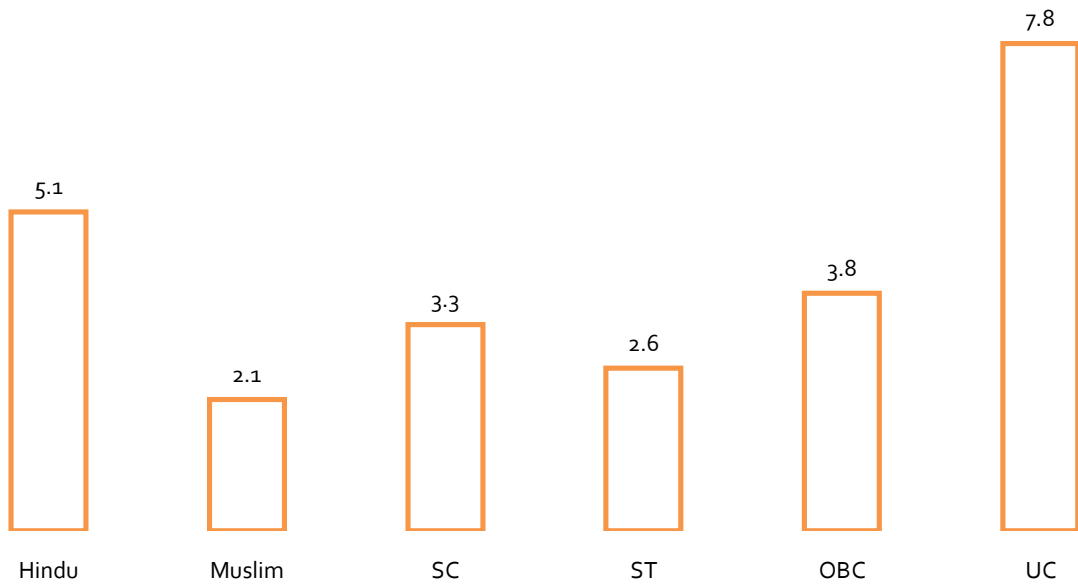
We take poverty reduction as the measure of economic status here. Excluding Assam and J&K, poverty declined much more rapidly between 2004-05 and 2011-12 than 1993-94 and 2004-05 among states in figure 3.24. In the former period, decline was the same among Hindus, Muslims and

SCs, while it was much lower for STs. At the state level, poverty reduction among Muslims was the highest in Bihar, J&K, Kerala and West Bengal – with decline in Kerala being highest of all at a phenomenal 74 percent. Not only this, their standing was better than all others at 2011-12 levels in J&K, Kerala and Madhya Pradesh. However, poverty level among them in Assam is still the worst, and in West Bengal, it is worse than that of SCs (as in the educational sphere as well).



But, overall, Muslims seem to have done better in economic than educational terms. And this is the case, as per 2011-12 levels, in other large states like Andhra Pradesh, Chhattisgarh, Gujarat, Himachal Pradesh, Orissa, Punjab, Rajasthan and Tamil Nadu as well, where they are doing better than Hindus. However, as far as differentials by religion and type of residence are concerned, in 2011-12, they were negligible in rural areas, but continue to be high in urban areas, despite much substantial decline among Muslims (Panagariya and More 2013). Finally, figure 3.25 shows that health insurance coverage is the lowest among Muslims, even lesser than the STs, while it is the highest among the UCs.

**Figure 3.25: Percentage of households in which at least one member is covered by a health scheme / insurance, India, NFHS-3**





### 3.5 Summary and Conclusions

The advantage that Muslims have in terms of health outcomes (life expectancy at birth, child survival) is in most cases missing in terms of access to modern medical care and education, if not in the economic sphere. Unfortunately, due to lack of latest data, we have not been able to explore more recent trends in health outcomes or access to medical care.

- a. The relatively poor penetration of health insurance cover among Muslims should be corrected immediately. Regular monitoring of RSBY beneficiaries at the national level will very simply correct this error as it is easy to track individual beneficiaries in real time.
- b. In all Muslim dominated blocks, there should be put in place a simple mechanism where weight at birth is recorded in each birth certificate. This can then be scaled up for the entire population. With nearly 97 per cent enrolment, the health department will have data for every child born. This only means giving a weighing machine to every ASHA/AnM worker.
- c. This is then followed up with height at weight at entry into school, at age 5 roughly and then the same done every year. This again should be monitored at the central level, again easy to do as data is available through school teachers. The issue of drop outs therefore gets handled as is the tracking of malnutrition. Again with a simple weighing machine and measuring tape given to each school
- d. Monitor vaccination rates among Muslim dominated districts. An evaluation team at the MOMA identifies laggards, checks for reasons and suggests immediate remedies.
- e. Provide special scholarships to girls who continue in school or college beyond 18 years of age. All girls be covered, regardless of religion, especially in districts where the sex ratio is poor.
- f. Special incentives to be given if the teenager goes for medical check ups too. This will delay the age at marriage and will enable medical staff to identify anemia and iron deficiency and provide advise and medication and education on maternal health.
- g. Special drives be taken up for recruitments of ASHA, Aanganwadi workers and ANMs in the Muslim dominated blocks.
- h. Number of Unani doctors to go up, given the promotion of AYUSH under the NRHM and the NUHM. Only three per cent of registered doctors in Medical Councils, were Unani doctors. 46 thousand of a total of 14 lakhs in 2006. Only 38 Unani colleges out of a total of 723, of whom 225 for Ayurveda and 182 for Homeopathy. 262 colleges teach Modern medicine<sup>17</sup>.

---

<sup>17</sup>[http://www.hum.au.dk/hsre/Docs/Presentations/4\\_Regulation-cope%20and%20limitations/1\\_Ashok\\_Kumar\\_Regulation.pdf](http://www.hum.au.dk/hsre/Docs/Presentations/4_Regulation-cope%20and%20limitations/1_Ashok_Kumar_Regulation.pdf)

## Chapter 4 Education

### 4.0 Introduction

The JSCR (2006) provided a detailed empirical review of the educational situation of Muslims in comparison to other socio-religious categories (SRCs). It used several indicators to assess the educational situation such as literacy rates, enrolment rates, completed level of education, mean years of schooling, etc. It used various sources of data such as Census on India 2001, various rounds of the National Sample Survey Organisation (NSSO), National Family Health Survey (NFHS) and National Council of Applied Economic Research (NCAER) data. Besides data from the Government sources, such as the Ministry of Education, Central Board of School Education was used. From the National Sample Survey Data, most of the analysis was based on the 55<sup>th</sup> Round, 1999-00 and the 61<sup>st</sup> Round, 2004-05.

The JSCR pointed out the poor educational status of Muslims versus other SRCs. Their conditions were found to be similar to or slightly better than Scheduled caste/ tribes (SC/ST). Among Muslims, OBC Muslims were particularly found to be disadvantaged and closest to the Hindu SC/ST category.

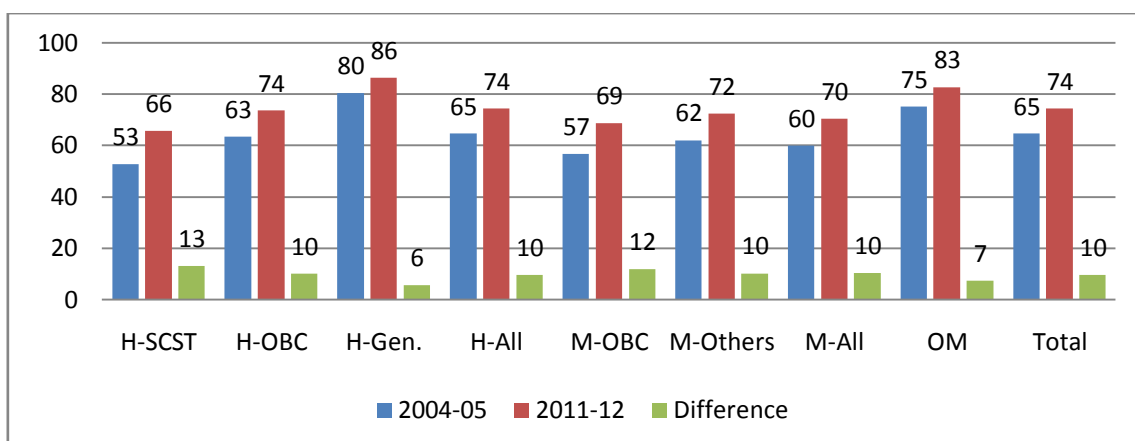
The analysis here is based on unit level information from quinquennial surveys on Employment and unemployment conducted by the National Sample Survey Organization (NSSO) of India from the two latest rounds of the survey, viz., 61<sup>st</sup> and 68<sup>th</sup>, conducted in 2004-05 and 2011-12 respectively, as was done in chapter 1 and chapter 2. The survey has information on both the household and individual level characteristics. The absolute and relative educational conditions of Muslims have been analysed using the above data sources to assess the post Sachar developments in the country.

The Socio-religious categories (SRCs) used here are similar to those used in earlier chapters. The categories are Hindus, Muslims and other Minorities comprising other religious groups such as Christians, Sikhs, Jains, Buddhists, Zoroastrians and others. All Hindus are divided into three subgroups: (a) Hindu Scheduled Caste and Scheduled Tribe (SC/ST), (b) Hindu Other Backward Class (OBC Hindus) and (c) Hindu Others or Upper Caste Hindus, as discussed in earlier chapters. In contrast with the earlier sections, here the SC and ST have been combined into one category. Muslims are divided into two subgroups: OBC and Non-OBC Muslims.

### 4.1 Level of Literacy

In 2011-12 about 74 percent of the population 6 years and above were literate (Figure 1). Among the broad socio-religious categories (SRCs), Muslims had the 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 a gap of 5 percentage points between them in 2011-12.

**Figure 4.1: Level of literacy for person age 6 and above, 2004-05 and 2011-12**



Literacy levels have increased in all SRCs between 2004-05 and 2011-12 (Figure 1), the most among the Hindu SC & ST category, though they remained with lowest literacy level in 2011-12. Next was the OBC Muslim category, which saw improvement by 12 percentage points in 2011-12. In spite of these improvements, compared to other SRCs, Muslim OBC and Hindu SC & ST had lower levels of literacy.

Table 4.1 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. Among Hindus, Hindu general category and among Muslims, Muslims general had lower gender difference. Muslim OBCs showed lower gender difference than SC/ST and OBC Hindus. Gender disparity reduced significantly for all SRCs in 2011-12.

**Table 4.1: Gender Disparity in Literacy, 2004-05 & 2011-12**

SRCs	2011-12			2004-05		
	Males	Females	Difference	Males	Females	Difference
Hindu SC/ST	75.0	56.0	19.0	63.4	41.4	22.0
Hindu OBC	82.3	64.4	18.0	74.3	52.0	22.3
Hindu Others	91.9	80.3	11.6	87.6	72.9	14.8
All Hindus	82.5	65.8	16.7	74.5	54.3	20.2
Muslim OBC	75.7	61.5	14.2	65.3	47.9	17.4
Muslim Others	78.5	65.7	12.8	69.1	54.6	14.4
All Muslim	77.1	63.5	13.6	67.6	52.0	15.6
Other Minorities	86.8	78.2	8.6	80.4	69.9	10.5
Total	82.0	66.1	15.9	74.0	54.9	19.1

Source: Computed from unit level data

Literacy level was higher in urban areas compared to Rural (Table 4.2). As compared to other SRCs, the rural-urban difference was high for Hindus in 2011-12. The gap between Hindus and Muslims in Urban areas decreased slightly from 12 percent in 2004-05 to 10 percent in 2011-12. Rural-Urban disparity in literacy levels was prevalent in case of all the SRCs. Maximum decrease in disparity took place in case of other-religion, followed by Hindus general and General Muslims. OBC Muslims saw lowest decrease in disparity between rural and urban literacy.

**Table 4.2: Rural Urban Disparity in Literacy, Age 6 & above (2004-05 & 2011-12)**

SRCs	2011-12			2004-05		
	Rural	Urban	Difference	Rural	Urban	Difference
Hindu SC/ST	63	78	15	49	69	19
Hindu OBC	70	86	16	59	79	20
Hindu Others	81	93	12	74	91	17
All Hindus	70	87	17	59	82	23
Muslim OBC	65	75	10	53	65	12
Muslim Others	68	80	11	57	73	16
All Muslims	67	77	10	55	70	15
Other Minorities	78	91	13	69	90	20
Total	70	85	16	59	81	22

Source: Computed from unit level data

The Gender disparity in the levels of literacy was slightly higher in rural areas (Table 4.3). It was higher among Hindus (19 % points) than Muslims (15 % points) in rural areas. In urban areas gender disparity was higher among SC/ST and OBC Hindus compared to the two Muslim sub-groups (11 % points).

**Table 4.3: Gender and Rural-Urban Disparity in Literacy (Percentage), Age 6 & above, 2011-12**

SRCs	Rural			Urban		
	Males	Females	% point Difference	Males	Females	% point Difference
Hindu SC/ST	73	53	19	86	69	17
Hindu OBC	79	60	20	91	79	12
Hindu Others	89	73	15	96	89	6
All Hindus	79	60	19	92	81	11
Muslim OBC	73	57	16	80	69	11
Muslim Others	75	61	14	85	74	11
All Muslim	74	59	15	82	71	11
Other Minorities	83	73	10	95	88	6
Total	78	60	18	91	80	11

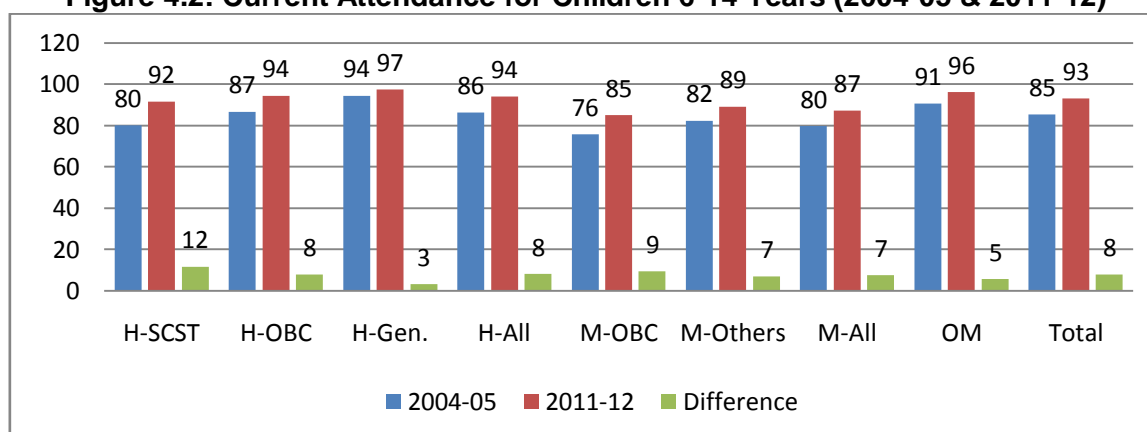
Source: Computed from unit level data

The difference in literacy among males in rural and urban was higher among Hindus (13 % points) compared to Muslims. The difference in literacy in rural and urban female was very high among Hindus (21 % points). Among Muslim females, this difference was around 12 % points.

## 4.2 Status of Current Attendance

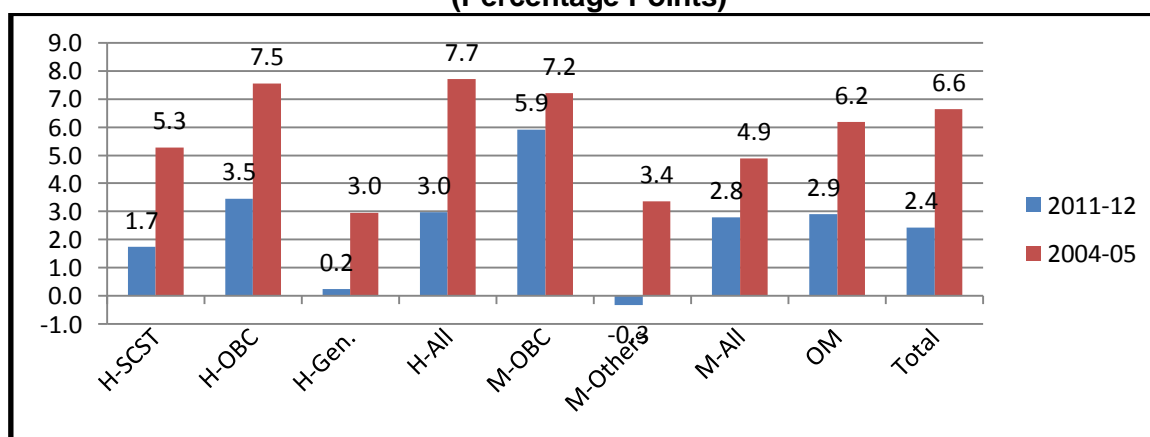
**4.2.1 Currently Attending:** Current attendance in educational institutions has increased during 2004-5 to 2011-12 among children of the age 6 to 14 for all SRCs (Figure 4.2). Among all the SRCs, the current attendance was lower for Muslim OBC category.. Between 2004-05 and 2011-12, Hindu SC/ST saw highest increase in current attendance (12 % points) followed by OBC Muslims (9 % points). Although current attendance among General Hindus increased by just 3 percentage points, it remained the highest among all SRCs in 2004 and as well as 2011-12. Similar was the case with the Other Minorities group.

**Figure 4.2: Current Attendance for Children 6-14 Years (2004-05 & 2011-12)**



The difference between urban and rural areas in terms of current attendance is high for all SRC, being the lowest for Hindu General (UCH) (Figure 4.3). Happily, the rural-urban gap is noted to have gone down during 2004-05 and 2011-12 for all the SRCs.

**Figure 4.3: Rural Urban Gap in Current Attendance, 6-14 Years, 2004-05 & 2011-12 (Percentage Points)**



**Table 4.4: Current Attendance for different age cohorts (2004-05 & 2011-12)**

SRCs	Age group								
	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
Hindu SC/ST	79.9	92	12	36.2	55	19	7.0	11.2	4
Hindu OBC	86.7	94	8	44.6	68	23	8.7	17.3	9
Hindu Other	94.3	97	3	63.9	78	14	16.8	27.6	11
All Hindus	86.1	94	8	46.9	66	19	10.3	18.0	8
Muslim	75.7	85	9	34.9	49	14	6.5	9.7	3

OBC									
Muslim Others	82.1	89	<b>7</b>	36.9	52	<b>15</b>	8.0	12.8	<b>5</b>
All Hindus	79.5	87	<b>7</b>	36.1	50	<b>14</b>	7.5	11.3	<b>4</b>
Other Minorities	90.5	96	<b>5</b>	57.5	72	<b>14</b>	14.5	22.9	<b>8</b>
Total	85.3	93	<b>8</b>	46.0	63.9	<b>18</b>	10.2	17.3	<b>7</b>

Table 4.4 shows that overall rate of attendance in educational institutions was lower in each higher age group, meaning at higher levels of education. However, participation in higher education improved for all the SRC, particularly significantly for individuals aged 15-19 years (Secondary and Higher secondary school age group) and marginally for individual aged 20-25 (College going Age group) between 2004-05 and 2011-12. This implies that among those eligible for entry, there was an increased participation in higher education. The increment was lower among Muslim OBC, particularly in the 20-25 years age group. This meant entry into college education increased the least among OBC Muslims compared to other SRCs including the Hindu SC/ST

Table 4.5 shows area-wise and gender-wise differences in the current attendance rate for children belonging 6-14 for year 2011-12. It is interesting to note that at the national level in urban areas there was no gender disparity whereas gender disparity in rural areas was around 2 percentage points. OBC Muslims had reported highest gender disparity in rural and urban areas separately as against other SRCs. The rural-urban disparity among males and females was higher among OBC Muslims compared to other SRCs. Surprisingly, current attendance was found to be higher among Muslim females than Muslim males in urban areas. Muslims Other males from rural areas had higher attendance than their counterparts in urban areas.

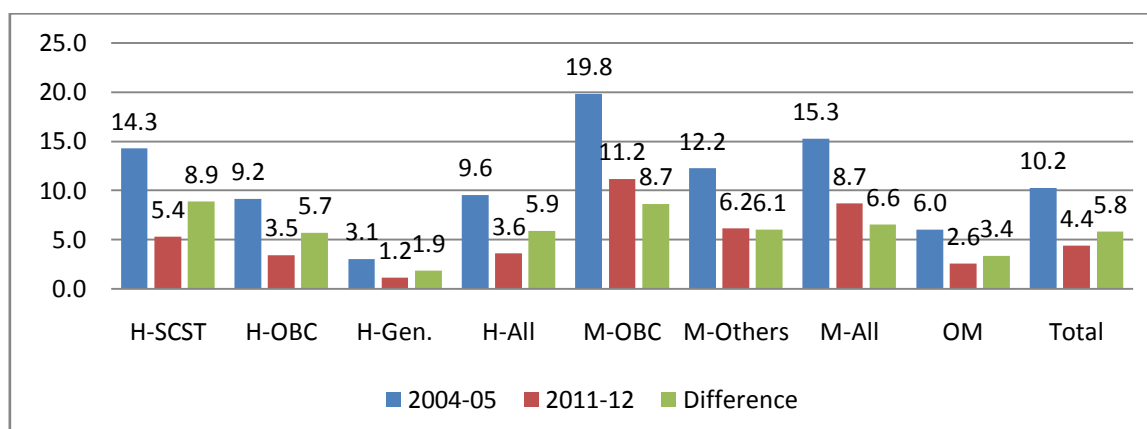
**Table 4.5: Current Attendance by Area and Gender for Children 6-14, 2011-12**

SRCs	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
Hindu SC/ST	92.3	90.1	93.5	92.4	92.5	90.5
Hindu OBC	94.5	92.6	97.3	96.8	95.1	93.5
Hindu Others	97.9	96.6	97.3	97.9	97.7	97.1
All Hindu	94.2	92.3	96.5	96.2	94.7	93.2
Muslim OBC	85.0	80.6	90.5	86.9	87.0	82.8
Muslim Others	90.1	88.1	86.1	92.1	88.8	89.4
All Muslim	87.6	84.3	88.4	89.4	87.9	86.0
Other Minorities	96.7	93.2	98.9	96.9	97.4	94.2
Total	93.4	91.2	94.9	94.7	93.8	92.1

Source: Author's calculation

**4.2.2 Never attended and Non-Attendance:** Enrollment improved in schools during 2004-05 and 2001-12 (Figure 4.4). About 4 percent of children still never attended school in 2011-12. In 2011-12, Muslim community had higher percentage of children who never attended school (around 15 %) followed by Hindu SC/ST (14 %).

**Figure 4.4: Children 6-14 who never attended any educational institution (%) and Decline (% points) (2004-05 & 2011-12)**



The overall percentage of children in the age cohorts 6-14, 15-19 and 20-25 years, who never attended any school, dropped across all the SRCs between 2004-05 and 2011-12 (Table 4.6). The percentage of children who never attended school in the 6-14 age group among OBC Muslims is much higher than all SRC in 2004-05 and continues to be so in 2011-12. It continues to be very high among them in the later two cohorts as well. It indicates the poor attendance of OBC Muslim children in primary, secondary and college education, even though they show a relatively higher decline in non-attendance in the primary school in 2011-12. The increase in attendance in primary schooling is similar to SC/ST children, but the latter continue to show improvement at the later levels of schooling, OBC Muslim do not catch up to the same extent. It may be the impact of reservation policies in jobs for SC/ST and OBCs, while the Muslim communities have no such incentive to continue with higher education.

**Table 4.6: 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
Hindu SC/ST	14.3	5.4	-9	21.0	8.6	-12	35.1	21.3	-14
Hindu OBC	9.2	3.5	-6	13.7	5.1	-9	24.4	13.6	-11
Hindu Others	3.1	1.2	-2	5.1	1.5	-4	9.4	3.7	-6
All Hindus	9.6	3.6	-6	13.8	5.4	-8	23.8	13.5	-10
Muslim OBC	19.8	11.2	-9	25.4	16.1	-9	34.4	22.2	-12
Muslim Others	12.2	6.2	-6	18.8	9.3	-9	29.0	15.6	-13
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

The story of the poor performance of OBC Muslim children continues in the rural-urban and gender-wise comparison (Table 4.7) for children aged 6 to 14. The difference between rural male and urban male who never attended school was higher for Muslim OBCs (6 % points) with 12 percent in rural areas and 6 percent in urban areas. Female children who never attended school were relatively higher among Muslims and particularly OBC Muslims (Table 4.7). The rural-urban disparity was also higher for Muslim females. While never attended

school among Hindu OBC female children was not very high, the rural urban disparity was relatively high. In urban areas the gender difference was higher for Other Muslims (5 % points), but the share of children who never went to school was higher among males (9%) compared to females (4%).

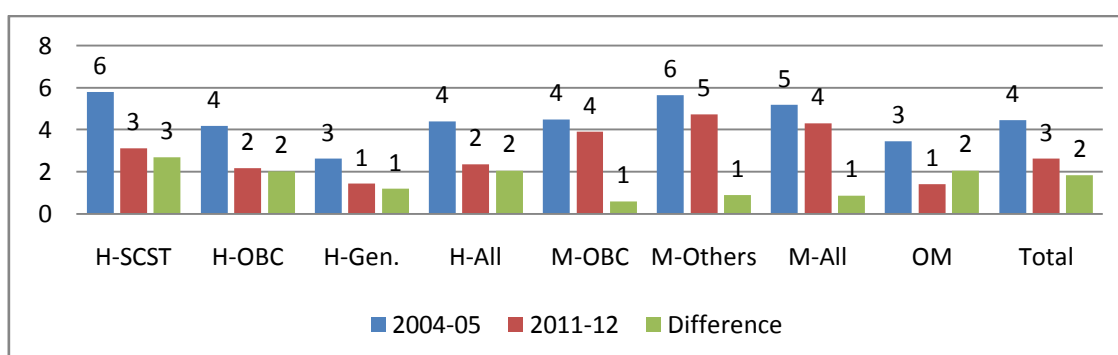
**Table 4.7: Gender and Rural-Urban Disparity among Never Attended, Age 6-14, 2011-12**

SRCs	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
Hindu SC/ST	5.0	6.1	4.4	4.9	4.9	5.9
Hindu OBC	3.7	4.4	1.3	1.7	3.2	3.8
Hindu Others	1.2	1.6	0.9	0.6	1.1	1.2
All Hindu	3.8	4.6	1.9	2.1	3.3	4.0
Muslim OBC	11.9	13.7	6.0	10.3	9.9	12.5
Muslim Others	4.8	7.4	8.7	4.1	6.1	6.3
All Muslim	8.3	10.6	7.3	7.4	8.0	9.5
Other Minorities	2.6	4.0	0.7	1.8	2.0	3.4
Total	4.4	5.4	2.9	3.2	4.0	4.9

Source: Computed from unit level data

**4.2.3 Currently not-attending any educational Institution:** About 3-4 percent of children aged 6-14 years were not attending any educational institution in 2004-05 and 2011-12 (Figure 4.5). There was not much variation in the percentage of currently attending any institution across the all the SRCs. Proportion of non-attendance has decreased during 2004-05 and 2011-12 for all of the SRCs. Muslims had slightly high share of children with non-attendance than Hindus and Other Minorities. Hindu-SC/ST and Muslims OBCs had higher share of non-attendance at the sub-group level.

**Figure 4.5: Children 6-14 currently not-attending any educational Institution, 2004-05 & 2011-12**



In 2011-12 percentage of children (6-14 years) currently not attending any school was highest among Hindus SC/ST followed by Muslim others. For individuals aged 15-19 years this was highest among other Muslims and Hindu SC/STs and increase in attendance between 2004-5 and 2011-12 was significant for all SRCs (Table 4.8). However, attendance in higher education for ages 20-25 years rose only for Hindu general and other minority communities. All Muslim groups, SC/ST and OBC Hindus showed an increase in non-



attendance in higher education among the 20-25 year age group. Thus enrollment in college and higher educational institutions was the norm only for the advantaged groups of upper caste Hindus and other Minorities such as Jain, Sikh and Christians.

**Table 4.8: Individuals currently not-attending any educational Institution by birth Cohort, 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
Hindu SC/ST	5.8	3	-3	42.8	36	-7	57.8	67.5	10
Hindu OBC	4.2	2	-2	41.7	27	-14	66.9	69.1	2
Hindu Others	2.6	1	-1	31.0	21	-10	73.8	68.7	-5
All Hindus	4.4	2	-2	39.3	29	-11	65.8	68.5	3
Muslim OBC	4.5	4	-1	39.7	35	-4	59.1	68.0	9
Muslim Others	5.6	5	-1	44.3	38	-6	63.0	71.6	9
All Muslim	5.2	4	-1	42.6	37	-6	61.5	69.8	8
Other SRC	3.4	1	-2	33.5	26	-8	71.6	69.9	-2
Total	4.4	3	-2	39.5	29.7	-10	65.6	68.8	3

Almost 4 percent of Muslim male in rural and urban area were currently not attending school compared to 2 percent of Hindu males in rural and 1.7 percent of the males in urban area (Table 4.9). Muslim females also had slightly high share of non-attendance in rural and urban areas compared to Hindu females. Gender disparity in non-attendance in urban areas was found to be quite low. However, non-attendance was higher among Muslim boys compared to girls in urban areas, perhaps as economic opportunities was higher.

**Table 4.9: Gender and Rural Urban Disparity among Children 6-14 years currently not-attending any educational Institution, 2011-12**

SRCs	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
Hindu SC/ST	2.8	3.8	2.1	2.7	2.7	3.6
Hindu OBC	1.8	3.0	1.3	1.5	1.7	2.7
Hindu Others	0.8	1.8	1.8	1.5	1.2	1.7
All Hindu	2.0	3.1	1.7	1.8	1.9	2.8
Muslim OBC	3.0	5.7	3.4	2.8	3.2	4.7
Muslim Others	5.0	4.5	5.3	3.8	5.1	4.3
All Muslim	4.0	5.1	4.3	3.3	4.1	4.5
Other Minorities	0.7	2.9	0.4	1.3	0.6	2.4
Total	2.3	3.4	2.1	2.1	2.2	3.0

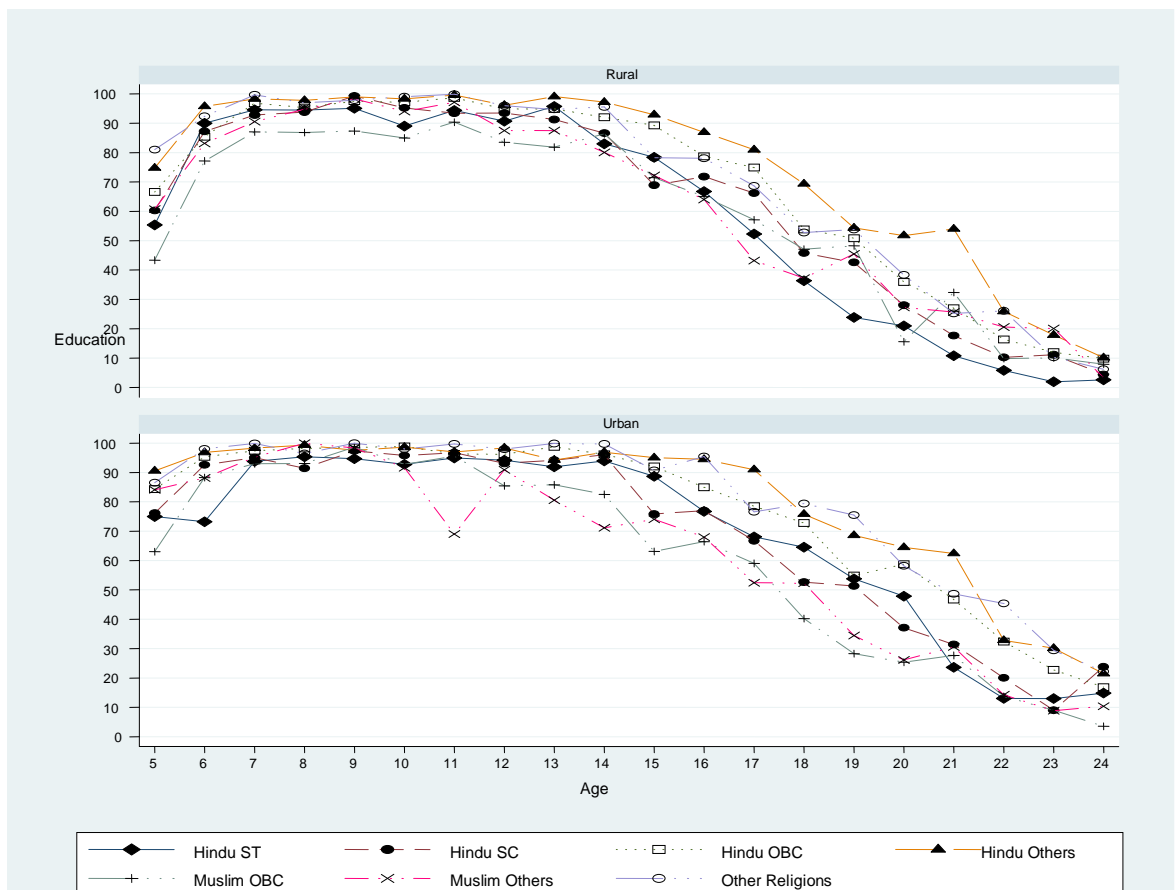
Source: Computed from unit level data

#### 4.3 Drop out by General Education in various SRCs

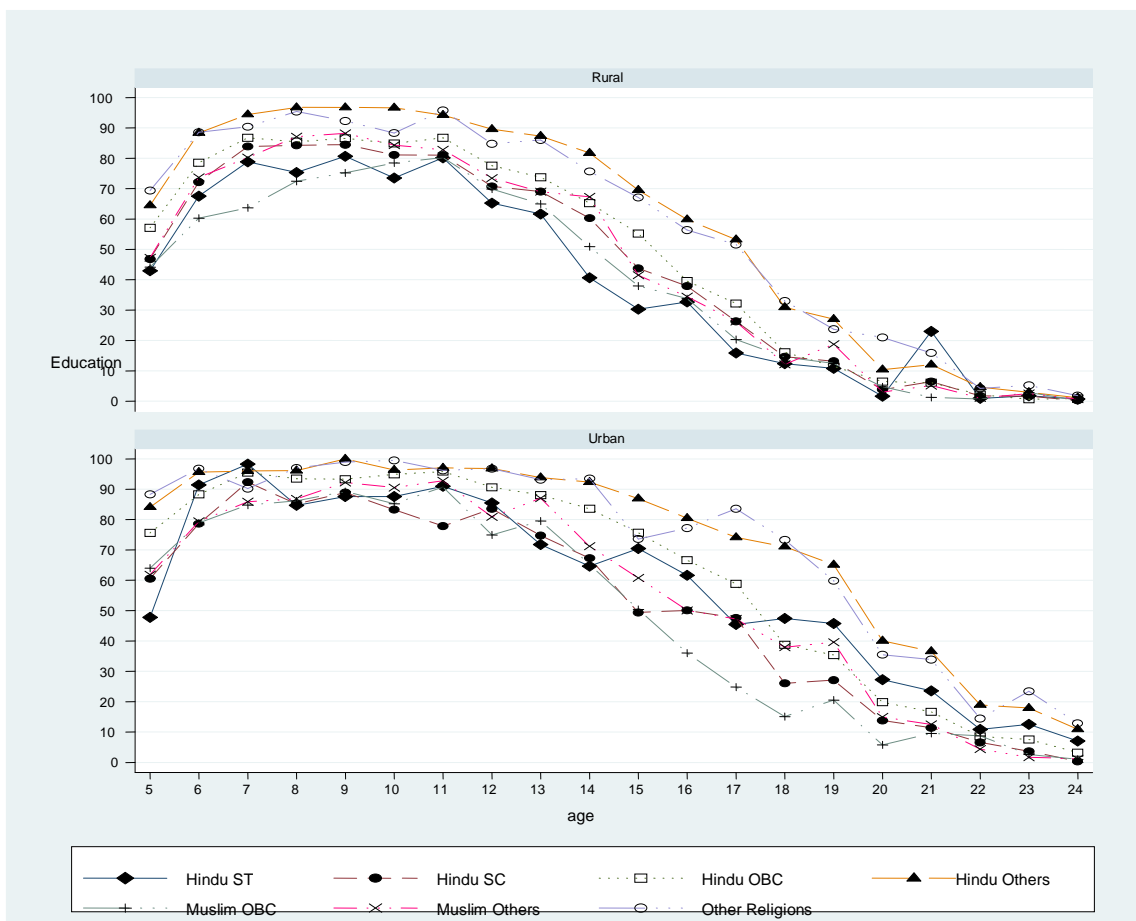
All SRCs were noted to have sharp drop-out rates from the school system, but there were differences in when such drop out occurred (Figures 4.6 and 4.7). At the age of 7 years nearly 100 percent attendance is observed among other minorities and Hindu OBC and upper castes. But attendance was only 90 percent among Muslims and nearly 94 percent among SC/ST communities. This improved to a highest of 94 percent among Muslims and 97 percent among SC/ST at the age of 9 years. The drop out is very high from the age of 10 years for these two groups, Muslims and SC/ST. The drop out from school starts for Hindu OBC and upper castes at 11 years slowly and sharply only after 14 years. For Muslims and SC/ST, however, the drop rate is sharp after the age of 13 years. Overall, while drop out occurs in all social groups, it begins early for Muslim and SC/ST children.

Most of this drop-out is driven by the withdrawal of girl children from school at the age when the community visualizes as age of puberty when sending them to schools is seen as inappropriate. Girl children from Muslim household, particularly OBC Muslims, join school the latest and drop out the earliest.

**Figure 4.6: Percentage of Male in the 5-24 age attending Educational Institutions, 2011-12**



**Figure 4.7: Percentage of Female in the 5-24 age attending Educational Institutions, 2011-12**



**4.3.1 Reasons for Dropout:** Distribution of those not enrolled/dropped-out/discontinued by reasons for different religious groups in the age 5 to 14 years and 15 to 24 years present very interesting results (Table 4.10). The reason for being out of school, particularly among the Muslims, is primarily on account of the parent either not interested or facing financial constraints. The next important reason is lack of interest among children. The overwhelming reason is NOT child labour, lack of teachers and lady teachers, or lack of toilets in schools. Among Muslims, financial constraint is stated as the major reason by nearly 30 percent among the 5-14 year olds and 26 percent among the older cohort, 15 to 24 years. Parent not interested may also be interpreted as due to a financial constraint.

Among the older cohort, 15-24 years, disinterest of parent in child schooling is about half that for the younger cohort. However, among both Hindus and Muslims, the older cohort were more likely to be working as wage, self employed or in family enterprise, or attending to domestic chores. The older cohort reported not interested in studies and completed desired level of education to a greater extent than the younger cohort. Financial constraint was reported as a more likely cause among Muslims compared to Hindus.

**Table 4.10: Distribution of those not enrolled/dropped out/discontinued by reasons by religion, 5 to 14 and 15-24 years (%)**

Age Group	Religion							Total
	Hindus	Islam	Christian	Sikh	Jain	Buddhist	Zoroastrian	
<b>5-14 years</b>								
parent not interested in studies	26.5	23.8	10.2	32.3	16.2	7.8		25.5
inadequate number of teachers	0.2	0.1						0.1
school is far off	2.1	1.6	3.3	0.6	2.3	5.1		2.0
to work for wage/salary	0.8	0.5						0.7
for participating in other economic activities	1.5	1.2	0.7	3.7	0.1	0.8		1.4
to look after younger siblings	1.2	0.7			0.7			1.0
to attend other domestic chores	2.1	1.7	1.2	0.5	0.7	4.4		2.0
financial constraints	19.4	29.4	23.5	11.1	26.8	9.5		21.8
timings of educational institution not suitable	0.1				0.2	0.4		0.1
for helping in household enterprises	0.8	1.0			1.4	0.2		0.8
Language/medium of instruction used unfamiliar	0.1	0.4			0.1			0.2
No tradition in the community	2.4	3.2	4.9	4.8	0.4	4.6		2.7
education not considered necessary	12.6	11.3	9.6	17.7	9.0	10.7	100	12.3
child not interested in studies	11.1	10.0	27.1	5.7	10.1	42.3		11.1
unable to cope up or failure in studies	2.1	1.3	4.8	3.2	6.7	0.9		2.0
unfriendly atmosphere at school	0.1	0.1	1.0					0.1
completed desired level/class	0.5	0.5		0.2	0.8			0.5
non-availability of lady teacher		0.1						

non-availability of ladies toilet								
Others	16.4	13.0	13.7	20.3	24.3	13.2		15.6
	100	100	100	100.	100	100	100	100
<b>15-24 years</b>								
parent not interested in studies	13.3	15.5	8.4	12.7	7.6	8.4	6.1	13.4
inadequate number of teachers								
school is far off	2.8	1.4	1.9	2.4	0.6	3.8		2.5
to work for wage/salary	4.7	4.0	3.0	5.5	9.1	3.2	1.7	4.6
for participating in other economic activities	5.1	5.4	5.9	12.7	4.8	8.3	10.4	5.2
to look after younger siblings	0.8	0.8	0.4	1.3	2.4	0.6	1.7	0.8
to attend other domestic chores	5.0	4.0	5.6	8.1	3.5	3.1	3.9	4.8
financial constraints	21.1	26.8	23.7	11.4	22.8	28.6	5.6	22.1
timings of educational institution not suitable	0.1	0.1			0.1			0.1
for helping in household enterprises	2.7	2.7	2.1	6.7	1.4	1.1	8.7	2.7
Language/medium of instruction used unfamiliar	0.1	0.2	0.1					0.1
No tradition in the community	1.0	2.1	1.0	0.1	0.2			1.2
education not considered necessary	4.8	5.4	4.6	10.0	2.4	2.0	3.1	4.8
child not interested in studies	16.5	14.1	20.4	11.5	16.9	15.4	16.5	16.2
unable to cope up or failure in studies	9.0	6.8	7.1	8.0	13.9	15.6	11.7	8.8
unfriendly atmosphere at school	0.2	0.2	0.2		0.3		0.5	0.2
completed desired level/class	7.5	5.2	11.2	5.3	8.1	6.1	22.1	7.2
non-availability of lady teacher		0.1	0.1					

non-availability of ladies toilet			0.1					
Others	5.2	5.2	4.3	4.1	6.0	3.8	8.0	5.2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: NSSO 64<sup>th</sup> Round, 2007-08

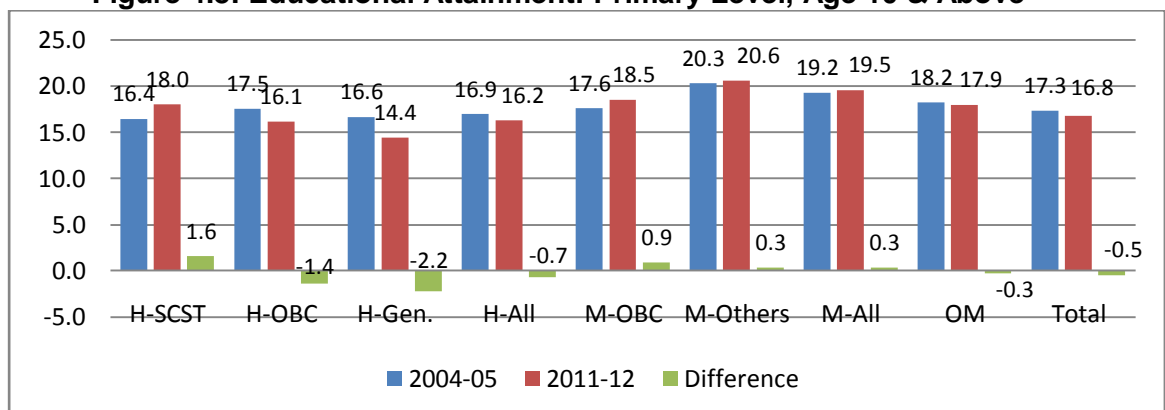
#### 4.4 Educational attainment (Completed levels of Education)

Highest completed level of education, primary, middle, secondary and higher secondary level (Figures 4.8-4.10), indicate that level of educational attainment has increased for all the SRCs between 2004-05 and 2011-12. It can be seen that rate of completion of education decreases from primary to secondary/higher secondary (S & HS) level of education. It is also important to note that though rate of completion among Muslims was slightly higher than Hindus at the primary level of education, it declined with higher levels of education (Middle and Secondary/higher secondary level) as compared educational attainment among Hindus.

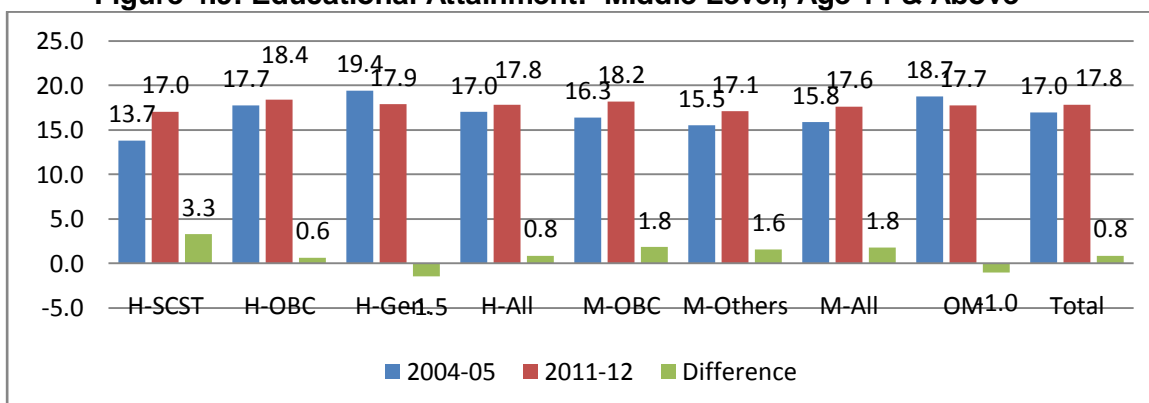
In 2011-12, level of primary education was high among Muslims age 10 and above (19.5 percent) followed by Other Minorities (18 percent) and Hindus (16 percent) (Figure 4.8). Among Hindus, Hindu-General had lowest share in primary schooling whereas General Muslims reported highest share among Muslims in 2011-12. Compared to completed level of primary education in 2004-05, share of Hindus and Other Minorities experienced slight decline but share among OBC and General Muslims registered improvement in 2011-12. Among Hindus, share of SC/ST Hindus increased between 2004-05 and 2011-12 and share of General Hindus reduced during the same period. This is due to improvement in the share of higher levels of education among the Hindu upper castes compared to the Muslim and SC/ST groups.

During 2004-05 and 2011-12 there was improvement in the attainment of middle level education among persons aged 14 & above (Figure 4.9). Highest Increase (over 3% points) was recorded among SC/ST and among Muslims (around 1.8 % points). Rate of completion of the middle level schooling among children aged 14 years and above was almost similar among Hindu, Muslims and Other Minorities (around 17 percent). Among Muslims, OBC Muslim was slightly better than general Muslims. Similar was the case with Hindu general compared to other Hindu subgroups.

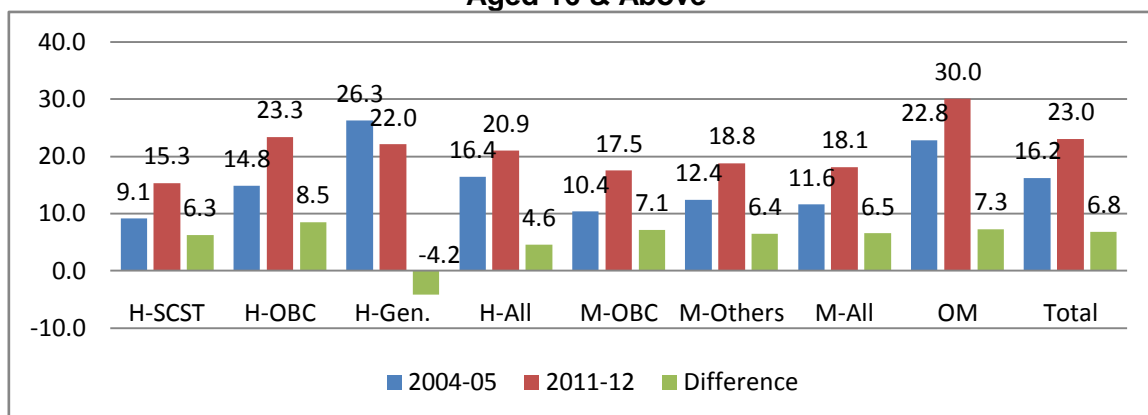
**Figure 4.8: Educational Attainment: Primary Level, Age 10 & Above**



**Figure 4.9: Educational Attainment: Middle Level, Age 14 & Above**



**Figure 4.10: Educational Attainment: Secondary & Higher Secondary, Aged 16 & Above**



In 2011-12, Other Minorities registered highest rate of completion of S & HS level of education followed by Hindus and then Muslims (Figure 4.10). On the other hand, lowest level was reported by SC/ST Hindus (15 percent) which was even lower than the General Muslims and Muslim OBCs (19 percent and 17.5 percent respectively) and the Hindu OBC (18 percent).

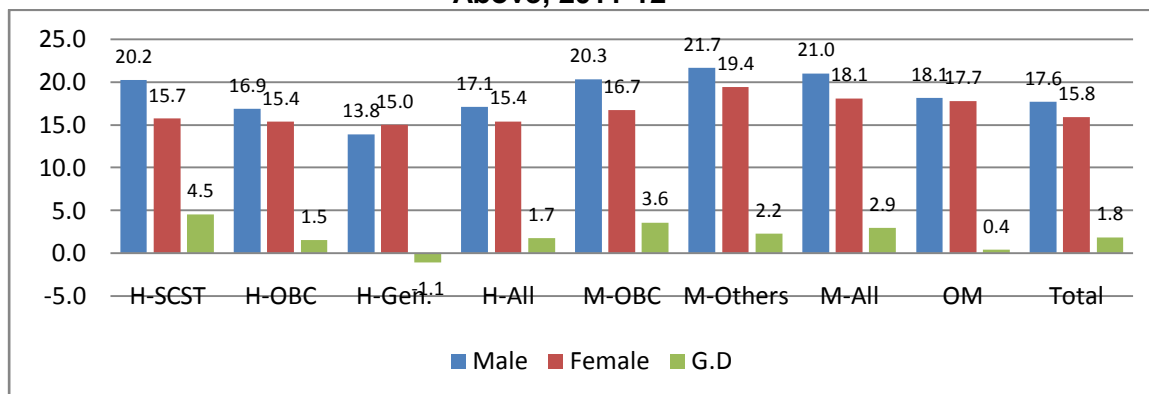
Between 2004-05 and 2011-12, all SRCs recorded quite significant increase in the rate of completion of S & HS schooling among persons aged 16 and above (Figure 4.10). Between 2004-05 and 2011-12, the share of Hindu OBCs who had completed S & HS level of education increased by over 8 percentage points while share of SC/ST Hindus increased by 6 percentage points. Both Muslims subgroups also witnessed a jump by more than 6 percentage points.

Overall, the educational attainments of Muslim communities remain at the lower levels of education, while the Hindu upper caste is high at the S & HS level and the Hindu OBCs are catching up. The SC/ST is still at lower percentage of attainment at the S & HS levels.

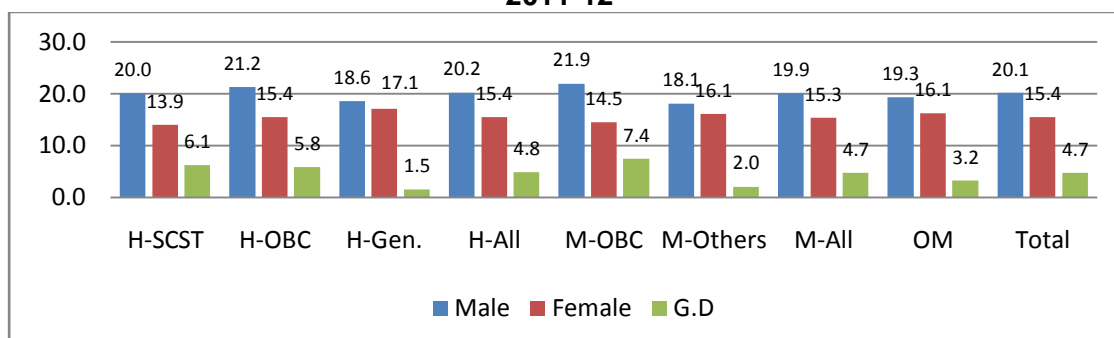
**4.4.1 Gender Disparity in Educational Attainment across SRCs:** Gender disparity in completion rates increased with level of education from primary to secondary and higher secondary level of education for all SRCs (Figures 4.11 to 4.14). Such gender disparity is lower at the beginning of the educational attainment, i.e., primary schooling and increases at higher levels.

Rate of completion of primary level education among males aged 10 and above was higher than female in case of all SRCs (Figure 4.11). In 2011-12, gender disparity was in favor of women in case of Hindus general. But among socially backward groups among Hindus such as SC/ST and OBC, gender disparity is evident implying that females belonging to these communities are still behind males at the very beginning stage of the educational attainment. OBC Muslims and Muslim general also faced gender disparity.

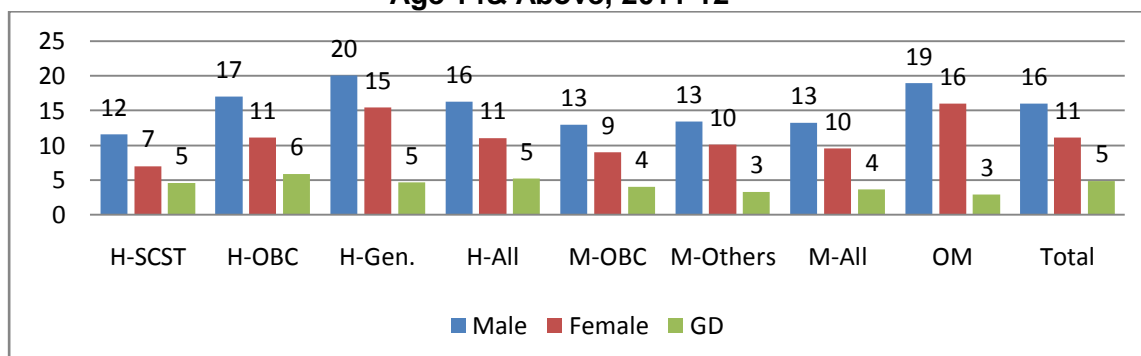
**Figure 4.11: Gender Disparity (GD) in Primary Education Attainment, Age 10 & Above, 2011-12**



**Figure 4.12: Gender Disparity in Middle Level Education Attainment, Age 14 & Above, 2011-12**

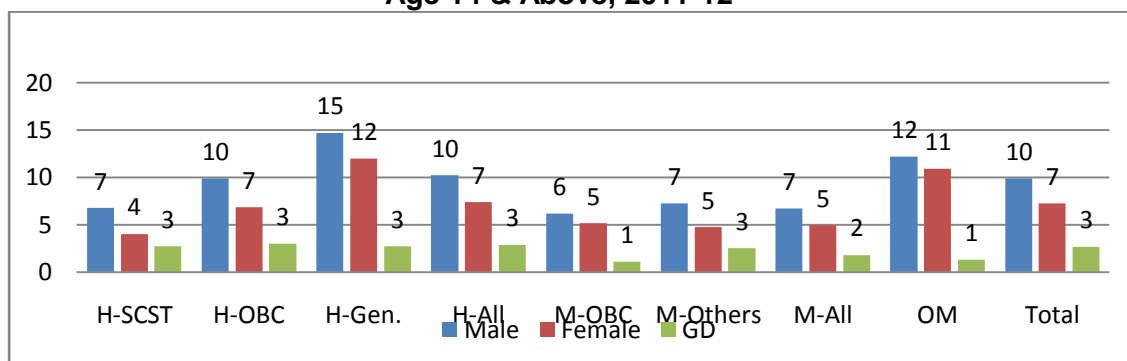


**Figure 4.13: Gender Disparity (GD) in Secondary Level Education Attainment, Age 14 & Above, 2011-12**





**Figure 4.14: Gender Disparity in Higher Secondary Level Education Attainment, Age 14 & Above, 2011-12**



The gender disparity in Middle school attainment compared to primary school rose in for all SRCs (Figure 4.11 and 4.12). Though male-female gap in completion of middle level schooling was almost similar among Hindus, Muslims and Other Minorities, at the sub-group level gender disparity was highest among OBC Muslims (7 %) followed by SC/ST and OBC Hindu (Table 4.12).

Gender disparity in completion of secondary level of education at the age of 14 and above rose only marginally above middle school level for most SRCs (Figure 4.12 and 4.13). Gender disparity was higher among Hindus compared to Muslims, 15 % and 4 % respectively (Figure 4.13). Surprisingly among Hindu sub-groups, SC/STs had lower gap between male-female in secondary schooling than Hindu OBC and equal to General Hindu.

Gender disparity in completion of higher secondary over secondary education declined (Table 4.14). This implied that a higher share of male compared to female completed higher secondary, the drop out or decline was higher among males on average. And this was true for all SRCs.

We discuss in a more detailed manner, gender disparity and differences in completion rates at various level of education from primary to higher level of education across SRCs. The gradual increase in the degree of gender disparity in completion of education from primary to secondary level is a result of greater withdrawal or drop-out of girls after primary level education among various SRCs (Figure 4.11 to Figure 4.14). For example, if we compare completion rates of primary and middle level schooling between Hindus and Muslims, completion rate increased by 3 percentage points among Hindu males and remained constant for Hindu females. On the other hand, completion rate for Middle level education declined by 1 percentage points among Muslims males and among females by almost 3 percentage points. Withdrawal from the education was even higher when completion rate is compared between middle and secondary level of education and it was higher among Muslims. Drop of around 6 percentage points is noticed among Muslims males and females at the secondary level of education. This withdrawal from the education system further continues to Higher Secondary level of education. Continuous drop out of males and females particularly from Muslim community results into lowest attainment rates at higher level of education compared to the level of education among Hindus.

Gender disparity continues mostly because of drop-out by females for both the communities. If we compare completion rate of primary and Higher secondary levels of education we note a fall by around 7 percentage points for both Hindu males and Females while drop is almost 16 percentage points for Muslims males and 13 percentage points for Muslim female. This stark difference in educational attainment at the higher level is the result of a gradual withdrawal starting at the middle level of schooling. This sets stage for further gap in the educational attainment at the higher education. Such differences in the eligibility for participation in higher education perpetuates differences in level of higher education between various SRCs (Basant and Sen, 2010)

**4.4.2 Rural-Urban Difference in Educational Attainment:** In 2011-12 in rural and urban areas, rate of completion across all levels of education was lower among females compared to males belonging to SRCs (Table 4.11). If we compare males in rural and urban areas, we find that primary education attainment was higher among rural males. Similar was the case with females, only difference was that the gap was much lower. Males from Muslim community showed higher completion rate of primary level educational than Hindu males in both the areas. Among females, there was not much difference in completion of Primary level of education among subgroups within Hindu community (except General Hindu females). Among Muslims, General Muslims had higher share than the OBC Muslim. Similar was the case with females in rural and urban areas belonging to Hindu and Muslim Community.

Rural-Urban divide in completion of the Middle level schooling among male shows that except SC/ST Hindus and OBC Muslims, males in rural areas have higher completion rates than their urban counterparts (Table 4.11). Rural Urban divide for females was opposite to it. Females belonging to General Hindu and Other Minorities in rural areas had higher completion rate of middle level education than the urban females. Middle level schooling among females from rest of the SRCs showed slight urban bias. Gender disparity in completion of Middle-level schooling was more visible in rural areas compared to urban areas. In Rural areas, Hindus had marginally higher gender disparity than Muslims. In rural areas, General Hindus and General Muslims along with Other Minorities reported slightly lower gender difference while it was at least 5 percent more than the rest of the SRCs. Similar pattern is seen in urban areas, only the extent of disparity was lower than rural area.

**Table 4.11: Gender and Rural Urban Disparity in Educational Attainment, Age 10 & above, 2011-12**

SRCs	Rural			Urban			Rural Urban Difference	
	Male	Female	GD	Male	Female	GD	Male	Female
<b>Primary Level</b>								
Hindu SC/ST	20.8	15.6	5.2	18	15.9	1.7	-3.2	0.3
Hindu OBC	17.3	15.5	1.8	15.5	14.9	0.6	-1.9	-0.6
Hindu Others	16.3	17.4	-1.1	10.7	11.8	-1.1	-5.6	-5.6
All Hindus	18.3	15.9	2.4	14.0	13.9	0.2	-4.3	-2.1
Muslim OBC	20.5	16.4	4.2	19.9	17.3	2.6	-0.6	0.9
Muslim Others	22.9	20.0	2.9	19.6	18.4	1.2	-3.3	-1.6
All Muslim	21.8	18.2	3.6	19.7	17.8	1.9	-2.0	-0.4
Other Minorities	20.6	20.0	0.5	13.4	13.4	0.0	-7.2	-6.6
Total	18.8	16.4	2.4	14.9	14.5	0.4	-3.9	-1.9
<b>Middle Level</b>								
Hindu SC/ST	19.6	13.0	6.6	22	<b>17.7</b>	4.1	2.2	4.7
Hindu OBC	21.9	15.1	6.8	19.4	<b>16.4</b>	3.0	-2.4	1.3
Hindu Others	21.8	18.2	3.6	14.6	<b>15.6</b>	-1.0	-7.2	-2.6
All Hindu	21.1	15.0	6.1	17.9	<b>16.3</b>	1.6	-3.2	1.3
Muslim OBC	23.1	13.7	9.4	20.0	<b>15.8</b>	4.2	-3.0	2.2
Muslim Others	16.4	14.2	2.2	20.8	<b>19.3</b>	1.5	4.4	5.1
All Muslim	19.6	13.9	5.7	20.4	<b>17.5</b>	2.9	0.8	3.6
Other Minorities	20.8	17.3	3.5	16.4	<b>14.0</b>	2.4	-4.4	-3.3
Total	20.9	15.0	5.9	18.2	<b>16.4</b>	1.9	-2.7	1.4

S & HS								
Hindu SC/ST	16.7	9.2	7.5	29	20.6	8.8	12.7	11.4
Hindu OBC	26.2	14.7	11.4	33.4	29.0	4.4	7.3	14.3
Hindu Others	35.4	22.8	12.6	36.9	34.7	2.3	1.5	11.9
All Hindu	24.9	14.5	10.4	34.1	29.7	4.4	9.1	15.1
Muslim OBC	17.4	11.4	6.1	24.9	20.0	5.0	7.5	8.6
Muslim Others	19.0	10.9	8.1	26.7	23.6	3.1	7.8	12.7
All Muslim	18.2	11.1	7.1	25.8	21.7	4.1	7.6	10.6
Other Minorities	28.9	22.9	6.0	38.8	36.4	2.4	9.8	13.4
Total	24.4	14.6	9.8	33.0	28.8	4.2	8.7	14.3

Source: Computed from unit level data

In 2011-12, Hindu males and females had slightly higher share in the middle level schooling compared to Muslims. This was also true when compared with other religious minorities with exception of females. Share of Hindu females with middle school was around 13.6 percent compared to 14.7 percent for the other minorities. Males belonging to OBC group from Hindu and Muslim had slightly more share in middle school than the other subgroups.

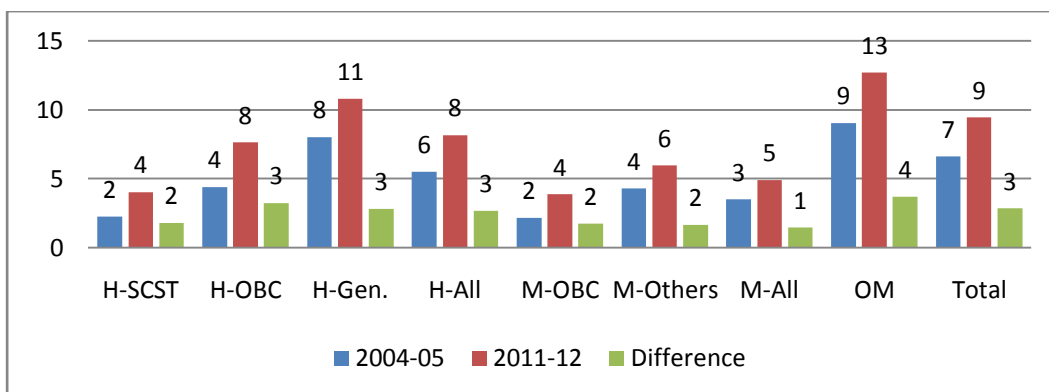
In terms of completion of S & HS level of education, gender disparity was considerably higher in rural areas except for SC/ST Hindus. For SC/ST Hindus gender difference was slightly higher in urban areas. Gender disparity in rural India was slightly higher among Hindus (10%) than Muslims (7 %). On the other hand such gap between Hindus and Muslims was only marginal in urban areas. Surprisingly in rural areas, OBC and General Hindus showed higher rates of gender disparity with respect to completion of H & HS level schooling, around 11 percent for both. Male-female difference for OBC Muslims was lower even than Hindu subgroups in rural areas. In Urban areas it was opposite.

Overall the rural urban disparity was more pronounced in case of females except for SC/ST Hindus. Rural-Urban divide among females with respect to completion of H & HS schooling was significantly higher for all Hindus and Other religions.

#### 4.5. Graduate and above

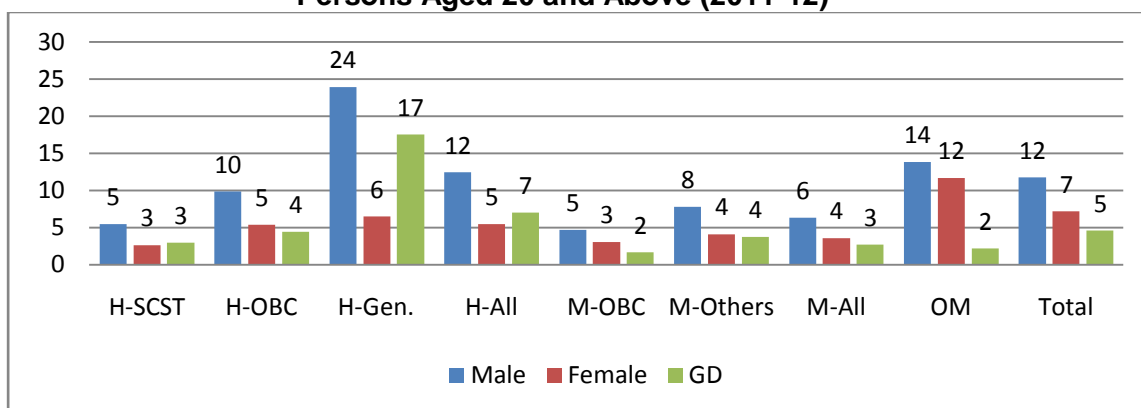
The completion of graduate or higher level education was quite low for all the SRCs in 2004-05 and 2011-12 (Figure 4.15). In 2011-12 (and in 2004-05) other Minorities and Hindus were way ahead of Muslims with respect to graduation or higher level of education. Among Hindus, General Hindus register highest rate of graduate or higher level of education in 2011-12, whereas SC/ST had the lowest rate (2.6%). OBC Muslims were also equal to SC/ST Hindus in this respect. Muslims general do slightly better with completion rate of 6 % in 2011-12. OBC Hindus were doing comparatively better than other subgroups among both Hindus and Muslims. Between 2004-05 and 2011-12, completion rate of graduation or higher level of education increased for all the SRCs.

**Figure 4.15: Educational Attainment: Graduate and Above, Age 20 and Above (2004-05 & 2011-12)**



Hindus had higher gender disparity than the Muslims in completion of graduate or higher level education (Figure 4.16). Among Hindus difference is quite high among general Hindus, difference being around 17 percentage points. But it should also be noted that completion rate for both males and females are higher than Other SRCs. Gender disparity in case of rest of the SRCs was narrow.

**Figure 4.16: Gender Disparity Educational Attainment: Graduate & Above, Persons Aged 20 and Above (2011-12)**



Gender disparity at higher level of education was found to be higher in urban than rural areas (Table 4.12) and was quite prominent among general Hindus. OBC Hindus come next with gender difference of 3 percentage points in rural areas and 7 percentage points in urban areas. Gender disparity among Muslims in both the areas was much lower than the Hindu sub-groups. But it is also true that overall rate of completion of at least graduate level education was also considerably lower among Muslims compared to Hindus.

**Table 4.12: Graduate and above, Persons age 20 and above (2011-12)**

SRCs	Rural			Urban			Area Difference	
	Male	Female	GD	Male	Female	GD	Male	Female
Hindu SC/ST	3	1	2	14	9	5	10	8
Hindu OBC	6	2	3	21	14	7	15	11
Hindu Others	12	6	6	38	28	10	25	22
All Hindu	6	3	4	27	19	8	20	16
Muslim OBC	3	1	1	8	6	2	5	4
Muslim Others	4	2	3	13	8	5	9	6
All Muslim	4	2	2	10	7	4	7	5

Other Minorities	6	5	1	28	23	6	22	17
Total	6	3	3	24	17	7	18	14

Source: Computed from unit level data

Rural-Urban divide was quite high among male as well females with respect to completion of graduate or higher level education. Urban males and females had higher rates of graduate education compared to their rural counterparts. Rural urban gap was more among males than female. With respect to SRCs, rural-urban difference in completing at least higher level of education was significantly higher among Hindus and Other Minorities compared to Muslims.

#### 4.6 Technical education

Having a technical education, degree, diploma or certificate, greatly improves employability. As shown by the JSCR Muslims are less likely to be engaged in agriculture and in paid, particularly formal jobs. A larger share of Muslims tended to be engaged in their own enterprises as self-employed workers mainly as artisans. In such a case, it would be extremely useful to gain either technical education or vocational training to modernize their skills. This would help to improve their incomes from self-employment.

Achievement in terms of technical education is quite low in India. In 2011-12, share of persons of age 15 years and above having technical education was only around 2.6 percent (Table 4.13a). This was consisting of technical graduates, undergraduate and graduate level diploma and certificate courses. Share of persons with technical degree was negligible in general and even among SRCs. Most of the population had undergraduate level diploma and certificate qualifications. Compared to other SRCs, Muslims in general had low share in completion of the technical education (1.3 percent) attainment in India. Muslims had lower share of persons with technical education compared to level of technical education among Hindus and people from other religion. Among Hindus, OBC had relatively high share of persons with technical education (2.3%), while there was not much difference between Muslim OBC (1.2 %) and General Muslims (1.4 %).

**Table 4.13a: Level of Technical education for persons age 15 and above, 2011-12**

SRCs	No tech education	Technical graduate	Under-Graduate Diploma/Cert.	Graduate diploma/cert	Total
Hindu SC/ST	99.3	0.1	0.5	0.1	100.0
Hindu OBC	98.3	0.2	1.1	0.4	100.0
Hindu Others	96.9	0.5	1.6	1.0	100.0
All Hindu	98.2	0.3	1.1	0.5	100.0
Muslim OBC	99.3	0.1	0.5	0.2	100.0
Muslim Others	99.1	0.2	0.4	0.2	100.0
All Muslim	99.2	0.1	0.5	0.2	100.0
Other Minorities	96.7	0.3	2.2	0.8	100.0
Total	98.2	0.2	1.0	0.4	100.0

Source: Author's Calculation

**Table 4.13b: Level of Technical education for persons age 15 and above, (2004-05)**

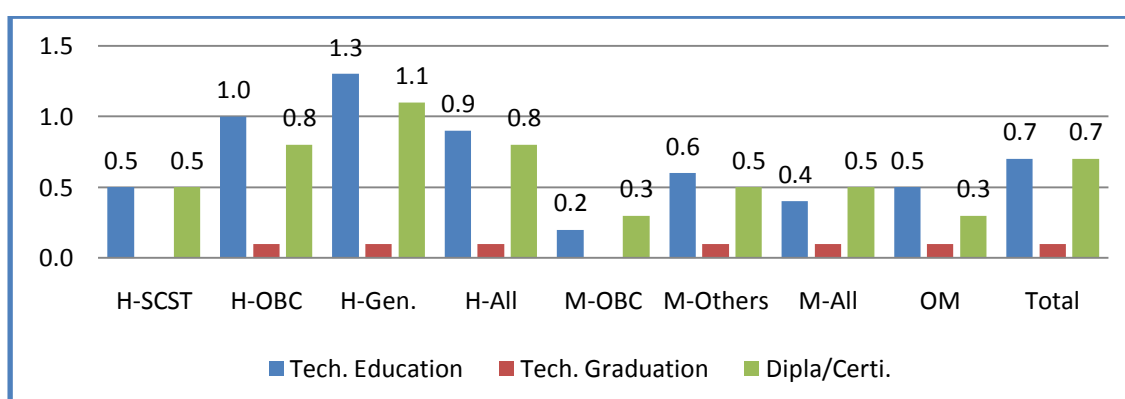
SRCs	No Technical Education	Technical graduate	Under-Graduate Diploma/Cert.	Graduate diploma/cert	Total
Hindu SC/ST	99.1	0.1	0.7	0.2	100.0
Hindu OBC	98.0	0.2	1.4	0.4	100.0
Hindu Others	95.8	0.7	2.1	1.4	100.0
All Hindu	97.7	0.3	1.4	0.6	100.0
Muslim OBC	98.8	0.1	1.0	0.2	100.0
Muslim Others	98.8	0.2	0.6	0.4	100.0
All Muslim	98.8	0.1	0.7	0.3	100.0
Other Minorities	95.6	0.4	3.0	1.0	100.0
Total	97.7	0.3	1.4	0.6	100.0

Source: Author's Calculation

Compared to distribution of technical education among graduates with respect to SRCs in 2004-05, there were no significant changes in the share of persons without technical education and share of technical degree holders in 2011-12 (Table 4.13a and 4.13b). But changes with respect to share of diploma and certificate holders, at both undergraduate and graduate level courses are important to note. Share of undergraduate diploma and certificate holders significantly increased during 2004-05 and 2011-12 in case of Hindus, Muslims and Others. But at the same time, proportion of graduate diploma and certificates reduced from their levels in 2004-05. This implies that there has been an emphasis on vocational education among all broad SRCs.

Gender disparity in completion of overall technical education was higher among Hindus than Muslims (Figure 4.17) and among Hindus it was higher among general and OBC Hindus. There is almost no gender disparity if we only consider completion of graduation level technical education across all SRCs. Male female difference in completion of diploma level technical education was found to be marginally higher than Muslims.

**Figure 4.17: Gender Disparity in Completion of Technical Education (2011-12)**



Both Muslim males and females registered low share in technical education compared to other groups. Among all SRCs, Hindu OBC has recorded more males and females possessing technical education. No significant change is observed when we compare the level of education among males and females in 2004-05. Rural Urban divide in completion of level education is presented (Table 4.14). Rural urban divide in having completed technical education was higher among males than females for all SRCs. Such gap was more among Hindu males than Muslims. A higher percentage of Hindu urban males had completed some kind of technical education than their rural counterpart. Among Hindu males, rural urban gap

was high among general category (8%), followed by OBC Hindus (5.8 %) and then SC/ST Hindus (3.4%). Similar pattern is repeated for rural urban differential among in completion of completing technical education though gap is comparatively narrow. Males and females in urban areas had higher technical graduates and Diploma or Certificate holders than rural areas for all the SRCs.

**Table 4.14: Rural-Urban Divide in completion technical Education, Aged 15 & above, 2011-12**

SRCs	Technical Education		Tech. Graduation		Diploma/Certificate	
	Male	Female	Male	Female	Male	Female
Hindu SC/ST	3.4	0.3	0.5	0.3	2.7	1.6
Hindu OBC	5.8	0.7	1.1	0.5	4.8	2.3
Hindu Others	8.1	1.6	2.5	0.9	5.6	2.8
All Hindu	6.6	0.8	1.6	0.7	5	2.5
Muslim OBC	2.5	0.2	0.1	0.1	2.5	0.4
Muslim Others	2.6	0.5	0.5	0.4	2.2	0.9
All Muslim	2.6	0.3	0.2	0.3	2.3	0.7
Other Minorities	6.8	1.3	1.7	0.4	5.1	3.4
Total	6.0	0.9	1.4	0.6	4.6	2.2

While area and gender difference in completion of technical education is high among Hindus when compared to Muslims, the actual levels/shares of persons with technical education among Hindus was also higher.

#### 4.7 Summary and Conclusions

Overall while the level of literacy among Muslims was lower than Hindus, gender disparity was lower among Muslims. At all levels of education the Muslims were closest to the ST community with the lowest attainment. The share of Muslim children in primary school was higher, and reduced with higher levels of education. That is, the Muslim community irrespective of gender and rural-urban residence were less likely to attain Secondary and Higher Secondary level of education. The OBC Muslims were the most deprived at all levels of education. The proportionate improvements in educational attainment during 2004-05 and 2011-12 do not alter this pattern. The Muslim community also had lower graduate and technical education.

**4.7.1 Literacy and Primary/Middle School Drop Out:** The Muslim community had lower educational attainment and higher drop out beginning at a very low age of 10 years, compared to other SRCs. Literacy is lower among Muslims compared to Hindus. Within religious groups SC/ST among Hindus and OBCs among Muslim have lower levels of literacy. Gender disparity in literacy is higher in rural areas among Hindus compared to Muslims.

The main challenge is how to keep children in primary and middle school.

- Implement the Mid-day Meal Scheme in schools in Muslim dominated areas with food items that are in the normal diet of these communities.
- Improve teacher quality to encourage children to attend and for parents to see and advantage in keeping the children in school.
- Improve activities in school to keep the children engaged and interested in attending the classes.

- d) Raise the scholarship amount available to children in class 1-6, as very small amounts will not serve the purpose to encouraging parents to keep children in school.

**4.7.2 Drop out from Secondary and Higher Secondary:** As we move from primary education to higher levels of education, it is seen that Muslim (and its sub-groups) does not perform well against other SRCs. For example, if we consider Secondary and Higher Secondary level, Hindus and other Minorities register significantly higher level compared to the Muslims. If we consider overall distribution of population with different level of education for various SRCs we observe that Muslims register better share in the lower segment of the educational attainment, i.e., primary and middle level schooling. From secondary level schooling onwards, share of Muslim population stand lower against other SRCs.

Educational attainment at all levels of education, primary, middle, secondary and higher secondary schooling had risen over the period 2004-05 to 2011-12. As we consider the highest level of completed education, all Muslim and Muslim general have the highest level of primary schooling, about 20 percent, while all Hindu and Hindu general had the lowest. Other religions had the highest (30 percent) attainment at secondary and higher secondary level, followed by Hindu general, while SC/ST and OBC Muslims had the lowest. This implies that the drop out from the schooling system is higher among the two socially disadvantaged groups. The following suggestions in this regard can be made:

- a) Scholarship amounts for secondary and higher secondary schooling should be raised in order to meet all related costs.
- b) Vocational training courses should be re-introduced in schools, if they do not exist.
- c) Students undertaking vocational skill training in school should be given a special stipend to take care of the material requirements of such programmes such as cost of computer/tablets, raw materials required and so on.
- d) In the globalized and digitalized world English language has become an essential tool of learning. Special classes for students to learn English reading, writing and comprehension skill need to be organized within the schooling system.

**4.7.3 Technical Training:** Vocational training, which would have greatly helped the Muslim, particularly OBC communities, is also negligible. In comparison Hindu OBCs have relatively higher share of vocational training, which helps to improve their incomes from jobs and self-employed activity. The following initiatives are proposed in this regard:

- a) The ITI have become outmoded in its programmes. The remodeled ITI programme, as in Gujarat, should be introduced in the Muslim and lower caste residential areas.
- b) The new skill development and placement programmes under the NSDC through the private sector should be encouraged and set up in the Muslim and lower caste areas. Incentives required to allow private sector to do so can be devised.

**4.7.4 OBC Muslims:** We have noted the poor performance of OBC Muslim boys and girls in all the indicators of educational development in this chapter. Special attention needs to be paid to this disadvantaged group among the Muslims.

We have noted the poor performance of OBC Muslim boys and girls in all the indicators of educational development in this chapter. Special attention needs to be paid to this disadvantaged group among the Muslims.

The share of current attendance in schools remained higher among Hindus general and other religions, though the increase was higher among SC/ST and OBC Muslims. This probably reflects the lower initial levels of current attendance among these socially backward communities. Rural-urban disparity in current attendance declined for all SRCs between



2004-05 and 2011-12. OBC Muslims reported the highest rural-urban disparity among males and females and also the highest gender disparity in rural urban areas in 2011-12.

About 4-5 percent of children aged 6-14 years never attended school, being slightly higher in rural areas in 2011-12. Children from OBC Muslim category had highest share of never attended, along with greater rural-urban disparity among boys. Another about 3-4 percent of children aged 6-14 years was currently not attending school. Surprising boys 6-14 years, from Muslim general category were more likely to have never attended and also currently not attending schools, mainly in urban areas. It is possible that they are more likely to work to enhance family incomes. The following initiatives can be launched by the government:

- a) Special scholarships aimed at OBC Muslim boys and girls in rural and urban areas.
- b) Vocational training programmes that are gender sensitive, but outside the traditional tailoring cooking programmes for girls, such as computer training.

## Chapter 5

# Review of Programmes and Institutions in the Post-Sachar Era

### 5.0 Introduction

There have been very few noticeable targeted interventions from the government since Independence, despite intermittent demands from the Muslim community and several civil society organisations to regularly assess the socio-economic situation of Muslims in the country and to undertake appropriate measures to improve their lots. The Gopal Singh Committee in early 1980s brought forth the dismal socioeconomic situation of Muslims in the country but its findings and recommendations were lost in the politics of communalism that ensued in subsequent years. After more than two decades, Justice Sachar Committee Report (JSCR) in 2006, again revealed that the Muslims in the country face enormous economic deprivation, social exclusion and political under-representation. The Committee advocated equality of opportunity for Muslims, non-discriminatory policies, and setting up of an Equal Opportunity Commission and adoption of Diversity Index based interventions in public and private domains. In 2006, the Government of India revamped the Prime Minister's 15 Point Programme and brought to focus the vital concerns of education, employment and skill development, living condition and security in its ambit. It initiated institution building to empower the religious minorities in the country and in this direction a major step was creation of Ministry of Minority Affairs (MoMA) in 2006. In 2007-08, the MoMA launched the Multi-sectoral Development Programme (MsDP) with an area development approach to address the deficits related to infrastructure like housing, electricity, drinking water facilities, health care, educational and transportation facilities along with income generating opportunities in minority concentrated districts (MCDs). These two schemes constitute the core of planned initiatives for the religious minority communities in the country. Post-Sachar affirmative action becomes significant because, barring small mention of minorities in the Sixth Five Year Plan under the Minimum Need Programme, there was no planned development intervention for religious minorities until the Eleventh Five Year Plan (2007-2012) which was launched the year after the submission of JSCR.

### 5.1 PM New 15 Point Programme and MsDP

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<sup>18</sup> and/or on beneficiaries related to the minority communities (Muslims, Christians, Sikhs, Zoroastrians, and Buddhists<sup>19</sup>). 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

---

<sup>18</sup> The term 'substantial minority population' in the 15 Point Programme applies to such districts/sub-district units where at least 25% of the total population of that unit belongs to minority communities.

<sup>19</sup> In January 2014, Jains were also declared as religious minority community by the Government of India.

- 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 Swarnjayanti Gram Swarajgar 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, nationalised 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 mobilising 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.

The Programme has also outlined implementation, monitoring and reporting procedures at (a) Ministry/Department levels, (b) State/UT level and District levels, and (c) Central level through various committees and regular reporting by the committees through established hierarchy to MoMA.

The programme is being implanted by the Central Ministries/Departments concerned through the State Government/Union Territories. Five Ministries from Government of India, namely, Ministry of Human Resource Development, Housing and Urban Poverty Alleviation, Women and Child Development, and Finance, mainly come under the ambit of the programme. Each of the five Ministry/Department have appointed nodal officers for the programme. It is expected that the ministries/department implementing the programme will continue to implement the programme keeping the physical and financial targets for minorities in mind. The ministries/departments are expected to review the implementation of programme on monthly basis and report the same on a quarterly basis to the Ministry of Minority Affairs, New Delhi.

MSDP was initiated in 2008-09 in 90 minority concentrated districts. It is the largest ever programme for the development of the minorities since the Independence. This is largely an area development scheme and is based on the Sachar Committee's findings that Muslim concentrated areas are

suffering from poor infrastructural facilities and therefore the infrastructure in the areas need to be developed. This scheme is initiated and operated on the pattern of other schemes like Backward Region Grant Fund (BRGF), Rashtriya Sam Vikas Yojna (RSVY), and Border Area Development Programme (BADP), envisaged for addressing the area development deficits.

A district is declared as MCD if, (i) at least 25% of its total population belongs to Muslims, Christian, Sikhs, Buddhists and Parsis, or (2) it has a large absolute minority population exceeding 5 lakhs and the percentage of minority population exceeding 20% but less than 25%, and (3) in six States/UTs in the country, where a minority community is in majority, a district having 15% of minority population, other than that of the minority community in majority in that State/UT, is identified as MCD. Total 90 minority concentrated districts have been identified in the country based on these criteria.

Eight socio-economic and basic amenities indicators have been used for understanding overall development of minorities as per the Census 2001 (Khan and Parvati 2013). Out of the 90 identified MCDs, 53 districts are classified as A Category Districts, those with lagging behind in terms of socio-economic indicators and in basic amenities, 37 districts as B Category Districts, of which 20 districts fall behind in socio-economic parameters (also known as B1 category districts), and the remaining 17 districts are lagging behind in basic amenities parameters (are also known as B2 Category districts). Out of these 90 MCDs, 66 districts belong to Muslim concentrated districts; 13 Christian concentrated, 10 Buddhists concentrated, and 1 Sikh concentrated. The MSDP is intended to provide additional/gap filling funds to the existing centrally sponsored schemes (CCS) and particularly the PM 15 Point Programme.

Central Ministries and Departments have been advised to prepare their plans in such a way that these districts get the required attention and resources:

1. The schemes and programmes for poverty alleviation, education, health and other welfare schemes of government may be focused in these districts.
2. Existing schemes for infrastructure development, such as rural electrification, road connectivity (PMGSY) etc. may be taken up in these districts on a priority basis.
3. The provision for basic amenities such as pucca housing, safe drinking water supply, water closet toilets and electricity for each household may be made.
4. Schemes included in the Prime Minister's New 15 Point Programme for the Welfare of Minorities may be implemented in these districts vigorously targeting each minority household and village.
5. In the districts with low socio-economic conditions under sub-category 'B 1', special focus should be on schemes of poverty alleviation, employment generation, literacy etc.
6. In the districts with low basic amenities, under sub-category 'B 2', the primary focus should be on schemes for infrastructure development and basic amenities.
7. In category 'A' districts, the focus has to be on both types of schemes.
8. In the minority concentration districts in the States of Jammu and Kashmir, Meghalaya and Mizoram, where a minority community is in majority, the schemes and programmes should be focused on the other minorities.

The effort of the government through these is to address development deficits and to bring these districts at par with the national average.

The programme was being implemented in the MCDs until the end of the 11<sup>th</sup> Five Year Plan. In 12<sup>th</sup> Five Year Plan, the unit of implementation of MsDP are minority concentrated blocks instead of

districts. This helps in covering the **minority concentration blocks** (MCBs) lying outside the MCDs. In selected blocks, the villages having higher minority population would be given priority for creation of the village level infrastructures/assets. Location of the assets should be so selected that the catchment area should have at least 25% minority population. A total of 710 such minority concentration blocks falling in 155 backward districts have been identified on the basis of data from Census 2001. It is also proposed to identify **cluster of minority concentrated villages** (with at least 50% of minority population and in hilly areas and north eastern states with at least 25% of minority population) located outside the MCBs. About 500 villages which are falling outside the minority concentrated blocks will be covered through such clusters.

Towns/cities with a minimum of 25% minority population (in case of 6 States/UTs, 15% of minority population, other than that of the minority community in majority in that State/UT) having both socio-economic and basic amenities parameters below national average, would be identified as **Minority Concentration Towns/Cities** for the implementation of the programme. A total of 66 minority concentration towns of 53 districts falling outside the 90 MCDs, have been identified for the implementation of the programme. In these towns, the programme will intervene only for the promotion of education, including skill and vocational education for empowering the minorities in town/cities. Thus, the programme would cover 710 Blocks and 66 towns falling in 196 districts.

## 5.2. Schmes under PM 15 Point Programme

### 5.2.1 Enhancement of opportunities for education

#### *Integrated Child Development Services (ICDS)*

Although ICSSR has done baseline survey for 90 MCDs, no systematic figures of developmental gaps have been provided. For example, no estimate is available to determine the number of ICDS/Anganwadi Centres needed in minority concentrated blocks/MCDs. The data available from the MoMA reveal that 11,125 Anganwadi centres were established in blocks having substantial minority population (SMP) in 2006-07, the figure went up to 21,014 in 2007-08 and to 23,712 in 2009-10 (Table 5.1). Since then there has been decline in the establishment of number of Anganwadi centres. The total number of Anganwadi centres established was only 6,934 in 2010-11, 3,489 in 2011-12, and 3,804 in 2012-13. The achievement of the target (that is, percentage of Anganwadi actually constructed against the set target for construction in the financial year) has been quite varied over the years 2006-07 to 2012-13: the highest being 83.5% in 2007-08 and the lowest 39.0% in 2006-07. It is surprising that in some of the major states like Uttar Pradesh, Rajasthan, Karnataka Jharkhand, Assam, there has been no target setting and determination of achievements in 2011-12. The targets and achievement have specifically been very small (below 100 Anganwadis) in Uttar Pradesh during 2007-2012 which has the highest share of Muslims in the country. The data reveals a loss of tempo in the opening up of Anganwadi centres in blocks having substantial minority population after the initial years. But this trend in the blocks having substantial minority population is comparable to the loss of overall tempo of establishment of Anganwadis in the country. However, due to lack of any systematic assessment of the need of minority concentrated areas, one is unable to say whether the decline in establishment of the Anganwadi centres have been due to substantial achievement of the need in those areas or due to lackadaisical or unsystematic targeting.

Table 5.1: Percentage achievements against targets in operationalization of Anganwadi centres under Integrated Child Development Services (ICDS) in Blocks having substantial minority population 2006-07-2013-14.

S.No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	A & N Island	100.0	--	No target earmarked	66.7	100.0	--	--
2	Andhra Pradesh	56.9	128.4		0.0	57.3	65.8	0.0
3	Arunachal Pradesh	100.0	100.0		100.0	100.0	--	--
4	Assam	16.4	100.0		105.1	--	--	--
5	Bihar	0.0	100.0		--	0.0	0.0	100.0
6	Chandigarh	--	--		--	--	--	--
7	Chhattisgarh	--	92.3		0.0	125.8	--	--
8	Dadra & Nagar Haveli	--	--		--	--	--	--
9	Daman & Diu	--	--		--	--	--	--
10	Delhi	--	--		--	0.0	111.3	--
11	Goa	--	100.0		88.6	176.0	--	--
12	Gujarat	--	100.0		22.5	129.1	--	--
13	Haryana	100.0	100.0		0.0	21.2	75.9	100.0
14	Himachal Pradesh	--	--		0.0	50.0	0.0	100.0
15	Jharkhand	52.6	100.0		100.0	--	--	--
16	Karnataka	99.5	100.0		100.0	--	--	--
17	Kerala	--	100.0		0.0	93.1	63.9	95.5
18	Madhya Pradesh	--	--		--	--	--	--
19	Maharashtra	57.3	0.0		0.0	28.1	33.9	25.4
20	Manipur	--	102.4		0.0	48.2	31.6	0.0
21	Orissa	5.6	100.0		53.9	100.0	--	--
22	Pondicherry	--	--		--	--	--	--
23	Rajasthan	21.0	--		0.0	103.1	--	--
24	Sikkim	84.7	--		91.3	100.0	--	--
25	Tamil Nadu	100.0	100.0		100.0	--	--	--
26	Tripura	--	128.6		0.0	100.6	--	--
27	Uttar Pradesh	65.8	100.0		0.0	100.0	--	--
28	Uttaranchal	100.0	62.3		0.0	56.0	67.3	0.0
29	West Bengal	12.1	97.6		80.4	49.9	100.0	--
30	Jammu & Kashmir	--	0.0		0.0	0.0	0.0	100.0
31	Meghalaya	--	100.0		85.0	100.0	--	--
32	Mizoram	--	111.1		103.7	--	--	--
33	Nagaland	--	100.0		100.6	--	--	--
34	Punjab	--	100.0		100.0	--	--	--
35	Lakshadweep	--	100.0		103.1	--	--	--
Total		39.0	83.5		65.9	45.3	40.8	74.0
Total achievement (in No.)		11125	21014		23712	6934	3489	3804

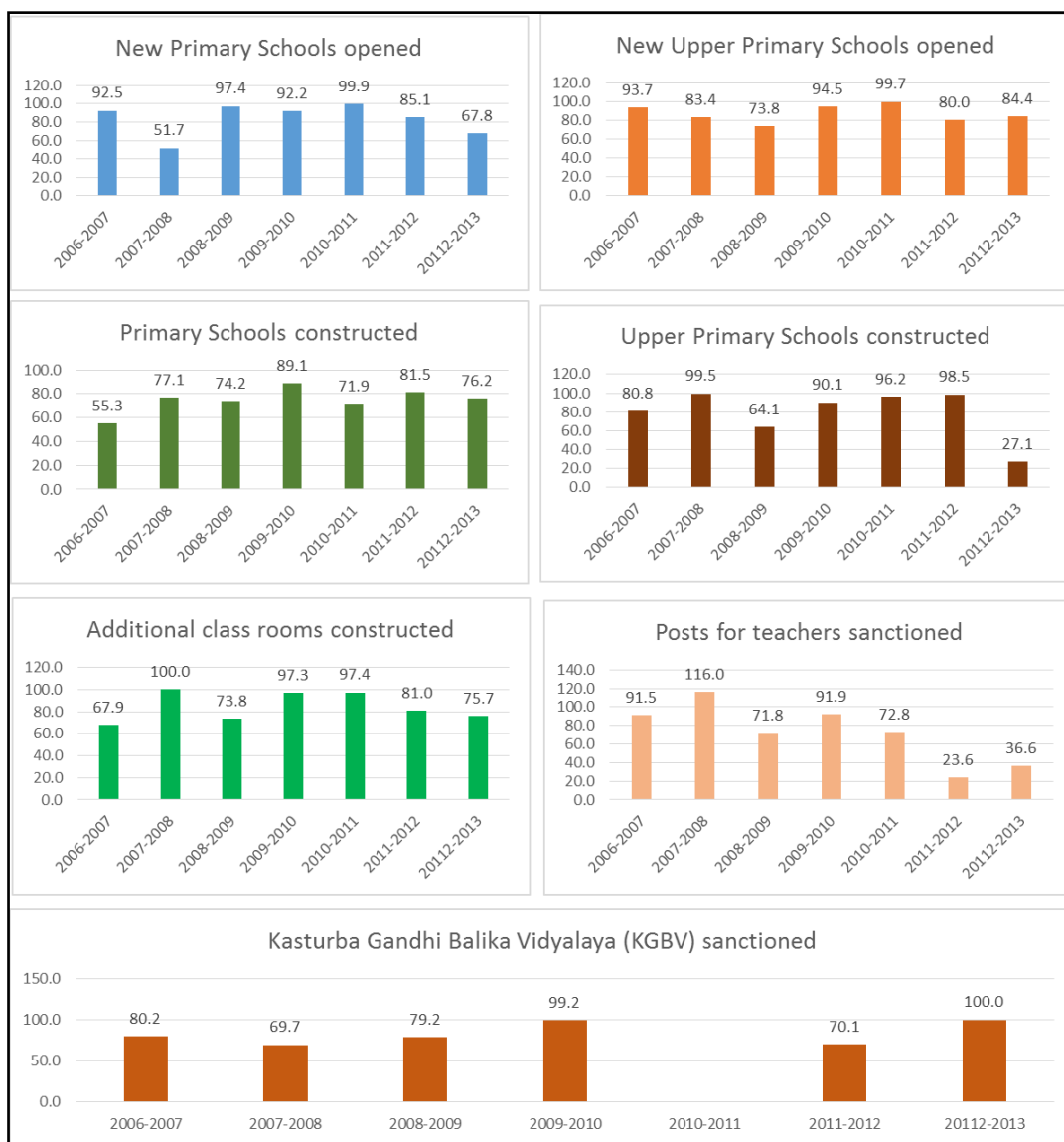
Source: Ministry of Women and Child Development, Government of India, New Delhi.

### **Access to School Education**

Data available for Sarva Shiksha Abhiyan (SSA) and Kasturba Gandhi Balika Vidyalaya (KGBV) show that the achievement of targets under these has varied enormously over the financial years at all-India level. Underachievement is noted as significant especially in case of sanctioned post of teachers. There has not been any proper assessment of need/deficit in minority concentrated areas of educational infrastructure and the targets have been set on an ad-hoc basis. For instance, in 2006-07, the target for opening new primary schools under SSA was set to 3,802 which came down to

2,322 in 2007-08, but increased to 11,930 in 2010-11 (Table 5.2). The similar wide variation in targets is noted in other sub-schemes like opening up of new upper primary schools, construction of primary and upper primary schools, sanctioning of post of teachers in these schools, and also sanctioning of KGBV. The achievements of targets as shown in Figure 5.1 in the SSA and KGBV has also quite varied over the years at all-India level, and specially sanctioned post of teachers has significantly been underachieved.

Figure 5.1: Percentage achievements of targets in different components of SSA and KGBV



Note: No target was set for 2010-11 for KGBV.

Source: Based on data from Ministry of Minorities Affairs, Government of India, New Delhi.

Table 5.2: Targets and achievements at all-India level under SSA and KGBV in districts with a substantial minority population.

Name of the Schemes	2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013	
	Target	Achievement (%)	Target	Achievement (%)	Target	Achievement (%)	Target	Achievement (%)	Target	Achievement (%)	Target	Achievement (%)	Target	Achievement (%)
Sarva Shiksha Abhiyaan (SSA): <b>No. of new Primary Schools opened</b>	3802	92.5	2322	51.7	1423	97.4	2066	92.2	11930	99.9	1470	85.1	258	67.8
Sarva Shiksha Abhiyaan (SSA): <b>No. of new Upper Primary Schools opened</b>	1189	93.7	3600	83.4	4301	73.8	1719	94.5	2370	99.7	445	80.0	256	84.4
Sarva Shiksha Abhiyaan (SSA): <b>No. of Primary Schools constructed</b>	4427	55.3	2236	77.1	4404	74.2	3635	89.1	4969	71.9	1522	81.5	231	76.2
Sarva Shiksha Abhiyaan (SSA): <b>No. of Upper Primary Schools constructed</b>	1189	80.8	2018	99.5	4154	64.1	1348	90.1	1147	96.2	67	98.5	361	27.1
Sarva Shiksha Abhiyaan (SSA): <b>No. of additional class rooms constructed</b>	75967	67.9	36847	100.0	21102	73.8	21168	97.3	35806	97.4	45541	81.0	45117	75.7
Sarva Shiksha Abhiyaan (SSA): <b>No. of posts for Teachers sanctioned</b>	26532	91.5	21437	116.0	21945	71.8	8429	91.9	48001	72.8	32164	23.6	27542	36.6
Sarva Shiksha Abhiyaan (SSA): <b>No. of Kasturba Gandhi Balika Vidyalaya (KGBV) sanctioned</b>	121	80.2	314	69.7	168	79.2	479	99.2	No targets fixed for 2010-11		107	70.1	3	100.0

Source: Ministry of Minorities Affairs, Government of India, New Delhi.



### ***Opening of New Primary Schools***

Notwithstanding the lower number/quantum of targets in some of the components of SSA, the achievement levels have been high. The percentage achievement against the target in opening of New Primary Schools has been more than 85% in five out of 6 financial years (Table 5.3). According to the available data, Maharashtra, Uttar Pradesh, Arunachal Pradesh and Assam have achieved 100 per cent targets in almost all the years while achievement in states like Bihar has ranged between 70-100%. The overall, the progress made in terms of achieving the target of opening up of Primary Schools under SSA in minority concentrated areas has been quite satisfactory at all-India level as well as among various States, except in Kerala, Orissa and Jammu and Kashmir. At all-India level, during 2008-09 to 2012-13, the number of new school opened in areas with substantial minority population (ASMP) have been above 16% of the total schools opened under SSA, except in 2011-12 when the share was only 8.6%. We do not have exact data on what is the proportion of population in ASMP to the total national population to compare the share of new primary schools opened under PM 15 PP. However, the data shows that target of 15% have largely been achieved as suggested in the PM 15 Point Programme.

### ***Opening of New Upper Primary Schools***

The achievements in opening up of Upper Primary Schools have also been quite satisfactory at all-India level and in different States in almost all the financial years from 2006-07 to 2011-12. At the all-India level, the achievements of the targets have been more than 80% in all the financial years, except in 2008-09 when it was 73.8% (Table 5.4). Some of the states, like Haryana and Jharkhand, have achieved more than 100% targets in some of the financial years. This is mainly due to the fact that the targets have been set at a low level. Haryana registered an achievement of 2,300% in 2007-08 mainly because target was set as low as 6. Similarly, Jharkhand had achievement of about 225% in 2007-08 due to a low target of 138 schools. At the all-India level, the share of upper primary schools opened in ASMP have been 26.1% in 2008-09, 13.4% in 2009-10, 26% in 2010-12, and 12.5% in 2011-12.

Table 5.3: Percentage achievements against targets in opening of New Primary Schools under Sarva Shiksha Abhiyan (SSA) in districts with substantial minority population, 2006-07 to 2011-12.

S.No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	0.00	0.00	--	--	--	66.67
2	Andhra Pradesh	--	--	--	--	--	--
3	Arunachal Pradesh	100.00	--	100.00	100.00	100.00	100.00
4	Assam	--	--	--	100.00	100.00	--
5	Bihar	100.00	100.00	100.00	--	100.00	74.24
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	--	0.00	0.00	--	--	--
11	Goa	0.00	--	--	--	--	--
12	Gujarat	--	--	--	--	--	--
13	Haryana	--	--	--	--	100.00	--
14	Himachal Pradesh	--	--	--	--	0.00	0.00
15	Jharkhand	80.25	--	--	--	100.00	100.00
16	Karnataka	100.00	56.94	100.00	100.00	100.00	--
17	Kerala	0.00	0.00	--	--	0.00	100.00
18	Madhya Pradesh	--	--	--	--	100.00	100.00
19	Maharashtra	100.00	0.00	100.00	100.00	100.00	--
20	Manipur	--	0.00	--	--	100.00	100.00
21	Orissa	21.05	0.00	0.00	--	100.00	--
22	Puducherry	--	--	--	--	--	--
23	Rajasthan	100.00	78.57	--	53.33	--	--
24	Sikkim	0.00	--	0.00	100.00	--	100.00
25	Tamil Nadu	--	0.00	--	--	--	--
26	Tripura	--	--	--	--	--	--
27	Uttar Pradesh	100.00	104.56	100.00	100.00	100.00	--
28	Uttaranchal	100.00	0.00	100.00	88.24	--	--
29	west Bengal	--	--	--	47.86	100.00	--
30	Jammu & Kashmir	--	--	100.00	--	3.13	--
31	Meghalaya	--	0.00	100.00	100.00	--	--
32	Mizoram	--	0.00	100.00	--	--	100.00
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
Total		92.45	51.72	97.40	92.21	99.93	85.10
Total achievements (in No.)		3515	1201	1386	1905	11922	1251

Source: Department of School Education and Literacy, Government of India, New Delhi.

Table 5.4: Percentage achievements against targets in opening New Upper Primary Schools under SSA in districts with substantial minority population, 2006-07 to 2011-12.

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	50.0	--	--	--	--	63.6
2	Andhra Pradesh	--	--	--	--	--	--
3	Arunachal Pradesh	100.0	0.0	100.0	100.0	100.0	100.0
4	Assam	--	--	--	--	--	--
5	Bihar	100.0	100.0	100.0	100.0	100.0	61.2
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	--	--	--	--	--	--
11	Goa	--	0.0	--	--	--	--
12	Gujarat	--	--	--	--	--	--
13	Haryana	0.0	2300.0	--	--	100.0	--
14	Himachal Pradesh	--	--	100.0	--	100.0	0.0
15	Jharkhand	82.6	224.6	100.0	100.0	100.0	--
16	Karnataka	--	100.0	100.0	--	100.0	0.0
17	Kerala	--	--	--	--	--	--
18	Madhya Pradesh	--	100.0	100.0	100.0	100.0	--
19	Maharashtra	--	100.0	100.0	--	100.0	--
20	Manipur	--	--	--	--	--	100.0
21	Orissa	100.0	58.3	100.0	100.0	100.0	100.0
22	Pondicherry	--	--	--	--	--	--
23	Rajasthan	100.0	100.0	--	--	--	--
24	Sikkim	--	--	0.0	--	--	--
25	Tamil Nadu	100.0	100.0	--	--	--	--
26	Tripura	--	--	--	--	--	--
27	Uttar Pradesh	100.0	82.8	100.0	100.0	100.0	--
28	Uttaranchal	100.0	88.1	75.0	73.5	--	--
29	west Bengal	--	24.9	39.2	80.2	100.0	--
30	Jammu & Kashmir	--	100.0	100.0	100.0	33.3	--
31	Meghalaya	--	--	100.0	100.0	100.0	--
32	Mizoram	--	100.0	100.0	--	--	100.0
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
	Total	93.7	83.4	73.8	94.5	99.7	80.0
	Total achievement (in No.)	1114	3001	3176	1625	2364	356

Source: Department of School Education and Literacy, Government of India, New Delhi.

### ***Construction of Primary Schools***

There has also been commendable achievement at all-India level in majority of the states in construction of new Primary Schools in most of the financial years from 2006-07 to 2011-12. At the all-India level the achievements have been more than 70% of the target during the years, except in 2006-07 when it stood at 55.3% (Table 5.5). The total number of primary schools constructed in minority concentrated districts has increased from 2,447 in 2006-07 to 3,537 in 2010-11 but it has only been 1,241 in 2011-12 and 176 in 2012-13. Among the states, Bihar, Uttar Pradesh, Maharashtra, and Jharkhand have had higher number of targets and achievements. Unfortunately, the states like Madhya Pradesh and Haryana have not reported any substantial number of targets in any of the financial years.

Table 5.5: Percentage achievements against targets in construction of Primary Schools under SSA in districts with substantial minority population, 2006-07 to 2011-12.

Sl. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	0.0	--	--	--	--	60.0
2	Andhra Pradesh	66.0	--	--	--	--	--
3	Arunachal Pradesh	100.0	--	27.3	100.0	100.0	17.4
4	Assam	100.0	--	--	100.0	7.6	86.7
5	Bihar	7.0	--	58.3	85.9	--	--
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	--	0.0	100.0	--	--	--
11	Goa	--	--	--	--	--	--
12	Gujarat	--	--	--	--	--	--
13	Haryana	100.0	--	--	--	100.0	--
14	Himachal Pradesh	--	--	--	--	--	0.0
15	Jharkhand	88.7	87.3	100.0	--	100.0	100.0
16	Karnataka	100.0	100.0	100.0	--	100.0	--
17	Kerala	100.0	0.0	--	--	0.0	65.4
18	Madhya Pradesh	100.0	100.0	--	--	100.0	--
19	Maharashtra	100.0	38.4	87.6	100.0	100.0	--
20	Manipur	54.1	--	--	--	--	--
21	Orissa	70.3	100.0	100.0	100.0	100.0	--
22	Pondicherry	--	--	--	--	--	--
23	Rajasthan	93.3	--	--	--	--	--
24	Sikkim	100.0	--	100.0	0.0	--	100.0
25	Tamil Nadu	--	25.0	--	--	--	--
26	Tripura	--	--	--	0.0	--	--
27	Uttar Pradesh	95.2	100.0	83.6	98.6	100.0	--
28	Uttaranchal	100.0	54.7	16.7	100.0	--	--
29	West Bengal	100.0	--	--	100.0	80.7	--
30	Jammu & Kashmir	--	--	--	100.0	100.0	0.0
31	Meghalaya	--	0.0	100.0	67.7	100.0	--
32	Mizoram	--	--	100.0	100.0	--	100.0
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
	Total	55.3	77.1	74.2	89.1	71.9	81.5
	Total achievement (in No.)	2447	1725	3266	3237	3573	1241

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### **Construction of Upper Primary Schools**

In all the financial years from 2006-07 to 2011-12, the target of construction of Upper Primary Schools in most of the states has been quite low except in Uttar Pradesh, Jharkhand and West Bengal. States like Haryana, Bihar, Maharashtra, Rajasthan, and Delhi have had either very low targets or had no targets at all (Table 5.6). The targets for construction of the upper primary schools in ASMP at all-India level have been below 1,400 schools in all the financial years, except in 2008-09 and 2007-08. It has been as low as 67 in 2011-12 and 361 in 2012-13. Data available for the financial years 2012-12 and 2012-13 show that the share of ASMP in primary and upper primary schools have

been only 6.84% and 5.63% of the total primary and upper schools constructed at all-India level. This is again far less than the share of population (about 17% in the country's total population) of MCDs and the target of 15% for ASMP.

Table 5.6: Percentage achievements against targets in construction of Upper Primary Schools under SSA in districts with substantial minority population, 2006-07 to 2011-12.

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	--	--	--	--	--	--
2	Andhra Pradesh	52.0	--	--	--	--	--
3	Arunachal Pradesh	89.4	12.5	0.0	0.0	100.0	0.0
4	Assam	100.0	--	--	--	--	--
5	Bihar	--	--	--	--	--	--
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	--	--	--	--	--	--
11	Goa	--	--	--	--	--	--
12	Gujarat	--	--	--	--	--	--
13	Haryana	100.0	2300.0	--	--	100.0	--
14	Himachal Pradesh	--	--	--	--	--	100.0
15	Jharkhand	--	172.1	100.0	73.2	100.0	100.0
16	Karnataka	--	--	--	--	--	--
17	Kerala	--	0.0	--	--	--	--
18	Madhya Pradesh	100.0	100.0	100.0	--	100.0	--
19	Maharashtra	--	100.0	100.0	--	100.0	--
20	Manipur	0.0	--	--	--	--	--
21	Orissa	100.0	100.0	100.0	100.0	100.0	100.0
22	Pondicherry	--	--	--	--	--	--
23	Rajasthan	100.0	--	--	--	--	--
24	Sikkim	--	--	--	--	--	--
25	Tamil Nadu	100.0	0.0	--	--	--	--
26	Tripura	--	--	--	--	--	--
27	Uttar Pradesh	77.6	83.1	100.0	106.3	99.2	--
28	Uttaranchal	100.0	4.8	100.0	64.7	--	--
29	West Bengal	--	--	19.8	90.2	81.6	--
30	Jammu & Kashmir	--	--	100.0	100.0	100.0	--
31	Meghalaya	--	0.0	100.0	--	--	--
32	Mizoram	--	--	--	100.0	--	100.0
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
	Total	80.8	99.5	64.1	90.1	96.2	98.5
	Total achievement (in No.)	961	2008	2662	1214	1103	66

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### ***Additional Class room construction***

The target and achievement in construction of number of additional class rooms shows good start in 2006-07 (target 75,967 and achievement 51,602) but slackening in 2008-09 (achievement only 15,563 against the target 21,102) and 2009-10 (achievement only 20,588 against the target 21,168)

and picking up of tempo in 2010-11 (target 35,806 and achievement 34,877) and 2011-12 (target 45,541 and achievement 36,895) (Table 5.7). One is not sure whether the slowing down is due to need becoming less as there is no need assessment of the ASMP carried out in this regard. However, except in 2006-07, the achievement of the targets in all the financial years from 2006-07 to 2011-12 has been above 70%. Most of the major states of the country, except in one or two financial years, have achieved almost 100% of the targets in construction of additional class rooms during 2006-07 to 2012-13.

Table 5.7: Percentage achievements against targets in construction of additional class rooms under SSA in districts with substantial minority population, 2006-07 to 2011-12.

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	68.0	--	--	0.0	0.0	0.0
2	Andhra Pradesh	--	--	--	74.0	87.3	47.1
3	Arunachal Pradesh	50.1	--	100.0	100.0	100.0	57.1
4	Assam	43.8	--	100.0	100.0	100.0	91.2
5	Bihar	79.3	--	100.0	100.0	91.9	73.6
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	100.0	100.0	100.0	--	0.0	54.9
11	Goa	43.5	100.0	--	--	--	42.3
12	Gujarat	--	--	--	--	--	--
13	Haryana	100.0	124.6	100.0	100.0	100.0	88.1
14	Himachal Pradesh	100.0	100.0	100.0	--	100.0	37.5
15	Jharkhand	45.8	0.0	100.0	100.0	100.0	100.0
16	Karnataka	96.6	92.0	76.7	100.0	100.0	69.8
17	Kerala	94.5	144.5	100.0	100.0	100.0	100.0
18	Madhya Pradesh	100.0	34.1	85.3	100.0	100.0	--
19	Maharashtra	88.1	268.9	100.0	86.9	100.0	33.2
20	Manipur	90.5	25.5	--	53.2	100.0	88.2
21	Orissa	100.0	--	100.0	100.0	100.0	93.3
22	Pondicherry	--	0.0	100.0	0.0	100.0	--
23	Rajasthan	100.0	--	100.0	100.0	100.0	100.0
24	Sikkim	51.5	--	--	100.0	100.0	100.0
25	Tamil Nadu	100.0	--	100.0	--	100.0	--
26	Tripura	--	--	--	--	--	--
27	Uttar Pradesh	90.0	104.2	100.0	100.0	100.0	95.3
28	Uttaranchal	100.0	100.0	30.8	45.7	95.8	100.0
29	West Bengal	58.5	99.9	1.9	100.0	97.1	100.0
30	Jammu & Kashmir	--	--	--	--	--	18.5
31	Meghalaya	--	--	100.0	46.5	100.0	--
32	Mizoram	--	--	36.4	117.4	100.0	100.0
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
	Total	67.9	100.0	73.8	97.3	97.4	81.0
	Total achievement (in No.)	51602	36865	15563	20588	34877	36895

Note: The targets for the year 2012-13 was 45,117 class rooms.

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### **Filling of the post of teachers**

There has also been good progress in filling up of the post of teachers under SSA in ASMP. The targets of filling of the post of teachers at all-India level have been above 20,000; highest being 48,001 in 2010-11 and the lowest being 8,429 in 2009-10 (Table 5.8). The achievements of the targets have also been quite significant: it has been above 70% during 2006-07 to 2010-11. However, in 2011-12, it was only 24%. In the states of Bihar, Jharkhand, Karnataka, Uttar Pradesh and West Bengal, the targets have ranged from 1,000 to 5,000 in most of financial years. All the major states mentioned above, have had substantial achievements in the targets of filling of the post of teachers over most of the financial years.

Table 5.8: Percentage achievements against sanctioned targets in filling the post of teachers under SSA in districts with substantial minority population, 2006-07 to 2011-12.

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Island	100.0	100.0	--	--	--	100.0
2	Andhra Pradesh	--	--	--	--	--	0.0
3	Arunachal Pradesh	100.0	100.0	96.6	100.0	100.0	0.0
4	Assam	--	--	--	--	0.0	89.1
5	Bihar	87.8	100.0	100.0	94.2	0.0	13.9
6	Chandigarh	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--
10	Delhi	--	100.0	0.0	--	--	59.8
11	Goa	0.0	--	--	--	--	--
12	Gujarat	--	--	--	--	--	--
13	Haryana	0.0	6744.4	--	--	100.0	--
14	Himachal Pradesh	--	--	100.0	--	100.0	100.0
15	Jharkhand	77.2	100.0	100.0	100.0	4.6	39.4
16	Karnataka	100.0	100.0	100.0	100.0	0.0	--
17	Kerala	100.0	100.0	--	--	0.0	100.0
18	Madhya Pradesh	0.0	85.0	47.4	53.3	100.0	100.0
19	Maharashtra	--	--	100.0	100.0	100.0	--
20	Manipur	--	0.0	--	--	0.0	100.0
21	Orissa	100.0	94.7	100.0	86.7	100.0	--
22	Pondicherry	--	--	--	--	--	--
23	Rajasthan	54.9	71.9	--	--	--	--
24	Sikkim	0.0	--	0.0	0.0	--	100.0
25	Tamil Nadu	100.0	100.0	100.0	100.0	--	--
26	Tripura	--	--	--	--	--	--
27	Uttar Pradesh	100.0	83.5	18.0	100.0	65.8	0.0
28	Uttaranchal	100.0	57.1	0.0	100.0	--	0.0
29	West Bengal	100.0	0.0	84.6	84.8	100.0	0.0
30	Jammu & Kashmir	--	8157.3	100.0	100.0	48.6	--
31	Meghalaya	--	0.0	0.0	95.6	100.0	--
32	Mizoram	--	100.0	100.0	39.1	100.0	100.0
33	Nagaland	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--
	Total	91.5	116.0	71.8	91.9	72.8	23.6
	Total achievement (in No.)	24282	24866	15759	7743	34941	7603

Note: The targets for the year 2012-13 was 27,542 post of teachers.  
Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### ***Sanction of Kasturba Gandhi Balika Vidyalaya (KGBV)***

The KGBV scheme is for setting up residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minority communities. The scheme is being implemented in educationally backward blocks of the country where the female rural literacy is below the national average and gender gap in literacy is above the national average. The scheme provides for a minimum reservation of 75% of the seats for girls belonging to SC, ST, OBC or minority communities and priority for the remaining 25%, is accorded to girls from families below poverty line.

Available data show that the targets for setting up KGBV has been quite low in areas with substantial minority population (ASMP) in the country. This can be inferred from the fact that the target was set at only 121 schools at all-India level in 2006-07, 314 in 2007-08, 168 in 2008-09, 479 in 2009-10, 107 in 2011-12 and only 3 in 2012-13. No target was set for the financial year 2010-11 (Table 5.9). A large share of the schools went to Bihar, Jharkhand, Uttar Pradesh and Jammu Kashmir. In these states, the targets have been above 10 schools in most of the financial years and as a result, the achievements have been satisfactory (above 70%). This again shows a lack of consistency in policy planning and of systematic approach in allocation of targets. Available data till 30 June 2013 show that in MCDs, Muslim girls comprise more than 25.03% of the total girls enrolled in these schools while they constitute only 7.5% of the total students enrolled at the all-India level. This shows that Muslims are using the newly made available educational institutions.

### ***Modernization of Madarsa Education Programme***

Available data show that amount sanction by the Central Government for modernization of Madarsas has increased from Rs. 42.52 crore in 2009-10 to Rs. 139.53 crore in 2011-12. The number of Madarsas benefitting from the scheme was 1,760 in 2009-10 and 5,934 in 2011-12, and total of 4,713 and 14,412 teachers respectively were supported by these grants. In 2009-10, only Uttar Pradesh, Tripura, Madhya Pradesh, Jharkhand and Chandigarh used the scheme, but in 2010-11 the number of states using this went up to 12. Among the states, the major share of the money went to Uttar Pradesh (total sanctioned amount was Rs. 31.9 crore in 2009-10 and 111.75 core in 2011-12) followed by Madhya Pradesh (sanctioned amount was Rs.1.91 crore in 2009-10 and Rs.10.85 crore in 2011-12). Total Rs.182.73 crore was released for 14859 Madarsas involving 35376 teachers in 2013-14.



Table 5.9: Percentage achievements against sanctioned number of KGBV under SSA in districts with substantial concentration of minority population, 2006-7 to 2012-13.

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	A & N Island	--	--	--	--	--	--	--
2	Andhra Pradesh	--	100.0	0.0	100.0	--	--	--
3	Arunachal Pradesh	100.0	100.0	100.0	100.0	--	100.0	--
4	Assam	--	--	100.0	100.0	--	36.0	--
5	Bihar	87.1	84.9	22.7	94.7	--	100.0	--
6	Chandigarh	--	--	--	--	--	--	--
7	Chhattisgarh	--	100.0	--	100.0	--	--	--
8	Dadra & Nagar Haveli	--	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--	--
10	Delhi	--	--	0.0	100.0	--	--	--
11	Goa	--	--	--	--	--	--	--
12	Gujarat	100.0	100.0	100.0	100.0	--	--	--
13	Haryana	100.0	100.0	--	100.0	--	0.0	--
14	Himachal Pradesh	--	--	--	--	--	--	--
15	Jharkhand	100.0	100.0	100.0	100.0	--	100.0	--
16	Karnataka	100.0	100.0	100.0	100.0	--	--	--
17	Kerala	--	--	--	--	--	--	--
18	Madhya Pradesh	--	0.0	100.0	100.0	--	--	--
19	Maharashtra	100.0	100.0	--	100.0	--	--	--
20	Manipur	100.0	100.0	--	100.0	--	100.0	100.0
21	Orissa	100.0	100.0	100.0	100.0	--	--	--
22	Pondicherry	--	--	--	--	--	--	--
23	Rajasthan	100.0	100.0	100.0	100.0	--	--	--
24	Sikkim	--	--	--	--	--	--	--
25	Tamil Nadu	--	--	--	--	--	--	--
26	Tripura	100.0	100.0	--	100.0	--	--	--
27	Uttar Pradesh	69.2	42.5	100.0	100.0	--	100.0	--
28	Uttaranchal	100.0	100.0	--	100.0	--	--	--
29	West Bengal	0.0	64.7	80.0	100.0	--	85.7	--
30	Jammu & Kashmir	50.0	63.4	69.2	100.0	--	0.0	--
31	Meghalaya	--	100.0	0.0	100.0	--	20.0	--
32	Mizoram	100.0	100.0	--	100.0	--	--	--
33	Nagaland	--	--	100.0	100.0	--	--	--
34	Punjab	100.0	100.0	100.0	100.0	--	--	--
35	Lakshadweep	--	--	--	--	--	--	--
	Total	80.2	69.7	79.2	99.2	--	70.1	--
	Total achievement (in No.)	97	219	133	475	--	75	3

Note: No target set for 2010-11.

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### ***Pre-Matric, Post-Matric and Merit-cum-Mean Scholarships***

The target of pre-matric scholarship for students from minority community has risen significantly over the years 2008-09 to 2013-14 (Table 5.10). The target was only 3 lakh scholarship in 2008-09 which has increased to 40 lakh each in 2012-13 and 2013-14. The percentage achievement has ranged from 115% to 221% during the period. This shows that in some years more than double number of pre-matric scholarship was provided by the Government than what was targeted. For instance in 2010-11 the target set was 20 lakh scholarship but the achievement was of 44.22 lakh

scholarships, and similarly in 2013-14 the target was of 40 lakh scholarships while the achievement was of 77.44 lakhs scholarship. The total amount of financial resources allocated for the scholarship has also gone up from mere Rs.62.21 crore in 2008-09 to Rs.963.70 crore in 2013-14. Each of the five minority religious communities have had their fixed share in allocation of targets: Muslims 72.9%, Christians 12.7%, Sikhs 10.1%, Buddhists 4.2% and Parsis less than 1%, determined based on their shares in minority population. The Muslims have been main beneficiaries of the pre-matric scholarship as the percentage achievement of scholarship for the community has been the highest: it has ranged from 173% to 244% of the targets during the period. However, it must be noted that amount of pre-matric scholarship is rather small.

The post-matric scholarships to minorities have also increased significantly over the years from 2008-09 to 2012-13 (Table 5.11). The targeted number of post-matric scholarship was 75 thousand in 2008-09 but increased to 5 lakh each in 2011-12, 2012-13 and 2013-14. However, the achievement of targets by the government has been more than 100% in all the financial years and has ranged from 121% to 178% over the years. The share of females in the total number of scholarships distributed has been more than 50% in all the financial years. The target shares of each minority community in the scholarships are as per their shares of population. However, in comparison to other minority religious communities, the achievements of the number of scholarships against the targets has been highest among the Muslims. The percentage of achievement to the targets for the Muslims has ranged from 134.4% to 195.9% during the period.

Above discussion show that the achievement of physical targets under the Scholarship Schemes have been very satisfactory. However, the fund utilization under the schemes have been inadequate. The Pre-Matric Scholarship could utilize only 94.81% of the total allocation (of Rs.1400 crore) in the Eleventh Five Year Plan, Post-Matric Scholarship 71.38% of the allocation (Rs.1150 crore), Merit-cum-Mean Scholarship 71.23% of the allocation (Rs.600). Only Free Coaching Scheme could utilize more than what was allocated in the plan: utilization was 121.36% (total allocation was Rs.45 while utilization was of Rs.54.61 crore). It is not clear why this mismatch between physical and financial achievements occurred but it may be due to Scholarships getting concentrated within courses (non-vocational, day scholars), or income groups that require lower fees (Khan and Parvati 2013)

Table 5.10: Year and Community wise target and achievement (in 000) of Pre-matric scholarships for students belonging to the minority communities

Year	Muslim		Christian		Sikh		Buddhist		Parsi		Total		Male	Female	% of female	Amount sanction (Rs.in Cr.)
	T	A	T	A	T	A	T	A	T	A	T	A				
2008-09	219	383	38	54	30	55	13	20	0	0	300	513	252	261	50.89	62.21
2009-10	1094	2669	191	184	152	139	63	71	1	0	1500	1729	891	838	48.47	202.94
2010-11	1459	3462	254	493	203	304	84	162	1	1	2000	4422	2290	2132	48.21	446.25
2011-12	2479	4335	432	643	345	325	143	225	1	1	3400	5529	2709	2820	51.01	615.47
2012-13	2917	5049	508	796	406	321	168	269	1	1	4000	6437	3145	3292	51.14	786.19
2013-14	2917	6301	508	830	406	399	168	262	1	3	4000	7794	3943	3851	49.41	963.70
<b>Share (%) of religious communities in total target and achievement (%) as percentage of respective targets</b>																
2008-09	72.9	175.1	12.7	141.4	10.1	181.5	4.2	161	0.03	134	100	170.9	--	--	--	--
2009-10	72.9	244.0	12.7	96.6	10.1	91.5	4.2	112.9	0.04	81.7	100	115.3	--	--	--	--
2010-11	72.9	237.4	12.7	194.0	10.1	149.7	4.2	193	0.04	116.9	100	221.1	--	--	--	--
2011-12	72.9	174.8	12.7	148.9	10.1	94.3	4.2	157.5	0.03	61.9	100	162.6	--	--	--	--
2012-13	72.9	173.1	12.7	156.7	10.1	79.2	4.2	160.4	0.03	97.6	100	160.9	--	--	--	--
2013-14	72.9	216.0	12.7	163.3	10.1	98.2	4.2	156	0.03	196.3	100	194.9	--	--	--	--

Note: T= targets; A = Achievements.

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

Table 5.11: Year and community wise target and achievement (in 000) of Post-matric Scholarship for Students belonging to the minority religious communities.

Year	Muslim		Christian		Sikh		Buddhist		Parsi		Total		Male	Female	% of female	Amount sanctioned in Rs. crore
	T	A	T	A	T	A	T	A	T	A	T	A				
2007-08	55	18	10	4	8	2	3	1	0	0	75	25	11	14	57.7	9.6
2008-09	91	149	16	16	13	5	5	1	0	0	125	170	76	94	55.1	<b>70.6</b>
2009-10	219	294	38	49	30	20	13	1	0	0	300	364	164	201	55.1	<b>148.7</b>
2010-11	292	420	51	67	41	32	17	6	0	0	400	526	260	266	51.0	<b>229.0</b>
2011-12	400	600	67	77	53	58	22	6	0	0	500	700	300	400	53.5	363.0
2012-13	363	597	66	88	50	64	21	6	0	0	500	756	318	437	57.9	326.6
2013-14	363	711	66	88	50	86	21	6	0	0	500	890	401	489	54.9	515.6
<b>Share (%) of religious communities in total target and achievement (%) as percentage of respective targets</b>																
2008-09	72.9	163.4	12.7	98.5	10.1	37.9	4.2	17	0.05	3.4	100	136.2	--	--	--	--
2009-10	72.9	134.2	12.7	129.4	10.1	66.5	4.2	10.6	0.04	2.9	100	121.5	--	--	--	--
2010-11	72.9	144.1	12.7	132.4	10.1	79.5	4.2	34.6	0.04	10.7	100	131.4	--	--	--	--
2011-12	72.9	146.5	12.7	115.6	10.1	109.5	4.2	26.2	0.03	21.3	100	133.7	--	--	--	--
2012-13	72.6	164.5	13.2	133.5	9.9	128	4.2	30.2	0.04	86.8	100	151.1	--	--	--	--
2013-14	72.6	195.9	13.2	132.2	9.9	173.3	4.2	27.6	0.04	52.4	100	178.1	--	--	--	--

Note: T= targets; A = Achievements

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

The merit-cum-mean scholarships provided to minority community students have also registered significant increase over the years. The number has risen from mere 20 thousand in 2006-07 to 60 thousand in 2012-13 (Table 5.12). The percentage achievements of targets for the scholarships for Muslims, Christians and Sikhs have been above 100% in most of the financial years but it has been below 43% for Buddhists. The lower utilization of the scholarship for the latter is due to the fact that the neo-Buddhists also fall into the SC category and they are availing the SC scholarships.

This shows that scholarship scheme of the government has been highly successful. However, notwithstanding this enormous growth in number of scholarships, it has been observed that (a) the numbers of the scholarship sanctioned are much less than the total application, and (b) there is considerable delay in disbursement of the scholarship.

Table 5.12: Year and community- wise target and achievement (in 000) of Merit-cum-Means based Scholarship Scheme for students belonging to the minority religious communities

Year	No. of Scholarships sanctioned															Amount sanctioned (Rs. in Crore)
	Muslim		Christian		Sikh		Buddhist		Parsi		Total		Male	Female	% Female	
	T	A	T	A	T	A	T	A	T	A	T	A				
2007-08	14.6	13.8	2.5	2.3	2.0	1.0	0.8	0.0	0.0	0.0	20.0	17.3	12.3	5.0	29.02	40.91
2008-09	--	14.1	--	1.8	--	1.0	--	0.1	--	0.0	--	17.1	11.4	5.7	33.43	44.28
2009-10	14.6	14.6	2.5	2.4	2.0	2.0	0.8	0.2	0.0	0.0	20.0	19.3	13.0	6.2	32.38	49.92
2010-11	14.6	14.6	2.5	2.5	2.0	2.0	0.8	0.4	0.0	0.0	20.0	19.5	12.3	7.2	36.80	52.38
2011-12	14.6	14.6	2.5	2.5	2.0	2.0	0.8	0.3	0.0	0.0	20.0	19.5	11.6	7.9	40.64	53.86
2012-13	43.8	52.7	7.6	8.7	6.1	6.2	2.5	0.5	0.0	0.0	60.0	68.1	44.1	24.0	35.23	181.21
2013-14	43.8	72.5	7.6	14.3	6.1	13.0	2.5	0.7	0.0	0.0	60.0	100.4	61.1	39.3	39.16	259.84
Share (%) of religious communities in total target and achievement (%) as percentage of respective targets																
2007-08	72.9	94.9	12.7	91.8	10.1	51.6	4.2	4.4	0.0	0.0	100.0	86.3	--	--	--	--
2008-09	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009-10	72.9	100.0	12.7	95.2	10.1	100.0	4.2	29.5	0.0	85.7	100.0	96.4	--	--	--	--
2010-11	72.9	100.0	12.7	100.0	10.1	100.0	4.2	43.0	0.0	57.1	100.0	97.6	--	--	--	--
2011-12	72.9	100.0	12.7	100.0	10.1	100.0	4.2	41.1	0.0	100.0	100.0	97.5	--	--	--	--
2012-13	72.9	120.4	12.7	113.8	10.1	102.6	4.2	19.4	0.0	38.1	100.0	113.5	--	--	--	--
2013-14	72.9	165.6	12.7	187.2	10.1	214.1	4.2	26.2	0.0	57.1	100.0	167.4	--	--	--	--

Note: T= targets; A = achievements

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

## Maulana Azad National Fellowship

Maulana Azad National Fellowship (MANF) is an important initiative by the Central Government and is managed by University Grants Commission (UGC). It provides integrated five year fellowships to students from minority communities to pursue higher studies (MPhil and PhD). The Fellowship covers all Universities/Institutions recognized by the UGC under section 2(f) and section 3 of the UGC Act. Data available show that the total fresh fellowships awarded under MANF was 757 in 2009-10, 747 in 2010-11, 757 in 2011-12, and the renewal numbers are 757 in 2010-11 and 1,511 in 2011-12 (Table 13). Seventy percent of these fellowships have gone to Muslim students in all the three financial years which corresponds to their share in population, constituting about 72% of the minority population in the country. Among the states, Uttar Pradesh has received the highest share of the scholarships. Andhra Pradesh, Assam, Jammu & Kashmir, Karnataka, Madhya Pradesh, Rajasthan, Uttar Pradesh and West Bengal are the states where more than 80 per cent of fellowships are utilised by Muslims during 2009-12. In Bihar, Uttaranchal and Lakshadweep, MANF is only disbursed to Muslims.

**Table 5.13: Share (%) of Muslims and Other Religious Communities in Maulana Azad National Fellowship Award by State/UTs.**

State/UT	Fresh Fellowship						Renewed Fellowship			
	2009-10		2010-11		2011-12		2010-11		2011-12	
	Muslims	Other Minorities	Muslims	Other Minorities	Muslims	Other Minorities	Muslims	Other Minorities	Muslims	Other Minorities
Andhra Pradesh	81.3	18.8	83.8	16.2	82.4	17.6	81.3	18.8	82.6	17.4
Arunachal Pradesh	--	--	66.7	33.3	25.0	75.0	--	--	66.7	33.3
Assam	91.2	8.8	90.9	9.1	91.4	8.6	91.2	8.8	91.0	9.0
Bihar	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0
Chhattisgarh	42.9	57.1	25.0	75.0	50.0	50.0	42.9	57.1	36.4	63.6
Goa	0.0	100.0	0.0	100.0	25.0	75.0	0.0	100.0	0.0	100.0
Gujarat	66.7	33.3	94.4	5.6	75.0	25.0	66.7	33.3	85.2	14.8
Haryana	--	--	0.0	100.0	0.0	100.0	--	--	0.0	100.0
Himachal Pradesh	25.0	75.0	0.0	100.0	50.0	50.0	25.0	75.0	11.1	88.9
Jammu & Kashmir	100.0	0.0	90.0	10.0	97.4	2.6	100.0	0.0	95.2	4.8
Jharkhand	88.2	11.8	78.9	21.1	71.4	28.6	88.2	11.8	83.3	16.7
Karnataka	92.6	7.4	89.3	10.7	84.8	15.2	92.6	7.4	90.9	9.1
Kerala	47.6	52.4	56.6	43.4	54.4	45.6	47.6	52.4	51.7	48.3
Madhya Pradesh	93.8	6.3	100.0	0.0	100.0	0.0	93.8	6.3	96.8	3.2
Maharashtra	54.2	45.8	57.6	42.4	58.2	41.8	57.4	42.6	55.8	44.2
Manipur	50.0	50.0	75.0	25.0	40.0	60.0	42.9	57.1	60.0	40.0
Meghalaya	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0
Mizoram	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0
Nagaland	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0
Orissa	100.0	0.0	50.0	50.0	60.0	40.0	37.5	62.5	66.7	33.3
Punjab	2.7	97.3	5.1	94.9	4.8	95.2	100.0	0.0	3.7	96.3
Rajasthan	90.5	9.5	85.7	14.3	90.0	10.0	20.7	79.3	88.1	11.9
Sikkim	--	--	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0
Tamil Nadu	42.9	57.1	42.4	57.6	47.1	52.9	42.9	57.1	42.6	57.4
Tripura	--	--	75.0	25.0	--	--	--	--	75.0	25.0
Uttar Pradesh	99.2	0.8	94.2	5.8	94.6	5.4	99.2	0.8	96.8	3.2
Uttaranchal	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0
West Bengal	96.2	3.8	93.8	6.3	90.3	9.7	96.2	3.8	94.9	5.1
Andaman & Nicobar	0.0	100.0	100.0	0.0	--	--	0.0	100.0	50.0	50.0
Chandigarh	25.0	75.0	25.0	75.0	40.0	60.0	25.0	75.0	25.0	75.0
Dadra & Nagar Haveli	--	--	--	--	--	--	--	--	--	--
Daman & Diu	--	--	--	--	--	--	--	--	--	--
Delhi	87.5	12.5	66.7	33.3	77.8	22.2	87.5	12.5	76.5	23.5
Lakshadweep	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0	100.0	0.0
Puducherry	50.0	50.0	0.0	100.0	25.0	75.0	50.0	50.0	25.0	75.0
<b>Total</b>	<b>71.5</b>	<b>28.5</b>	<b>70.6</b>	<b>29.4</b>	<b>70.6</b>	<b>29.4</b>	<b>71.5</b>	<b>28.5</b>	<b>71.0</b>	<b>29.0</b>

Source: Based on data from Ministry of Minorities Affairs, Government of India, New Delhi.

### **Free Coaching and allied schemes**

This scheme aims to empower the minority communities, enhance their skills and capabilities to make them employable in industries, services or getting admission in universities/technical institutions. The scheme is continuation of the initiative taken in Sixth Five Year Plan for providing coaching to students belonging to scheduled caste, minority communities and backward classes. Separate schemes under this mission were amalgamated with effect from September 2001 into a combined Scheme of Coaching and Allied Assistance for Weaker Sections including Scheduled Castes, Other Backward Classes and Minorities. However, after the creation of Ministry of Minority Affairs, a new scheme called “Free Coaching and Allied Assistance” for candidates belonging to the minority communities is being implemented by the MoMA.

There has been significant increase in the amount disburse for the coaching and allied services. From mere 41.4 lakh in 2006-07, the amount disbursed has increased to 23.664 crore in 2013-14 and the number of students benefitted has increased from only 690 in 2006-07 to 9,997 in 2013-14 (Table 5.14). At all-India level, the average cost of providing coaching and allied services per student was Rs.6000 in 2006-07 which has increased to Rs.23,671 in 2013-14. Among the state, Uttar Pradesh, Delhi and Andhra Pradesh have been major beneficiaries of this scheme (Table 5.15).

Notwithstanding the good intension of the government, the results and processes followed for the scheme have not been as per expectations. First, there is hardly any audit done about the success of the students receiving coachings. Second, the selection of the coaching centres for providing the coachings has often been without much screening and taking every relevant points into account. For an impact, it will be important that coaching centres are selected where the students can also get residential/hostel facilities and their precious times are not lost in commuting to these centres. Further, evaluation of the coaching centres and success of the candidates must be done regularly for providing financial assistance to coaching centres. Otherwise the scheme will become money minting business for the coaching centres.

Table 5.14: Free Coaching and Allied Scheme for the candidates belonging to minority community for the year 2006-07 to 2013-14

Year	No. of students benefitted	Amount Released (Rs. crore)
2006-07	690	0.414
2007-08	4097	5.742
2008-09	5522	7.300
2009-10	5532	11.219
2010-11	4845	14.373
2011-12	7880	15.980
2012-13	6716	13.997
2013-14	9997	23.664

Source: Based on data from Ministry of Minorities Affairs, Government of India, New Delhi.



**Table 5.15: State -wise expenditure (AMNT in Rs. crore) Free Coaching and Allied Scheme for the candidates (NS) belonging to minority community for the year 2006-07 to 2013-14**

States/Uts	2006-07		2007-08		2008-09		2009-10		2010-11		2011-12		2012-13		2013-14	
	NS	AMNT	NS	AMNT	NS	AMNT	NS	AMNT	NS	AMNT	NS	AMNT	NS	AMNT	NS	AMNT
Andhra Pradesh		0.0	185	0.3	650	0.5	100	0.2	50	0.4	200	0.3	300	0.7	2260	4.0
Arunachal Pradesh		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Assam	0	0.0	90	0.1	0	0.0	150	0.2	500	0.9	1100	2.9	150	1.2	200	0.8
Bihar	0	0.0	0	0.0	0	0.0	100	0.1	500	0.9	1000	2.7	400	1.1	50	0.9
Chandigarh		0.0	0	0.0	50	0.1	0	0.0	0	0.0	0	0.0	0	0.0	80	0.1
Chhattisgarh		0.0	80	0.1	90	0.1	50	0.1	0	0.0	0	0.0	0	0.0	0	0.0
Delhi		0.0	473	0.4	541	0.8	500	0.6	0	0.1	0	0.2	356	0.5	1057	1.6
Goa		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	50	0.1	0	0.0
Gujrat	0	0.0	0	0.0	100	0.1	0	0.1	50	0.1	0	0.0	125	0.2	150	0.4
Haryana		0.0	50	0.0	140	0.2	40	0.2	100	0.1	200	0.4	100	0.4	150	0.3
Himachal Pradesh		0.0	0	0.0	0	0.0	25	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Jammu & Kashmir		0.0	240	0.1	0	0.0	0	0.1	0	0.0	500	0.5	150	0.2	190	0.3
Jharkhand		0.0	0	0.0	75	0.1	0	0.0	200	0.3	500	1.2	0	0.0	90	0.4
Karnataka		0.0	450	0.8	520	0.8	535	1.1	0	0.1	500	1.5	100	0.1	550	2.4
Kerala		0.0	0	0.0	200	0.2	25	0.0	600	0.5	500	0.8	350	0.4	450	1.4
Madhya Pradesh		0.0	90	0.1	220	0.2	215	0.5	0	0.1	150	0.2	500	0.7	590	1.2
Maharashtra		0.0	0	0.0	980	1.2	130	0.2	2200	5.8	200	0.2	320	0.6	430	0.6
Manipur		0.0	160	0.2	118	0.2	230	0.3	30	0.1	0	0.1	700	0.9	200	0.7
Meghalaya		0.0	0	0.0	0	0.0	50	0.1	0	0.0	0	0.0	0	0.0	0	0.0
Mizoram		0.0	250	0.5	180	0.3	50	0.1	0	0.1	300	1.0	100	0.3	50	0.1
Nagaland		0.0	0	0.0	50	0.1	0	0.1	0	0.0	0	0.0	50	0.1	0	0.1
Orissa		0.0	190	0.3	75	0.1	230	0.4	70	0.1	0	0.0	250	0.5	0	0.0
Punjab		0.0	160	0.2	50	0.1	220	0.4	0	0.1	0	0.0	0	0.0	0	0.0
Rajasthan	690	0.4	1004	1.5	75	0.8	682	1.6	50	0.2	350	0.4	250	0.6	490	0.9
Sikkim		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Tamil Nadu		0.0	0	0.0	0	0.0	0	0.0	150	0.2	50	0.0	150	0.1	100	0.2
Tripura		0.0	0	0.0	100	0.1	0	0.0	40	0.1	100	0.2	0	0.2	0	0.0
Uttar Pradesh		0.0	675	1.0	685	0.8	150	0.8	225	0.5	980	1.5	1695	3.4	2110	4.6
Uttaranchal		0.0	0	0.0	0	0.0	0	0.0	30	0.0	50	0.1	120	0.2	100	0.2
West Bengal		0.0	0	0.0	623	0.8	2050	4.2	50	3.7	1200	2.0	500	1.6	700	2.6
Total	690	0.4	4097	5.7	5522	7.3	5532	11.2	4845	14.4	7880	16.0	6716	14.0	9997	23.7

Note: NS = number of student; AMNT = expenditure in Rs. crore.

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

## 5.2.2 Share in economic activity and employment

The Sachar Committee has brought to fore that the share of Muslims in State and Central Government services is much lower than the proportion of their population. To overcome the deficit, through the PM's 15 Point Programme, the State Governments and Ministries have been advised to give special consideration in recruitment to the candidates belonging to minority communities. MoMA has attempted to compile the data from various Ministries and departments of state government on fresh recruitments of employee and share of minorities therein. The data presented in Table 5.16 shows that the share of minorities (Muslims, Christians, Sikhs, Buddhists, Parsis and Jains) in the total new recruitments have been far less than their share in total population (about 18.5%). The share of minorities recruited in Government Ministries and Departments has also fluctuated a lot over the years. It was 8.3% in 2006-07, rose to 12.75% in 2008-09 and declined to 8.22% in 2009-10 and 4.10% in 2011-11. Overall, the recruitments of minorities in Central Government Services and PSUs was highest in 2011-12, that is 10.18% of the total recruitments. This shows that PM 15 Programme guidelines are not able to make any real impact on the representation of minorities in Government services.

The new recruitment data for each religious minority community is not available separately but available at the aggregate level. So one cannot know whether Muslims, the most deprived community among the religious minorities, have got any meaningful share in government jobs or any improvement in their representation has taken place in post-Sachar years.

Table 5.16: Recruitment of minorities in Central Government Departments and public sector Undertakings.

Sr. no.	Departments/organisations	2006-07 Minorities recruited (%)	2007-08 Minorities recruited (%)	2008-09 Minorities recruited (%)	2009-10 Minorities recruited (%)	2010-11 Minorities recruited (%)	2011-12 Minorities recruited (%)
1	Government Ministries/Department	5485 (8.37%)	1620 (8.71%)	2593 (12.75%)	1339 (8.22%)	22349 (11.99%)	4665 (4.10%)
2	Public Sector Banks and Financial Institutions	702 (6.93%)	1615 (10.20%)	4263 (8.87%)	2930 (7.18%)	4702 (7.36%)	4245 (7.50%)
3	Para Military Forces	2700 (9.49%)	4914 (9.90%)	3068 (10.22%)	2682 (8.16%)	4539 (9.21%)	3404 (5.60%)
4	Posts	386 (7.60%)	517 (9.65%)	176 (6.36%)	617 (8.01%)	1293 (8.29%)	768 (8.11%)
5	Railways	1456 (2.67%)	2295 (6.31%)	2739 (7.56%)	1705 (6.65%)	1591 (8.72%)	3521 (12.53%)
6	Public Sector Undertakings	1453 (11.86%) (for 133 PSUs)	1234 (5.52%) (for 126 PSUs)	2107 (5.92%) (for 161 PSUs)	1322 (5.92%)	1218 (7.02%) (for 121 PSUs)	1776 (6.91%) (for 157 PSUs)
Total minorities recruited and percentage		12182 (6.93%)	12195 (8.23%)	14946 (9.90%)	10595 (7.28%)	35692 (10.18%)	18379 (6.24%)

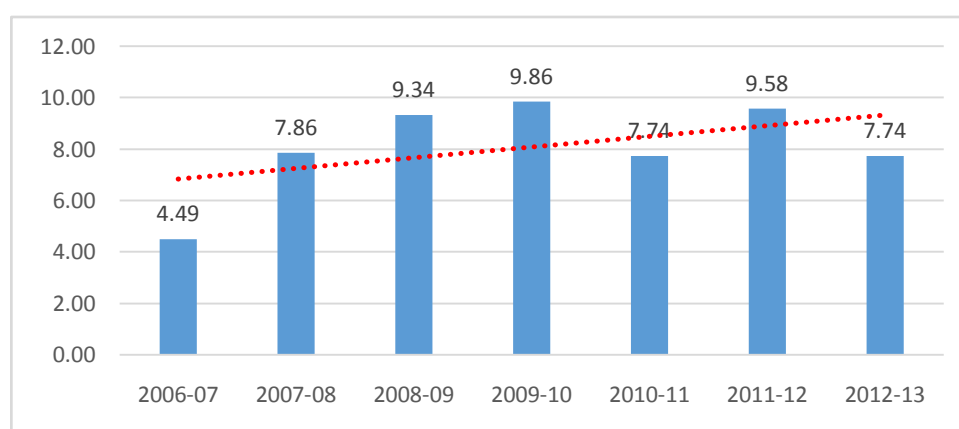
Note: Figures in parentheses are the percentage to the total recruited employees in each organisation/departments in the respective years.

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### Trends in share of minorities in employment in Central Government departments/ministries/PSUs reporting the data

Given that the number of data reporting departments and ministries have differed in each year, we below analyse the data only for the departments and ministries which have reported the same in all the years during 2006-07 to 2012-13 to understand the trend in recruitments. We could identify 37 such ministries/departments under this category, and this data is produced in Table 5.17 and also represented by Figure 5.2. Figure 5.2 shows that overall the share of minorities in recruitment in these 37 ministries/departments has risen over the years. However, data also shows that share of minorities in recruitments in all group of services is much less than the share of their population. In these 37 ministries/departments, on an average minorities have constituted 7.5% of the new recruitment in Group A services over the years 2006-07 to 2012-13. The average share of minorities in new recruitment in these 37 ministries/departments in Group B services is 9.1%, Group C services is 8.6%, while for Group D services it is 8.6%. The average number of persons recruited from minority communities in Group B services in these 37 ministries/departments have been insignificant: on an average 316 per year during 2006-07 to 2012-13.

Figure 5.2: Share (%) of persons from minority community recruited in 37 Ministries/department of Government of India



Source: Based on data from Ministry of Minorities Affairs, Government of India, New Delhi.

Table 5.17: Number and share of recruited employees from minority communities to the total employees appointed in various positions under 37 ministries/departments of Central Government.

Year	Number of minority community persons recruited				
	Group A	Group B	Group C	Group D	Total
2006-07	585	713	1994	1162	4454
2007-08	858	220	2062	1708	4848
2008-09	971	296	5083	3115	9465
2009-10	1407	231	3420	1138	6196
2010-11	1976	226	5369	1413	8984
2011-12	1964	372	5694	1925	9955
2012-13*	78	151	345	119	693
<b>Average</b>	<b>1120</b>	<b>316</b>	<b>3424</b>	<b>1511</b>	<b>6371</b>
Percentage of the total minority candidates recruited in respective group of services					
2006-07	6.97	3.68	4.03	4.55	4.49
2007-08	8.74	6.80	6.31	6.74	7.86
2008-09	7.84	15.69	8.92	10.36	9.34
2009-10	6.86	10.00	7.19	7.33	9.86
2010-11	6.62	7.63	7.76	10.21	7.74
2011-12	7.61	9.02	9.94	12.37	9.58
2012-13	7.89	10.64	8.84	8.52	7.74
<b>Average</b>	<b>7.50</b>	<b>9.10</b>	<b>7.60</b>	<b>8.60</b>	<b>8.10</b>

Note: \*Totals may not match as there are some minor differences in the data provided for subcategories.

Source: Based on data from Ministry of Minorities Affairs, Government of India, New Delhi.

### ***Rojgar schemes***

Under PM's 15 Point Programme special effort is made to make the employment or skill training available to persons of minority communities by allocating a certain proportion of outlays on the employment schemes Swarn Jayanti Shahari Rozgar Yojana (SJSRY), Swarn Jayanti Gram Swarozgar Yojana (SGSY) and Urban Self Employment Programme (USEP) for them. The key objective of the SJSRY is to provide gainful employment to the urban unemployed or underemployed through setting up of self-employment ventures or provision of wage employment, while the USEP has been launched under Swarn Jayanti Shahari Rozgar Yojana (SJSRY) with an objective to address Urban Poverty through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures. It also supports skill development and training programmes to enable urban poor to have access to employment opportunities. The delivery of inputs under the scheme is through urban local bodies. This Scheme has two components: (i) assistance to individual urban poor beneficiaries for setting up gainful self-

employment ventures (Loan and Subsidy), and (ii) technology/marketing/infrastructure/knowledge and other support provided to the urban poor in setting up their enterprises as well as marketing their products (Technology, Marketing and Other Support). The SGSY aims at providing self-employment to villagers through the establishment of Self-help Groups (SHGs). In SGSY activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential, and funds are provided by NGOs, banks and financial institutions.

The available data show that the targets sets under these schemes for minority communities have been very small and the achievements have also not been very significant. For instance, for SJSRY at all-India level the financial target has never exceeded Rs.50 crore during 2006-07 to 2012-13. Even these small amounts have not been fully utilised in any of the financial years (Table 5.18). However, it is surprising to see that in most of the financial years the physical targets achieved are more than 100%. This require an investigation as how this success in the target for minorities has been achieved without much investment of the even small allocated funds. At the all-India level, the achievements in the targets sets for USEP has equally been high – more than 100% in most of the financial years. The achievement in the targets under SGSY have been moderate and only in one financial year (2008-09) the achievement in physical target at all-India level has crossed more than 100%.

Table 5.18: Targets (T) and achievements (A %) of rojgar schemes.

Name of the Schemes	2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		20112-2013	
	T	A (%)	T	A (%)	T	A (%)	T	A (%)	T	A (%)	T	A (%)	T	A (%)
Swarn Jayanti Shahari Rozgar Yojana (SJSRY): Financial Targets and Achievements (Rs. in crore)	36.59	3.17	50.47	43.99	34.26	53.01	33.46	52.72	37	83.70	37.17	93.03	46.6811	65.08
Swarn Jayanti Shahari Rozgar Yojana (SJSRY): Physical Targets and Achievements (Skill Training for Employment Promotion amongst Urban Poor)	22539	34.43	22535	184.02	22531	165.01	29994	101.41	29999	117.63	41250	116.39	75000	116.62
Urban Self Employment Programme (USEP): Targets and Achievements of Swarna Jayanti Shahari Rozgar Yojana (SJSRY)	18034	30.31	18031	96.41	18031	169.56	3749	252.55	3749	402.21	11252	103.19	12751	121.02
Swarn Jayanti Gram Swarozgar Yojana (SGSY): Physical Achievements (Aajevika)	163655	36.96	201909	71.01	264400	104.05	273372	65.05	326601	74.78	297218	50.51	283189	37.50

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

### **Industrial Training Institute (ITIs)**

An effort under the PM's 15 Point Programme has been made to upgrade skills and earning capabilities of minority youths by providing technical intuitions like ITIs in the minority concentrated districts. As per the PM 15 Point Programme guideline, the location of a certain proportion of all new ITIs should be in minority concentrated areas and some of the existing ITIs in the MCDs can be converted into centre of excellence. In the programme it is assumed that the ITIs located in minority concentrated areas will admit mostly the candidates from the minority communities and this may not be true. Given the dearth of training institutions in the country and also merit based admission with no priority to local candidates, the minority candidates even in institutions located in minority concentrated areas are left out from the admission. The need therefore is to provide priority to minority candidates in the admission. Total 117 ITIs and 44 Polytechnics have been sanctioned for MCDs. Further, 10% of the allocations under MsDP has been earmarked for skill training during 12<sup>th</sup> Five Year Plan.

The Government of India also set a target of converting 60 ITIs in minority concentrated districts as centre of excellence with the financial assistance from the World Bank. The available data on financial targets and achievements for the states are available from MoMA. The data show that at all-India level the performance in the utilisation of targeted amount has slackened over the years. In 2006-07, the total financial target was 33.85 crore and 100% of the same was utilised (Table 5.19). However, in later years even the small amounts provided under the programme have not been utilised effectively and the achievements have been 50% in 2010-11, 41.6% in 2011-12 and 47.9% in 2012-13. This points out to the lack of zeal among the programme implementing officials and agencies. Some of the states have under achieved the financial targets in many financial years and such states are Andhra Pradesh, Bihar, Delhi, Rajasthan and Meghalaya.

### ***Infrastructure Development for Minority Institutions (IDMI)***

The data available for various programmes for the minorities by the Central Government show that the Government has been minimalists in its approach. There has not been any substantial allocation of finance or effective monitoring of the same for the implementation. Under IDMI only Rs.4.48 crore was made available by the Government in 2009-10, that increased to Rs.22.98 crore in 2011-12, and Rs.48.43 crore in 2012-13 (Table 5.20). These limited amounts were thinly distributed to many institutions and as one can imagine these thin distribution may not have desired impact on the quality of institutions. Available data show that Rs.4.48 core was distributed to 22 institutions in 2009-10, Rs.22.98 crore was distributed to 124 institutions in 2010-11 and Rs.48.43 crore in 2011-12 was distributed to 259 institutions. The average allocation per institution as such in 2009-10, 2010-11, and 2011-12 was about 20.36 lakh, 18.53 lakh and 15.69 lakh respectively. As shown in Table 23, only a few states that have been allocated such funds. Total Rs.24.99 crore was released in 2013-14 for 229 Institutions.

Table 5.19: Percentage of financial achievements against the targets in up-gradation of Industrial Training Institutes (60 ITIs) into Centre of Excellence in minority concentrated districts under World Bank assisted VTIP.

Sl. No.	State/UT	No. of ITIs	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	A & N Island	1	--	100.0	0.0	0.0	25.3	97.4
2	Andhra Pradesh	1	100.0	0.0	0.0	--	0.0	30.6
3	Arunachal Pradesh		--	--	--	0.0	--	--
4	Assam	2	100.0	0.0	118.8	34.3	0.0	61.9
5	Bihar	4	100.0	49.3	0.0	0.0	29.9	0.0
6	Chandigarh		--	--	--	--	--	--
7	Chhattisgarh		--	--	--	--	--	--
8	Dadra & Nagar Haveli		--	--	--	--	--	--
9	Daman & Diu		--	--	--	--	--	--
10	Delhi	1	100.0	45.8	0.0	58.8	0.0	0.0
11	Goa	3	100.0	77.4	0.0	70.3	10.3	62.4
12	Gujarat		--	--	--	--	--	--
13	Haryana	1	100.0	0.0	212.5	50.8	49.0	98.0
14	Himachal Pradesh	2	100.0	18.8	162.0	66.9	0.0	70.7
15	Jharkhand	2	--	80.0	0.0	96.9	47.4	84.5
16	Karnataka	7	100.0	44.3	210.8	76.1	34.7	35.4
17	Kerala	7	100.0	48.8	102.9	20.0	97.2	94.4
18	Madhya Pradesh	1	100.0	74.9	56.0	20.5	84.9	661.5
19	Maharashtra	13	100.0	80.8	93.4	85.1	67.9	62.5
20	Manipur		--	--	--	--	--	--
21	Orissa		--	--	--	--	--	--
22	Pondicherry		--	--	--	--	--	--
23	Rajasthan	1	100.0	0.0	0.0	44.4	0.0	48.8
24	Sikkim	1	100.0	0.0	2615.9	14.2	51.4	0.0
25	Tamil Nadu		--	--	--	--	--	--
26	Tripura		--	--	--	--	--	--
27	Uttar Pradesh	6	100.0	64.1	546.9	0.0	31.2	0.0
28	Uttaranchal	2	100.0	0.0	0.0	113.8	61.5	32.1
29	West Bengal	4	100.0	16.8	32.1	34.8	27.2	50.9
30	Jammu & Kashmir		--	--	--	--	--	--
31	Lakshadweep		--	--	--	--	--	--
32	Meghalaya	1	--	0.0	61.1	124.8	0.0	0.0
33	Mizoram		--	--	--	--	--	--
34	Nagaland		--	--	--	--	--	--
35	Punjab		--	--	--	--	--	--
	Total	60	100.0	52.5	85.3	50.0	41.6	47.9
	Total achievement (in Rs. crore)		33.85	29.89	22.17	21.17	13.65	8.82

Source: Ministry of Labour and Employment, Government of India, New Delhi.



Table 5.20: Infrastructure development for Minority Institutions (IDMI), 2009-10 to 2011-12.

S. No.	State/UT	2009-10		2010-11		2011-12	
		Amount Released (in Rs. crore)	Institutions	Amount Released (in Rs. crore)	Institutions	Amount Released (in Rs. crore)	Institutions
1	A & N Island						
2	Andhra Pradesh						
3	Arunachal Pradesh						
4	Assam					0.94	4
5	Bihar						
6	Chandigarh						
7	Chhattisgarh						
8	Dadra Nagar Haveli						
9	Daman & Diu						
10	Delhi						
11	Goa						
12	Gujarat			1.91	15	1.24	6
13	Haryana			2.01	12	1.45	10
14	Himachal Pradesh						
15	Jharkhand						
16	Karnataka			2.81	15	3.57	31
17	Kerala			3.38	15	25.89	126
18	Madhya Pradesh			2.53	12		
19	Maharashtra			3.88	19	7.55	39
20	Manipur						
21	Orissa						
22	Pondicherry						
23	Rajasthan			1.03	7		
24	Sikkim					3.46	15
25	Tamil Nadu						
26	Tripura						
27	Uttar Pradesh			3.28	16	2	10
28	Uttaranchal			1.9	12	2.08	17
29	West Bengal						
30	Jammu & Kashmir			0.25	1		
31	Meghalaya						

32	Mizoram					0.25	1
33	Nagaland						
34	Punjab						
35	Lakshadweep						
	Total	4.48	22	22.98	124	48.43	259

Note: The amount sanctioned for the year 2012-13 is Rs.28.38 crore for 174 institutions.

Source: Department of School Education and Literacy, Government of India, New Delhi.

### 5.2.3 Enhancement of financial credit

Several studies, including the Sachar Commission Report, have noted that among the SRCs, Muslims find it difficult to access the bank credit. The Government of India has attempted to overcome this through specific guidelines for increasing bank finance to minority communities. In this regard, the National Minorities Development and Finance Corporation (NMDFC) have been asked to play important role, besides the scheduled commercial banks.

#### Lending by NMDFC

NMDFC provides two important kind of lending, micro finance to SHGs and terms lendings. NMDFC took the lead to start a parallel channel of micro financing w.e.f. 1/4/1998. This initiative was taken in order to reach the poorest among the target group, especially the minority women scattered in remote villages and urban slums who are not able to take advantage of the formal banking credit as well as NMDFC programme through its SCA (State Channelizing Agencies). Under this scheme small loans up to a maximum of Rs. 25,000 per beneficiary are provided through the network of NGOs and SHGs. Funds are given to the NGOs at an interest rate of 1%, which further do the lending to the beneficiaries directly or through the SHGs at an interest rate of 5%. The eligibility conditions for the Minority members, Self Help groups, NGOs, loan amount, interest rate etc. are as per the scheme of Micro financing of NMDFC.

The amount disbursed as credit by NMDFC over the years has increased but not to the extent expected. At the all-India level, the amount disbursed increased from Rs.0.43 crore in 1998-99 (Rs.13.17 crore in 2007-08) to Rs.186.70 crore in 2012-13, but has declined to 122.96 crores in 2013-14 (Table 5.21). The total beneficiary in 1998-99 were 3281 (16159 in 2007-08) which increased to 82,978 in 2012-13 but declined to 54,648 in 2013-14. However, given the expanse and depth of deprivation among minorities, especially among the Muslims, and size of their population, there is an urgent need to increase the credit amount and number of beneficiaries, otherwise there will hardly be any relevance of the NMDFC.

Table 5.21: Amount disbursed and Number of Beneficiaries of Micro-Credit Scheme of NMDFC

Year	Amount disbursed(In Rs. Crores)	No. of Beneficiaries
1998-99	0.43	3,281
1999-00	0.52	7,359
2000-01	1.00	11,418
2001-02	4.78	24,529
2002-03	2.90	7,540
2003-04	4.42	9,415

2004-05	8.29	11,034
2005-06	10.01	10893
2006-07	13.17	25482
2007-08	13.22	16159
2008-09	15.93	16213
2009-10	58.73	73702
2010-11	103.79	129742
2011-12	159.38	88702
2012-13	186.7	82974
2013-14	122.96	54648
<b>Total</b>	<b>706.22</b>	<b>573095</b>

Source: Ministry of Minorities Affairs, Government of India, New Delhi.

Available data show that a major share of the micro-credit has gone to a few states like Andhra Pradesh, Bihar, Jammu and Kashmir, Kerala, and Tamil Nadu (Table 5.22). It is surprising to find out that Uttar Pradesh which has the highest concentration of Muslim population in the country has not used the NMDFC funds to any desirable extent.

Table 5.22: State-wise disbursement under Micro-Credit Scheme by National Minorities Development & Finance Corporation, 2007-08 to 2012-13. (Amount in Rs. lakh and beneficiaries in number).

States	2007-08		2008-09		2009-10		2010-11		2011-12		2012-13	
	Amnt.	Benf.	Amnt.	Benf.	Amnt.	Benf.	Amnt.	Benf.	Amnt.	Benf.	Amnt.	Benf.
Andhra Pradesh	38.70	587	47.25	637	45	704						
Arunachala Pradesh	0	0	0	0								
Assam	34	404	0	0	12.42	230	200	2500	124	689		
Bihar	54.51	542	4.50	50	4.5	60	4.50	100				
Chandigarh												
Chhattisgarh												
Delhi	11.25	82	0	0	11.25	82			35	350		
Gujarat	0	0	0	0	25	313					20	89
Himachal Pradesh												
Haryana	0	0	9	50	300	3750					150	667
Jammu and Kashmir	37.72	475	20	200	100	1250	50	625	50	278		
Jharkhand	19.44	130	0	0								
Kerala	350	3500	504.50	5050	1893.50	23700	2791.41	34893	3400	18890	4300	19111
Karnataka	0	0	0	0	80	1000						
Maharashtra	0	0	0	0							300	1334
Manipur	1.80	80	1.80	20								
Madhya Pradesh	0	0	0	0								
Meghalaya	3.60	62	0	0								
Mizoram	0	0			9.81	123						
Nagaland	0.00	0			50	625	100	1250	100	556	500	2221
Orissa	0	0	27	382	38.25	553			79	439		
Pondicherry					60	750						
Punjab												
Rajasthan	2.25	25	0	0	2.25	25						
Tamil Nadu	516	5542	765.25	7639	1134.55	14217	2400	30000			3300	14667
Tripura	0	0	0	0								
Uttar Pradesh	45	615	0	0			5.40	24				
Uttaranchal	0	0	0	0								
West Bengal	207.74	4115	214.49	2185	2106.75	26320	4828	60350	12150	67500	10100	44889
<b>Total</b>	<b>1322.01</b>	<b>16159</b>	<b>1593.79</b>	<b>16213</b>	<b>5873.28</b>	<b>73702</b>	<b>10379.31</b>	<b>129742</b>	<b>15938</b>	<b>88702</b>	<b>18670</b>	<b>82978</b>

Source: National Minorities Development & Finance Corporation, New Delhi.

The amount disbursed under term loan by NMDFC has also been quite low. At the national level, the total amount disbursed by NMDFC under term loan was Rs.130.90 crore (to 31547 beneficiaries) 2006-07, which rose to Rs.184.40 crore (to 19358 beneficiaries) in 2012-13 (Table 5.23). This shows that though there has been moderate increase in total amount of loan disbursed but simultaneously the number of beneficiaries has declined substantially. The above discussion also imply that there is not much relevance of NMDFC to minorities as the amount they are endowed with for disbursement is quite small in comparison to commercial banks. The government needs to enhance the amounts available to NMDFC for lending to minorities.

Table 5.23: Amount disbursed and number of beneficiaries under term loan scheme by NMDFC

Year	Funds disbursed (In Rs. crore)	No. of Beneficiaries
1994-95	30.03	9570
1995-96	6.49	4797
1996-97	44.23	10749
1997-98	23.41	4932
1998-99	59.39	14333
1999-00	60.77	22510
2000-01	72.43	20274
2001-02	92.06	21489
2002-03	71.03	16348
2003-04	82.24	18,184
2004-05	130.72	35,552
2005-06	98.10	23408
2006-07	99.58	22301
2007-08	130.90	31574
2008-09	114.79	34985
2009-10	139.01	30892
2010-11	129.47	28768
2011-12	111.99	17172
2012-13	184.39	19361
2013-14	202.50	21318
<b>Total</b>	<b>1883.53</b>	<b>408514</b>

Source: MoMA, New Delhi.

Available data show that in 2012-13, maximum amount (Rs. 6700 lakhs) under term loan were lent in West Bengal and 7053 beneficiaries were covered. While least amount (Rs. 7 lakhs) was credited in Chandigarh to just 7 beneficiaries (Table 5.24). There have also been states where NMDFC has not disbursed any loan over the years 2007-08 – 2012-13, and these states are Uttar Pradesh and Madhya Pradesh. While in some states like Uttaranchal, and Orissa, the NMDFC has started disbursing the loans only in 2012-13.

Table 5.24: State-wide disbursement under Term Loan by National Minorities Development & Finance Corporation, 2007-08 to 2012-13. (amount in Rs. Lakh and beneficiaries in number).

States	2007-08		2008-09		2009-10		2010-11		2011-12		2012-13	
	Amt.	Benf.	Amt.	Benf.	Amt.	Benf.	Amt.	Benf.	Amt.	Benf.	Amt.	Benf.
Andhra Pradesh	850	2044	--	--	--	--	--	--	--	--	--	--
Arunachal Pradesh	--	--	--	--	--	--	--	--	--	--	--	--
Assam	100	250	--	--	--	--	--	--	--	--	--	--
Bihar	150	351	900	3307		0	789	1754	438	674	0	0
Chandigarh	5	13	2	4	6	14	4	9	7	11	7	7
Chhatisgarh	0	0	0	0	100	222	100	222	--	--	200	210
Delhi	10	25	17	34	34	76	17	38	10.20	16	9	9
Gujarat	200	474	300	1009	290	644			38.84	0	500	474
Himachal Pradesh	150	375	75	202	230	511	115	255	120	185	184	194
Haryana	450	1073	350	727	776	1724					50	53
Jammu and Kashmir	350	875	400	1441	460	1022	1033	2295	966	1486	900	947
Jharkhand	35	88	110	447	0	0	0	0	0	0	0	0
Kerala	2800	6750	3725	9679	3290	7310	3289	7307	4250	6539	3874	4078
Karnataka	525	1234	450	1425	270	600					0	0
Maharashtra	800	1933	500	1000	500	1111	1040	2311	419	645	300	316
Manipur	0	0	0	0	0	0	0	0	0	0	0	0
Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	400	1000	300	910	300	667	129	287	0	0	0	0
Nagaland	713	1681	500	1836	1120	2489	351	779	600	923	500	526
Orissa	0	0	0	0	0	0	0	0	0	0	200	211
Pondicherry	22.50	57	100	303	140	311	200	443			300	316
Punjab	750	1875	400	1628	470	1044	961	2135	500	770	700	737
Rajasthan	250	601	100	205	300	667	700	1555	650	1000	1700	1790
Tamil Nadu	1000	2500	200	400	1000	2222	820	1823			1700	1789
Tripura	30	75	50	207	96	213	100	222	200	308	541	569
Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Uttaranchal	0	0	0	0	20	45	0	0	0	0	75	79
West Bengal	3500	8300	3000	10221	4500	10000	3300	7333	3000	4615	6700	7053

Total	13090	31574	11479	34985	13902	30892	12948	28768	11199	17172	18440	19358
-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Source: National Minorities Development & Finance Corporation, New Delhi.

### **Priority Sector Lending by Commercial Banks**

The PM's 15 Point Programme advocates for a certain share of priority sector lending for minorities. The amount disbursed to minorities under priority sector lending was Rs.58,663 crore in 2007-08, which increased to Rs.1,64,748 crore in 2011-12, almost 3 times increase in 4 years. The achievement in targets has been above 85% in all the financial years at the all-India level. However, the share of credit lent to minorities under priority sector lending has ranged between 7.5% in 2006-07 to 11.3% in 2012-13. This is much lower than the percentage of minority population in the country.

Muslims are not the major beneficiaries of priority sector lending since both the target and achievements in Muslim concentrated states have been very low. For Instance, the targeted amounts and utilised amounts are both very low in Uttar Pradesh (where Muslims are concentrated), even less than those of Punjab (see Table 5.25 for achievement against the targets). The achievements in Assam, Bihar, west Bengal, and Maharashtra have been relatively lower (less than the target), though in some states the achievement rate has picked up in recent financial years. MoMA reports that the share of priority sector lending (PSL) to minorities has increased to 16.09% in 2013-14 of total PSL by banks in the country. However, Muslims could get only 44.31%, while Sikh had 24.58%, Christian 21.87%, Buddhists 2.06%, Parsis 2.23% and Jains 4.96% in total PSL to minorities in the same year. This shows that except Muslims and Buddhists, the two most deprived minorities, other minorities are able to corner larger share in PSL. This distortion needs to be corrected at the earliest.

Table 5.25: Percentage of achievements of priority Sector Lending (PSL) against targets to Minorities, 2007-08 to 2011-12,

S. No.	State/UT	2007-08	2008-09	2009-10	2010-11	2011-12
1	A & N Islands	79.6	136.0	185.8	317.6	127.1
2	Andhra Pradesh	92.0	106.6	82.3	72.3	79.6
3	Arunachal Pradesh	28.0	114.6	198.5	167.0	133.6
4	Assam	38.6	70.7	144.8	135.3	130.4
5	Bihar	56.2	70.0	79.7	107.9	98.1
6	Chandigarh	126.6	68.7	105.2	74.2	58.4
7	Chhattisgarh	222.4	86.6	51.1	75.1	74.1
8	Dadra Nagar Haveli	176.1	67.9	25.7	40.3	51.4
9	Daman & Diu	18.8	77.4	48.8	70.7	61.4
10	Delhi	110.4	80.1	52.9	44.8	72.5
11	Goa	81.4	101.3	75.7	100.1	120.6
12	Gujarat	82.9	57.4	34.8	56.7	53.7
13	Haryana	93.7	85.0	90.4	82.7	68.1
14	Himachal Pradesh	--	90.7	122.9	46.6	56.6
15	Jharkhand	134.6	77.8	90.5	101.8	85.3
16	Karnataka	86.2	100.2	70.6	87.2	84.3
17	Kerala	75.8	101.2	133.7	128.9	110.6
18	Madhya Pradesh	122.9	89.9	63.6	81.5	73.7
19	Maharashtra	87.2	92.2	50.5	62.1	62.5
20	Manipur	16.8	63.5	238.1	187.0	204.4
21	Orissa	259.5	82.3	81.3	91.3	95.8

22	Pondicherry	106.9	106.8	100.1	94.9	86.3
23	Rajasthan	64.0	86.2	58.3	65.5	78.4
24	Sikkim	71.6	178.5	179.1	225.1	105.3
25	Tamil Nadu	119.8	98.0	86.4	86.5	87.1
26	Tripura	92.8	100.0	259.3	212.4	--
27	Uttar Pradesh	77.0	98.7	96.0	92.1	99.1
28	Uttaranchal	131.9	64.9	88.2	107.0	86.0
29	West Bengal	73.1	98.6	89.0	101.0	89.0
30	Jammu & Kashmir	164.7	102.5	176.0	136.4	75.2
31	Meghalaya	78.9	112.1	269.2	270.0	269.7
32	Mizoram	133.8	108.2	439.4	342.8	377.7
33	Nagaland	112.9	118.4	325.9	248.5	350.1
34	Punjab	107.8	108.4	123.2	137.3	115.2
35	Lakshadweep	97.7	73.4	182.2	329.0	183.0
	Total	90.0	95.5	85.9	92.0	89.5
	Total achievement (in Rs. crore)	58662.7	82865.4	112038.8	143396.7	164748.4

Note: State-wise break ups of achievement not available for 2012-13. The all-India target for the year 2012-13 was Rs.164748.4 crore and the achievement was Rs.185234.5 crore (83.33% of the target).

Source: Ministry of Finance, Department of Finance Services, Government of India, New Delhi.

## 5.2.4 Improving the condition of living

### *Indira Awas Yojna (IAY)*

The PM's 15 Point Programme also targets to improve the condition of living by providing certain proportion of houses to minorities under IAY. In this regard, the available data show that financial achievements for IAY has been quite moderate at the national level though with the rising financial amount for the sector the achievement rate has also risen. The total financial amount utilised was only Rs.37.74 crore in 2006-07 which rose to Rs.1533.62 crore in 2012-13, while the achievement rose from 6.5% to 74.8% during the same years (Table 5.26). The fund was utilised by only a few states in 2006-07 but in 2012-13 almost all the major states have utilised the available finance. Kerala, Assam, Jharkhand and West Bengal have achieved more than 100% of the financial target in many years during the period.

Table 5.26: Percentage financial achievement against targets under Indira Awas Yojna (IAY) for minorities, 2006-07-2012-13

S. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	A & N Island	0.0	0.0	0.0	0.0	20.0	5.6	13.4
2	Andhra Pradesh	0.0	23.9	127.9	72.7	96.5	72.3	84.2
3	Arunachal Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Assam	40.6	117.4	120.5	92.8	137.3	121.7	81.3
5	Bihar	0.0	61.7	102.3	79.2	92.1	86.6	90.9
6	Chandigarh	--	--	--	--	--	--	--
7	Chhattisgarh	0.0	23.5	28.4	18.2	14.3	5.2	7.4
8	Dadra Nagar Haveli	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Delhi	--	--	--	--	--	--	--
11	Goa	0.0	23.8	41.4	14.8	24.4	76.0	12.1
12	Gujarat	0.0	14.4	38.6	32.3	23.3	15.9	8.5
13	Haryana	0.0	80.3	90.9	69.6	90.8	63.2	58.3

14	Himachal Pradesh	194.2	--	43.9	21.5	29.7	18.0	19.3
15	Jharkhand	0.0	57.0	74.7	63.2	74.9	100.8	103.4
16	Karnataka	0.0	38.9	42.7	46.3	77.7	59.4	248.7
17	Kerala	0.0	107.0	115.5	67.4	113.9	109.9	103.1
18	Madhya Pradesh	0.0	11.7	128.5	35.5	36.7	27.7	35.2
19	Maharashtra	0.0	77.8	106.7	62.5	101.2	57.6	42.9
20	Manipur	0.0	0.0	12.4	9.8	39.2	19.9	6.6
21	Orissa	0.0	21.6	13.2	20.4	33.7	17.1	27.8
22	Pondicherry	0.0	7.3	3.5	0.0	0.0	0.0	0.0
23	Rajasthan	0.0	47.4	82.3	54.0	97.1	106.3	63.8
24	Sikkim	0.0	0.0	57.9	222.5	457.5	167.6	50.8
25	Tamil Nadu	0.0	66.5	122.9	99.3	68.3	41.1	52.2
26	Tripura	0.0	32.8	85.0	39.8	90.0	39.2	0.0
27	Uttar Pradesh	0.0	66.1	103.5	66.0	77.8	61.8	39.8
28	Uttaranchal	39.0	36.9	67.9	73.1	119.8	94.9	57.8
29	West Bengal	0.0	54.2	100.4	113.1	145.3	118.4	127.6
30	Jammu & Kashmir	0.0	0.6	5.2	1.3	5.7	0.4	0.9
31	Meghalaya	0.0	0.0	12.7	2.6	--	--	--
32	Mizoram	0.0	0.0	0.0	0.0	--	--	--
33	Nagaland	0.0	0.0	0.0	0.0	--	--	--
34	Punjab	0.0	14.0	14.3	13.2	43.3	16.1	1.1
35	Lakshadweep	0.0	0.0	612.8	0.0	0.0	0.0	0.0
Total		6.5	55.1	92.8	68.0	86.3	72.1	74.8
Total achievement (in Rs. crore.)		37.74	443.06	1046.85	1459.68	1692.20	1333.60	1533.62

Source: Ministry of Rural Development, Government of India, New Delhi.

Similar to achievement of the financial target, the achievement of physical targets have also risen over the years at the national level (Table 5.27). Total 14,236 houses under IAY were provided to minorities in 2006-07, (achievement of target 6.2%) which rose to 5,43,413 units in 2009-10 (achievement of target 89.4%) but has declined to 3,61,912 units (achievement 80.8%). It has been found that targets set for IAY have also fluctuated over the years and so the achievement in units of houses. Among the states, Bihar, West Bengal, Uttar Pradesh and Jharkhand have been largest beneficiaries as a sizeable number of houses under IAY has gone to minorities of these states. The percentage achievement of targets in these states, except Uttar Pradesh, has also been quite substantial. Other states which have shown higher achievement are Uttaranchal, Tamil Nadu, Sikkim, Kerala, Haryana, and Assam.

Table .527: Percentage physical achievement against targets under Indira Awas Yojna for (IAY) for Minorities, 2006-7 to 2012-13.

Sl. No.	State/UT	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
1	A & N Island	0.0	0.0	0.0	0.0	13.4	12.8	11.6
2	Andhra Pradesh	0.0	22.0	121.4	89.3	99.1	96.8	96.7
3	Arunachal Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Assam	37.8	116.6	140.5	110.7	118.2	113.6	112.5
5	Bihar	0.0	49.8	122.2	94.5	136.3	128.2	104.5
6	Chandigarh	--	--	--	--	--	--	--
7	Chhattisgarh	0.0	22.4	29.9	25.4	17.6	7.4	8.3
8	Dadra Nagar Haveli	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Daman & Diu	0.0	0.0	0.0	0.0	0.0	0.0	0.0



10	Delhi	--	--	--	--	--	--	--
11	Goa	0.0	48.6	37.9	32.6	45.8	100.9	34.2
12	Gujarat	0.0	12.3	59.5	42.1	22.0	6.9	10.0
13	Haryana	0.0	83.5	150.2	107.7	100.0	99.4	95.5
14	Himachal Pradesh	136.0	14.2	80.8	25.5	28.5	23.2	27.0
15	Jharkhand	0.0	55.7	146.8	110.4	84.7	76.3	130.6
16	Karnataka	0.0	38.9	119.4	136.8	79.8	158.1	127.7
17	Kerala	0.0	93.2	203.7	81.6	120.2	144.7	119.8
18	Madhya Pradesh	0.0	9.6	72.3	49.4	40.2	44.6	42.6
19	Maharashtra	0.0	63.2	109.3	73.4	73.2	53.7	39.3
20	Manipur	0.0	0.0	30.3	10.9	47.8	7.1	9.8
21	Orissa	0.0	17.1	23.8	45.5	37.1	27.1	25.9
22	Pondicherry	0.0	7.3	5.8	0.0	0.0	0.0	0.0
23	Rajasthan	0.0	43.8	114.1	81.6	100.1	147.9	38.4
24	Sikkim	0.0	0.0	111.3	185.3	457.2	332.3	125.9
25	Tamil Nadu	0.0	73.1	215.6	115.9	84.5	83.6	75.3
26	Tripura	0.0	14.9	191.9	75.5	90.2	58.8	0.0
27	Uttar Pradesh	0.0	62.6	113.7	75.4	78.1	74.7	49.0
28	Uttaranchal	58.3	52.0	83.1	102.6	121.2	107.0	59.1
29	West Bengal	0.0	44.3	224.7	169.7	162.0	111.4	136.8
30	Jammu & Kashmir	0.0	13.5	4.9	6.4	11.9	1.9	13.6
31	Meghalaya	0.0	0.0	13.6	2.6	--	--	Not fixed
32	Mizoram	0.0	0.0	57.5	0.0	--	--	--
33	Nagaland	0.0	0.0	0.0	0.0	--	--	--
34	Punjab	0.0	16.3	23.2	20.9	58.9	36.7	3.5
35	Lakshadweep	0.0	0.0	583.3	0.0	0.0	0.0	0.0
Total		6.2	48.9	120.7	89.4	98.4	93.4	80.8
Total achievement (in No.)		14236	155980	385275	543413	426255	378907	361912

Source: Ministry of Rural Development, Government of India, New Delhi.

### **BSUP and IHSDP**

There has been a heated debate on the ways data on expenditures under the JnNURM sub-missions - Basic Services for Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) in minority concentrated cities/towns have been reported by the related department/ministries. Investments made in any part of minority concentrated town have been highlighted as if the major improvement has taken place in the areas where minority community resides. As the area wise data of the investments for the cities are not available, one is no position to verify the claim/statistics.

At the national level, more than 20% of the total money allocated under the two sub-mission of JnNURM have gone to the towns and cities with substantial minority population. In actual terms, the investment was to the tune of Rs.6,368.52 crore in 2007-08 which has increased to Rs.7,254.84 crore in 2012-13 (Table 5.28). Delhi has been a major beneficiary of the available resources under the scheme. Maharashtra, West Bengal and Uttar Pradesh are the other major states in which substantial investments have been made during the years 2006-07 to 2012-13. Among the major states, Uttar Pradesh, Madhya Pradesh, and Jharkhand have reported that more than 60% of the total investments in several years has gone to towns and cities with SMP. However, in the absence of the disaggregated data by SRCs, it is impossible to validate the claim.

More than 18 percent of the total investments under IHSDP during the years from 2008-09 to 2012-13 have gone to cities and towns with SMP (Table 5.29). Unfortunately, the data reporting problem in this scheme (without socio-religious and areal disaggregation) remains as serious as mentioned in case of BUSP. At the all-India level, the total amount invested in cities/towns with SMP was Rs.832 crore in 2007-08 which has increased to Rs.2,235.83 crore in 2012-13. Among major states, Maharashtra, Uttar Pradesh, Andhra Pradesh and Karnataka have used the major share of the amount available under this scheme for cities/towns with SMP. The share of investment under this scheme (IHSDP) in towns/cities with SMP has also been above 20% of the total investments under IHSDP in these respective states.

Table 5.28: Flow of benefits/funds under JNNURM – Basic Services for Urban Poor (BSUP Mission II) to cities/towns with a substantial minority population, 2008-09 to 2012-13.

S. No.	State/UT	2008-09		2009-10		2010-11		2011-12		2012-13	
		Total Project Cost	% of Project Cost in towns/cities having a substantial minority population	Total Project Cost	% of Project Cost in towns/cities having a substantial minority population	Total Project Cost	% of Project Cost in towns/cities having a substantial minority population	Total Project Cost	% of Project Cost in towns/cities having a substantial minority population	Total Project Cost	% of Project Cost in towns/cities having a substantial minority population
1	A & N Island	0.0	--	0.0	--	0.0	--	0.0	--	0.0	00
2	Andhra Pradesh	3010.2	0.0	3010.2	0.0	3393.7	0.0	3393.6	0.0	3559.5	0.0
3	Arunachal Pradesh	49.3	0.0	49.3	0.0	49.3	0.0	60.9	0.0	66.8	0.0
4	Assam	108.4	0.0	108.4	0.0	108.4	0.0	108.4	0.0	108.4	0.0
5	Bihar	710.0	1.6	710.0	1.6	710.0	1.6	710.0	1.6	710.0	1.6
6	Chandigarh	564.9	0.0	564.9	0.0	564.9	0.0	564.9	0.0	1033.0	0.0
7	Chhattisgarh	420.2	0.0	462.5	0.0	462.5	0.0	462.5	0.0	461.5	0.0
8	Dadra Nagar Haveli	0.0	--	0.0	--	0.0	--	0.0	--	0.0	--
9	Daman & Diu	0.0	--	0.0	--	0.0	--	0.0	--	0.0	--



			populatio n						populatio n		populatio n
1	A & N Island	15.2	0.0	15.2	0.0	15.2	0.0	15.2	0.0	15.2	0.0
2	Andhra Pradesh	1139.1	17.7	1139.1	17.7	1139.1	17.7	1139.1	16.3	1003.5	18.4
3	Arunachal Pradesh	10.0	0.0	28.4	0.0	10.0	0.0	10.0	0.0	10.0	0.0
4	Assam	67.1	29.6	85.0	23.3	85.0	23.3	85.0	23.3	85.0	23.3
5	Bihar	194.1	24.0	294.2	23.1	431.9	22.8	431.9	22.8	757.9	19.7
6	Chandigarh	0.0	--	0.0	--	0.0	--	--	--	0.0	--
7	Chhattisgarh	225.6	0.0	225.6	0.0	225.6	0.0	225.6	0.0	225.6	0.0
8	D & N Haveli	0.5	0.0	5.7	0.0	5.7	0.0	5.7	0.0	5.7	0.0
9	Daman & Diu	0.7	0.0	0.7	0.0	0.7	0.0	0.7	0.0	0.7	0.0
10	Delhi	0.0	--	0.0	--	0.0	--	--	--	0.0	--
11	Goa	0.0	--	0.0	--	0.0	--	4.1	0.0	4.1	0.0
12	Gujarat	342.1	7.5	381.8	6.7	381.8	6.7	533.6	9.3	425.7	11.1
13	Haryana	272.3	0.0	272.3	0.0	272.3	0.0	272.3	0.0	304.0	0.0
14	Himachal Pradesh	55.3	0.0	55.3	0.0	72.7	0.0	72.7	0.0	75.1	0.0
15	Jharkhand	143.3	27.8	143.3	27.8	217.9	18.3	217.9	18.3	217.9	18.3
16	Karnataka	379.7	27.6	379.7	27.6	398.1	26.9	404.0	28.1	410.3	27.6
17	Kerala	192.2	23.9	273.3	20.9	273.3	20.9	273.3	20.9	273.3	20.9
18	Madhya Pradesh	270.4	16.4	319.3	19.3	345.7	17.8	362.4	17.0	376.3	16.4
19	Maharashtra	1789.3	40.5	1803.9	40.1	1803.9	40.1	2127.0	32.2	2558.7	35.8
20	Manipur	27.3	0.0	43.3	0.0	43.4	0.0	43.4	0.0	70.2	0.0
21	Orissa	267.7	3.4	284.7	3.2	292.8	3.1	292.8	3.1	289.5	3.2
22	Pondicherry	17.0	0.0	17.0	0.0	17.0	0.0	17.0	0.0	17.0	0.0
23	Rajasthan	418.8	3.2	500.7	2.7	805.0	4.2	780.7	10.7	1046.6	8.0
24	Sikkim	0.0	--	19.9	0.0	19.9	0.0	19.9	0.0	19.9	0.0
25	Tamil Nadu	474.9	2.8	515.9	2.6	515.88	#VALUE!	515.9	2.6	566.1	2.4
26	Tripura	27.2	0.0	43.6	0.0	43.6	0.0	43.6	0.0	43.6	0.0
27	Uttar Pradesh	805.1	23.8	965.4	21.1	1265.2	22.8	1325.1	23.1	1325.1	23.1
28	Uttaranchal	5.9	0.0	161.1	23.1	161.3	23.1	161.3	23.1	177.6	21.0
29	West Bengal	943.7	5.6	1103.3	4.8	1103.3	4.8	944.4	5.6	944.4	5.6
30	Jammu & Kashmir	85.0	20.5	110.7	26.2	147.6	19.6	147.6	19.6	147.6	19.6
31	Meghalaya	41.5	52.6	41.5	52.6	41.48	#VALUE!	41.5	52.6	41.5	52.6
32	Mizoram	39.3	0.0	39.3	0.0	39.3	0.0	39.3	0.0	56.1	0.0
33	Nagaland	87.7	100.0	90.1	97.3	90.1	97.3	90.1	97.3	101.9	68.2
34	Punjab	63.4	0.0	63.4	0.0	316.4	4.1	316.4	4.1	340.1	7.2
35	Lakshadweep		--	0.0	--	0.0	--		--		--
	Total	8401.2	19.8	9422.8	18.8	10023.8	19.2	10959.4	17.9	11936.1	18.7

Note: State-wise break ups not available for 2007-08. The total project cost in that year at the all-India level was Rs.4009.9 crore and the Project cost in towns/cities having a substantial minority population was Rs.832.17 crore (20.75% of the total).

Source: Ministry of Housing and Urban Poverty Alleviation, Government of India, New Delhi.

### **Urban Infrastructure and Governance (UIG) Programme**

A substantial amount of money is also being invested in towns/cities with SMP under the Urban Infrastructure and Governance (UIG) Programme. The total investment under this scheme in towns/cities with SMP was Rs.8,623.6 crore in the year 2009-10 and increased to Rs.9,097 crore in 2012-13 (Table 5.30). Available data show that total 10 states, namely, Andhra Pradesh, Bihar, Haryana, Jharkhand, Madhya Pradesh, Maharashtra, Uttar Pradesh, West Bengal, Jammu and Kashmir, and Nagaland, have utilised the money under this scheme in towns/cities with SMP. Among these state, Uttar Pradesh has used almost 45% of the total amount invested in cities and towns with SMP under this scheme.

Table 5.30: Flow of benefits/funds under UIG Programme to towns/urban agglomerations having a substantial minority population, 2009-10 to 2012-13 (Rs. Crore)

Sl. No.	State/UT	2009-10		2010-11		2011-12		2012-13		
		Total Project Cost	Project Cost for Minority Concentration Districts	Total Project Cost	Project Cost for Minority Concentration Districts	Total Project Cost	Project Cost for Minority Concentration Districts	Total Project Cost	Project Cost for Minority Concentration Districts	
1	A & N Island	State wise breakup not available		State wise breakup not available		State wise breakup not available		State wise breakup not available		
2	Andhra Pradesh				552.37				552.37	547.27
3	Arunachal Pradesh									
4	Assam									
5	Bihar				59.49				36.26	36.26
6	Chandigarh									
7	Chhattisgarh									
8	Dadra Nagar Haveli									
9	Daman & Diu									
10	Delhi									
11	Goa									
12	Gujarat				0				301.95	301.95
13	Haryana									
14	Himachal Pradesh									
15	Jharkhand				339.79				339.79	339.79
16	Karnataka									
17	Kerala									
18	Madhya Pradesh				1031.06				1040.42	1040.42
19	Maharashtra				1086.44				1073.5	1126.75
20	Manipur									
21	Orissa									
22	Pondicherry									
23	Rajasthan									
24	Sikkim									
25	Tamil Nadu									
26	Tripura									
27	Uttar Pradesh				4344.74				4344.74	4344.74
28	Uttaranchal									
29	West Bengal				453.07				841.83	841.83
30	Jammu & Kashmir				402.29				402.29	402.29
31	Meghalaya									
32	Mizoram									
33	Nagaland				75.68				115.94	115.94
34	Punjab									
35	Lakshadweep									
	Total	58283.3	8623.66	60528.99	8344.93	60718.15	9049.09	61806.52	9097.24	

Source: Ministry of Urban Development, Government of India, New Delhi.

### **Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)**

UISSMPT has been another very important scheme by the government of India for the development of small and medium towns. A significant share of the sanctioned project cost under this scheme during 2009-10 to 2012-13 has gone to cities and towns with SMP. The share of these cities and towns has been above 18% in the total project cost at all-India level in all the years, except in 2011-12 when it was only about 13%. This shows that investments under this scheme are far less than the share of minority population in SMP towns/cities. Only 14 states have been identified for this scheme, and these states are Andhra Pradesh, Assam, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal, Jammu & Kashmir and Punjab. Maharashtra has

been a major gainer under this scheme and in the last three years (2010-11 to 2012-13) maximum benefits has flown to this state (Table 5.31).

Table 5.31: Flow of benefits/fund under Urban UIDSSMT to cities/towns having a substantial minority population (Rs. crore).

S. No.	State/UT	2009-10		2010-10		2011-12		2012-13	
		Total Project Cost	Project Cost Sanctioned for towns having a substantial minority population	Total Project Cost	Project Cost Sanctioned for towns having a substantial minority population	Total Project Cost	Project Cost Sanctioned for towns having a substantial minority population	Total Project Cost	Project Cost Sanctioned for towns having a substantial minority population
1	A & N Island	The Scheme was included in the programme from the middle of 2009-10 only. State wise details not available for this period		State wise details not available		State wise details not available		State wise details not available	
2	Andhra Pradesh				474.96		385.01		474.96
3	Arunachal Pradesh								
4	Assam				7.1		3.29		7.1
5	Bihar								
6	Chandigarh								
7	Chhattisgarh								
8	Dadra Nagar Haveli								
9	Daman & Diu								
10	Delhi								
11	Goa								
12	Gujarat				22.14		17.45		22.14
13	Haryana								
14	Himachal Pradesh								
15	Jharkhand				5.69		2.36		5.69
16	Karnataka				107.9		81.15		107.9
17	Kerala				27.62		11.1		27.62
18	Madhya Pradesh				131.82		52.73		131.82
19	Maharashtra				896.33		670.82		896.33
20	Manipur								
21	Orissa								
22	Pondicherry								
23	Rajasthan				134.53		56.17		134.53
24	Sikkim								
25	Tamil Nadu				15.35		12.28		15.35
26	Tripura								
27	Uttar Pradesh				668.65		489.19		668.65
28	Uttaranchal								
29	West Bengal				20.63		8.25		20.63
30	Jammu & Kashmir				87.15		39.22		87.15
31	Meghalaya								
32	Mizoram								
33	Nagaland								
34	Punjab				24.93		9.97		24.93
35	Lakshadweep								
	Total	12824.63	2533.16	12933.04	2624.80	13565.17	1838.99	14020.96	2642.19
	% of total investment		19.75%		20.30%		13.56%		18.85%

Source: Ministry of Urban Development, Government of India, New Delhi.

### ***National Rural Drinking Water Programme (NRDWP)***

NRDWAP aims to tackle the problem of sustainability of water availability and poor water quality and the need for decentralized approaches and financing of operation and management cost. The PM's 15 Point Programme suggests that at least 15% of the benefits under the scheme should flow to the minority concentrated districts, but both the habitations covered and investment made have been below this benchmark of 15%, except in 2011-12 when the minority concentrated habitations covered were about 18% of the total habitation (Table 5.32). This also shows the share of habitation covered in majority of the years have not been equal to the share of population of MCDs in country's total population. The maximum coverage of habitation under this scheme over the years 2009-10 to 2011-12 has been in Assam, followed by West Bengal, Bihar and Jharkhand. At the aggregate level, total 68,391 habitations with SMP have been covered under this programme with total cost of Rs.15,489 crore during the period from 2009-10 to 2012-13.

#### **5.2.4 Communal Harmony**

In recognition of the fact that both security and development are essential to the goals of inclusion and social justice, the PMs New 15 Point Programme commits to – Prevention of communal incidents (point 13) Prosecution for communal offences (point 14), and Rehabilitation of victims of communal riots (point 15).

We find this commitment has been repeatedly breached. Incidents of communal violence continue to occur creating an environment of deep insecurity among minorities, which has a negative impact on equality and inclusive development; prosecution for communal violence is tardy and victims are not being adequately rehabilitated. In this context, it is incumbent on government to act firmly and ensure prevention of communal tension and violence, time bound prosecution for offences, and comprehensive rehabilitation based on justiceable and statutory norms.

Table 5.32: Flow of benefits/fund to districts having a substantial minority population – coverage of number of habitations and cost of schemes under taken under National Rural Drinking Water Programme (NRDWP), 2009-10 to 2011-12 (cost in Rs. crore).

S. No.	State/UT	2009-10		2010-11		2011-12		2012-13	
		Coverage of Habitations	Estimated cost of schemes undertaken	Coverage of Habitations	Estimated cost of schemes undertaken	Coverage of Habitations	Estimated cost of schemes undertaken	Coverage of Habitations	Estimated cost of schemes undertaken
1	A & N Island	--	--	--	--	--	--	--	--
2	Andhra Pradesh	--	--	--	--	--	--	--	--
3	Arunachal Pradesh	241	203.66	265	80.21	186	73.51	152	113.1
4	Assam	6457	581.97	3657	357.99	3024	494.79	2523	397.63
5	Bihar	5822	35.92	3500	21.06	2621	39.53	1961	40.41
6	Chandigarh	--	--	--	--	--	--	--	--
7	Chhattisgarh	--	--	--	--	--	--	--	--
8	Dadra Nagar Haveli	--	--	--	--	--	--	--	--
9	Daman & Diu	--	--	--	--	--	--	--	--
10	Delhi	--	--	--	--	--	--	--	--
11	Goa	--	--	--	--	--	--	--	--
12	Gujarat	--	--	--	--	--	--	--	--
13	Haryana	19	20.74	109	26.55	66	84.89	72	17.99
14	Himachal Pradesh	--	--	--	--	--	--	--	--
15	Jharkhand	2244	25.67	1235	72.79	2237	490.54	2603	67.17
16	Karnataka	405	76.16	427	61.85	429	144.93	414	44.12
17	Kerala	42	13.2			0	39.16	22	15.14
18	Madhya Pradesh	92	3.61	192	3.7	113	16.33	117	10.73
19	Maharashtra	399	374.82	785	382.42	237	691.72	187	66.91
20	Manipur	131	48.72	175	48.15	173	87.59	162	43.69
21	Orissa	171	6.39	155	3.58	32	9.02	252	3.93
22	Pondicherry	--	--	--	--	--	--	--	--
23	Rajasthan	--	--	--	--	--	--	--	--
24	Sikkim	8	3.53	14	3.04	12	6.31	22	3.46
25	Tamil Nadu	--	--	--	--	--	--	--	--
26	Tripura	--	--	--	--	--	--	--	--
27	Uttar Pradesh	487	59.64	735	64.8	2844	2345.77	5668	180.55
28	Uttaranchal	20	9.74	2	0.52	0	0	2	1.21
29	West Bengal	3416	2193.51	4741	2310.5	3244	2113.68	2411	400.51
30	Jammu & Kashmir	2	9.21	28	10.28	30	46.73	17	18.52
31	Meghalaya	116	53.19	115	24.89	135	126.04	105	12.75
32	Mizoram	43	12.96	34	12.23	32	17.58	2	5.97
33	Nagaland	--	--	--	--	--	--	--	--
34	Punjab	--	--	--	--	--	--	--	--
35	Lakshadweep	--	--	--	--	--	--	--	--
	Total	20115	3732.64	16169	3484.56	15415	6828.12	16692	1443.79
	National Achievement	148879	28567.53	119383	25744.47	122674	38640.84	155706	10473.2
	Percentage of National Achievement	14%	13.07%	13.54%	13.54%	12.56%	17.67%	10.72%	13.79%

Source: Ministry of Drinking Water and Sanitation, Government of India, New Delhi.



### 5.3 Other welfare programmes for minorities by MoMA

UPA Government had also introduced many welfare programme for minorities in the last two years of the government. These new programmes fill the critical gaps in policy arena for minorities. As these programmes are at the initial stage of implementations, any serious evaluation of them will be premature. The major newly initiated programmes are:

- i. **Maulana Azad Sehat Scheme:** this scheme was announced in budget speech by Finance Minister in 2013-14. It aims to provide medical facilities to the educational institutions financed by Mualana Azad Educational Foundation (MAEF). To begin with an infirmary or a residential doctor will be posted with such institutions and total Rs.100 crore was allocated to launch this initiative.
- ii. **Scheme for Support for Minority Students clearing Prelim conducted by UPSC, Staff Selection Commission, State Public Service Commissions, etc:** this scheme provides one time financial support to the non-creamy layer minority students clearing prelim conducted by above mentions bodies to adequately equip them to compete for appointments and increase the representation of minorities in the civil services of Group A and B. The financial assistance available are Rs.50,000 for gazetted and Rs.25,000 for non-gazetted posts. The MoMA proposes an evaluation of the effectiveness of this scheme towards the end of Twelfth Five Year Plan period.
- iii. **Minority Cyber Gram Programme (MCGY):** this programme seeks to introduce digital literacy skills in identified minority clusters in India through designated digital fellows. The pilot scheme has been launched at Chandauli village in Umrain Block of Alwar District, Rajasthan, with the aim to make every household in the village digitally literate by 2014-15.
- iv. **Nalanda Project – A Faculty Development Programme for Minorities’ Higher Education Institutions:** Initiated by MoMA under its Information, education and Communication (IEC) strategy, this scheme aims towards orientation and development of faculties of minority universities, minority managed colleges and higher educational institutions located in minority concentrated areas in the country. The project has been launched under the scheme of “Research/Studies, Monitoring, Evaluation of Development Schemes including Publicity” in February 2014 at Aligarh Muslim University, Aligarh, which is Nodal Staff College of University Grants Commission.
- v. **Padho Pardesh -- Scheme of Interest Subsidy on Educational Loans for Overseas Studies for Students belonging to the Minority Communities:** the scheme aims towards providing better opportunities for higher education abroad to economically weaker minority students to enhance their employability by providing interest subsidy on educational loan offered by banks.
- vi. **Nai Roshni: The Scheme for Leadership Development of Minority Women:** This scheme aim to empower and instil confidence among minority women, including their neighbours from other communities living in the same village/locality, by providing knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels. The main objective through this is to prepare women to assume leadership roles and assert their rights, collectively or individually.

- vii. **Seekho aur Kamao (Earn and Earn) - A Skill Development Initiative for Minorities:** This is skill development programme for Modular Employable Skills (MES) which are approved by National Council of Vocational Training (NCVT). The MES courses approved by NCVT include majority of traditional skills being practiced by the minority communities e.g. Embroidery, Chikankari, Zardosi, Patch work, Gem and Jewellery, Weaving, Wooden works, Leather goods, Brass metal works, Glass wares, Carpet etc. Moreover, other courses approved by NCVT may also be taken up in a particular State or region depending on the demand and local market potential. This would help, on one hand to conserve the traditional arts and crafts practiced by minorities and on the other hand empower the minority communities to face the market challenges and avail opportunities. The persons of 14-35 years eligible to get benefit of this scheme and the registered societies, educational institutions and NGOs etc are eligible to provide the training through the financial support received from the MoMA. Total Rs.60 crores have been allocated to this scheme under 12<sup>th</sup> Five Year Plan.
- viii. **"Jiyo Parsi" - The Central Sector Scheme for Containing Population Decline of Parsis in India:** this scheme attempts to arrest the declining Parsi population through advocacy (counselling boys and girls of marriageable age for early marriage, parenthood at the right time) and financial assistance for infertility treatment to the couple belonging to the community. The financial support will be 100% for the families having annual income below 10 lakh, and 75% and 50% respectively to families with annual income between R.10-15 lakh and Rs.15-20 lakh

#### **5.4 Building of Institutions in Post-Sachar Era for Development of Minorities**

The JSCR was significant, for it allowed the Muslim minority to be viewed through the lens of development indicators, rather than only through the dominant lens of culture and religion. Viewed through the development paradigm, Muslims were found to have startlingly low level of development in terms of educational attainments, employment, economic prosperity, access to health and basic services. The charge of minority 'appeasement' being made by some sections was thus clearly proven false.

Some of the major steps with regard to building of intuitions for development of religious minorities by the Government has been (1) establishment of Ministry of Minority Affairs (MoMA) and through that encouraging State Governments to create Minority Development/Welfare Ministries/Departments, (2) Enactment of National Commission for Minority Educational Institutions Act 2004, (3) Creation of National Commission for Minority Educational Institution with power to grant Minority status to educational institutions, especially certificate or NOC for establishing professional colleges and other colleges by Minorities and deciding disputes on affiliation of colleges, etc, (3) Amendment of Central Wakf Act 1995 to facilitate protection and beneficial use of Wakf land, (4) Establishment of Wakf Development Corporation, (5) Establishment of 3 new centres of Aligarh Muslim University at Malappuram, Murshidabad and Kishanganj, especially for promoting higher education among Muslims, and (5) Revamping of Prime Minister's 15 Point Programme and designing Multi-Sectoral Development Plan (MsDP) for the welfare of Minorities.

The government also attempted to mobilise the relevant Ministries and other Departments to implement the affirmative actions for the welfare of minorities in the country. To implement the Sachar Committee recommendations, 6 measures by The Department of Financial Services, 15 by Ministry of Human Resources Development, 9 by MoMA, 1 by Ministry of Statistics and Programme implementation (MOSPI), 2 by Planning Commission, 2 by Department of Personnel and Training, 2 by Ministry of Home Affairs, 4 by Ministry of Urban Development and Ministry of Housing and Urban Poverty Alleviation, 1 each by Ministry of Labour and Employment, Ministry of Culture, Ministry of Health and Family Welfare, Ministry of Panchayati Raj & Ministry of Urban Development, and Ministry of Information & Broadcasting has been initiated (MoMA 2014). They cover a range of issues and are very welcome initiatives for the welfare of minorities. However, while building the consensus for affirmative actions for deprived minorities, the UPA Government defocused Muslims, the most deprived section of the minorities.

In the post-Sachar era, many of the state governments have even moved much further than the Central Government in terms of initiating developmental policies and building institutions for welfare of minorities. It may have far reaching impacts on the religious minorities like Muslims in coming years in assuring their rightful share in development of the country and also with regard to their perception about citizenship and belonging.

#### ***5.5.1 Key concerns related to Prime Minister's New 15 Point Programme for the Welfare of Minorities***

The PM's 15-point programme for the Welfare of Minorities (1983) was revised in June 2006 as the PM's New 15 Point Programme for the Welfare of Minorities. The focus as mentioned earlier is on enhancing educational opportunities, ensuring equitable share in economic activities and employment, improving living conditions, and prevention and control of communal violence. The 15 indicates that 15% funds in several flagship schemes be earmarked for minorities. Eight schemes amenable to such earmarking fall under 6 Ministries/Departments

1. ICDS (Anganwadi Centres)
2. SSA (6 components have been identified as amenable to earmarking)
3. Kasturba Gandhi Ballika Vidyalaya (KGBV)
4. Swarnjayanti Gram Swarajgar Yojana (SGSY)
5. Swarnjayanti Shahari Rojgar Yojana (SJSRY)
6. Up gradation of existing Industrial Training Institutes (ITIs) into Centres of Excellence
7. Bank Credit under priority sector lending
8. Indira Awas Yojana

15 PP further envisages that a certain proportion of civic infrastructure development projects shall be located in minority concentration areas. Five schemes, implemented by 3 Ministries/Departments, have been identified under which flow of funds to minority concentration areas is monitored. These are:

1. Integrated Housing and Slum Development Programme (IHSDP)
2. Basic Services for the Urban Poor (BSUP)
3. Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)
4. Urban Infrastructure and Governance (UIG)
5. National Rural Drinking Water Programme (NRDWP)

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.

However, a limited number of schemes are included in the 15 PP. There may be scope for expansion of the 15 PP to include a range of other schemes. Further, the current schemes under 15 PP are being implemented in different units – block, district, town, and city. It is, therefore, possible for benefits to reach a geographical unit, without specifically reaching the minority population of that unit. Preliminary field reports indicate that this has happened in several cases. Thus, the reported data on achievement under the PM 15 PP could be misleading in terms of the impact the PM 15 PP has had on the lives of minority populations.

Table 5.33: The PM’S New 15 Point Programme: Unit of Targeting Minorities

S.No.	NAME OF SCHEME	Unit of Earmarking 15% targets & outlays
1.	ICDS (Anganwadi Centres)	Block
2.	Kasturba Gandhi Ballika Vidyalaya (under SSA)	Block
3.	Sarva Shiksha Abhiyaan (6 components) i) no of primary schools to be constructed ii) no of upper primary schools to be constructed iii) no of additional classrooms to be constructed iv) no of new primary schools to be opened v) no of new UPS to be opened vi) no of teachers sanctioned	District
4.	Upgradation of existing Industrial Training Institutes (ITIs) into Centres of Excellence	District
5.	Swaranjayanti Gram Swarojgar Yojana (SGSY)	Beneficiary oriented
6.	Swaranjayanti Shahari Rojgar Yojana (SJSRY)	Beneficiary oriented
7.	Bank Credit under priority sector lending	Beneficiary oriented
8.	Indira Awas Yojana	Beneficiary oriented
		<b>Unit of Monitoring Flow of Benefits to Minority Concentration Areas</b>
9.	Integrated Housing and Slum Development Programme (IHSDP)	Towns/Cities (338 such minority concentrations towns/cities have been identified)
10.	Basic Services for the Urban Poor (BSUP)	Towns/Cities
11.	Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)	Towns/Cities
12.	Urban Infrastructure and Governance (UIG)	Towns/Cities
13.	National Rural Drinking Water Programme (NRDWP)	District

Monitoring and oversight is done by State and District level committees constituted for this purpose. At the Central level the progress of implementation is monitored once in 6 months by a Committee of Secretaries. MoMA prepares 6 monthly reports and places them before Committee of Secretaries (COS) and the Union Cabinet. Additionally, there is a review committee for the PM 15 PP headed by Secretary

of MoMA and mandated to meet once every quarter. However, the guidelines do not specify a role for robust external monitoring or evaluation mechanisms. Further, it is unclear whether the terms of reference for the State and District Committees is restricted to monitoring ‘physical targets and financial outlays’ or whether it extends to ground level impact-based monitoring.

The wording of PM 15 Points Programme has also been quite vague in some respects. It uses ‘certain percentage of physical and financial targets’ will be earmarked for beneficiaries belonging to the minorities or ‘appropriate percentage’ of resources are targeted for the minorities. In addition, for employment in Central and State Government services, it uses the phrase ‘special consideration’ will be given to minorities. What this ‘special consideration’ means without any legal backing? As per the existing law, the officers favouring minorities can be booked for corruption in the absence of any clear rule/law. This lack of clarity also contributes to the lethargy, indifference and confusion in implementation of the schemes.

### **5.5.2 Key Concerns related to MsDP**

The implementation and targeting of the MsDP in the Eleventh Five Year Plan invited many concerns. The concerns ranged from the fact that it is largely an area development scheme and does not focus on individual or families; the 90 MsDP districts (called minority concentrated districts) being big geographical units and as the minorities are not uniformly concentrated in the districts, the schemes under the programme can be carried out without really benefiting the minorities, Only about 30% of the Muslims, one of the most deprived sections of the Indian population, can benefit from targeting 90 district as implementation unit for MsDP; non-inclusion of a large section of Muslims in BPL list keeps them away from the benefits of many schemes under the programme (like IAY and employment generation schemes), uncooperative attitude of local authorities, inadequate planning capacity at district level, District Planning Committees being dominated by non-experts and economically and politically powerful and being non-responsive, non-submission of detailed project plan by the state governments for allocation of funds, lack of allocation of sufficient funds, insufficient fund to monitor the programmes, non-acceptance of innovative schemes by MoMA as suggested by local Muslims, and many schemes of MsDP being notional, as they do not report data according to socio-religious community.

Given the abovementioned issues, the implementation of MsDP has been quite tardy in some sectors and areas. In the Eleventh Five Year Plan only 69% of physical target of drinking water supply could be completed, while the achievement was as low as 47% in construction and up-gradation of ITIs, about 58% on solar lantern distribution, and 71% in construction of hostels (see Table 5.34).

Table 5.34: Physical progress of MsDP projects in implementation of approved project in Eleventh Five Year Plan

S.No.	Name of the project	Unit Sanctioned [S]	Unit Completed [C]	Work in Progress [P]	C + P as percentage of total sanctioned units
1	Indira Awas Yojna	301221	212801	39672	83.8

2	Health Centres	2537	1786	367	84.9
3	Anganwadi Centres	27595	18388	5082	85.1
4	Drinking Water Supply	35775	21881	2766	68.9
5	Additional Class Rooms	13508	7916	2721	78.7
6	School Building	660	356	258	93.0
7	Industrial Training Institute	72	3	31	47.2
8	Polytechnic Institute	31	0	22	71.0
9	Solar Lantern/Solar Light	30314	13488	3941	57.5
10	Hostels	334	69	168	71.0

Source: MoMA (2014). Annual Report 2013-14.

Many of these concerns related to MsDP in Eleventh Five Year Plan have been addressed in Twelfth Five Year Plan by adopting blocks as unit of scheme implementation, sharpening focus on minority concentrated villages and allowing substantial share of funds to be used for beneficiary oriented programmes. Also now the MsDP has become more diversified in approach in targeting the beneficiaries. The implementation has started with block/village and town focus and more innovative schemes have started since 2013-14. The review of this new implantation due to lack of sufficient data will be premature but some of the concerns like non-inclusion of Muslims in BPL list resulting in leaving out the deserving share of population from this community, clarity in directives to local authorities regarding implementation of the schemes, coordination between various agencies and interest of local authorities in implanting the schemes, lack of allocation of sufficient funds to schemes still remains.

### 5.6 Minority Budget

With regard to financing mechanism for minority related programmes, strategy has been to channelize it mainly through The Prime Minister's 15 Point Programme (PM 15 PP) and The Multi-Sectoral Development Programme (MsDP).

PM 15 Programme: The PM 15 Point Programme envisaged for earmarking 15% of total allocations in select Centrally Sponsored Schemes (CSS) such as IAY, SGSY, ICDS, SSA, ITIs, JNNURM and SGSRY and apart from that there are schemes entirely benefiting minorities such as scholarship schemes, Madras Moernisation Programmes, NMDFC, skill development and women leaderships covered under PM 15 PP. As per the CBGA's study findings, allocations made by CSS under 15 PP are notional, the reason being that in most of the schemes actual expenditure and disaggregated beneficiary data on different religious minority groups are not available. In the Eleventh Plan period, total allocations for minorities accounted for about 6 per cent of the total plan outlay that includes central sector plan and central assistance to state plan. The share of MoMA in total allocations being 0.79 per cent of the total central sector plan is insignificant to address development of minorities. It may be noted that only 0.7 percent of total Plan Fund of the Union Budget 2014-15 has been earmarked for development minorities by MoMA and other line Ministries, whereas the religious minorities constitute about 19 percent of total population as per census 2001.

There is no mechanism to capture allocation for minorities by mainstream ministries at time of budget presentation except by the Ministry of Minority Affairs (MoMA). The ministry of Human Resource Development (MHRD) provides details of allocation only on Madrasa Modernization Program. The allocations for minorities under the different CSS are not made available in the Detailed Demand for Grants (DDGs) of Ministries and Departments as being done for SCs and STs through SCSP and TSP. Transparency in the budgetary processes with regard to Minority related programmes was the stated objective of 12th Five Year Plan. Yet, no separate budget statements or and minor accounting heads have been created to channel funds meant for minorities in the DDGs. There is no exclusive need based scheme for minorities implemented by the mainstream ministries/departments under PM 15 PP except MoMA and MHRD.

It is suggested that akin to the allocations made under the Scheduled Caste Sub-Plan (SCSP) and the Tribal Sub-Plan (TSP), where budgetary outlays are made in proportion to the share of SC and ST population in the country, there is need to initiate a discussion on whether such budgetary strategies (that is, of allocating budgets in proportion to the share of minority population) can be thought of for the minorities as well (Khan and Parvati 2013).

*MSDP:* Total approved 11<sup>th</sup> Five Year Plan budget for MsDP was Rs.2750 crore, but later on was enhanced to Rs. 3780 crore. Thus, on an average plan allocation was approximately Rs.42 crore for five years per district or 8.4 crore per district per year. This is a meagre amount cannot be used for overcoming the development deficit, particularly of infrastructure, in very near future. Further, up to June 2011, according to MoMA, 47 District plans were approved in full. Total utilization of funds till June 2011 was, as reported by MoMA, only 43.5%.

In the 12<sup>th</sup> Five Year Plan, MSDP was extended to 710 development blocks of 196 districts and 66 towns. MSDP being the largest area development programme to address the socio-economic deficits among minorities (specifically Muslims) was allocated largest share of the total MoMA budget in the 11th and 12th FYP. However, non-submission of complete Detailed Project Report (DPR) by the State governments for MSDP due to poor capacity at the district level and delays in the submission of Utilisation Certificates led to delay in undertaking and completing projects under the programme. Further, factors like inadequate institutional arrangements for implementation at the district level, lack of planning capacity, shortage of staff and required infrastructure, delayed submission of detailed project reports and insufficient funds to monitor the programmes have crippled the effective working of MSDP. In 11<sup>th</sup> Five Year Plan, the proportion of expenditure on projects approved was only 51 percent. The completion of major activities like construction under Indira Awas Yojana (IAY), health sub centres and Anganwadi Centres (AWCs) were able to reach just the half-way mark at the end of the 11th Plan period. Similar situation has been observed in the initial two years of the 12th FYP. From 2012 to -2014, total cost of projects worth Rs 2576.72 crore were approved and total amount of money released during the same period was Rs. 1235.07 crore for MSDP. Only 48 percent were released of the total approved amount. Likewise, physical progress in the targeted activities in MSDP is also found to be low.

## **5.7 Summary and Conclusion**

The above discussion shows that:

1. Many schemes under PM 15 Point Programme have too little funds and also tardy utilization of the same. The utilization of the funds have also been eschewed over the years. //
2. Most of the schemes under PM 15 Point Programme and MsDP are area development schemes and as such share of beneficiaries from minorities cannot be specified. In fact, it has been seen that in minority concentrated districts, the schemes have been implemented in non-minority concentrated blocks. Although, such investments perfectly meet the aim of the schemes but in terms of target groups they are defocused and faraway. The change of focus from MCDs to minority concentrated block by MoMA for implementing the MsDP is a welcome development in this regard.
3. The investment under the Jawaharlal Nehru Urban Renewal Mission (JNNURM) has been used to show that a large sum of the investment are going in minority concentrated towns. However, fact remains that most of the schemes under JNNURM are of area development and minorities in many ways cannot benefit effectively from those schemes. For instance, drainage up-gradation in middle and upper class areas hardly benefits the Muslims as most of them live in slums and lower class areas. However, the total expenditures under the schemes are shown as if the benefits have gone to minorities.
4. There is also lack of institutional mechanism and implementation staff at the state, districts block levels. Further, whatsoever staff exists in many states, a large proportion of them lack motivation. This is not surprising then that impact of the programme on minorities remains the least, leaving them disillusioned from the government promises. Also, no effective evaluation of any programme is done, and social audits are not conducted. In fact the political promises and rhetoric for the minority development stands quite in contrast to the effective benefits to minorities from the schemes.
5. The programme also vaguely mentions that the 'certain percentage of the physical and financial targets will be earmarked for the poor beneficiaries from the minority communities'. This does not clearly identify the share/number of beneficiaries and this has led to enormous confusion and at time retards the operationalization of the scheme (Alam and Parvati 2013).
6. Except baseline survey by ICSSR of 90 MCDs, there has not been any systematic assessment of the development deficits in MCDs and determination of the target under different schemes. The targets and financial allocation under different schemes for MCDs have widely fluctuated on year-to-year basis and some of the schemes like Anganwadis have seen decline in the targets in the minority concentrated blocks. One is not sure whether this decline is due to saturation in overall need of Anganwadis or lack of consistent planning.
7. Percentage achievements of the targets have been moderate in some of the schemes but very high in other mainly because of very low targets sets.
8. The available financial resources and physical targets have been meagre in relation to the deprivation of the minorities, especially Muslims, and for some of the schemes this meagre amount has not been fully utilised showing lack of zeal and coordination among the officials and agencies. This requires that allocation of resources to MoMA be increased. The MoMA had asked for Rs.58000 crore under 12<sup>th</sup> Five Year Plan but the actual outlay fixed is only Rs.17,323



crore. The utilization of the financial resources by the MoMA has been extremely well in 2012-13 and 2013-14. In these two years the Ministry could utilize 97% and 98% of the total allocated financial resources.

9. The share of minorities in government employment remains abysmal – less than half of the share of their total population in the country despite all efforts to boost their share.
10. The availability of formal credit to Muslims remains an issue: the total amount available from NMDFC is very meagre and commercial bank priority sector lending in Muslim concentrated states have been very low.
11. The scholarship scheme has been very popular among minorities and the achievements have been much more than the targets. Notwithstanding this, it has been observed that (a) the numbers of the scholarship sanctioned are much less than the total application, (b) the amount offered to the minority candidates is lesser than what is offered to SC and ST candidates at different levels of education, and (c) there is considerable delay in disbursement of the scholarship.
12. Non-availability of disaggregated data at the SRC and area levels for several schemes constraints the assessment of the effectiveness of the schemes for different communities. Due to this, one cannot assess the share that has gone to different religious communities, and especially Muslims, one of the most deprived communities among the minorities.
13. Among the religious communities, major deprivation has been found among the Muslim community but the target of the plan are not the Muslim community but all the minorities many of those who are relatively well off. This defocuses the target and the expected results in terms of improvement in socio-economic status of the deprived religious minority communities like Muslims are not achieved.

Despite all these issues, the major achievement of the Government has been that for the first time religious minorities have been identified as one of the major category/subject for development. The Government has initiated the institution building and related necessary processes for the same. The need is to strengthen these initiatives and wherever required create additional supportive institutions. These may have far reaching impacts on the religious minorities, especially on Muslims, in coming years in assuring their rightful share in development of the country and also with regard to their perception about citizenship and belongingness.

The following initiatives are proposed in the context of overall assessment regarding implementation of the programmes discussed above:

1. Allocate sufficient resources for Detailed Project Report (DPR) so that State Government can engage appropriate agencies for DPR and avoid delays in submitting the same to MoMA. Unfortunately, at present Central Government cannot disburse utilize the money for utilization unless States submit the plan.
2. There is a need to strengthen the coordination between Centre, State and District, and Panchayat level agencies responsible for planning and implementing the Programmes related to Minorities. The District Level Committee and State Level Committee need to meet regularly and

should have motivated individuals as members who can take up the issues on regular basis with the various coordinating departments.

3. Most of the schemes under PM 15 Point Programme and MsDP have small allocations that need to be increased keeping in mind the depth and spread of deprivation among minorities and specifically Muslims. The pilot schemes should be reviewed and allocations appropriately increased.
4. Given the lethargy and indifference of government officials in some states and sectors in implementing the schemes, MoMA should include civil society and NGO groups in implementation of the schemes. The appropriate grant can be provided to civil society organisation and NGOs for this. However, care also need to be taken to avoid misappropriation of resources by appropriately monitoring the implementation and utilisation by the civil society organisations and NGOs.
5. Social audit for the implemented schemes should be made compulsory.
6. ITI model at present find no takers. The Government should now look for enhancing the skill among minority youth by tapping the programmes run by some institutions such as National University Skill Development Programme (NUSSD) presently run by Tata Institute of Social Sciences, Mumbai, in several state universities and colleges with the help of TCS, and Ministry of Youth and Sports.
7. The results and processes followed by the Government for Coaching and Allied Schemes have not been as per expectations. First, there is hardly any audit done about the success of the students receiving coachings. Second, the selection of the coaching centres for providing the coachings has often been without much screening and taking every relevant points into account. For an impact, it will be important that coaching centres are selected where the students can also get residential/hostel facilities and their precious times are not lost in commuting to these centres. Further, evaluation of the coaching centres and success of the candidates must be done regularly for providing financial assistance to coaching centres.
8. It is suggested that akin to the allocations made under the Scheduled Caste Sub-Plan (SCSP) and the Tribal Sub-Plan (TSP), where budgetary outlays are made in proportion to the share of SC and ST population in the country, there is need to initiate a discussion on whether such budgetary strategies (that is, of allocating budgets in proportion to the share of minority population) can be thought of for the minorities as well.
9. MoMA reports that the share of priority sector lending (PSL) to minorities has increased to 16.09% in 2013-14 of total PSL by banks in the country. However, Muslims could get only 44.31%, while Sikh had 24.58%, Christian 21.87%, Buddhists 2.06%, Parsis 2.23% and Jains 4.96% in total PSL to minorities in the same year. This shows that except Muslims and Buddhists, the two most deprived minorities, other minorities are able to corner larger share in PSL. This distortion needs to be corrected at the earliest.

**Chapter 7**  
**Management and Development of Waqf Property**

## 6.0 Introduction

Waqf has historically played an instrumental role in the developments of given societies and in providing the means of sustenance to the socially backward and downtrodden Muslim and non-Muslim masses. Islamic Shariah that introduced and promoted the concept of Waqf has also put forth a set of well-established legal frameworks to manage the same.

India is having the largest Waqf properties in the world with an estimated number of half million Waqf institutions in the country. To regulate the Waqf institutions in free India the Waqf Act, 1954 was enacted but the said Act was found inadequate in addressing the problem faced by the Waqf institutions. Therefore to remove the deficiencies in the Act it was amended many times and finally after comprehensive amendments, a new Waqf Act was enacted in 1995. However, after considering the deteriorating condition of the Auqaf in the country and in response to the ever growing agitated voices of Muslim community, the Waqf Act, 1995 Amended by the Waqf (Amendment) Act, 2013, which is effective from 1<sup>st</sup> November, 2013.

As per the provision given in the Act, the State Government establishes the State Waqf Boards to manage and regulate the Waqf properties in the State and the Central Waqf Council has been established at the national level to advise the Government of India on working of the State Waqf Boards and the due administration of the Auqaf in the country. As per the Amended Act, Central Waqf Council has been empowered to advise the Central Government, the State Govt. and the State Waqf Boards on matters concerning the working of the Boards and due administration of Auqaf and Council has also been empowered to issue directives to the State Governments or the boards to furnish the information to the Council on the performance of the State Waqf Boards. The said legislation is considered to be landmark in the history of the Auqaf in the country. The implementations of the provisions as incorporated in the amended Act has not yet been completed by the State Waqf Boards and the Central Waqf Council is monitoring the implementation of the provisions of the Act, by the State Waqf Boards. There are certain provisions of the act which are time bound but as

reported the Boards/State Government have not yet complied with the Act provision.

There are number of Waqf properties in urban areas are found to be located in the city centres where the market value is many times more than the book value which has been assessed in billions. In fact if these properties are put to efficient and marketable use the present income may be higher in many folds for the benefit of the weaker section of the community.

**Table 6.1 :Potential Waqf Properties available for the development  
(Information pertaining to 12 States)**

S.No.	Name of the States	Number of properties for development
1.	Andaman and Nicobar	4
2.	Bihar State Sunni Waqf Board	22
3.	Delhi	3
4.	Gujarat	15
5.	Himachal Pradesh	4
6.	Jharkhand	56
7.	Karnataka	144
8.	Kerala	4
9.	Manipur	24
10.	Meghalaya	7
11.	Puducherry	3
12.	West Bengal	46

The JSCR highlighted the absence of an effective mechanism to protect, manage and develop Waqf properties and observed that: (a) the management of Waqf properties of the country is unsatisfactory; (b) records are not well maintained; (c) Waqfs are treated by *Mutawallis* as personal properties; (d) Waqf properties have been encroached upon in very large numbers not only by private persons but also by governments and their agencies; and (e) if managed well, Waqfs can greatly contribute towards the social, economic and educational development of Muslims in India.

After 2006, the Government of India took some significant measures to protect, develop and manage Waqf properties in India. These ought to generate sufficient

funds that would cater to the educational and health care needs of nearly all Muslims in India. One such measure was a compulsory survey of Waqf properties that would be followed by the digitization of the records, including details of earnings from the Waqf lands. The Waqf Properties (Eviction of Unauthorised Occupants) Bill approved by the Central Cabinet on 31st January 2014 is another measure that can go a long way in protecting Waqf properties from long continuing encroachments. The JSCR demanded that all Waqfs be notified in the Gazette as public premises. These should be used by a large section of the people in an area, particularly Muslims, generally for running schools, orphanages, providing monthly financial assistance to the needy, and are philanthropic and secular in nature. There are encroachments on the Waqf properties, by private persons as well as Governments and their agencies, without rent or other payments of any sort or on nominal rent which has not been revised for decades. Such an in appropriate attitude of Governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Waqfs for which such endowments were created. The stand-alone legislation for eviction of encroachers from Waqf properties is required to be enforced as this will be highly beneficial for the community as it will provide a perfect mechanism to protect the Auqaf.

On the 29th of January 2014, the Ministry of Minority Affairs incorporated a 500 crores public limited company, the National Waqf Development Corporation Ltd. (NAWADCO) for the development of Waqf properties by providing them financial and consultancy services, infrastructure and support services. Certain organizational reforms suggested by the JSCR have also been brought through legislation. These now require the constitution of Technical Advisory Boards for Waqfs. The lease period has been enhanced to 30 years to make it commercially viable, provided further that lease of any immovable Waqf property, which is an agricultural land, for a period exceeding three years shall, notwithstanding anything contained in the deed or instrument of Waqf or in any other law for the time being in force, be void and of no effect.

It needs to be realized that Waqf boards, primarily meant to supervise the work of the *Mutawallis*, are not to substitute them. These are not to dislodge them from their basic and functional authority, or subordinate them to any official or body. Provision for having local Management or Advisory Committees for each Waqf

have not been introduced so far to have better management and democratic participation in institutional functioning. The beneficiaries have to be always fully involved directly, and not exclusively through nomination by the Government.

### **Summary and Conclusions**

- Waqf properties must be exempted from certain enactments to serve the greater philanthropic purposes of Waqf properties through minor amendments. Such enactments are: Rent Control Act, Land Reforms Act, Agricultural Land Ceilings Act, Urban Land Ceiling Act, etc.
- Waqf lands, either inaccessible or encroached should be made available to the community through the intervention of law.
- There are innumerable Waqf properties, despite being a place of worship and of religious reverence that cannot be touched by Waqf boards as they are declared as protected monuments under the control of the Archeological Survey of India (ASI). These lists must be annually reviewed and their conditions assessed in a joint meeting of senior officers of the ASI and the Central Waqf Council.
- The main success in attaining Waqf objectives will depend on Waqf managers understanding their role and responsibility and acting in accordance with the various provisions of the amended Act within the specified timelines. Support systems will have to be developed for that by the government as given under the amended Waqf Act 2013.
- The corporation can be given a boost by making its functioning Shariah compliant as a section of Muslims stay away from interest based projects and usurious transactions.
- The corporation could work towards creating a level playing field with other Muslim welfare/affairs organisations such as the Tabung Haji of Malaysia. This would also attract investments from Muslims in large numbers strengthening the Corporation and extending larger welfare to greater number of people.

- Waqf properties are mostly in the form of unused Qabristans. As leasing of Qabristan has been prohibited under the rules, such vacant spaces are more likely to be encroached. These may be developed with the help of appropriate agencies after changing their land use while preserving the original structures of Qabristans.
- In order to perform the expanded role, the Central Waqf Council and State Waqf Boards need to be strengthened by the government.
- Government should consider reviewing and amending the Dargah Khwaja Saheb Act in the context of the changing needs of the society.
- Government should permit the use of Member of Parliament Local Area Development Scheme (MPLADS) funds for development of Waqf properties.
- The delay in adjudication of Waqf property matters, especially about encroachments/unauthorized construction/illegal occupation/misuse is still a problem and needs to be tackled by making Waqf tribunals work with due efficiency without interferences from different quarters in a time bound manner.
- Group-A Officers for Waqfs: There is strong case to create a new cadre of officers to manage the affairs of State Waqf Boards and Central Waqf Council. It is estimated that up to 200 Group-A officers are needed to service the Waqf affairs across India. The government may, therefore, consider creating a new cadre of officers to be recruited by the UPSC so that they can deal with the specific affairs of the Waqfs efficiently. Such officers, however, should have the knowledge of Islamic law and Urdu, as most of the documents relating to Waqfare in that language.
- While the Central Govt. has established National Waqf Development Corporation to act as Financial and Developmental Institution to develop and provide financial services for the development of Waqf properties for commercial viability in order to enhance the income of Waqfs and achieving



their objectives, similar Corporation at State level may be considered for better result.

- There are many developmental schemes initiated by the Central and State governments. However, the Muslims have not been able to take advantage of such schemes. Most of them are not aware of the schemes and they are not in position to place their proposal in acceptable form. If the Central Waqf Council and State Waqf Boards have panel of technical and economic experts who can help intending people for availing this facility.
- The stand-alone legislation for eviction of encroachers from Waqf properties is required to be enacted as after this Act, Waqf properties would be considered as public premises to make encroaches punishable by up to six months

## Chapter 7

### EMERGING VISION AND PERSPECTIVE

#### Promoting Diversity

The policies and institutions that exist at the national and state levels today are the outcomes of a process of political economy in which different socio-economic groups in the country have endeavored to strive and secure certain benefits and sought to protect their interests through political mobilization and civil society organizations in policy spaces. Given this game theoretic framework, those that have more power tend to corner a disproportionate share of the benefits. It should therefore be a matter of no surprise that the political, economic and socio-cultural inequalities have moved in coherence with the dictates of the power structure. Clearly, the functioning of the present institutions is governed by the uneven distribution of economic power and unequal access to political power, resulting in unequal access to social space. This has created a vicious circle since unequal power structure has determined the nature and functioning of the institutions and their policies, resulting in persistence of initial conditions.

The Sachar Committee had recommended that “the idea of providing certain incentives linked to a ‘diversity index’ should be explored” in an attempt to make a departure from the business as usual scenario. The diversity principle, which entails equity, therefore, needs to be applied not only between the majority and minority or across different minority groups but also within the minority community so that the truly disadvantaged can stand to benefit.

Acceptance of diversity index in resource allocation, policies and programmes of the government and day-to-day functioning of the institutions would lead to:

- Incentives in the form of larger grants to those public institutions that have higher diversity and are able to sustain it over time
- Adoption of policies and programmes, concessions and preferential treatments that encourage private sector enterprises and institutions to adopt diversity in their work force. While such initiatives should be part of the corporate social responsibility, some affirmative action by the state would help initiate this process.
- Incentives to builders for housing complexes that have more ‘diverse’ resident populations to promote ‘composite living spaces’ for ‘socio-religious communities’.
- Initiating a new process and trend in the country enabling the idea of diversity taking root in the minds of the decision makers at all levels. This may serve to counter attempts to segregate social and cultural spaces, arrest the play of deeply entrenched prejudices and result in elimination of discriminatory practices.

The Committee proposes extending the incentive framework for promoting diversity to all public and private institutions and building public awareness on this. This would help in building a social ethos, resulting in appropriate decision making at all levels. We are convinced that this would go a long way in taking the country to a scenario when the manifestation of diversity becomes a matter of celebration rather than a cause for social turmoil and political anxiety.

### **Promoting Non-Discrimination**

Even as we encourage and promote diversity as a positive ideal, we must equally correct for and penalize discrimination as a negative reality. The two ideas must go hand in hand towards achieving the goal of equity for all. India remains one of the World's most richly diverse and plural democracies. There is a risk of these getting translated into hierarchies of difference and discrimination across the axes of class, caste and socio-religious community, or any other. Institutionalizing the principle of non-discrimination and giving it statutory backing is critical to ensure that all citizens have an equal right to access the national resources and participate in national growth. Non-discrimination is a promise made in the Constitution of India in Article 15 (1) which states that – 'The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them'. Article 16 (1) states: 'There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State'. These Constitutional promises against discriminatory acts require legislative backing in the form of anti-discrimination law/s, and these must be extended to private and non-State spheres as well.

### **Promoting Transparency and Building Reliable Information Base**

Equity, diversity and non-discrimination cannot be promoted at the national level without transparency of information about how national resources and opportunities are spread across socio-religious groups; about their outcomes in terms of human development indicators down to the last citizen and last habitation. This crucially requires robust and regular flow of data. Data generation is not just a means to an end, but a key pillar of the very practice of modern democracy. Absence of data has repeatedly undermined India's efforts to fulfill its promises to the global community in terms of meeting the MDGs as also those to its minorities.

In 1980 the Government of India constituted its first 'High Power Panel' under the chairmanship of Dr. Gopal Singh, to look at the status of 'Minorities, SC, ST, and Weaker Sections'. Submitting the panel's report on minorities in 1983, the chairman's opening remarks were a lament precisely about lack of data: "No data was available in any public office as to the benefits accruing to the vast religious minorities (now numbering about 120 million), as none were

specifically earmarked for them... No data could be made available to us by the Minorities Commission (established by a previous Government in 1978)... The Universities (including the Muslim Universities) and various social welfare organizations whom we contacted had also no relevant material with them, nor did the census throw any light whatsoever on the subject of our inquiry....

The Sachar Committee had similarly faced an 'acute problem due to non-availability of reliable data 'and recommended making immediate arrangements to collect information for different Socio Religious Categories (SRCs) on a regular basis and make these available to researchers and the public. One of the recommendations of the Committee was creation of a National Data Bank (NDB) where all relevant data for SRCs will be maintained. The NDB was to be a repository of data on different beneficiary oriented Government programmes at national and state level, along with details of beneficiaries among different SRCs, with resources and authority to access data from other agencies. It was expected to function as an autonomous body. The Ministry of Statistics and Programme Implementation had been lukewarm towards implementation of diversity index based incentive system, solely on the grounds of non-availability of relevant data.

The present Committee noted that the data base required for evaluating the access and outreach of Government programmes do not yet exist and had to rely on NSS for many of its findings that could help generate only final outcome indicators. It noted that some of the data collection exercises like the Economic Census, the survey on Higher Education etc. should have religion as a separate item of classification, along with the details on social groups. Unfortunately, however, most of the key social sector programmes do not identify the beneficiaries by their socio-religious categories. In the absence of any concerted effort by the Government agencies to collect relevant data, the NDB, as recommended by the Sachar Committee, cannot become functional. Currently only very limited amount of data are placed in the NDB portal of the Ministry of Statistics and Programme Implementation which are mostly tabulated data from Census and NSS. This grave lacuna must be urgently addressed and all Government agencies should be directed to incorporate socio-religious categorization of beneficiaries in their information system designed for government programmes and other data collection exercises and provide such data to the NDB on a regular basis. The NDB should be constituted as a separate autonomous entity with adequate funding within the Ministry of Statistics and Programme Implementation which is the nodal Ministry for maintaining NDB.

### **Promoting an Empowered Citizenry and Civil Society**

The emergence of a vibrant civil society space is essential in the contemporary age for the mobility of any vulnerable or disadvantaged social group. This may include formal and informal

associations, research-based or charitable organizations, non-government organizations, as well as non-political groupings. Civil society advocates are necessary for group claims to enter public consciousness in the shared 'public sphere' through free and fearless participation the various modes of democratic discourse and communication available today. In the natural and desirable democratic jostling for a fair share of public goods and services, credible civil society advocates and an active citizenry both play a vital role in legitimizing claims of vulnerable groups. Such active citizenship particularly among minority youth (both women and men), and empowered civil society groups, from within and outside the Muslim community must be promoted, encouraged and nurtured. Mainstream non-government organizations who have a rich history of work and advocacy for the development of other vulnerable groups, must be encouraged to take up development concerns of the Muslim minority. Using democratic tools like the right to information and seeking transparency, they can oftentimes be the best and most committed monitors and evaluators of how even well-intentioned government schemes and programmes for minorities often flounder in their implementation at the ground level. Such groups and citizens must be resourced and encouraged to partner with government, working as its eyes and ears on the ground, toward the shared goal of development for all. Independent organizations or coalitions of such organizations may even be asked by the government or on their own initiative produce an Annual Status of Minority Development Report, as a document through which policies may be refined, successful pilot programmes up-scaled and mid-course correction may take place in the implementation structures/processes of schemes and programmes. The ASER report brought out Pratham on the issue of basic education provides one successful example of such an independent civil society led annual review. A critical condition for the emergence of such active democratic participation towards betterment of the Muslim minority is a sense of security and impartiality in the functioning of the State machinery and a national environment that is not hostile or prejudicial towards actualization of minority rights. It is thus incumbent upon government to make all efforts, legal and political, towards creating such a sense of security and a hospitable national environment towards development of the Muslim minority.

### **Promoting a Sense of Security and Positive Perceptions**

The JSCR contained a chapter on 'Public perceptions and Perspectives'. As part of our mandate this Committee also explored public perceptions about the Muslim minority in terms of their welfare, security and development concerns to see if in the intervening years between the JSCR and this committee's report (2006-2014) these perceptions had changed for the better. We spoke to a range of ordinary citizens, Muslim and non-Muslim from many walks of life, to gauge both the perceptions of Muslims themselves as well as perceptions held by others. What we find is deeply disheartening. The perceptions and fears raised in the JSCR remain largely unaddressed. The JSCR had stated, "The Committee is aware that not all perceptions are

correct but they are also not built in a vacuum.” This Committee reiterates that view. Incidents of communal violence, big and small, continue to take place unchecked with alarming regularity, with tardy prosecution, and insufficient rehabilitation of the people internally displaced. Yet, there has been little serious attempt by governments at both the level of Centre or State to address this. The increase in incidents of communal violence harms the bedrock of constitutional equality and ruptures the social fabric. It also gravely hinders development, for it fuels a deep sense of insecurity among the targeted and vulnerable minorities, whether directly affected by the violence or not. It subdues the democratic voice, and discourages active citizenship among minorities. For active citizenship necessarily entails a certain visibility, and there was a perception among many Muslims, including men, women and the youth that raising their democratic voice and becoming more visible may attract hostile targeting by both state and non-state actors. The Committee heard from many Muslims of all socio-economic strata a growing perception of fear, insecurity, vulnerability, a sense that avenues of justice and development were not equally open to them; a worrisome articulation, in many places, that the State machinery was hostile to them and could not be counted upon to provide the redress due to them as equal citizens.

Misguided and motivated attempts to portray false, stereotyped and negative images of socio-religious minorities are not being firmly countered by governments. Tarnishing an entire socio-religious community with the taint of ‘terrorism’ is a matter of deep distress for many citizens we spoke to, both Muslims and Non-Muslims. Correctives to narrow, negative propaganda must be done on an urgent basis, through legal means and through a counter promotion of cultural diversity, shared history, plural ethos and democratic values. Such promotion leads to greater security for all, for it discourages an environment where identities become a matter for fraught, competitive display and protection rather than a matter of free expression and shared pride in our rich national diversity. Communal polarization, whether through promotion of negative prejudiced images of a community, through incidents and acts of communal violence or through false targeting, goes against the secular grain of our nation; undermining the promise of equal citizenship and equity in development. This must be addressed firmly and urgently by all governments through all legally available means, and by upholding the stated national political commitment to bringing an end to this manufactured polarization. Without a sense of full security for minorities there can only be slow progress towards equitable sharing of the fruits of our national growth and development now and in the years to come.

## Chapter 8

### Summary and Recommendations

A start has been made in addressing the development deficit of the Muslim minorities during the past few decades, particularly after the acceptance of the Sachar Committee Report. And yet, serious bottlenecks remain since a) the scale of government interventions have not been big enough to make a dent due to the large number of the marginalized, the depth of their economic social and educational deprivations; b) the design and implementation structures of the programmes have often not targeted the minority settlements and people directly and effectively; c) the institutional structures designed to implement these initiatives have not been adequate and strong in terms of personnel, mandate, training, and support; d) the demand side has been weak - civil society and NGOs have not been able to come up or appropriately incentivized to work in partnership with government towards actively fostering confidence and leadership among minority citizens at the local level; and e) not much attention has been given for strengthening community institutions, particularly of women, youth, working for poor minority communities, to enable them to reach out to government programmes and for promoting the vision of inclusive India with the ideals of diversity and equal opportunity for all. To these ends, this Committee makes its recommendations both at the level of policy and in the context of specific programmes to promote the welfare of India's Muslim minority.

#### **A. Towards a new equity paradigm:**

##### **Diversity Index, Equal Opportunity, Anti-Discrimination legislation**

- i. The Sachar Committee had recommended implementation of Diversity Index based incentive system covering all citizens to promote equality and diversity in all spheres of social and economic development. An expert committee constituted for this purpose recommended the constitution of a Diversity Commission to oversee the incentivisation of diversity both in public and private domain, particularly in education institutions, employment establishments and housing societies.
- ii. This Committee recommends that the ambit of the Diversity index should include spheres of education, employment, housing, healthcare, access to development schemes and various other sectors; and seek to provide remedies.
- iii. This Committee, in addition recommends formulation and enactment of a comprehensive Anti-Discrimination Legislation to prohibit discrimination based on disability, sex, caste, religion and other criteria. There is a need for such a comprehensive anti-discrimination legislation that recognizes multiple, sometimes overlapping, grounds of identity along which discrimination takes place; that include both State and non-state spheres in terms of discriminatory acts; that protects against discrimination in a wide range of fields; The legislation must provide a

statutory definition of discrimination that specifies a legal threshold for recognizing the many ways the latter manifests itself and provides legally mandated civil remedies.

- iv. These recommendations represent a paradigm shift in India's approach to equality. Moving beyond reservations, they use diversity promotion and anti-discrimination to achieve social justice. Reservations are only one of several tools to address widespread, systemic discrimination in a society. Diversity index and Anti-discrimination legislation together can help build a more equitable society and a deeper and more widespread notion of equality that go beyond group-specific quotas and accompanying quota politics. Yet, anti-discrimination legislation does not in any way seek to derail the existing right to reservation, and can run parallel to existing reservations. It will, however, be a positive paradigm shift in how India as a democracy seeks to institutionalise equality for a wide spectrum of its population.
- v. This Committee is of the view that this equity framework (promoting diversity and anti-discrimination) must be used to promote inclusion of all deprived social groups and communities and not be restricted to any one social group alone.
- vi. The Committee further recommends extensive application of diversity index in resource allocation, implementation of policies and programmes of the government and functioning of the institutions. This would help initiating a new process and trend in the country, enabling the idea of diversity taking root in the minds of the decision makers at all levels. The Committee proposes extending the incentive framework for promoting diversity to all public and private sector institutions and building public awareness on this. This would go a long way in taking the country to a scenario when the manifestation of diversity becomes a matter of celebration rather than a cause for social turmoil and political anxiety.

## **B. Equity in Employment and Wellbeing**

The relative employment situation of SRCs has not undergone much change since the adoption of the JSCR. The decline in the share of Muslims in Rural-Urban migration, as noted in the nineties, has continued, reflecting an exclusionary urbanization in which cities and towns have become less welcoming for weaker and vulnerable social groups. Percentage of increase in share of urban population in the case of Muslims is low, especially in smaller urban centers, reflecting social factors and discrimination constraining their mobility. Wide differentials exist in the quality of employment wherein Muslims are found in a disadvantageous situation with reference to the type and sectors of employment. The lower percentage of Muslim households participating in public employment programme, compared to Hindu or Christian households suggests that such programmes are unlikely to address the core problem of the Muslims - the most deprived minority in the labour market. More importantly, these would not improve the quality of employment, which is the major issue for the Muslims and not an increase in work participation rate.



- i. This Committee recommends efforts, including active outreach, recruitment and scholarships, by both government and private universities to increase participation of Muslims in higher education, as well as increased access to high quality professional and technical education to help Muslim youth move to better quality employment. The government must incentivize both public and private sector companies to undertake large scale and strong affirmative action initiatives in skill trainings and internship programmes leading to employment for Muslim youth.
- ii. As regards the high unemployment among the youth especially among urban males and rural females, it would also be necessary to develop an entrepreneurial environment and create formal support structures as well as social and employment networks that can assist unemployed Muslim youth who relocate themselves from homes and want to take up the jobs in manufacturing and modern service sectors. The government and private sector can create such support structures and a stipend system during training period, through help centres and employment exchanges, not only in large metros but in small towns and cities where the problem of Muslim livelihood is most acute.
- iii. Over the recent years, it appears that more of urban Muslim household have shifted to self -employment as a major source of household income. Access to credit facilities and organization of training facilities for skill development must be linked with the employment generation programmes at micro level, particularly targeted to the Muslim concentration districts.
- iv. The share of minorities in government employment remains low – less than half of the share of their total population in the country - despite all efforts. This must be corrected by government-led planned and targeted recruitment drives in a time bound manner.

### **C. Access to Housing and Basic Amenities**

Housing conditions particularly in urban areas for different socio-religious groups suggest that Muslims households live in poorer conditions than other groups. It is also commonly observed that settlements, both rural and urban, with high proportions of Muslim minority residents, lack most basic services, required for dignified survival. These deprivations are similar to the condition of SC and ST settlements as well, and they arise from strong structural bias and discrimination, and will not end unless this is recognised and directly addressed. It is therefore recommended that

- i. Government's umbrella schemes of the PM's New 15 PP and the MsDP should be used with a clear time-bound implementation target of *assuring all basic services and amenities* to minority habitations.
- ii. All such settlements, rural and urban, should have a minimum of the following basic services: ICDS services; clean drinking water, individual sanitation; sewerage and drainage; pucca roads; electrification; access to a PHC; primary and upper primary schools. This assurance of basic services should be demand driven such that the appropriate government would be obliged to provide these services, on demand from

- any settlement, within a specified time frame, using funds available from MsDP and PM's new 15 PP.
- iii. Efforts to incentivize and promote integrated housing and neighborhoods is the most durable way to improve living conditions for all citizens, because divergence in living conditions will persist as long as different communities occupy differentiated spaces in the urban geography.

#### **D. Access to Health**

The natural advantage that Muslims, largely due to internal cultural norms, have demonstrated in terms of initial health outcomes (better sex ratio, better life expectancy at birth, better child survival for both girls and boys) is reversed due to unequal access to health care and amenities. The Committee makes the following recommendations:

- i. Targeting and monitoring of health interventions under National Health Mission (NHM) by socio-religious community and other background characteristics would be extremely important for addressing the problems differential access to health care facilities and utilization. Muslims lag behind even the SCs in terms of access to amenities, and this problem needs to be addressed, irrespective of their better child health outcomes, due to community characteristics.
- ii. Inadequacy of health care infrastructure in most Muslim areas, as highlighted in the Sachar Committee Report, has not been addressed despite initiating specific schemes. Fixing specific targets through need based assessment and appropriate monitoring can remedy the situation. Health seeking behavior, in terms of outreach by Muslim families to hospitals and health care providers, must be encouraged and the complaints of discrimination should be dealt with through grievance redress mechanisms.
- iii. Deficiencies in municipal services that have a direct bearing on health need to be addressed with a sense of urgency. Strengthening of the community-based facilities should also be attempted to increase access for the Muslim women.
- iv. The relatively poor penetration of health insurance cover among Muslims should be corrected immediately. Regular monitoring of RSBY beneficiaries at the national level can correct this error as it is easy to track individual beneficiaries in real time.
- v. Health related data must be gathered for all children in Muslim dominated blocks from birth to the time of entry to schools at age 5 and annually in subsequent years to detect malnutrition and make age-specific correctives.
- vi. Vaccination rates in Muslim dominated districts should be carefully monitored. An evaluation team at the MoMA should identify gaps, assess reasons and suggest immediate remedies.
- vii. Special drives should be taken up for recruitments of ASHA, Anganwadi workers and ANMs in the Muslim dominated blocks.
- viii. Given that there are only 3% of registered Unani doctors in Medical councils (46,000 out of 14 lakhs), government must make efforts and resource allocation to increase the number of Unani doctors, given the promotion of AYUSH under the NRHM and

the NUHM. It is noteworthy that there are only 38 Unani colleges out of a total of 723 (225 for Ayurveda; 182 for Homeopathy; 262 colleges for modern medicine).

## **E. Access to Education**

The level of literacy among Muslims was lower than Hindus and yet gender disparity was lower among the former. At all levels of education, the outcome indicators for the Muslims were closer to the ST community with the lowest attainment. The enrolment of Muslim children in primary school was fairly high but came down significantly at higher levels of education. This implies that the Muslim community, irrespective of gender and rural-urban residence, are less likely to attain Secondary and Higher Secondary level of education. The OBC Muslims were the most deprived at all levels of education. The proportionate improvements in educational attainment during 2004-05 and 2011-12 do not alter this pattern. The Muslim community also had far lesser number of graduates and technically educated persons. The Committee thus makes the following recommendations:

### ***a) Higher Education, Professional Education, Technical Education***

- i. While retaining and improving access to basic education, the focus in the coming decades needs to shift strongly to increasing access for Muslim youth to higher education, technical skills, professional education, and access to the English language which is the currency for decent employment.
- ii. In this context, the higher education scholarship for minority students pursuing M.Phil. and PhD by the MoEF at approximately 750 new scholarships per year is negligible. If the overall thrust of the educational vision is to provide both basic literacy for the poor among Muslims and simultaneously create skilled professionals and intellectual thought leaders, the approach must change dramatically. Private and Public Universities must also come forward to recruit and provide scholarships to Muslim minority students to pursue higher learning.
- iii. Vocational training is critical given the degree of unemployment and the trend towards self-employment among Muslim youth. However, the ITI model has become outmoded in its programmes and finds few takers among the target population. The remodeled ITI programme, as in Gujarat, should be introduced in the Muslim and SC/ST majority areas.
- iv. The new skill development and placement programmes under the NSDC through the private sector should be encouraged and set up in regions with large concentration of Muslim and SC/ST population. Incentives required to allow private sector to do so must also be devised.

### ***b) Secondary and Higher Secondary Education***

The percentage of enrolment at the secondary school level and above among Muslim population is low compared to Hindus and other SRCs, indicating a higher degree of drop out at this level. In order to correct this, efforts must be made to ensure retention, particularly of

girlstudents. At this level of education, immediate employability is a key concern of the families. Also, given that financial constraints are cited as a common reason for such drop out, the Committee recommends:

- i. Scholarship amounts for secondary and higher secondary schooling should be raised in order to meet all related costs.
- ii. Vocational training courses should be re-introduced in schools where these do not exist.
- iii. Students undertaking vocational skill training in school should be given a special stipend to take care of the material requirements of such programmes.
- iv. In the globalized and digitalized world, English language has become an essential mode of learning. Special classes for students to learn English reading, writing and comprehension skill need to be organized within the schooling system.

### **c) Literacy, Primary and Middle School**

Within socio-religious groups SC/ST among Hindus and OBCs among Muslim have the lowest levels of literacy. Non OBC Muslim boys aged 6-14 years category in urban areas report the highest percentage figure for persons who never attended a school and also currently not attending schools. It is possible that they are more likely to work to enhance family incomes. It would be important to keep children in school through the following measures:

- i. Rigorously implement and monitor the Mid-day Meal Scheme in schools in Muslim dominated areas with food items that are in the normal diet of these communities.
- ii. Improve teacher quality to encourage children to attend and for parents to see and advantage in keeping the children in school.
- iii. Improve activities in schools to keep the children interested in attending the classes.
- iv. Raise the scholarship amount available to children in class 1 to 6.

### **d) Education for OBC Muslims**

The Committee has noted the poor outcomes for OBC Muslim boys and girls in all the indicators of educational development. Special attention needs to be paid to this disadvantaged group among the Muslims, including provisioning of scholarships for OBC Muslim boys and girls and vocational training that are inclusive for girls and gender sensitive, going beyond the traditional vocational programmes.

## **F. Schemes and Programmes: Structure, Implementation & Monitoring**

### **a) Prime Minister's New 15 Point Programme for the Welfare of Minorities**

- i. It must be noted that most of the development schemes/programmes under the 15 Point Programme (15 PP) are general schemes to which all economically deprived citizens are entitled. There are programmes like the Sarva Shiksha Abhiyaan, which, with the passing of the RTE Act, have become universal entitlement schemes. Only some schemes, largely run by the MoMA are targeted at minorities. Hence, for the most part, the 15 PP

is not an additional resource allocation; it is only an exercise in equitable distribution. The poor impact of the 15 PP does, therefore, calls for urgent course correction.

- ii. Contrary to the intent of the programme, we find that the 15 PP is reduced often to a mere accounting exercise. Central Ministries & State Departments simply, 'book' a proportion of their expenditure (15%) under the minority (15 PP) head. This 'accounting approach' to 15 PP means - minorities 'pay for' a proportion of existing schemes, except for the schemes of Ministry of Minority Affairs & some education schemes of MHRD. There is no specific need-based planning under specific schemes for minorities nor is there an attempt to identify development gaps in basic services in minority localities. Our evaluation suggests that the current 'post-facto accounting approach' to the 15 PP has failed to deliver the outcomes and that this must be replaced by a robust 'pro-active planning approach' to secure genuine, inclusive growth.
- iii. This Committee recommends that in the central ministries covered by the PM's 15 PP, a dedicated nodal unit may be created with the responsibility of preparing annual plans for reaching minorities under designated 15 PP programmes and infrastructure schemes, and monitor their subsequent implementation. An existing autonomous body may be strengthened with adequate professional expertise and provided with supporting manpower to undertake independent evaluation of 15 PP schemes of the central ministries and to give feedback on a regular basis. It may also recommend schemes, which have the potential of addressing the development needs of minorities to the concerned central ministries for inclusion in the 15 PP.
- iv. This committee recommends expansion of the 15 PP to include other schemes such as MGNREGA, and the recent Pradhan Mantri Jan Dhan Yojana towards financial inclusion.
- v. The unit of targeting should be village/habitation or urban ward, and data should be generated at this disaggregative level for monitoring. This is critical for the success of 15 PP. Information on achievements under 15 PP should also be disaggregated to ensure that minority settlements and targeted beneficiaries are getting their due. This must define the framework of reporting the achievements. Guidelines must mandate a specific number of Social Audits to be undertaken during each 6 monthly monitoring cycle. Community / social audit conductors must have access to village/ward annual targets and outlays. These must also be placed on websites for full transparency.

#### ***b) Implementation and monitoring of other programmes***

- i. This Committee recommends a strengthening of the MoMA, which is the nodal Ministry entrusted with overseeing programmes and policies for the welfare of India's minorities. There is a need for enhancement of resources and personnel across the board in order to enable the MoMA to do justice to its mandate. There is also a need for MoMA to create a visible and accessible institutional presence in the States, particularly in States with a large minority population. The Government may decide how best to operationalize this presence at the level of States or in minority concentration districts.

- ii. Most of the schemes under PM's New 15 PP and MsDP have small allocations that need to be increased keeping in mind the depth and spread of deprivation among minorities and specifically Muslims. The new pilot schemes should be reviewed in a time-bound manner and up-scaled.
- iii. It is suggested that akin to the allocations made under the Scheduled Caste Sub-Plan (SCSP) and the Tribal Sub-Plan (TSP), where budgetary outlays are made in proportion to the share of SC and ST population in the country, there is need to initiate a discussion on whether such budgetary strategies should be considered for the minorities as well.
- iv. At the all-India level, the share of physical and financial targets/achievements in MCDs, in most of the schemes have been less than their share of population which reveal a need for better planning and targeting. A more systematic need based assessment of the development deficits in MCDs for determination of the targets under different schemes should take place.
- v. There is a need to strengthen the coordination between Centre, State and District, and Panchayat level agencies responsible for planning and implementing the Programmes related to Minorities. The District and State Level Committees need to meet regularly and ensure coordination across various implementing departments.
- vi. The scholarship schemes have been popular among minorities. The numbers of scholarships have however been less than the demand and the amount is low. There is a need to make the number of scholarships demand-driven as is the case with other vulnerable groups. The implementation problems such as delays in disbursement need to be urgently addressed.
- vii. It will be important that coaching centres for the minority students are set up where the students can also get residential/hostel facilities and their precious times are not lost in commuting to these centres. Further, the coaching centres must be subject to rigorous evaluation including their success ratio prior to disbursement of funds to them.
- viii. MoMA reports that the share of priority sector lending (PSL) to minorities has increased to 16.09% in 2013-14 of total PSL by banks in the country. However, Muslims could get only 44.31%, while Sikh had 24.58%, Christian 21.87%, Buddhists 2.06%, Parsis 2.23% and Jains 4.96% in total PSL to minorities in the same year. This shows that except Muslims and Buddhists, the two most deprived minorities, other minorities are able to corner proper share in PSL. This distortion needs to be corrected at the earliest.
- ix. There is a need to develop a social audit scheme that invites NGOs across the country through grant-in-aid mechanisms, to undertake Social Audits on an on-going regular basis on the schemes and programmes for the minorities. Government may specify that funds for this will be made available from the administrative costs of monitoring and evaluation from the MsDP and PM's 15 PP. Social audit for the implemented schemes should be made mandatory.

### ***c) Empowerment of Muslim Women***

Without a broad range of empowerment initiatives, Muslim women will be unable to address their vulnerability and work towards empowerment. Unless critical masses of Muslim women are mobile and able to independently access the state machinery, they will not be able to seek redress for the development deficit facing them.

- i. A Leadership Development Scheme for Minority Women developed by women's activists and proposed in the 11<sup>th</sup> five year plan could not be rolled out due to design flaws. It was rolled out subsequently in the 12<sup>th</sup> five-year plan period, however, with an extremely small budgetary allocation. This allocation needs to be substantially enhanced and strengthened so that Muslim minority women can be helped, trained and empowered to exercise their citizenship to the fullest extent, both for their own rights and the rights of their community.
- ii. Muslim women must have access to institutional and policy level decision-making. There is a need for representation of Muslim women in all institutions *intended to promote their welfare* namely, the National and State level Women's Commissions, National and State Minority Commissions and Minority Financial Corporations, among others.
- iii. Programmes for the empowerment of women like MahilaSamakhya must be given directives to work in Muslim areas with Muslim women, with specified targets. All government micro-credit and SHG programmes should stipulate a special focus on Muslim women and earmark funds accordingly. In addition to making education accessible to Muslim girls, there is a need to make a wide-range of technical and higher education opportunities including training centers, available to them, with a direct link to employment. For Muslim female home-based workers, there is a need for policies that facilitate access to low interest credit, to markets, and training for manufacturing high value products. Loans for women in home-based industries must have single-window facilitation – without cumbersome paper work, which works as a deterrent to Muslim women, many of whom lack basic literacy skills.

## **G. Institutional Restructuring and Piloting new ideas**

A sustained course correction will require continual engagement with new ideas and new thinking that go beyond existing schemes and programmes for the welfare of minorities; to pilot new interventions that may be more responsive to the needs on the ground, with a view to up-scaling best practices. The MAEF is a valuable existing institution that can provide such a space.

### **Maulana Azad Educational Foundation (MAEF)**

- i. This Committee recommends an independent evaluation and institutional restructuring of the MAEF with a view to re-vamping and transforming the Foundation as outlined in the 12<sup>th</sup> plan. This Committee recommends converting Maulana Azad Education Foundation (MAEF) into an innovative hub of excellence to undertake 'educational' pilot initiatives

towards minority empowerment within the broad framework of ending social exclusion and promoting integration. The current grant abilities of the MAEF are not best suited to make a significant impact on educational infrastructure, but may make an impact in terms of high quality, innovative pilot schemes for minority development.

- ii. The MAEF, mandated to work in the area of education, may undertake their pilot initiatives through NGO grant-in-aid mechanisms, with flexible guidelines, in a broad range of educational arenas, training for empowerment and leadership development of women & youth, capacity building for good governance and education for civic empowerment and advocacy. MAEF has the potential to turn into an incubator institution and hub of innovation and excellence. The government should undertake an expert evaluation and comprehensive institutional and organizational restructuring of MAEF towards this end.

## H. Strengthening Local Capacities on the Ground

As the Government seeks to respond to the condition of minorities, to empower them and make them equal partners in India's growth trajectory, there is a critical need for 'push and pull factors' to work in tandem. In other words, the minority community will also have to reach out to systems of governance to make the system responsive. In order for government schemes and programmes to work successfully on the ground, active participation of an alert citizenry is essential. Cutting across silos of sector-wise intervention (such as education, livelihood, health, or employment), we must seek to empower the community as a whole through developing transformative local leadership. Civil society organizations and NGOs have a critical role to play in strengthening local communities and creating transformative leadership. One of the positive impacts of the Sachar Committee was that civil society groups and NGOs were alerted to the need to undertake development work with the Muslim minorities. There is a need to further encourage and incentivize civil society groups to ensure that the promise of development reaches Muslim minorities on the ground. The Twelfth Plan document has proposed a role for 'facilitators' and young leadership which can be utilized for this purpose:

*An important concern vis-à-vis the Muslim community is the perception of discrimination and alienation. This needs to be appropriately addressed in the Twelfth Plan. Innovative steps are needed, such as expanding facilitators in Muslim concentration villages and towns to act as interfaces between the community and the State institutions. Youth leadership programmes should also be initiated to strengthen this process.<sup>20</sup>*

On educational empowerment, the 12<sup>th</sup> plan document mentions that 'representatives of civil society, where required, should be encouraged to act as facilitators'.<sup>21</sup> In this context

---

<sup>20</sup>Twelfth Plan document, p. 250.

<sup>21</sup>Ibid., 253.



several new schemes proposed in the 12<sup>th</sup> plan such as the *Pilot Scheme for Training for Young Leaders among Minorities* and *Pilot Scheme for Urban Youth Support line* should be rolled out by the government as soon as possible.

### **I. Reservations and Affirmative action**

- i. The 'Dalit' Muslims must be taken out of the OBC list and incorporated in the SC list. It should be possible to identify these Muslim caste groups based on the principle recommended by NCRLM that all groups and classes whose counterparts among the Hindus, Sikhs or Buddhists, are included in the Central or State Scheduled Castes lists should be brought under the Scheduled Caste net.
- ii. Many of the Muslim artisanal groups can be included in the 'Most Backward' sub-category within OBC along with other similarly placed caste groups from other religions, based on criteria of socio-economic backwardness. The ashraf Muslims, may be accommodated in the OBC category or the Most Backward subcategory based on the necessary tests of social backwardness. The benefits of Affirmative Action must be extended only to the most backward sub-category, identified rigorously. Given their levels of deprivation, there is a need to apply all norms and procedures prescribed for SC/ST students related to government free-ships, scholarships and waiving of fees to them in toto.
- iii. There is a need to identify certain left out deprived Muslim castes into the OBC category and include all the communities identified as OBC in the states into the central government OBC list.

### **J. Waqf related issues**

- i. Exemption of Waqf properties from certain enactments is required to serve the greater philanthropic purpose of waqf properties through legal amendments.
- ii. Waqf lands, inaccessible to the Muslims or land surrounded illegally or encroached upon should be made accessible to them through law. The unused Qabristans may be developed with the help of appropriate agencies.
- iii. The lists of waqf properties must be annually reviewed and their conditions assessed in a joint meeting of senior officers of the ASI and the Central Waqf Council.
- iv. The NAWADCO could work towards creating a level playing field with other Muslim welfare/affairs organisations such as the Tabung Haji of Malaysia for attracting larger investments.
- v. In order to perform the expanded role, the Central Waqf Council and State Waqf Boards need to be strengthened by the government. It should also consider reviewing and amending the Dargah Khwaja Saheb Act in the context of the changing needs of the society. Permission may be given to use MPLADS funds for development of Waqf properties.

## **K. Statistical Database as a key pillar of governance**

The present Committee found that the data base required for evaluating the access and reach of Government programmes do not yet exist and had to rely on NSS for many of its findings that could help generate only final outcome indicators. Unfortunately, however, most of the key social sector programmes do not identify the beneficiaries by their socio-religious categories. Currently only limited data are placed in the NDB portal of the Ministry of Statistics and Programme Implementation, mostly tabulated data from Census and NSS.

- i. This Committee therefore recommends that all Government agencies should be directed to incorporate socio-religious categorization of beneficiaries in their information system designed for government programmes and other data collection exercises and provides such data to the NDB on a regular basis. The NDB should be constituted as a separate autonomous entity with adequate funding within the Ministry of Statistics and Programme Implementation, which is the nodal Ministry for maintaining NDB.
- ii. All surveys collecting data on health issues should collect and publish information by religion and other background characteristics. Health surveys should cover the burden of diseases by religion and other background characteristics.
- iii. All Muslim-concentration districts (MCDs) should be part of Annual Health Surveys so that the impact of health and other schemes targeted at them could be tracked unambiguously.
- iv. All Government agencies should be directed to incorporate socio-religious categorization of beneficiaries in their information system, designed for government programmes and other data collection exercises and provide such data to the NDB on a regular basis.

## **L. Security for Development**

Development for the Muslim minority must be built on a bedrock of a sense of security. The rising incidents of communal polarization and violence must be addressed firmly and urgently, both at the level of the Centre and the States through legally available means, and by upholding the stated national political commitment to bringing an end to the manufactured polarization. This would be the most critical input in bringing the nation closer to realizing the Constitutional promises of equality, equity and development for all.

## REFERENCES

- Ali, Mohammad (2012). Minority Funds Go a-begging. *The Hindu*, 27 July.
- Basant Rakesh and Sen Gitanjali (2010), "Who Participates in Higher Education in India?: Rethinking the Role of Affirmative Action", *Economic & Political Weekly*, Vol. 45 (39) September 25
- Bicego, George, and J. Boerma. 1993. "Maternal education and child survival: A comparative study of survey data from 17 countries." *Social Science & Medicine* 36 (9): 1207–27.
- Caldwell, J. 1979. "Education as a factor in mortality decline: An examination of Nigerian data." *Population Studies* 33 (3): 395–413.
- Caldwell, J., and P. McDonald. 1982. "Influence of maternal education on infant and child mortality: Levels and causes." *Health Policy and Education* 2 (3-4): 251–67.
- Daniels, Norman, Bruce Kennedy, and Ichiro Kawachi. 2000. *Is inequality bad for our health?* Boston: Beacon Press.
- Daniels, Norman, Bruce P. Kennedy, and Ichiro Kawachi. 1999. "Why Justice Is Good for Our Health: The Social Determinants of Health Inequalities." *Daedalus* 128 (4): 215–51.
- Daniels, Norman. 1985. *Just health care. Studies in philosophy and health policy.* Cambridge, New York: Cambridge University Press. *Studies in philosophy and health policy.*
- Desai, Sonalde. 2010. *Human development in India: Challenges for a society in transition.* Oxford, New York: Oxford University Press.
- Feinstein, Jonathan S. 1993. "The relationship between socioeconomic status and health: A review of the literature." *The Milbank Quarterly*, 279–322.
- Ghosh, Abantika (2011). PM Urged to Review Sachar Panel Recommendations, *The Times of India*, 6 September.
- Gol (Government of India) (2008). *Report of the Expert Group on Diversity Index*, submitted to the MoMA, Gol, New Delhi.
- Guralnick, Lillian. 1963. *Mortality by occupation level and cause of death among men 20 to 64 years of age: United States, 1950: US Public Health Service, National Vital Statistics Division.*
- Hasan, Zoya and Mushirul Hasan (2013). *INDIA: Social Development Report 2012 – Minorities at the Margins.* New Delhi: Oxford University Press.
- High Power Panel, *Report of High Power Panel on Minorities, SC, ST, and Weaker Sections, Government of India* (New Delhi: Ministry of Home Affairs, Government of India, 14 June 1983), 5.
- IIPS Research Brief, Number 13, November 2010

———. 2008. *Just health: Meeting health needs fairly*. New York: Cambridge University Press.

Julia, Chantal, and Alain-Jacques Valleron. 2011. "Louis-René Villermé (1782–1863), a pioneer in social epidemiology: Re-analysis of his data on comparative mortality in Paris in the early 19th century." *Journal of epidemiology and community health* 65 (8): 666–70.

Khan, Jawed Alam and Pooja Parvati (2013). *Government's Commitment towards Development of Muslims: A Post Sachar Assessment of Uttar Pradesh and Haryana*. In Hasan, Zoya and Mushirul Hasan (eds), *INDIA: Social Development Report 2012 – Minorities at the Margins*, pp.250-262. New Delhi: Oxford University Press.

Krieger, Nancy. 2011. *Epidemiology and the people's health: Theory and context*. New York: Oxford University Press.

Mahal, Ajay, Jarunejaya Singh, Farzana Afridi, Vikram Lamba, Anil Gumber, and V. Selvaraju. 2001. *Who benefits from public health spending in India?* Washington, DC: World Bank WP No. 56371.

Marmot, Michael G. 2005. "Social determinants of health inequalities." *The Lancet* 365 (9464): 1099–104.

Marmot, Michael G., M. J. Shipley, and Geoffrey Rose. 1984. "Inequalities in death: Specific explanations of a general pattern?" *The Lancet* 323 (8384): 1003–06.

Marmot, Michael G., S. Stansfeld, C. Patel, F. North, J. Head, I. White, Eric Brunner, Amanda Feeney, and G. D. Smith. 1991. "Health inequalities among British civil servants: the Whitehall II study." *The Lancet* 337 (8754): 1387–93.

Mehrotra, Santosh. 2007. "Intersections between caste, health, and education: Why Uttar Pradesh is not like Tamil Nadu." In *Political process in Uttar Pradesh: Identity, economic reforms and governance*. Edited by Sudha Pai. New Delhi: Pearson Longman.

Menon, Madhav (2008). 'Equal Opportunity Commission: What, Why and How', Report Submitted to the MoMA, Gol, New Delhi.

MoMA (Ministry of Ministry Affairs) (2013). *Annual Report 2012-13*. New Delhi.

MoMA (Ministry of Ministry Affairs) (2014). *Annual Report 2013-14*. New Delhi.

Panagariya, Arvind, and Vishal More. 2013. "Poverty by social, religious and economic groups in India and its largest states, 1993-94 to 2011-12." Working Paper No. 2013-02. Program on Indian Economic Policies, Institute for Social and Economic Research and Policy, School of International and Public Affairs, Columbia University.

Powers, Madison, and Ruth Faden. 2008. *Social justice: The moral foundations of public health and health policy*. Oxford, New York: Oxford University Press. *Issues in Biomedical Ethics*.

Rakesh Basant, Education and Employment among Muslims in India: An Analysis of Patterns and Trends, IIM, Ahmedabad, W.P. No. 2012-09-03 September 2012

Ruger, Jennifer. 2009. Health and social justice. Oxford: Oxford University Press.

Rutstein, S., and K. Johnson. 2004. "The DHS wealth index."

Sachar Committee Report, (2006), Social, Economic, and Educational Status of Muslim Community in India: A Report, Government of India

Shariff, Abusaleh (2010). Muslims: The Lamb's Share', Outlook, 23 August.

vanDoorslaer, Eddy, Adam Wagstaff, Han Bleichrodt, Samuel Calonge, Ulf-G Gerdtham, Michael Gerfin, Jose Geurts, Lorna Gross, Unto Häkkinen, and Robert E. Leu. 1997. "Income-related inequalities in health: Some international comparisons." Journal of health economics 16 (1): 93–112.

Venkatapuram, Sridhar. 2011. Health justice. Cambridge: Polity.