

A large background image showing a group of children sitting on the floor in a classroom, engaged in an activity. The text is overlaid on this image.

Social, Economic and Educational Status of the Muslim Community of India

A large background image showing a crowd of people, including children and adults, some of whom are waving. The text is overlaid on this image.

A Report



**Prime Minister's High Level Committee
Cabinet Secretariat
Government of India
November, 2006**

Social, Economic and Educational Status of the Muslim Community of India

A Report



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Cabinet Secretariat
Government of India
Sardar Patel Bhawan
Parliament Street
New Delhi 110 001

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Government of India

(Cabinet Secretariat)

Prime Minister's High Level Committee

**For Preparation of Report on Social, Economic and Educational Status of the
Muslim Community of India**

(Chairperson: Justice Rajindar Sachar)

Sardar Patel Bhawan , Parliament Street, New Delhi

17 November 2006

Hon'ble Dr. Manmohan Singh
Prime Minister of India

Dear Mr. Prime Minister,

On 9 March 2005, the PMO had issued the Notification for constitution of the High Level Committee for preparation of Report on the Social, Economic and Educational Status of the Muslim Community of India. The Terms of Reference are appended to this Report. The Committee was to consolidate, collate and analyse the above information to identify areas of intervention by the Government to address relevant issues relating to the social, economic and educational status of the Muslim community.

By the end of July the office space, staff and most of the infrastructure was in place. Meanwhile, the first meeting of the Committee was held on 21 April 2005 followed by a press conference through which the Committee requested the people of India to provide information to the Committee on the issues covered by its mandate. This was followed up by large advertisements inserted in more than 100 dailies published from different regions in various Indian languages. Letters and proformae were issued to several departments of the Government of India, all the state Chief Secretaries and various other organizations including Registrar General of Census Operations, National Sample Survey Organisation (NSSO), Election Commission of India, Delimitation Commission, Minorities Commission, Commission for Backward Classes, Commission for Linguistic Minorities, UPSC, UGC, Universities and other academic bodies and organizations, the three services, the judiciary and many others. The Committee visited thirteen states with substantial Muslim population and interacted with a cross section of the people from the entire state, individuals, NGOs, youth, intellectuals, women, Chief Secretary, Principal Secretaries, Director General of Police and other senior officers. Each state visit was concluded by a meeting with the Chief Minister and some of his/her colleagues.

Detailed oral and written presentations were made to the Committee. These were summarized and utilized for writing this report. The states thus covered were Andhra Pradesh, Karnataka, Uttar Pradesh, Rajasthan, Jammu & Kashmir, Assam, West Bengal, Delhi, Kerala, Madhya Pradesh, Gujarat, Bihar and Maharashtra. Besides, the Committee also planned to visit Tamil Nadu, Jharkhand and Lakshadweep. However, it could not visit Tamil Nadu because of flood situation there, Lakshadweep because of inclement weather and Jharkhand because of the ongoing Assembly Budget Session.

The Committee was unanimous in its view to submit its report by 8 June 2006 when the 15 months time originally allotted was to expire. However, it came across some insurmountable impediments. In June 2005 the Committee had written to the Ministry of Programme Implementation and Statistics seeking relevant data of NSSO based on 61st Round (corresponding to the 2004-05). It was expected that this data would be available by November 2005. Though the Ministry of Statistics tried its best to supply us the information early but, may be because of the extensive nature of the work, it could not be supplied to us even by May 2006. Similar was the case with data to be received from RBI, NABARD, NBCFDC and some other important organizations. Important part of the data was not forthcoming in time from many States. The Committee, thus, felt that the Report could be open to the criticism of being based on old or insufficient data. It also realised that Ramazan fasts were to last till 23 October followed by Eid-ul-fitr interspersed with Diwali causing a little deflection in its work. Thus, on the Committee's recommendation, you very kindly extended the Committee's tenure till 30 November 2006.

We thank various Departments of the Central and the State Governments, the Reserve Bank of India, NSSO and many other organisations for their cooperation in making available to the Committee the information asked for the purpose of preparing this Report. We also record our appreciation for the excellent administrative and other specialised support provided to the Committee by Dr. Syed Zafar Mahmood deputed by you as Officer on Special Duty and his team of officials.

The books, public representations and other material available with the Committee are recommended to be passed on to the Nehru Memorial Library, Teen Murti Bhawan, New Delhi from where these can be accessed by the Government and the people whenever required.

We have great pleasure in presenting this Report to you.

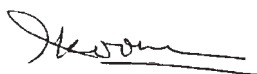
With warm regards

Yours sincerely,

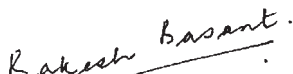

(Rajindar Sachar)
Chairperson

Members


Saiyid Hamid


Dr. T.K. Oommen


M.A. Basith


Dr. Rakesh Basant


Dr. Akhtar Majeed


Dr. Abusaleh Shariff
Member-Secretary

No. 850/3/C/3/05-Pol.
GOVERNMENT OF INDIA
(BHARAT SARKAR)
Prime Minister's Office
(Pradhan Mantri Karyalaya)
New Delhi

Dated : 9 March, 2005

Notification

Sub : Constitution of a High Level Committee to prepare a report on the social, economic and educational status of the Muslim community of India.

As it has been noted that there is lack of authentic information about the social, economic and educational status of the Muslim community of India which comes in the way of planning, formulating and implementing specific interventions, policies and programmes to address the issues relating to the socio-economic backwardness of this community, Government has constituted a High Level Committee to prepare a comprehensive report covering these aspects.

2. The Committee has the following composition :

(1)	Justice Rajender Sachar	-Chairperson
(2)	Shri Saiyid Hamid	-Member
(3)	Dr.T.K. Ooman	-Member
(4)	Shri M.A. Basith	-Member
(5)	Dr.Rakesh Basant	-Member
(6)	Dr. Akhtar Majeed	-Member
(7)	Dr.Abu Saleh Shariff	-Member Secretary

3. The Terms of Reference of the above High Level Committee (HLC) are as follows :

- (1) The HLC will prepare a report on the social, economic and educational status of the Muslim community of India. The HLC will finalise and present its report within fifteen months from the date of this notification.
- (2) More specifically, the HLC will:
 - (a) Obtain relevant information from departments/agencies of the Central & State Governments and also conduct an intensive literature survey to identify published data, articles and research on relative social, economic and educational status of Muslims in India at the State, regional and district levels, to address, inter alia, the following questions:-
 - (i) In which States, Regions, Districts and Blocks do Muslims of India mostly live ?
 - (ii) What is the geographical pattern of their economic activity, i.e. what do they mostly do for a living in various States, Regions and Districts ?
 - (iii) What is their asset base & income levels relative to other groups across various States and Regions ?
 - (iv) What is the level of their socio-economic development in terms of relevant indicators such as literacy rate, dropout rate, MMR, IMR etc.? How does this compare with other communities in various States ?
 - (v) What is their relative share in public & private sector employment ? Does it vary across States and what is the pattern of such variation ? Is the share in employment in proportion to their population in various States ? If not, what are the hurdles ?
 - (vi) What is the proportion of Other Backward Classes (OBCs) from the Muslim community in the total OBC population in various States ? Are the Muslim OBCs listed in the comprehensive list of OBCs prepared by the National and State Backward Classes Commissions and adopted by the Central and State Governments for reservation for various purposes ? What is the share of Muslim OBCs in the total

public sector employment for OBCs in the Centre and in various States in various years?

(vii) Does the Muslim community have adequate access to education & health services, municipal infrastructure, bank credit, & other services provided by Government/ public sector entities ? How does this compare to access enjoyed by other communities in various States ? What is the level of social infrastructure (schools, health centers, ICDS centers etc.) located in areas of Muslim concentration in comparison to the general level of such infrastructure in various States ?

(b) Consolidate, collate and analyse the above information/literature to identify areas of intervention by Government to address relevant issues relating to the social, economic and educational status of the Muslim community.

4. The above High Level Committee will be provided all possible assistance by all Ministries/Departments and other bodies under the Government to ensure timely collection of data and information to facilitate their task.

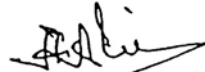
5. The High Level Committee may co-opt or invite such person(s) as it deems appropriate, to participate in any of its meeting as special invitee(s).

6. The High Level Committee will be located under the Cabinet Secretariat and will be covered within the definition and explanation of High Level Committees as given in Cabinet Secretariat O.M. No. 105/1/1/75-CF, dated 20.11.1975.

7. The Chairperson of the Committee shall work in an honorary capacity. However, he shall be provided conveyance facility and travelling facilities/allowances as admissible to a Chief Justice of a High Court.

8. The Committee will be provided required office space, equipment and secretarial/other staff. An officer not below the rank of Director to Government of India, will be attached to the Committee during its tenure. On the recommendation of the Committee, the Cabinet Secretariat may appoint Consultants for specific periods, in accordance with the prescribed guidelines, to carry out specific technical tasks such as data collection, collation and analysis. Expenditure relating to the conveyance and travelling facilities/allowances made available to the Chairperson of the Committee, the meetings of the Committee, the functioning of its Secretariat, fees payable to

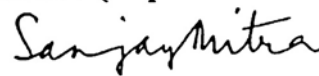
Consultants, TA/DA of the Members of the Committee (as admissible to Grade-1 officers of the highest category in Government of India) and the TA/DA of the Consultants to cover the travel related to the work of the Committee, etc., will be borne by the Cabinet Secretariat.



(T.K.A. Nair)

Principal Secretary to PM

Copy to : All Members of the High Level Committee (as per list annexed)



(Sanjay Mitra)

Joint Secretary to PM



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17 November 2006

FOREWORD

On 9 March 2005, the PMO had issued the Notification for constitution of the High Level Committee for preparation of Report on the Social, Economic and Educational Status of the Muslim Community of India.

The Committee is an independent body of well-known experts drawn from the fields of Economics, Sociology, Education, Demography, Public Administration, Development Planning and Programme Implementation. It is mandated to collect, collate and analyse data to prepare a Report and submit it to Prime Minister.

In response to the request of the Committee, information was received from the various Departments of the Central and the State Governments. On a similar format information was sought from many other organisations including the Armed Forces. The innocuous purpose was to know if Muslims were under-represented in some departments or any other sphere and reasons thereof so that the Government could take corrective steps. Such an approach is not divisive but is positive, an essential requirement for impartial and caring administration in its commitment for instilling confidence in the fairness of the government's functioning. Without considering such information, the Government may not be in a position to take any corrective action, even with the best of intentions. The Committee received data from the Navy and Air Force. However, the Ministry of Defence informed the Committee that it was not possible for it to supply the data for the Army. It also requested the Committee not to use the data which had already been sent to the Committee by the Air Force and Navy. Thus, in the Report, the Committee has not used the data received from the Armed forces.

During the Committee's interaction with women's groups, some of them seriously articulated a grievance that it did not have any woman member. The Committee tried to make up for this by convening a half-a-day meeting with women's groups during its visits to the States. In addition to that, women social activists in large numbers attended all the meetings of all the groups and expressed their points of view and apprehensions in an open and frank manner. Their input was intensive and to the point about the various matters like education, medical facilities, Anganwadi requirements etc. The Committee also held one full day meeting in Delhi in July 2006 exclusively for women from all over India.

Another issue emphasized before the Committee was that a number of Parliamentary and Assembly constituencies with substantial Muslim voter population are reserved for SCs while the SC population was not high there. Contrarily, constituencies with comparatively lesser Muslim voter population remain unreserved even though they have sizeable SC population. It was suggested to the Committee that it would be more equitable to reserve those constituencies where voter population of SCs is high rather than those where it is low and, instead, Muslim presence is high. (See Chapter-2)



Social, Economic and Educational Status of Muslim Community of India

This matter is in the purview of Delimitation Commission. The Committee hopes that it would receive the attention of the Government immediately because the Delimitation Commission is at present engaged in this exercise and evidently any suggestion or any exercise to be done by it has to be undertaken during the current term of the present Delimitation Commission.

I give my immense thanks to my colleagues on the Committee for their fullest participation and support in preparing the Report, notwithstanding their heavy and busy commitments in their respective fields of work.

RAJINDAR SACHAR
CHAIRPERSON



Acknowledgement

The writing of this report has been an extremely challenging task. It was made possible, however, by the sincere and untiring effort of a number of academics and informed people from all over India, as well as, from abroad. The Committee would like to express profound sense of gratitude to them for their valuable contribution. A number of institutions provided sustained support, helped us in accessing data, as well as in discussing threadbare issues relating to the Muslims in India. The National Sample Survey Organization, the Registrar General's office of the Indian Census, the Reserve Bank of India, NCAER and NCERT shared valuable data with us. Without these invaluable data sets our report would indeed have remained incomplete.

The Committee's visits to different states were made possible because of the excellent support extended by the Chief Ministers, the Chief Secretaries and other high officials of the respective states. Many thanks for the help and hospitality extended to the Committee during its stay as well as for making available data from different departments. The passionate response and insightful analysis of people across the country and their valuable contribution in the form of representations made to the Committee during these state visits, on issues of concern for the Muslim community, has helped us immensely in placing the report within a context. These voices have been extremely valuable in reflecting the nuances of many issues facing the Muslims that would otherwise go unnoticed in a reading of data alone.

Prof. Irfan Habib, Prof. Anil Deolalikar, Dr. Jeemol Unni, Prof. P.M Kulkarni, Ms. Farah Naqvi, Mr. Najmi Waziri and Prof. Amitabh Kundu deserve a special mention for their unstinted support. Dr. Azra Razzack, Mr. K. A. Siddiqui, Dr. Zakir Husain, Mr. Tanweer Fazal, Mr. Mehtab Azam, Ms. Kavery Ganguly, Mr. Prabir Ghosh, Mr. Ramesh Chellan, Dr. B. Janakiram, Mr. Ilyas Pasha, Ms. Roohina Khursheed, Ms. Aditi Nandi, Mr. Akha Kaihrii Mao, Mr. Rakesh Srivastava and Ms. Rupinder Kaur have all provided excellent academic and research support as well as technical inputs without which it would not have become possible to get this evidence based report. In addition Prof. Raj Mohini Sethi, Prof. A.G. Mohammed Rahmatullah, Prof. Iqbal Ansari, Prof. Najma Akhtar and Ms. Sheeba Varghese provided academic support. We would like to express appreciation for their commitment and for the meticulous work they have put in.

A large number of multilateral organizations, NGO's and individuals shared their experiences of working amongst the Muslim community during the Consultations organised by the committee. We especially thank UNICEF, DFID, World Bank, CAPART, Agha Khan Foundation, OXFAM, Care India, Ford Foundation, CSDS, CRY, Indian Social Institute, Action Aid, Pratham, SEWA and UNDP for their active participation. We would also like to thank the prominent members of the Muslim community from across the country who drew attention to the pressing issues facing the Community.



Social, Economic and Educational Status of the Muslim Community of India

Without the invaluable support from all the Consultants and Research and administrative support staff at the HLC, this report would indeed not have been possible. Our appreciations for all the support extended by the Cabinet Secretariat for ensuring the smooth functioning of the Committee, as well as, the administrative staff of the PM's HLC at Sardar Patel Bhawan which was led by Dr. Syed Zafar Mahmood; he also extended noteworthy academic support. Thanks are due to the University of Delhi which made available the services of one of their faculty members for the entire duration of the Committee.

All Committee Members



Glossary

Ach.	Achievement
AMA	Assessment and Monitoring Authority
AMASR	Ancient Monuments and Archeological Sites and Remains
AMC	Agricultural Marketing Committees
ANM	Auxiliary Nurse Midwife
AP	Andhra Pradesh
ASCB	All Scheduled Commercial Bank
ASI	Archeological Survey of India
Bih	Bihar
BPL	Below Poverty Line
BPO	Business Process Outsourcing
BSF	Border Security Force
CAT	Common Admission Test
CBR	Crude Birth Rate
CBSE	Central Board of Secondary Education
CEO	Chief Executive Officer
CISF	Central Industrial Security Force
CMD	Chief Managing Director
CPIL	Consumer Price Indices for Labour
CPS	Central Plan Schemes
CRPF	Central Reserve Police Force
CSS	Centrally Sponsored Schemes
CWC	Central Wakf Committee
D.Ed.	Diploma in Education
DBL	Double Below the Poverty Line
DDA	Delhi Development Authority
DRIP	District Rural Industrialisation Project
EOC	Equal Opportunity Commission
FMS	Faculty of Management Studies



Social, Economic and Educational Status of the Muslim Community of India

GARs	Graduate Attainment Rates
GDCF (N)	Gross Domestic Capital Formation (Nominal)
GDP (N)	Gross Domestic Product (Nominal)
GDP	Gross Domestic Product
HCR	Head Count Ratio
H-Gen	Hindu General
HLC	High Level Committee
H-OBC	Hindu Other backward Classes
H-SCs/STs	Hindu Schedule castes/Schedule Tribes
H-UC	Hindu Upper Caste
HUDCO	Housing and Urban Development Corporation
IAS	Indian Administrative Service
ICDS	Integrated Child Development Services
ICSSR	Indian Council of Social Science Research
IFS	Indian Foreign Services
IIM	Indian Institute of Management
IIPS	International Institute for Population Sciences
IIT	Indian Institute of Technology
IMR	Infant Mortality Rate
IPS	Indian Police Services
ITI	Industrial Training Institute
ITPO	India Trade Promotion Organisation
J&K	Jammu and Kashmir
Jhar	Jharkhand
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
JNV	Jawahar Navodaya Vidyalaya
JNVST	Jawahar Navodaya Selection Test
JPC	Joint Parliamentary Committee
Kar	Karnataka
L&DO	Land & Development Officer
LPG	Liquid Petroleum Gas
LSG	Local Self Governments
Maha	Maharashtra
MBC	Most Backward Class
MCR	Matriculation Completion Rates
MDG	Millennium Development Goals
MDI	Management Development Institute
MDM	Mid-day-Meal
MFI	Micro-Financial Institutions
MHRD	Ministry of Human Resource Development
MIS	Management Information Systems
MLA	Member of Legislative Assembly
MMR	Maternal Mortality Rate
MOSS	Maya Organic Support Services
MP	Member of Parliament
MPCE	Monthly Per Capita Expenditure



MRPM	Mixed Reference Period Method
MYS	Mean years of Schooling
NABARD	National Bank for Agricultural and Rural Development
NAS	National Academy of Sciences
NBCFDC	National Backward Classes Finance and Development Corporation
NBD	National Data Bank
NCAER	National Council of Applied Economic Research
NCBC	National Backward Classes Commission
NCERT	National Council of Educational Research and Training
NCHS	National Centre for Health Statistics
NCM	National Commission for Minorities
NCT	National Capital Territory
NCTE	National Council of Teacher Education
NFHS	National Family Health Survey
NGO	Non-Government Organisation
NHRC	National Human Rights Commission
NIEPA	National Institute of Educational Planning and Administration
NIMC	National Implementation and Monitoring Committee
NMDFC	National Minority Development and Finance Corporations
NPE	National Policy on Education
NSAP	National Social Assistance Programme
NSSO	National Sample Survey Organization
NVs	Navodaya Vidyalayas
OBC	Other Backward Class
ORG	Operations Research Group
P.G.	Post Graduate
PF	Provident Fund
Ph.D	Doctor of Philosophy
PLI	Primary Lending Institution
PMO	Prime Minister's Office
Pop	Population
PrSB	Private Sector Bank
PSA	Priority Sector Advance
PSU	Public Sector Undertaking
PUC	Pre-University College
PuSB	Public Sector Bank
RBI	Reserve Bank of India
RCA	Rent Control Act
RIC	Rural Industrial Cluster Schemes
RRA	Race Relations Act
RRB	Regional Rural Bank
SC	Scheduled Caste
SCs	Scheduled Castes
SCA	State Channelising Agency
SCB	Scheduled Commercial Bank
SEBC	Social and Educationally Backward Classes



Social, Economic and Educational Status of the Muslim Community of India

SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SJSRY	Swarna Jayanati Shahri Rozgar Yojana
SLBC	State Level Bankers Committee
SPSC	State Public Service Commission
SRC	Socio Religious Category
SSA	Sarva Shiksha Abhiyan
SSB	Sashastra Seema Bal
SSI	Small Scale Industry
ST	Scheduled Tribe
STs	Scheduled Tribes
TB	Tuberculosis
TFR	Total Fertility Rate
U.G.	Under Graduate
U5MR	Under Five Mortality Rate
UGC	University Grants Commission
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
UP	Uttar Pradesh
UPSC	Union Public Service Commission
UR	Unemployment Rate
URP	Uniform Reference Period
UT	Union Territory
WHO	World Health Organisation
WPR	Work Participation Rate/Ratio
XLRI	Xavier Labour Relations Institute



CHAPTER ONE

Context, Approach and Methodology

1. Minorities and Development

The Indian Constitution is committed to the equality of citizens and the responsibility of the State to preserve, protect and assure the rights of minorities in matters of language, religion and culture. That is why our national leaders while framing the Constitution, emphasized the doctrine of unity in diversity.

The United Nations Declaration on the Rights of Persons Belonging to National, Ethnic, Religious and Linguistic Minorities says that the promotion and protection of the rights of persons belonging to such minorities contribute to the political and social stability of the countries in which they live. Meeting their aspirations and ensuring their rights acknowledges the dignity and equality of all individuals and furthers participatory development. This in turn contributes to the lessening of tensions among groups and individuals. These factors are major determinants for stability and peace. All developed countries and most developing ones give appropriate emphasis to looking after the interests of minorities. Thus, in any country, the faith and confidence of the minorities in the functioning of the State in an impartial manner is an acid test of its being a just State.

As the processes of economic development unfold, pressures are likely to build up and intensify when there is unequal development and some groups or minorities lag behind in the development process. Ideally, development processes should remove or reduce economic and social obstacles to cooperation and mutual respect among all groups in the country. If development processes are misdirected, they may have the opposite effect. It is this aspect which is important and needs to be addressed so as to give confidence to minorities.

Since Independence, India has achieved significant growth and development. It has also been successful in reducing poverty and improving crucial human development indicators such as levels of literacy, education and health. There are

Functioning of the State in an impartial manner is an acid test of its being a just State



While the perception of deprivation is widespread among Muslims, there has been no systematic effort since Independence to analyze the condition of religious minorities in the country

indications, however, that not all religious communities and social groups (henceforth socio-religious communities – SRCs) have shared equally the benefits of the growth process. Among these, the Muslims, the largest minority community in the country, constituting 13.4 per cent of the population, are seriously lagging behind in terms of most of the human development indicators. While the perception of deprivation is widespread among Muslims, there has been no systematic effort since Independence to analyze the condition of religious minorities in the country. Despite the need to analyze the socio-economic and educational conditions of different SRCs, until recently appropriate data for such an analysis was not generated by Government agencies. There have been welcome change in the scope of data collection with respect to SRCs in the 1990s, which, in turn, has made this report possible. The current effort is the first of its kind to undertake a data-based research on the Muslims in India.

2. Mandate of the Committee

In recent years there has been a significant public debate on the conditions of minorities, especially Muslims. In the absence of any systematic analysis of available data, this debate has largely revolved around perceptions and rhetoric. It is hoped that with the publication of this report, one can pursue a more informed debate on these issues for influencing public policy.

A wide variety of policy initiatives and programmes have been launched by successive governments to promote the economic, social and educational development of the minority communities in India. However, while the Muslims have no doubt made some visible progress, the perception remains that the economic and educational gap between the Community and the rest of the SRCs has been widening. Once the ‘development deficit’ among Muslims is assessed policy interventions will need to be reviewed in the context of available evidence, and new initiatives launched to grapple with the marginalization of Muslims in the social, economic and political space.

Given this background, the Prime Minister constituted a ‘High Level Committee’ for preparation of a report on *Social, Economic and Educational Status of the Muslim Community of India* vide notification No. 850/3/C/3/05-Pol. Government of India, Prime Minister’s Office. The terms of reference of the Committee are reproduced below.

(a) *Obtain relevant information* from departments/agencies of the Central and State Governments and also conduct an *intensive literature survey* to identify published data, articles and research on the relative social, economic and educational status of Muslims in India at the state, regional and district levels, to address, *inter alia*, the following questions:

- In which *States, Regions, Districts and Blocks* do the Muslims of India mostly live?
- What is the *geographical pattern of their economic activity*, i.e. what do they mostly do for a living in various States, Regions and Districts?
- What are their *asset bases and income levels* relative to other groups across



various States and Regions?

- What is the *level of their socio-economic development* in terms of relevant indicators such as literacy rate, dropout rate, maternal mortality rate (MMR), infant mortality rate (IMR) etc.? How does this compare with other communities in various States?
- What is their *relative share in public & private sector employment*? Does it vary across States and what is the pattern of the variation? Is the share in employment in proportion to their population in various States? If not, what are the hurdles?
- What is the *proportion of Other Backward Classes (OBCs)* from the Muslim community *in the total OBC population* in various States? Are the Muslim OBCs listed in the comprehensive list of OBCs prepared by the National and State Backward Classes Commissions and adopted by the Central and State Governments for reservation for various purposes? What is the share of Muslim OBCs in the total public sector employment for OBCs in the Centre and in various States in various years?
- Does the Muslim community have adequate access to education and health services, *municipal infrastructure and, bank credit provided by Government/public sector entities*? How does this compare to access enjoyed by other communities in various States? What is the level of social infrastructure (schools, health centres, ICDS centres etc.) located in areas of Muslim concentration in comparison to the general level of such infrastructure in various States?

(b) Consolidate, collate and analyze the above information/literature to identify areas of intervention by Government to address relevant issues relating to the social, economic and educational status of the Muslim community.

3. Approach and Methodology

Worldwide, minorities tend to grapple with three types of inter-related issues:

- *Issues Relating to Identity*: Often differences in socio-cultural practices and backgrounds of minorities make them different from the rest of the population. Given the multiplicities of identities in India communities often face problems of mutual adjustment.
- *Issues Relating to Security*: Given certain conditions, a distinct set of people, small in numbers relative to the rest of the society, may feel insecure about their life, assets and well being. This sense of insecurity may get accentuated if the relations between the minority and the majority communities are not cordial.
- *Issues Relating to Equity*: The minority community in a society may remain deprived of the benefits of opportunities that become available through economic development. The sense of inequity may be perceptual or a result of discrimination that the minority may face due to difference in “identity”.

It is also evident that identity, security and equity related concerns are not identical across all minorities. In the same vein, in a differentiated society, many of these issues are not specific to the minority communities and segments of the majority

Sense of inequity may be perceptual or a result of discrimination that the minority may face due to difference in “identity”



Caste, religion and regional/linguistic differentials in economic, social and political spheres in India have a historical basis and are deeply influenced by the extant socio-economic relationships

community may also have to grapple with them. Given this broad perspective, it is useful to distinguish between three types of overlapping issues, that cut across the categories described above, faced by the Muslim community in India:

- Issues that are common to all poor people (Muslims are largely poor)
- Issues that are common to all minorities
- Issues that are specific to Muslims

For example, as we would argue several concerns relating to employment and education specific to Muslims may fall in the first category. Similarly, some aspects of identity and security may be common across minorities while some others may be specific to Muslims.

It needs to be recognized at the outset that issues related to identity, security and equity are intricately linked in complex ways. However, many of these linkages may be empirically intractable. The mandate given to the Committee essentially focuses on “equity” related concerns. Thus, while recognizing the linkages across issues, the report focuses on equity related problems.

3.1 Need for a Comparative Perspective — Defining Socio-Religious Categories (SRCs)

In view of the above position, and the fact that differentiation in Indian society takes several forms, the Committee has analyzed the conditions of Muslims in a comparative perspective. Unfortunately, it is not always possible to work with a uniform set of SRCs to undertake comparative analysis as different sources of data provide different types of information. Caste, religion and regional/linguistic differentials in economic, social and political spheres in India have a historical basis and are deeply influenced by the extant socio-economic relationships, some of which have persisted for centuries. The Indian socio-economic fabric is more complex than ordinarily believed because of various unique layers and segments, into which Indian society is divided and sub-divided.

Given its mandate and autonomy, the Committee was free to decide the data needs to address the issues listed above. And the Committee has been fairly eclectic and innovative in its use of data. It has collected data from various government departments and institutions at the Centre and the State levels for information on employment, development programmes and democratic participation in governance. Besides, Banks, Financial Institutions, Educational Institutions and Public Sector Undertakings (PSUs) also shared their data. However, the report is based mainly on the analysis of large scale surveys and the Indian Census data. The most prominent among them is the data collected in various surveys by the National Sample Survey Organization (NSSO). In addition, we have also used the estimates from the National Family Health Surveys (NFHS) and the surveys undertaken by the National Council of Applied Economic Research (NCAER), National Council of Educational Research and Training (NCERT) and the National Institute of Educational Planning and Administration (NIEPA). The availability of relevant data and information is a critical basis for effective policy making.



Given the diverse sources of data and the fact that often information exclusively on Muslims was not readily available the analytical categories created reflect the dictates of the Committee's mandate while ensuring optimal utilization of available data. As a result, different SRC-set have been used for different data sets.

A. *Census of India*

The Census 2001 data has been used to understand the demographic profile, infrastructure availability and educational achievements at various levels. The SRC-set defined for this data set are:

- All or Total population
- Muslims
- SCs and STs
- Other Minorities (non-Muslim minorities along with some others who have not reported religion or are agnostics)
- All Hindus (in selected analyses)

B. *Data from the National Sample Surveys*

NSSO 55th and 61st Round data have been used to analyse issues relating to employment, education, consumption patterns and levels of poverty. Unlike the Census, NSSO data allows identification of Other Backward Classes (OBCs). The SRC-set defined based on the NSS data are as follows:

- All or Total population
- All Muslims
 - ◆ Muslims — General Category
 - ◆ Muslims — OBCs (about 1.5 per cent of Muslim households reporting themselves as SCs/STs have been included in this category)
- All Hindus
 - ◆ Hindu — General Category/Hindu-Upper Castes (these two terms are used interchangeably)
 - ◆ Hindu — OBCs
 - ◆ Hindu — SCs / STs
- Other Minorities (minorities other than Muslims along with some others who have not reported religion or are agnostics)

C. *Data on Banking and Financial Institutions*

Banking data was received from different sources and each source was amenable to the creation of different SRC categories. The main source of data used is from the Reserve Bank of India (RBI) relating to the Prime Minister's 15-Point Programme, where the following categories could be distinguished:

- All Persons
- Muslims
- Other Minorities
- All Others

Apart from the RBI data, the Committee got access to some data from the National Bank for Agricultural and Rural Development (NABARD), Small Industry Development Bank of India (SIDBI), National Minority Development

The Report analyses issues relating to 'development deficit' across socio-religious categories. Fresh data from the census, the NSSO, the banks and the government is used for this purpose



Inadequate sample size to separate out SC/ST category amongst the Muslims

and Finance Corporations (NMDFC) and National Backward Classes and Finance Development Corporation (NBCFDC). While in the case of NABARD and SIDBI, Muslims could be distinguished from the rest of the population, in NMFDC data, Muslims are distinguished from other minorities. In case of NBCFDC data, Muslim OBCs were distinguished from other OBCs.

D. Data from government commissions and other government organisations.

- National Backward Classes Commission
- State Backward Classes Commission
- National Council of Educational Research and Training (NCERT)

E. Other Data Sources such as from the Ministries/Departments/PSU/ Universities and Colleges

As far as possible the categories defined have been used subject to the availability of information. In most cases, we have been able to get data only for all Muslims without the break up between Muslim OBCs and Muslims of the General category.

3.2 Desirability of Further Disaggregation

Table 1.1 provides detailed population estimates of SRCs that can be defined by the available data from the NSSO 55th (1999-2000) and 61st Rounds (2004-05). Both the surveys provide information on caste affiliation in terms of SCs/STs and self-reported identification of OBCs from all religious communities. Such data is not available from the Indian Censuses and other surveys. According to these estimates about 41 % of Muslims identified themselves as OBCs in 2004-05; this proportion was 32 % in 1999-2000. Among the Hindus, about 43 % reported OBC status in 2004-05 whereas it was 38% in 1999-2000, while about 31 % people belonged to the SCs/STs categories in 2004-05. State specific SRCs estimates for urban and rural areas are presented in Appendix Tables 1.1 to 1.3.

Analytically it may be useful to disaggregate Muslims of SC/ST origin from others. Therefore, one can argue for a separate category of Muslims who report themselves

Table 1.1: Distribution of Population according to SRCs

All India 1999-00 and 2004-05

STATE	Popu- lation - 2001 (Mill ions)	Pop- 2001 (%)	HINDUS						MUSLIMS				Others- popu- lation 2001 (%)	
			% SCs/STs		% OBCs		% General		Pop- 2001 (%)	% OBCs*		% Genenral		
			1999- 00	2004- 05	1999- 00	2004- 05	1999- 00	2004- 05		1999- 00	2004- 05	1999- 00		2004- 05
All India	1028.6	80.5	31.3	31.2	38.3	43.0	30.5	25.9	13.4	31.7	40.7	68.3	59.3	6.1
Urban	286.1	75.6	20.6	20.5	33.0	36.9	46.5	42.6	17.3	32.6	40.2	67.4	59.8	7.1
Rural	742.5	82.3	34.6	34.5	39.9	44.9	25.5	20.6	12.0	31.2	40.9	68.8	59.1	5.7

Source: NSSO 55th Round (Schedule 10) and 61st Round (Schedule 10) data.

* A small percentage of SCs and STs included in this category.

**Table 1.2: Distribution of Population of each Religion by Caste Categories***All India-2004-05*

Religion/Caste	SCs	STs	OBCs	Others	All
Hindu	22.2	9.1	42.8	26.0	100
Muslim	0.8	0.5	39.2	59.5	100
Christians	9.0	32.8	24.8	33.3	100
Sikhs	30.7	0.9	22.4	46.1	100
Jains	0.0	2.6	3.0	94.3	100
Buddhists	89.5	7.4	0.4	2.7	100
Zoroastrians	0.0	15.9	13.7	70.4	100
Others	2.6	82.5	6.2	8.7	100
Total	19.7	8.5	41.1	30.8	100

Source: Distribution obtained from merged sample of Schedule 1 and Schedule 10 of NSSO 61st Round Survey

as SC and ST in the NSSO surveys, as has been done in the case of OBCs. However, such a categorization does not seem desirable as the sample size in these sub-categories is likely to be too small to generate meaningful estimates. The share of OBC and general Muslims is adequate to generate reliable estimates with respect to different socio-economic variables from the NSSO survey data. However, the numbers concerned are too small when one looks at the “SC/ST” Muslims (See Table 1.2). Only 0.8 % Muslims reported themselves as SCs; the share of Muslims reporting themselves as STs was even lower.

4. Structure of the Report

The rest of the report is divided into eleven chapters. The next chapter summarizes the qualitative information collected by the Committee through meetings in different states, workshops and the representations received. The idea is to provide an overview of the perceptions of people on aspects such as education, employment, infrastructure and security. These perceptions have been summarized and presented as they were reported to us without taking a view on them. Along with other issues, some of these aspects are analyzed in the subsequent chapters partly to assess the validity of these perceptions. Chapter 3 analyses the demographic profile of Muslims. The discussion not only includes aspects of population growth but also certain health related variables like mortality and fertility differences. The status of education is analysed in Chapter 4. Apart from analyzing the participation of Muslims at different levels of education, the chapter also evaluates the role of Madarsas, an important initiative by the Muslim Community. The nature and structure of employment is analysed in Chapter 5. In addition to looking at the industrial and occupational profiles of the Muslim workforce, the chapter also analyses information on their work conditions. Chapter 6 explores the functioning of the credit institutions along with the analysis of banking services and credit availability. This is followed in Chapter 7 by an analysis of access to social and physical infrastructure. Estimates of poverty, consumption and standards of living are presented in Chapter 8. Employment in the government departments/public sector undertakings and the various state programmes relating to development are seen by many as important

The Report consists of twelve chapters that analyse issues relating to demography, education, health, employment, credit, infrastructure and public programmes



mechanisms to ameliorate conditions of the poor. Chapter 9, therefore, evaluates the participation of Muslims in public employment and analyses the efficacy of public programmes from the perspective of the Muslim community. Chapter 10 is devoted to analysis of OBCs within the Muslim community. This chapter also explores different aspects of internal differentiation of the Muslim community. While the role of Madarsas is analysed in the chapter on education, another initiative of the Community for the development of Muslims namely the Waqf, is discussed in Chapter 11. The final chapter provides some policy perspectives and recommendations.



Public Perceptions and Perspectives

1. The Context

The Committee went through an interactive process of compiling information on various dimensions of its mandate. Visits were made to all major states and meetings with different stakeholders were organized. Consultations were also held with invited people on different issues. In addition, people were encouraged to send representations requested through newspaper advertisements in different languages and other communication channels. The response was overwhelming.¹ Put together, the interactions and the representations provide very rich qualitative insights on the perceptions of people regarding the problems faced by Muslims in India. Given the heterogeneity within the Community, it was expected that different segments of the Community would face different problems and their perceptions about how these problems could be resolved would also be different. The Committee was nonetheless struck by the variety of views expressed though there was consensus on a number of them.

The Committee is aware that not all perceptions are correct but they are also not built in a vacuum

The Committee is aware that not all perceptions are correct but they are also not built in a vacuum. An understanding of the context in which perceptions are formed and perspectives built is essential to analyse them. While it is difficult to venture into this terrain, the Committee felt that sharing these perceptions and perspectives would be useful as they provide an insight into what people think

1. Apart from receiving a large number of representations, the Committee interacted with several people during its visit to 13 states across the country. The states visited were: Andhra Pradesh, Karnataka, Uttar Pradesh, Rajasthan, Jammu & Kashmir, Assam, West Bengal, Delhi, Kerala, Madhya Pradesh, Gujarat, Bihar and Maharashtra. During the visits the Committee met elected & other representatives from districts, youth, women, people from the business community, NGO representatives, religious organizations, activists and academics, as well as, the Chief Ministers and their colleagues, politicians of different affiliations, senior bureaucrats & police officials and chairpersons and members of Boards and Corporations dealing with programmes for minorities/Muslims. In some states the Committee also had a chance to visit a few localities with a considerable Muslim presence. The Committee also benefited from its interactions with select Non-Governmental and multilateral organizations about the Muslim community on issues of education, identity, gender and development. While such interactions and representations may not necessarily be 'representative' of the public opinion in the technical sense, the Committee is reasonably satisfied with the wide cross-section of views that have been received.



about issues relating to Muslims. This chapter is an effort to summarize the perceptions and perspectives of people *as they were reported to us without taking a view on them*. In the subsequent chapters, we have taken up some of these issues for a more elaborate analysis. Although our analysis does not cover all the issues listed here it is also not restricted to them. The views of the people do provide a background to our analysis and enhance the vision of our report.

It needs to be emphasized that the perceptions and perspectives discussed here co-exist with provisions in the Indian Constitution that provide Indian Muslims their due right as citizens of India. Muslims have as equal an opportunity as is available to other Indian citizens with regard to leading a life of dignity and equality and observance of their religious practices (See Box 2.1).

The “non-implementation” of recommendations of several earlier Commissions and Committees has made the Muslim community wary of any new initiative. “Tired of presenting memorandums”, many “wanted results”

Box 2.1 The Constitution of India: Equal Opportunity and Rights for All Citizens — Major Provisions

Article 14:	Ensures equality before the law and equal protection by the law
Article 15:	Prohibits discrimination on the grounds of religion, race, caste, sex and place of birth.
Article 21:	No person shall be deprived of his life or personal liberty except through the procedure established by law.
Article 25:	Ensures freedom of conscience and the right to freely profess, practice and propagate religion.
Article 26:	Ensures right to manage religious institutions, religious affairs, subject to public order, morality and health.
Article 29:	Protects minorities' right to conserve their language, script or culture.
Article 30:	Provides for the protection of the interests of minorities by giving them a right to establish and administer educational institutions of their choice. The State is directed not to discriminate against minorities' institutions in granting aid.
Article 350A:	Directs the State to provide facilities for instruction in the mother tongue at the primary stage of education.

Besides the Constitutional provisions, there are number of other directives that safeguard the religious and cultural practices of Muslims. Freedom to practice their faith on a daily basis and to celebrate their religious festivals are some of the facilities Muslims enjoy along with their counterparts of other religions.

Interestingly, despite the overwhelming participation of people in meetings and through representations, there was much trepidation and skepticism regarding the setting up of this Committee. While many welcomed and appreciated this initiative there were others who were skeptical and saw it as another political ploy. There was a sense of despair and suspicion as well. “Tired of presenting memorandums”, many “wanted results”. The “non-implementation” of recommendations of several earlier Commissions and Committees has made the Muslim community wary of any new initiative. While not everybody has lost hope, many feel that any change in



the attitude of the State requires “commitment and a change in the mindset” observed some. Another common refrain was that the Muslim situation should be looked upon not as a problem of a minority, but as a national concern. It is in this broad context that the rest of this chapter should be viewed.

It was noted in the last chapter that the problems faced by a minority broadly relate to issues of identity, security and equity. The summary presented in this chapter is also organized around these issues, although the rest of the report largely focuses on equity. The discussion brings out very sharply that identity, security and equity related issues overlap and feed into each other in myriad ways. The rest of the chapter is divided into four sections. A section each is devoted to identity, security and equity related concerns. The focus is on capturing the range of feelings and issues that were flagged without necessarily taking into account the frequency with which they were raised in our interactions. The final section provides some concluding observations.

Appendix Table 2.1 provides a frequency distribution of issues raised in the representations received by the Committee. Most representations dealt with equity and security related issues.² Interestingly, the topic of education was raised most frequently in the representations, followed by reservation, employment and security related issues. While the frequency of occurrence does not necessarily provide appropriate estimates of the relative importance given to an issue, it certainly reflects that education is one of the most serious concerns for the Muslim community in India. In what follows, an effort is made to summarize the content of the representations as well as other interactions that the Committee had during its tenure.

2. Identity Related Concerns

Apparently, the social, cultural and public interactive spaces in India can be very daunting for the Indian Muslims. The general sense of unease among Muslims can be seen on a number of fronts — in the relationships that exist between the Muslims and other Socio- Religious Communities (SRCs), as well as, in the variations in understanding and interpreting them. One aspect of this understanding relates to patriotism. They carry a double burden of being labeled as “anti-national” and as being “appeased” at the same time. While Muslims need to prove on a daily basis that they are not “anti-national” and “terrorists”, it is not recognized that the alleged “appeasement” has not resulted in the desired level of socio-economic development of the Community. In general, Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but also by public institutions and governance structures. This has a depressing effect on their psyche. Many also felt that the

While not everybody has lost hope, many feel that any change in the attitude of the State requires “commitment and a change in the mindset”

Muslims carry a double burden of being labeled as “anti-national” and as being “appeased” at the same time

2. The representations were first classified according to the category of concerns raised by them. Often within each category several issues were raised and for each broad issue, sub-issues were identified. Our summarization and classification has taken account of all this. For example, on the subject of education a representation refers to non-availability of schools in the vicinity as well as the problem of Urdu teaching and specific problems of girls’ education. In such a situation, the representation was seen as raising three issues with respect to education. (See notes to Appendix Table 2.1).



Markers of Muslim Identity while adding to the distinctiveness of Indian Muslims have been a cause of concern for them in the public realm

While setting up of educational institutions under Article 30 of the Constitution is a right of minorities it was not meant to become the dominant option available for them

media tends to perpetuate this stereotypical image of the Muslims.

2.1 Identity — Visibility in Public Spaces

One of the major issues around the question of identity for Indian Muslims is about being identified as ‘a Muslim’ in public spaces. Being identified as a Muslim is considered to be problematic for many. Markers of Muslim Identity — the *burqa*, the *pardah*, the beard and the *topi* — while adding to the distinctiveness of Indian Muslims have been a cause of concern for them in the public realm. These markers have very often been a target for ridiculing the community as well as of looking upon them with suspicion. Muslim men donning a beard and a *topi* are often picked up for interrogation from public spaces like parks, railway stations and markets. Some women who interacted with the Committee informed how in the corporate offices *hijab* wearing Muslim women were finding it increasingly difficult to find jobs. Muslim women in *burqa* complain of impolite treatment in the market, in hospitals, in schools, in accessing public facilities such as public transport and so on.

2.2 Identity — Housing and Education

Muslim identity affects everyday living in a variety of ways that ranges from being unable to rent/buy a house to accessing good schools for their children. Buying or renting property in localities of one’s choice is becoming increasingly difficult for Muslims. Apart from the reluctance of owners to rent/sell property to Muslims, several housing societies in “non-Muslim” localities ‘dissuade’ Muslims from locating there.

Muslim identity also comes in the way of admitting their children to good educational institutions.³ This has given rise to a number of Muslim denominational schools, which according to some, are the only source of good education for Muslims today. A large majority of Muslims would apparently prefer to send their children to ‘regular mainstream’ schools. It was argued that while setting up of denominational institutions is a right of minorities under the Constitution, it was not meant to become their only option.

2.3 Identity and Gender

Many suggested that gender issues in the Community are also given a Muslim slant. To the exclusion of all other aspects of a Muslim woman’s life (income, jobs, education, security and even caloric intake), the rules of marriage, right to divorce and maintenance have become the benchmarks of a gender-just existence. The obsessive focus on select cases of Muslim women passionately discussed in the media results in identifying the Muslim religion as the sole locus of gender-injustice in the Community. Consequently, the civil society and the State locate Muslim women’s deprivation not in terms of the ‘objective’ reality of societal

3. Muslim parents often face overt discrimination from school authorities when trying to get admission or availing of scholarship schemes for their children. Small acts such as lack of civility in behavior, rude questioning, and an atmosphere which treats them and their children as ‘second class’ citizens - all these combine to create a powerful deterrent, distancing the Muslim community from the school system. Parents are less likely to send girls (than boys) into such a hostile environment.



discrimination and faulty development policies, but in the religious-community space. This allows the State to shift the blame to the Community and to absolve itself of neglect.

Women in general are the torchbearers of community identity. So, when community identity is seen to be under siege, it naturally affects women in dramatic ways. Women, sometimes of their own volition, sometimes because of community pressure, adopt visible markers of community identity on their person and in their behaviour. Their lives, morality, and movement in public spaces are under constant scrutiny and control. A gender-based fear of the 'public', experienced to some degree by all women, is magnified manifold in the case of Muslim women. The lines between 'safe' and 'unsafe spaces' become rigid. The community and its women withdraw into the safety of familiar orthodoxies, reluctant to participate in the project of modernity, which threatens to blur community boundaries. It was said that for large number of Muslim women in India today, the only 'safe' space (both in terms of physical protection and in terms of protection of identity) is within the boundaries of home and community. Everything beyond the walls of the ghetto is seen as unsafe and hostile — markets, roads, lanes and public transport, schools and hospitals, police stations and government offices. Interestingly though, in many meetings women participants emphasized that given appropriate opportunities to work and get educated, they would 'manage' all these issues.

The 'identity crisis' combined with the apparent lack of commitment on the part of the Government often results in a perverse response even to well intended programmes. The fear of the Community with respect to accessing health programmes of the State is a case in point. The poor rate of success of the polio vaccination drive in Muslim majority areas is one such response arising out of the fear of an alleged plot to reduce the Muslim birth rate.

3. Security Related Concerns

Lack of a sense of security and a discriminatory attitude towards Muslims is felt widely. However, there is considerable variation in the gravity, intensity and magnitude of such a feeling across various states. Communal tension or any untoward incident in any part of the country is enough to make Muslims fear for their safety and security. The lackadaisical attitude of the government and the political mileage sought whenever communal riots occur has been very painful for the Community. The governmental inaction in bringing to book the perpetrators of communal violence has been a sore point. On the other hand, the police, along with the media, overplay the involvement of Muslims in violent activities and underplay the involvement of other groups or organizations. There is an underlying feeling of injustice in the context of compensation to riot victims. It was also suggested that the amount of compensation fixed by the government post riots has been discriminatory against the Muslims. Besides, there is also delay in giving compensation to the victims, especially when they happen to be Muslims.

...for large number of Muslim women in India today, the 'safe' space is within the boundaries of home and community

Concern was expressed over police highhandedness in dealing with Muslims "whenever any incident occurs Muslim boys are picked up by the police"



Muslims live with an inferiority complex as “every bearded man is considered an ISI agent”

Social boycott of Muslims in certain parts of the country has forced them to migrate from places where they lived for centuries

3.1 Attitude of the Police and Law Enforcing Agencies

Concern was expressed over police highhandedness in dealing with Muslims. Muslims live with an inferiority complex as “every bearded man is considered an ISI agent”; “whenever any incident occurs Muslim boys are picked up by the police” and fake encounters are common. In fact, people argued that police presence in Muslim localities is more common than the presence of schools, industry, public hospitals and banks. Security personnel enter Muslim houses on the slightest pretext. The plight of Muslims living in border areas is even worse as they are treated as ‘foreigners’ and are subjected to harassment by the police and administration.

Violent communal conflicts, especially like some recent ones in a state, in which there is large-scale targeted sexual violence against Muslim women has a spread affect even in regions of the country not directly affected by the violence. There is immense fear, a feeling of vulnerability, and consequently a visible impact on mobility and education, especially of girls. The lack of adequate Muslim presence in the police force accentuates this problem in almost all Indian states as it heightens the perceived sense of insecurity, especially in a communally sensitive situation.

3.2 Ghettoisation and Shrinking of Common Spaces

Fearing for their security, Muslims are increasingly resorting to living in ghettos across the country. This is more pronounced in communally sensitive towns and cities. However, while living in ghettos seems to be giving them a sense of security because of their numerical strength, it has not been to the advantage of the Community. It was suggested that Muslims living together in concentrated pockets (both because of historical reasons and a deepening sense of insecurity) has made them easy targets for neglect by municipal and government authorities. Water, sanitation, electricity, schools, public health facilities, banking facilities, anganwadis, ration shops, roads, and transport facilities — are all in short supply in these areas. In the context of increasing ghettoisation, the absence of these services impacts Muslim women the most because they are reluctant to venture beyond the confines of ‘safe’ neighborhoods to access these facilities from elsewhere. Increasing ghettoisation of the Community implies a shrinking space for it in the public sphere; an unhealthy trend that is gaining ground. Social boycott of Muslims in certain parts of the country has forced Muslims to migrate from places where they lived for centuries; this has affected their employability and means of earning a livelihood. Ghettoisation, therefore, has multiple adverse effects: inadequacy of infrastructural facilities, shrinking common spaces where different SRCs can interact and reduction in livelihood options.

The processes of ghettoisation have resulted in another somewhat unusual side effect or an externality in states that have seen severe communal conflicts. ‘Insecure’ Muslims typically wish to move to Muslim concentration areas. A significant increase in demand for property in these areas has led to more than average rise in property prices. ‘Distress’ sales mean that the ‘migrating’ Muslims do not get the full value of their old properties but have to pay higher prices for new ones. It was suggested that often restrictions on property transfers in the ‘disturbed



areas', instead of restricting 'distress or forced' sales, has created opportunities for illegal transfers.

4. Equity Related Issues

The feeling of being a victim of discriminatory attitudes is high amongst Muslims, particularly amongst the youth. From poor civic amenities in Muslim localities, non representation in positions of political power and the bureaucracy, to police atrocities committed against them — the perception of being discriminated against is overpowering amongst a wide cross section of Muslims. Besides, there is a perception that the socio-cultural diversity of India is often not articulated in school textbooks. This sense of discrimination combined with issues of identity and insecurity has led to an acute sense of inferiority in the Community which comes in the way of its full participation in the public arena and results in collective alienation.

4.1 Low Levels of Education

As mentioned earlier, education is an area of grave concern for the Muslim Community. The popular perception that religious conservatism among Muslims is a major factor for not accessing education is incorrect. The recognition of their educational backwardness is quite acute amongst a large section of Indian Muslims and they wish to rectify it urgently. There is a significant internal debate about how this should be done. Private minority institutions and Madarsas are seen as the only option available to the community for improving the educational status of the Muslim community. However, others find these to be questionable alternatives pursued by the State neglecting its own responsibility. Relying predominantly on Madarsa and denominational institutions for improving the educational status of Muslims was also seen by some as violating the spirit of the Constitution.

Poverty — the Main Cause of Low levels of Education

High dropout rates among Muslim students are worrisome. As with many Indians, the main reason for educational backwardness of Muslims is abject poverty due to which children are forced to drop out after the first few classes. This is particularly true for Muslim girls. Little children are expected to provide for their families by working in karkhanas (small workshops), as domestic help or by looking after their siblings while their mothers go to work. It was felt that the incidence of child labour was much higher among Muslims as compared to other SRCs. Poor and illiterate parents cannot afford tuition for their children; nor can they provide the necessary support system at home which has become so essential a part of today's educational system. The opportunity costs involved in sending children to school is also too high, making it difficult for parents to do so.

Low Perceived Returns from Education

Moreover, a community-specific factor for low educational achievement is that Muslims do not see education as necessarily translating into formal employment. The low representation of Muslims in public or private sector employment and the perception of discrimination in securing salaried jobs make them attach less

the perception of being discriminated against is overpowering amongst a wide cross section of Muslims resulting in collective alienation

A community-specific factor for low educational achievement is that Muslims do not see education as necessarily translating into formal employment



Schools beyond the primary level are few in Muslim localities

The “communal” content of school textbooks, as well as, the school ethos has been a major cause for concern for Muslims

importance to formal ‘secular’ education in comparison to other SRCs. At the same time the Community, especially the educated Muslim middle class, finds itself frustrated and alienated because of the lack of presence and opportunities in administrative, policy and political spaces.

Poor Access to Schools

Many complained that only a few good quality schools, especially Government schools, are found in Muslim areas. The teacher pupil ratio is also high in these schools. This forces Muslim children to go to private schools, if they can afford to, or else to drop out. Schools beyond the primary level are few in Muslim localities. Exclusive girls’ schools are fewer, and are usually at a distance from Muslim localities. This has its repercussions because after any incident of communal violence parents pull out their girls from school fearing their security. Lack of hostel facilities is another limiting factor, especially for girls. This problem gets compounded by the fact that people are unwilling to give rooms on rent to Muslim students. In any case, spending on separate residential facilities, in the absence of hostels, is a great financial burden on Muslim families as rents for accommodation are very high.

School-based Factors

Government schools that do exist in Muslim neighbourhoods are merely centres of low quality education for the poor and marginalized. The poor quality of teaching, learning, absentee teachers, in turn, necessitate high cost inputs like private tuitions, particularly in the case of first generation learners from the Muslim community. This has a negative impact on retention and school completion. Thus, poverty again has a causal link with access to education among Muslims.

The “communal” content of school textbooks, as well as, the school ethos has been a major cause for concern for Muslims in some states. This is disconcerting for the school going Muslim child who finds a complete absence of any representation of her Community in the school text. Moreover, many schools are culturally hostile and Muslim students experience an atmosphere of marginalization and discrimination. Subtle deterrents to school admissions have already been mentioned. A growing communal mindset among large number of school teachers adds to the ‘hostile’ school atmosphere. The distrust levels can be gauged from the fact that people actually believe that schools in some states have been given instructions to not let Muslim students pass in examinations. It is also alleged that it is not easy for Muslims to get jobs as teachers. Besides, Muslim teachers are often treated badly. The transfer of Muslim teachers to schools at a great distance is not uncommon. Discriminatory stoppage of salaries of Muslim teachers has also been alleged. It has been reported that in some locations, Hindu parents refuse to let their children go to schools where there are Muslim teachers.⁴

4. There are allegations about obstacles that are placed in setting up of teacher training institutions and colleges by the Muslim community. The non-recognition and denial of permission in a State to set up teacher training colleges are seen as part of a larger plan. Since teachers can be an effective tool in the ideological propaganda of the state, the desire to control the background of teachers is strong. It has been said that by not allowing Muslims to set up teacher training colleges, the state governments wanted to ensure that, over a number of years, no Muslims would be able to qualify as teachers!



Issues Relating to Madarsa Education

Madarsas, through which the Community ensures that its future generations acquire knowledge of Islam, have become a symbol of Muslim identity in India. Often they are looked upon with suspicion by the wider society, despite the fact that they are involved in providing religious education to the Muslim community. Labeling of Madarsas as a den for terrorists is extremely worrisome for the Muslim community. Even though there has been no evidence to suggest that Madarsas are producing terrorists they are constantly under scrutiny. This exercise, even as it is insulting to the Community, has a detrimental and traumatic impact on the children studying in the Madarsas. It has been pointed out that the existence of Madarsas (though not as a substitute for regular schools) is necessary for Muslims as, apart from providing basic education, they serve as an important instrument of identity maintenance for the Community. Many a time Madarsas are the only educational option available to Muslim children, especially in areas where no schools have reached the Muslim masses. Very often children go to the Madarsas not out of choice but due to non-availability and inaccessibility of other schools, and a near absence of education in their mother tongue. Madarsas, where they operate are rendering useful service as far as literacy is concerned. However, there is an urgent need to recognize that a very small percentage of Muslim children actually attend Madarsa education.

There has been a growing demand for greater flexibility in allowing Madarsa students to move across to regular mainstream education in a variety of subject areas. A need to work out a mechanism whereby Dini Madaris can be linked with a higher secondary board so that students wanting to shift to regular/mainstream education can do so even after having passed from a Madarsa is increasingly being stressed upon. The provision of 'equivalence' to Madarsa certificates/degrees for subsequent admissions has been emphasized. The recognition given to these courses by some universities has contributed in a large measure towards students of these courses accessing higher education.

Modernizing Madarsas by the government has been a very contentious issue with many differing viewpoints amongst the Community. While there is a general acceptance of an urgent need for the modernization of Madarsas, the modernization scheme of the government have not really provided much relief to the community as far as quality education is concerned. Promises made with regard to modernization have proved inadequate as nothing much has been done. Science and Mathematics teachers appointed under this scheme have not been paid their salaries regularly. Besides, the salaries fixed are too low. It is widely believed that the help given to Madarsas is "on paper alone". Giving computers to Madarsas has not been perceived to be of great help to the Community. Rather, it was suggested, provision should be made for teaching science, mathematics and English. Provision of a recurring grant for Madarsas would help. However, Madarsa 'modernisation' does not mean only having science/mathematics teachers and installing computers. As mentioned earlier Madarsas need to be affiliated to/recognized by regular education boards. Employability is often not provided by

Many a time Madarsas are the only educational option available to Muslim children, especially those belonging to the poor

Modernizing Madarsas by the government has been a very contentious issue with many differing viewpoints amongst the Community



...identification of Urdu as a language of Muslims and its politicisation has ensured that its development is relegated to the background

Students of Urdu medium schools have to join regular schools without going through a pre-school education experience because of the lack of anganwadis using Urdu language

the Madarsas, and they would become 'modern' only when that issue is taken care of. The need for mainstream schools to provide free and compulsory education (which is the responsibility of the State) cannot be overlooked. 'Reform' of Madarsas and providing education through mainstream schools are not substitute strategies.

There is a segment of the Muslim population that is against the modernization programme. This is primarily due to an underlying fear that in the name of modernization executed through state intervention, Madarsa autonomy will be compromised. This is also a reason why many Madarsas have stayed away from opting for this scheme. Cumbersome forms and a higher registration fee have also been an obstacle and kept many away from getting registered with the Madarsa Board wherever it exists. Despite apprehensions of government intervention many were receptive to the idea of modern pedagogical approaches being included in Madarsas. The training of Madarsa teachers in pedagogy and management has been a welcome idea. In fact, inclusion of modern subjects in the syllabus without excluding religious subjects is acceptable to many.

Urdu — A Marker of Identity or a Tool of Education?

While Urdu was never exclusively a Muslim language, it is said to have suffered because of its identification with the Muslim community. The communal divide that has emerged over the issue of Hindi and Urdu has been the major factor contributing to the decline of Urdu since Partition. Overnight the knowledge of Urdu has become more a liability than an asset. This was brought into sharper focus by a constitutional provision (article 351) which prescribed that Hindi should draw increasingly upon Sanskrit for its vocabulary. This Sanskritisation of Hindi and the perversion of the three language formula in many Hindi speaking states (providing for only Hindi, Sanskrit and English) has practically put an end to Urdu instruction in most government schools, thereby affecting the education of a whole generation of Muslims.

The identification of Urdu as a language of Muslims in independent India and its politicisation has ensured that its development is relegated to the background. An important area where this neglect of Urdu is visible is in schooling and education. Urdu medium schools are in a dismal state. School Board examination results of Urdu medium schools bear this out. Lack of Urdu medium schools, the poor quality of teaching in them, vacancies for teachers unfilled for several years and the recruitment of Hindi teachers in place of Urdu teachers are some of the problems afflicting the teaching of Urdu.

Students of Urdu medium schools have to join regular schools without going through a pre-school education experience because of the lack of anganwadis using Urdu. This affects their preparedness for schooling. Pre-school education, meant to be a facilitative process for children, is thus absent for the Muslim child who opts for the Urdu medium. Students completing primary education in the Urdu medium are faced with a problem in pursuing higher education as there are only a few secondary and higher secondary schools in the Urdu medium. This



means that any child who wishes to continue his/her education beyond class five has to access the Hindi/ English/ regional medium school. Not being well conversant in the new language of the school the performance of the student is adversely affected. This makes it difficult for many to continue in school. Those who do continue have to face repeated failure and the likelihood of their dropping out becomes higher.

The three language formula, too, has not been implemented properly. Students have to opt for Sanskrit as there is no provision for teaching other languages in many schools, despite the fact that Urdu has been declared a second language in some states. This, in effect, makes Sanskrit a compulsory subject, especially in the Hindi belt. The lack of interest in studying Sanskrit makes Muslim students perform badly thus pulling down their grades. Students are also unable to take their higher secondary examination in Urdu as there is no provision for it and they are forced to take their exams in Hindi.

In view of these problems, many felt that the future of Urdu medium instruction at the secondary level and beyond may be counter-productive. Absence of good books and the low employability of students studying through the Urdu medium would create more problems than it would solve. Indeed, some argued that there is a need for the State to fulfill its commitment of providing primary education in the mother tongue of the students. But there is no need to carry the burden of the language to higher education. Urdu is as Indian as any other language and for its survival and growth other mechanisms have to be thought of.

Minority Educational Institutions

The resistance to recognise minority educational institutions has been a matter of serious concern with the Community in several states. This is also a clear violation of Article 30 of the Indian Constitution. Several people alleged that they face severe difficulties in setting up minority educational institutions. These difficulties include large amounts of (non-refundable) fees charged at the time of application which increases the financial burden enormously which the Community cannot afford. At times, recognition is given on a year to year basis. Often it becomes difficult to get clearance for new courses. There were also cases where discrimination with respect to minority institutions was brought to the notice of the Committee. In the absence of minority institutions, some argued, the options available to the Muslim community to get educated reduce drastically.⁵

Women's Education

A wide variety of problems associated with the education of Muslim women were raised. These problems result in low enrolment and retention. In this dismal scenario there is one big ray of hope; while the education system appears to have given up on Muslim girls, the girls themselves have not given up on education. There is a strong desire and enthusiasm for education among Muslim women and

The resistance to recognise minority educational institutions by state governments has been a matter of serious concern with the Community

While the education system appears to have given up on Muslim girls, the girls themselves have not given up on education

5. Some also felt that imposition of government quotas in minority institutions reduces the opportunities for Muslims drastically.



Perceptions of public security — partly associated with increasing incidents of communal violence — prevent parents from sending daughters to schools

The recommendations of the 15 point programme which made it mandatory for selection committees to have representation from the minority community have not been followed

girls across the board. This was one of the most striking pieces of information the Committee gathered in its interactions in the different states.

Given the generally low access to schools in the vicinity, parents are left with the unaffordable options of private schooling or Madarsa education. In the context of overall societal gender-bias (true of all SRCs), this has had a particularly deleterious effect on the education of Muslim girls with poor Muslim parents often opting to send only sons to private schools. Thus, it was argued that, contrary to popular perception that religious conservatism among Muslims somehow militates against educating girls, current research indicates that poverty and financial constraints are the major causes that prevent Muslim girls from accessing 'modern'/'secular' education. Muslim women often face overt discrimination from school authorities while trying to get admission or in availing of scholarships for their children.

Perceptions of public security — partly associated with increasing incidents of communal violence — prevent parents from sending daughters to schools located at a distance where they would have to use public transport. This is particularly the case when they reach upper primary and middle school and leads to high drop out rates among Muslim girls in this age group. Systematic discriminatory policies against Urdu are also counted among the reasons parents do not send girls to Government schools. Since Urdu is no longer taught in most state schools some parents prefer to send their daughters to Madarsas. This is also in keeping with girls/women being seen more as repositories of tradition and less as wage earners or aspirants to salaried jobs. Urdu education is thus seen by some as more 'culturally appropriate' and the preferred choice for girls. Besides, since mainstream education in any case does not usually lead to jobs, it is seen as an unproductive investment. Others argued that since the Urdu language today has little organic connection with employment or the economy, Urdu-medium students are really on the path to nowhere. Further, science courses are limited in Urdu medium schools. Many women argued in favour of regular English medium schools for Muslim girls.

4.2 Employment Opportunities and Labour Market Imperfections

The poor representation of Muslims in the employment market was highlighted over and over again across all states. Despite obtaining degrees and certificates Muslims were unable to get employment, especially in the Government and organized sector. The Committee's attention was drawn to the lack of Muslim representation in positions of power. The lack of Muslims in public employment — in the bureaucracy, police and the judiciary, and so on — has been a matter of great concern. Discriminatory practices, especially at the time of the interview, were cited as reasons for poor Muslim representation even at the Class IV level or in Grade D employment where high educational qualifications are not required. The recommendations of the 15 point programme which made it mandatory for selection committees to have representation from the minority community have not been followed. Concerns about the poor representation of Muslims in the



police force were repeatedly expressed in various meetings. While Muslim representation at the highest level was miniscule, even at the level of the constabulary Muslim representation was reported to be very low. Complaints regarding discriminatory procedures adopted for recruitment in the police force were voiced. In some states the qualifying test required a sound knowledge of local language and at times that of the Hindu religion. This put Urdu speaking Muslims at a disadvantage. Repeated incidents of this kind have made Muslim youth diffident and they shy away from participating in competitive examinations for fear of being rejected. Because the political participation of Muslims also was limited there are very few to raise a voice in their favour.

Muslim presence in the private sector was found to be even more dismal. It was felt that the private sector needed to be sensitized to this issue so that it would include Muslims in their recruitment through positive discrimination and affirmative action. Mention was made of the Business Process Outsourcing (BPO) sector, where interestingly, a large number of Muslims seem to find employment. It was pointed out that proficiency in English was the only criterion for gaining employment in this sector. Sheer market forces were determining recruitment here rather than affiliations of any kind. However, while this may partially be true for some of the larger companies, small or medium scale companies that dominate the private sector have not extended a level playing field to Muslims.

Economic Liberalization and Livelihoods

Displacement from traditional occupations has contributed to Muslims being deprived of their means of livelihood and has led to economic backwardness. Despite the economic boom being talked about in India today one finds that Muslims in India have had to bear the brunt of the so called “competitive” forces unleashed by liberalization. Internal and external liberalization has brought with it considerable costs in terms of unemployment and displacement of workers who have lost their jobs to competitive companies that import products. Muslims, by and large, are engaged in the unorganized sector of the economy which rarely enjoys protection of any kind and therefore the adverse impact of liberalization has been more acute for them. The traditional occupations of Muslims in industries such as silk and sericulture, hand and power looms, the leather industry, automobile repairing, garment making have borne the brunt of liberalization. The import of silk from China and its debilitating impact on the silk industry was mentioned in this regard. The emergence of the ready-made garment industry has thrown a lot of tailors, mostly Muslims, out of business. In principle, these workers could have been part of the new production chains provided they had appropriate equipment (mere provision of ordinary sewing machines under government schemes was useless) and skills. The artisans that survive have to face problems related to infrastructure (e.g., expensive power), expensive raw materials (due to lack of subsidies), and non-availability of credit and absence of marketing support. In the absence of these facilities, the artisans get exploited by middlemen. The wages given for ‘job’ work by the middlemen are usually very low. A rehabilitation package for innovative re-skilling and for upgrading the

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Credit and marketing support are crucial

Muslim women are unable to bargain for better work conditions because much of the work they do is sub-contracted

many banks have designated a number of Muslim concentration areas as 'negative or red zones', where they do not give loans

occupational structure in the wake of liberalization is seen as an urgent need. Diversification of training should facilitate entry into new industries. Technical training, even for those who are not matriculates, is desirable. Credit and appropriate marketing support are other critical needs. Vocational education was emphasized in this context. Such education could provide new opportunities for children of artisans.

Issues Relating to Women's Employment

Muslim women are overwhelmingly self-employed (engaged in home-based work). Sewing, embroidery, *zari* work, *chikan* work, readymade garments, *agarbatti* rolling, *beedi* rolling are some of the occupations in which Muslim women workers are concentrated. Their work conditions are characterized by low income, poor work conditions, absence of toilet and crèche facilities, lack of social security benefits like health insurance and the absence of bargaining power. In several states home-based industry has virtually collapsed leaving poor Muslim women spiraling downwards to penury.

The distinct pattern of Muslim women's employment in home-based work is in part due to discrimination in formal employment. In part, it is due to the vicious cycle of poverty, lack of education and technical skills, leading to low-skilled, low-income work, and back again to poverty. Muslim women are unable to bargain for better work conditions because much of the work they do is sub-contracted. This restriction of mobility (based on social and cultural factors) restricts their employment opportunities and wages. They do not have independent access to credit facilities, opportunities for skill up-gradation, or access to markets. There is active discrimination in giving Muslim women credit facilities it was pointed out. The increasing ghettoisation of poor Muslims leads to the seclusion of home-based female workers, cutting them off from channels of communication and hindering their ability to organize into collectives. Many home-based workers are so low down in the assembly line of production that they operate entirely through middlemen and do not even know who their employer is. Muslim women have minimal participation in Government micro-finance programmes such as Self Help Groups (SHGs), Watershed Programmes and Panchayati Raj. Efforts to increase their participation are necessary. It was also felt that the government should directly give contract to Muslim women for jobs like making school uniforms etc. This might reduce their reliance on middlemen.

4.3 Credit Market Imperfections

Perceived discrimination by both public and private sector banks in providing bank credit is widespread and the issue was raised in most of the states. It was alleged in some states that many banks have designated Muslim concentration areas as 'negative or red zones', where they do not give loans. Moreover, Muslims also find it extremely difficult to get a guarantee from a government official (which is the stipulated requirement laid down by the banks) as they do not have easy access to government officials either because there are not enough Muslims in the government or because the non-Muslim government officials are not willing to give



them guarantees. This affects the poor Muslims the most.

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

Some felt that it was desirable to create separate financial institutions for Muslim entrepreneurs. Others argued that the existing minority financial institutions have been a failure and a decentralized micro-credit schemes through self help groups (SHGs) is the most viable option. Some existing SHGs for Muslim women entrepreneurs that have been successful were cited as examples that could be emulated.

4.4 Access to and Use of Infrastructure and Government Programmes

The absence of proper civic amenities and infrastructure facilities was another major complaint voiced by the Muslim community across the states. Poor roads and lack of proper transport, sanitation, water, electricity and public health facilities pervade Muslim concentration localities. These generally are said not to have *anganwadis*, ration shops and government schools. While officials denied any discrimination in the provision of these services in Muslim areas, the residents of these areas were convinced of it. Some attributed it to historical reasons and referred to it as the usual 'developmental lag'; others felt that the low participation of Muslims in local self-government bodies resulted in developmental benefits failing to reach areas of Muslim concentration.

Another complaint was of the lack of infrastructure, especially roads and electricity. This has an adverse impact on the livelihood of Muslims particularly artisans and craftsmen as it deters buyers, especially the international ones, who tend to move to places where good approach roads ensure that the products are supplied on time. This problem becomes more acute for Muslim entrepreneurs because district industrial estates, where decent facilities are available, are not located in Muslim areas. Muslims were not ready to buy plots in areas where industrial estates were located because of a feeling of insecurity.

The health of Muslims, especially women, is directly linked to poverty and the absence of basic services like clean drinking water and sanitation - leading to malnutrition, anemia, a variety of diseases and poor life expectancy.⁶ In conflict-prone areas there is alarming evidence of a host of psychosocial problems,

...absence of proper civic amenities and infrastructure facilities in Muslim concentration area

The health of Muslims, especially women, is directly linked to poverty and the absence of basic services like clean drinking water and sanitation

6. In some areas, higher than average incidence of TB was reported amongst Muslim women. This was partly due to the nature of their work but largely owing to poor sanitation. TB amongst Muslim women affects the entire family as there is no awareness amongst them regarding the disease. Measures for prevention are taken rarely.



Population control programmes and knowledge of contraceptive practices do not reach Muslim women effectively

including stress, depression, and post-traumatic disorders among women. Health services for women living in Muslim concentration areas are much worse than for women from other SRCs. Even primary health facilities are available only at long distances. Unacceptable behavior that many Muslim women encounter at public health centres discourages them from going there. They prefer local health care providers from their own community, particularly for gynecological problems, even though they may not be as qualified. This hesitation on the part of the Muslim women to access public health facilities often leads to their exploitation by private doctors. The few health care centres staffed by women doctors are concentrated in urban areas, forcing rural populations to survive with virtually no public health care. The poor quality of drinking water and sanitation in areas of Muslim concentration is another concern expressed.

Population control programmes and knowledge of contraceptive practices do not reach Muslim women effectively, many felt. High rates of fertility among Muslims are partly due to lack of information and the non-availability of affordable health care facilities. Besides, women often do not go to health centres which lack lady doctors.

It is common to find names of Muslims missing in the voter lists of a number of states

Muslims, especially women, have virtually no access to government development schemes. They experience discrimination in getting loans from the Jawahar Rozgaar Yojana for Below Poverty Line (BPL) beneficiaries, in getting loans for housing, in procuring widow pensions etc. Muslims are often not able to avail of the reservation benefits available to OBCs as the officials do not issue the requisite caste certificates. It was also alleged that many eligible Muslim OBCs were not included in the official list which results in denial of several benefits to the Community. Many Muslim women experience ill-treatment at the hands of authorities when they apply for new ration cards. So deep is their alienation from state services that a large number of poor Muslims do not even have BPL cards. They are unable to avail of free uniforms in schools, or college scholarships for want of appropriate caste and income certificates. In the context of increasing ghettoisation, the absence of social services (health, schooling, ration, municipal/government offices) impacts women the most because they are reluctant to venture beyond the confines of 'safe' neighborhoods to access these facilities elsewhere. Muslim women have almost no presence in decision-making positions — from gram panchayats to the parliament. They even fail to find a place in minority welfare institutions set up by the Government.

4.5 Political Participation, Governance and Equity

As has been indicated earlier in the chapter, many persons the Committee interacted with, felt that lack of adequate "Muslim voice" in the government, even in local self government bodies and similar other grassroots institutions has resulted in a situation that Muslims have lagged behind. In their view, political participation and representation in governance structures are essential to achieve equity. It was alleged by many that participation is denied to Muslims through a variety of mechanisms. Two specific instances were cited in this context:



- **Non- Inclusion of Muslims in the Voter Lists:** It was pointed out that many names of Muslims were missing in the voter lists of a number of states. Not only does this dis-empower them, it also makes them ineligible as beneficiaries of government schemes.
- **Notification of Reserved Constituencies:** Attention of the Committee was drawn to the issue of Muslim concentration assembly constituencies being declared as 'reserved' constituencies where only SC candidates can contest elections. By this move, it was argued that Muslims are being systematically denied political participation.

While the Committee could not look into the issue of voter lists, an effort was made to ascertain the facts on the issue of reserved constituencies. Our analysis relating to the reserved constituencies for the SC candidates in three states of Uttar Pradesh, Bihar and West Bengal (see Appendix 2.1) suggests that there is truth in the allegation above⁷.

5. In lieu of a Conclusion

Many of the problems enumerated in the earlier sections are not specific to Muslims; all the disadvantaged SRCs face them. The sense of insecurity and the crisis of identity makes Muslims perceive these problems as community-specific and they need to be attended to. The diversity of views within the Community has already been noted. Significant regional differences regarding the relative importance of identity, security and equity were however, evident across states.

Just as there was diversity in the understanding of problems, views about how these problems could be redressed were also varied. There was a widespread demand for affirmative action, especially in the form of reservations. Some argued that policies that promote equality must aim at a substantive equal outcome, not merely formal equal or identical treatment. Reservations or a separate quota for Muslims in employment and educational institutions was viewed as a means to achieve this. Others felt that reservations could become a thorny issue and have negative repercussions. Still others argued that good educational facilities combined with non-discriminatory practices are adequate for Muslims to compete.

Those who argued for reservation policies often differed on who should be their beneficiary. Some argued that this facility should only be available to 'dalit' Muslims, while others suggested that the entire Community should benefit from it. For some an economic criterion was an ideal basis for reservations as Muslims

A number of Muslim concentration assembly constituencies have been declared as 'reserved' by the Delimitation Commission

There was a widespread demand for affirmative action, especially in the form of reservations

7. Data relating to the reserved constituencies for the SC candidates in three states of Uttar Pradesh, Bihar and West Bengal was analysed by the Committee (Appendix Table 2.2). These states have a relatively large share of the Muslim population in India. The data shows that constituencies which have been declared reserved for SCs by the Delimitation Commission in these three states are by and large those constituencies where Muslims live in greater numbers often more than 50 per cent as well as their proportion in the population is higher than that of SCs. On the other hand, there are quite a large number of other constituencies within the respective states, where the share of SCs is large, often closer to or even more than one half but these are declared as 'un-reserved'. Arguably, this can be seen as discriminatory and certainly reduces the opportunities that Muslims have to get elected to democratic institutions.



The non-availability of the SC quota for Muslims while it was available for Mazhabi Sikhs and Neo-Buddhists was a matter of concern

near consensus among the Muslims about the need to generate data to evaluate and address issues of Muslim backwardness

are largely economically deprived. For others, this criterion would fail to address the problem arising out of social discrimination. Many suggested that a more appropriate mechanism of reservations for Muslims was to secure access to employment and economic advancement through the OBC quota rather than through reservation based on religion. Therefore, Muslims, it was maintained should make maximum use of the prevailing 'caste' categories as the unit for quotas. Besides being constitutionally tenable it has also achieved a certain amount of legitimacy. Finally, there were voices that questioned the non-availability of the SC quota for Muslims while it was available for Mazhabi Sikhs and Neo-Buddhists.

There was near consensus among the Muslims about the need to generate data to evaluate and address issues of Muslim backwardness. The need for data was undisputed as that alone would indicate whether backwardness amongst Muslims was a result of discrimination or not. That this bias is more often than not denied is a clear indicator of the necessity of data collection in this regard. Regular reviews and active monitoring on the basis of detailed data were seen as important mechanisms to enhance the reach of state programmes amongst the Muslim population.

Several people felt that some of the problems could be solved through the reduction of information failures. The concern was that information on jobs, government schemes and programmes does not reach the community in any effective manner. Efforts should be made to make this information widely available through media, especially in the language understood by them, e.g., Urdu. It was also suggested that there was a need to set up counseling centers to ensure that the people are aware of the schemes meant for them and can access them. Due to lack of information governmental funds meant for Muslims remain under-utilized.

The responsibility of a democratic state to ensure that none of its citizens remain backward due to discrimination was emphasized. If factors other than discrimination are contributing to the backwardness of any community then too it is the responsibility of the state for removing such backwardness. At the same time many felt that self-help would go a long way in redressing these problems. Better utilization of Waqf properties, productive utilization of monies available through traditional systems of charity like Zakaat for education and health and more active participation in democratic processes would help the Community in a significant manner.

The perceptions and perspectives, including those relating to policy instruments, presented in this chapter, provide a larger context for the rest of the Report. The remaining chapters largely focus on equity related issues and rely on quantitative data. Many of these perceptions and several other issues are addressed in these chapters.



CHAPTER THREE

Population Size, Distribution and Health Conditions of Muslims

1. Introduction

Muslims constitute the second largest religious group in India and thus the largest religious minority. The 2001 census enumerated India's Muslim population at over 138 million, and by 2006 the Muslim population would be over 150 million. India's Muslim population is amongst the largest in the world, exceeded only by Indonesia's and close to the Muslim populations of Pakistan and Bangladesh. Moreover, it is larger than the total populations of most countries of the world. India is considered an overpopulated country and India's population policy seeks to achieve replacement level fertility by 2010. However, population policy implementation in India has come under severe attack, more so due to the element of coercion inherent in the promotion and acceptance of modern contraceptives. Besides, Indian population policy does not adequately recognize the multi-dimensionality of the economic and social forces that prevail upon the household decisions regarding the size of families. For example, there are no noteworthy and dependable social safety nets in place to protect the interests of the poor and infirm, and therefore old age security still dominates fertility decisions, although the average family/household size has reduced over time. The population programme is over dependent on female sterilisation with little or no choice based access to a basket of family limitation procedures. There is little recognition of the fact that ultimately it is development and equity that empowers citizens to make informed choices with respect to family formation. In this regard the impact of education, especially of women, has shown dominant influence, not only in reducing fertility but also in the reduction of infant and child mortality, improvement in birth weights and overall human development.

In India, populations of all major religions have experienced large growth in the recent past, but the growth among Muslims has been higher than the average. Religious differentials in growth were observed in the pre-Independence period as well. The last intercensal decade however, has shown a reversal in the trends in growth; *not a negative growth but a decline in intercensal growth* for India, from

2001 census enumerated India's Muslim population at over 138 million, and by 2006 it would have crossed 150 million

population policy does not adequately recognize the multi-dimensionality of the economic and social forces impinging upon household decisions on family size



chapter presents a demographic profile of India's Muslim population within the framework of the ongoing demographic transition

Population growth has been high for all the major religions over the period with the Muslim population increasing rapidly from 47 million to 138 million

23.9% during 1981-91 to 21.5% during 1991-2001. This has occurred in both the largest religious communities, Hindus and Muslims, with the latter showing a larger fall from 32.9% to 29.5% or 3.4 percentage points, and the former from 22.7% to 19.9% or 2.8 percentage points. Thus, the growth differential has narrowed and is an early indication of convergence occurring over the medium term.

This chapter presents a demographic profile of India's Muslim population within the framework of the ongoing demographic transition. Since India is culturally diverse and large in terms of geographical expanse, the states of India are at different stages of fertility and mortality transitions. Hence, the spatial distribution of the Muslim population and variations in the demographic characteristics across states or regions are both noted wherever necessary. The rest of the chapter is divided into seven sections. The levels and trends in the size, growth, and share of the Muslim population at the national level are presented in section 3.2, the spatial distribution in 3.3, the age-sex composition in 3.4, and urbanisation in 3.5. This is followed by an assessment of components of population dynamics, mainly mortality, especially infant and early childhood mortality, fertility, and migration in 3.6. Besides, child nutrition is discussed in 3.7. At the end, in section 3.8, prospects of further growth of population using alternative assumptions, which facilitate a dispassionate and apolitical understanding of India's religious demography, are discussed.

2. Population Size and Growth

At the beginning of the twentieth century, the Muslim population (in the post-Partition areas) was close to 30 million and grew rather slowly up to 1921 and later moderately, as did the overall population. Partition led to large-scale migration, and in 1961, well after the major Partition-linked migration had ended, India's Muslim population was enumerated at 47 million, about 10% of the total population of 439 million. The latest census, conducted in 2001, enumerated 138 million Muslims out of India's total population of 1029 million.

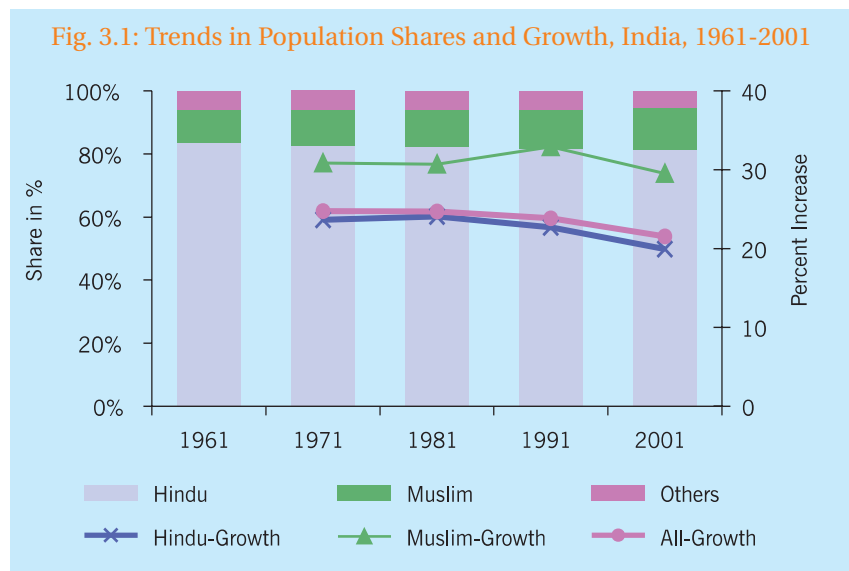
India's population has experienced a rapid growth after 1961, generally at a rate exceeding 2% per annum up to the 1990s and the intercensal increase has been over 20% in each of the four decades since 1961. The growth has been fairly steady, with some decline seen towards the end of the century. Over the forty-year period 1961 to 2001, the population more than doubled, from 439 million to 1029 million, an increase of 134%. The rapid growth is attributed to a sharp fall in mortality; though fertility also declined, especially over the later portion of the period, the decline has not matched that in mortality. Population growth has been high for all the major religions over the period with the Muslim population increasing rapidly from 47 million to 138 million (Appendix Table 3.1). This amounts to an increase of 194%, just short of trebling, and much higher than the average increase of 134%. The Muslim population growth has been close to 30% in each of the four intercensal decades since 1961, with the latest decade showing a fall to a level just below 30%.



The annual growth rate has averaged 2.7% over the period 1961-2001, well above the national average of 2.1%. Hindus and Christians show marginally lower growth, 2.0 percent, Jains even lower, 1.8 percent, and Sikhs and Buddhists, marginally higher, 2.2 percent. All the religious groups other than Hindus and Muslims show some changes in the growth trend; for Christians, very high growth during 1961-71 was followed by slow increase during the next two decades and for Sikhs, the growth rate fell sharply during the 1990s. Buddhists and Jains show irregularities, presumably because of reporting errors and religious conversions, especially the acceptance of Buddhism by many Dalits.

As indicated earlier, the last intercensal decade has shown a reversal in terms of relative decline in intercensal growth for India, from 23.9% during 1981-91 to 21.5% during 1991-2001. This has occurred among both Hindus and Muslims, with the latter showing a larger fall (Fig. 3.1).

In 1961, the largest group, Hindus, accounted for 83.5% of India's population followed by Muslims, with 10.7%; other minorities had much smaller shares - Christians 2.4%, Sikhs 1.8%, and Buddhists and Jains accounted for less than 1% of the total population (Appendix Table 3.1). By 2001, the share of Hindus had fallen to 80.5% and that of Muslims had risen to 13.4%. This rise of 2.7% points between 1961 and 2001 is a consequence of the higher than average growth among Muslims. The shares of other minorities have remained nearly the same, though some small changes, a rise followed by a fall, occurred among Christians and Sikhs. The rise in the share of Muslims has been less than three percentage points over the four decades, that is, less than one point a decade.



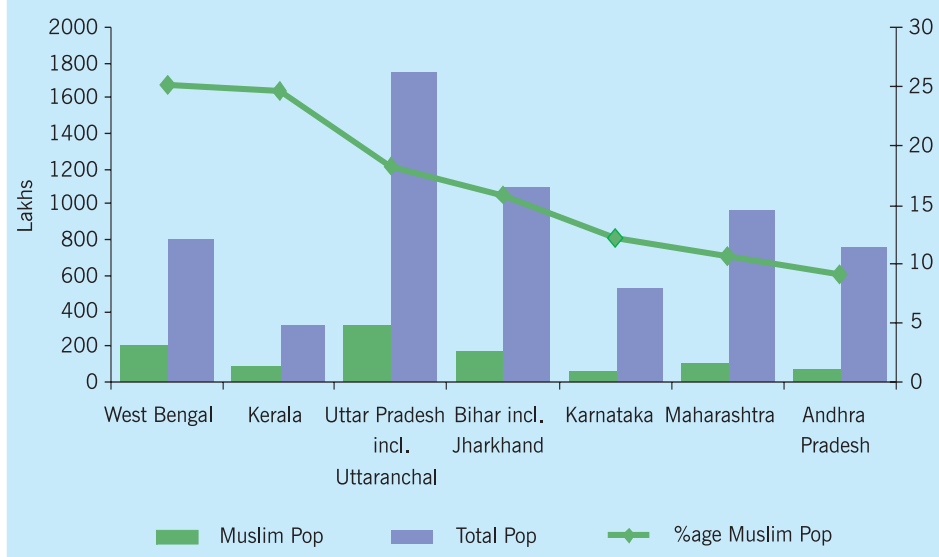
The rise in the share of Muslims has been less than one point a decade during the previous four decades

3. Spatial Distribution

The Muslims in India reside across the country, and yet their concentration varies substantially. Besides, the demographic dynamics have changed over different periods in time and in different regions (Appendix Tables 3.2 and 3.3). The trends in the southern states are quite different from those in the north-central states. The focus in Fig. 3.2 is on the distribution of the Muslim population as estimated from the 2001 census of India. In 2001, of the 138 million Muslims in India, 31 million, or 22%, lived in one state, Uttar Pradesh. Of course, Uttar Pradesh is the most populous state of India with 13% of the total population. Three other states, West Bengal, Bihar, and Maharashtra also had over ten million Muslims each. The majority of the Muslim population in India are in these four states. Besides, Kerala, Andhra Pradesh, Assam, Jammu and Kashmir, and Karnataka had five to ten million Muslims each, Rajasthan, Gujarat, Madhya Pradesh, Jharkhand, and Tamil



Fig. 3.2: Muslim Population in Selected states-2001



Nadu 3 to 5 million each, and Delhi, Haryana, and Uttaranchal one to two million each. Generally, large states also have large Muslim populations, as expected. However, Punjab and Orissa, with populations of over twenty million each, had fewer than one million Muslims.

While the growth has continued throughout the forty-year period 1961-2001, the recent intercensal decade, 1991-2001, has shown a decline in the growth rate of Muslims in most

of the states; this is in keeping with the overall national population. (Fig. 3.1). The Muslim population increase was quite modest, below 20%, much below earlier levels in Tamil Nadu, Kerala, and Andhra Pradesh (Appendix Table 3.4).

the recent intercensal decade, 1991-2001, has shown a decline in the growth rate of Muslims in most of the states

Variations across Districts

Large variations were seen in the size of the Muslim population among districts. In 25 districts, the Muslim population exceeded one million each in the 2001 census. The largest was Murshidabad (3.7 million) followed by Malappuram, South Twenty-Four Paraganas, and North Twenty-Four Paraganas. Of the million plus Muslim population districts, ten are in West Bengal, five in Uttar Pradesh, three in Jammu and Kashmir, and seven in other states. Besides, in 51 districts the Muslim population is between half to one million. Thus, 76 districts have at least half a million Muslims each and just over half of India's Muslim population, 71 million out of 138 million, resides in one of these districts (Table 3.1). At the other end, there are 106 districts with very small Muslim populations of below 10,000.

Of the 593 districts of India 9 districts have a Muslim population of over 75%

Of the 593 districts of India in 2001, only 9 could be considered predominantly Muslim, that is, with an over 75% Muslim population (see also Fig. 3.3); these included Lakshadweep and eight districts from Jammu and Kashmir. In addition, Muslims constituted 50 to 75% of the population in 11 districts (six from Assam, two from Jammu and Kashmir, and one each from Kerala, Bihar, and West Bengal). Thus, only 20 districts had a Muslim majority. About 13% of India's Muslims (just over 18 million) resided in these districts. Thirty-eight districts had a substantial, though not majority, Muslim population of over 25% but below 50%. These were distributed in a number of states, Uttar Pradesh (12), West Bengal (5), Kerala (5), Assam (4), Bihar (3), Jharkhand (2), Delhi (2), and one each in Andhra Pradesh, Haryana, Jammu and Kashmir, Uttaranchal, and Pondicherry; they accounted for 22% of India's Muslim population. In a large number of districts (182) the Muslim share was between 10 and 25%, not large but not insignificant either; these districts



accounted for almost half of India's Muslim population (65 million out of 138 million, that is, 47%). At the other end, 77 districts had a very small Muslim share, less than 1%. The top 50 districts in terms of the size and percentage of the Muslim population are listed in Appendix Table 3.5. A district level map presented below highlights the Muslim concentration areas present mostly in the Indo-Gangetic plain, Jammu and Kashmir, the whole of Kerala, parts of Northeast (Assam) and the South-Central parts of India. Appendix 3.6 presents some important socio-economic indicators of Top 100 Districts arranged by proportion of Muslim population.

Table 3.1: No. of Districts by Muslim Population Size and Concentration, 2001 Census

Muslim Population in the district	Number of districts	Percentage of Muslims in the total populations of the district	Number of districts
1,000,000 or more	25	75 or more	9
500,000 to 999,999	51	50 or more but less than 75	11
250,000 to 499,999	104	25 or more but less than 50	38
100,000 to 249,999	125	10 or more but less than 25	182
50,000 to 99,999	87	5 or more but less than 10	129
10,000 to 49,999	95	1 or more but less than 5	147
Less than 10,000	106	Less than 1	77
Total	593	Total	593

Source: Obtained from 2001 census data CDs, India, Registrar General (2005)

4. Age-Sex Composition of Population

4.1 Age-Structure

For the first time the 2001 census made available tabulations on age by religion

and Muslims show a relatively younger age distribution which is notably different from the general population (Table 3.2; state-wise figures are given in Appendix Table 3.7). While 23% of the total population is of below 10 years in age, 27% of the Muslim population falls in this range. Further, in the age group 10-14 years there is an excess of two percentage points for Muslims. A younger age distribution is an indication of a lag in population growth decline. A high proportion in the young age group implies less number in the workforce resulting in greater pressure on households and the economy. Fertility decline has brought about a change in age distribution in the form of a decline in the share of the young

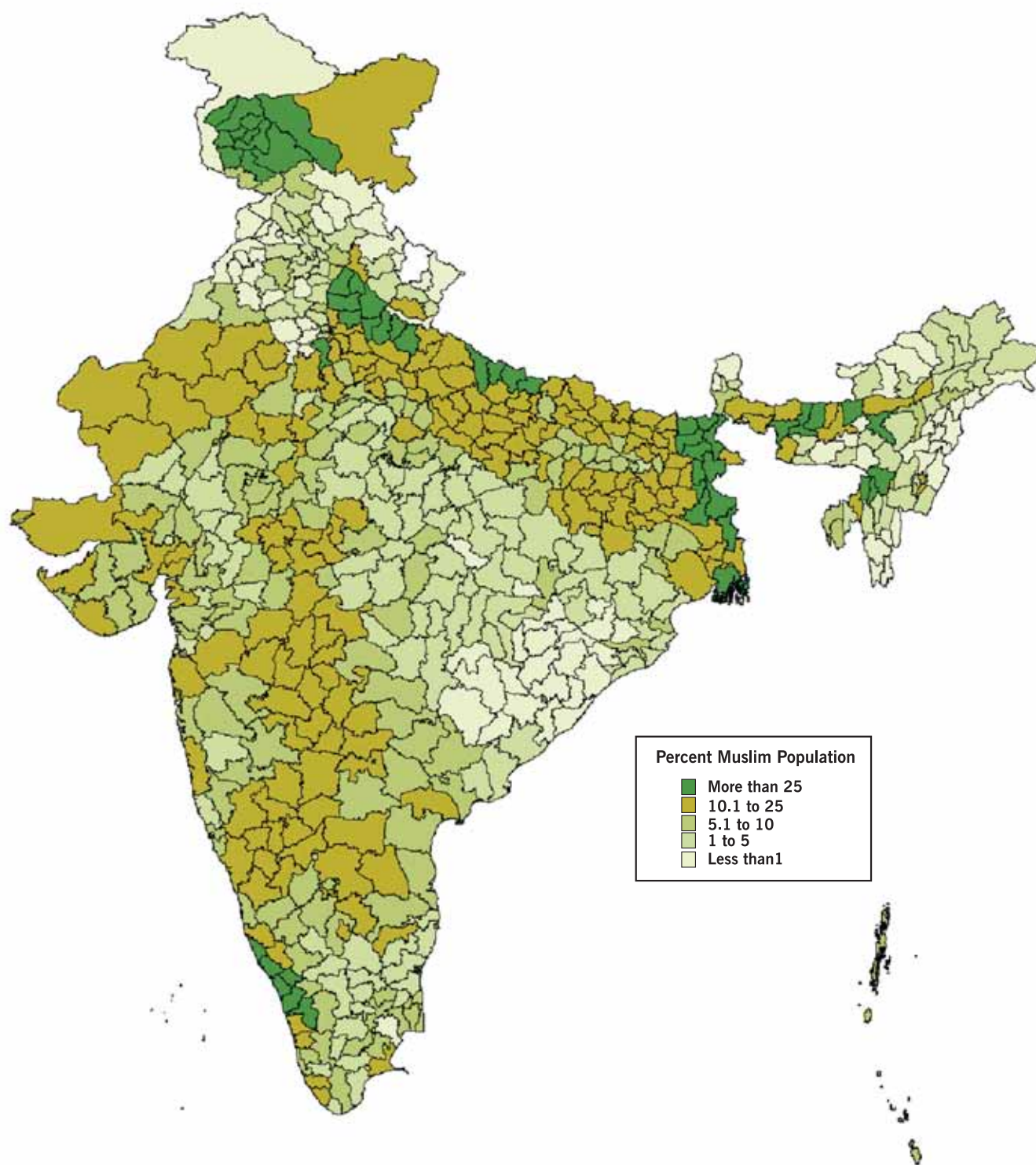
Table 3.2: Age-Sex Distribution of All Population and Muslim Population, India, 2001 (Percentage)

Age Group	All religions		Muslim	
	Male	Female	Male	Female
0-4	10.7	10.7	12.4	12.7
5-9	12.5	12.4	14.7	14.7
10-14	12.3	11.9	14.0	13.7
15-19	10.1	9.3	10.8	10.1
20-24	8.7	8.8	8.7	8.6
25-29	7.8	8.4	7.2	7.8
30-34	7.0	7.4	6.3	6.7
35-39	6.8	7.0	6.1	6.3
40-44	5.6	5.2	4.9	4.5
45-49	4.7	4.5	3.9	3.8
50-54	3.7	3.4	3.1	2.7
55-59	2.6	2.8	2.0	2.3
60-64	2.6	2.8	2.1	2.2
65 +	4.5	5.0	3.5	3.8
Age not stated	0.3	0.2	0.3	0.2
Total	100.0	100.0	100.0	100.0

Source: Computed from data CDs from Census India, Registrar General (2005)



Fig. 3.3: District-wise Concentration of Muslim Population





ages and corresponding rise in the share of the working ages in India, yielding the so called 'demographic dividend or bonus'. This change is rather small amongst the Muslims as of now and thus they are yet to gain much from the demographic dividend.

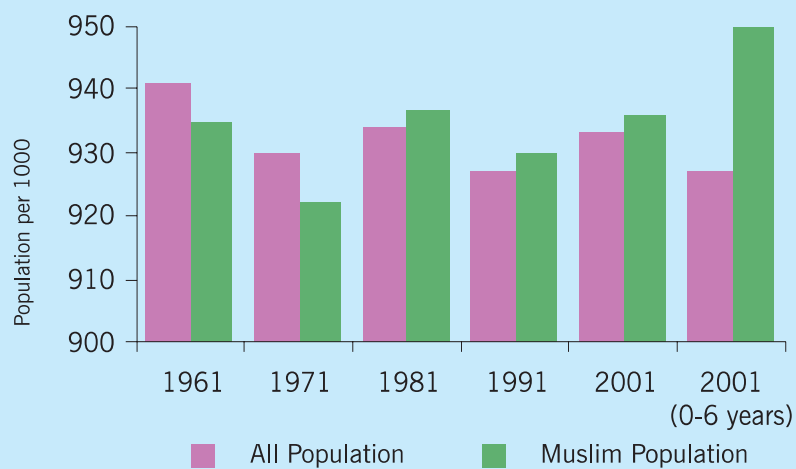
The share of the elderly (65 and above) is not high, both for the general population as well as the Muslim population, and thus old age dependency is quite low.

4.2 Sex-Ratios

Most populations in the world have more women than men. At birth the share of boys is always higher, around 105 boys per 100 girls, but higher mortality among males compared to females leads to a sex composition favourable to females. However, India and some South and East Asian countries differ from this pattern. Female mortality was higher than male mortality in these parts though now this is not the case and the mortality gap is quite narrow. As a result, there are more men than women in India and the sex ratio (females per thousand males) is lower than 1000; for the period 1961-2001 this has hovered around 930. The Muslim population shows a similar pattern (Fig. 3.4) yet sustains an increasingly better sex ratio compared with the general population (see also Appendix Table 3.8).

The Muslim population shows an increasingly better sex ratio compared with other SRCs

Fig. 3.4: Trends in Sex Ratio, All Population and Muslim Population, India, 1961-2001



4.3 Child Sex Ratios

An associated indicator which exhibits relative social position in India is the child sex ratio (the number of female children under 5 for every 1,000 male children under 5). As is well-known, India is one of the few countries in the world to have a child sex ratio that is less than 1,000. In addition, the overall child sex ratio in the country has been declining steadily during the last half century. It has declined from 976 in 1961 to 964 in 1971, 962 in 1981, 953 in 1991, and 927 in 2001. The low and falling child sex ratio is the result of two factors: excess female infant mortality (relative to male infant mortality) and female

Fig. 3.5: Child Sex Ratio (females aged 0-5 years per 1,000 Males aged 0-5 years) by SRCs, 1998-99

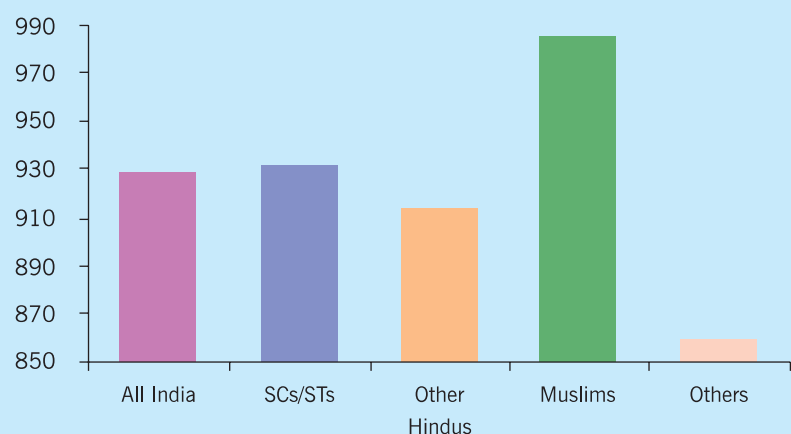
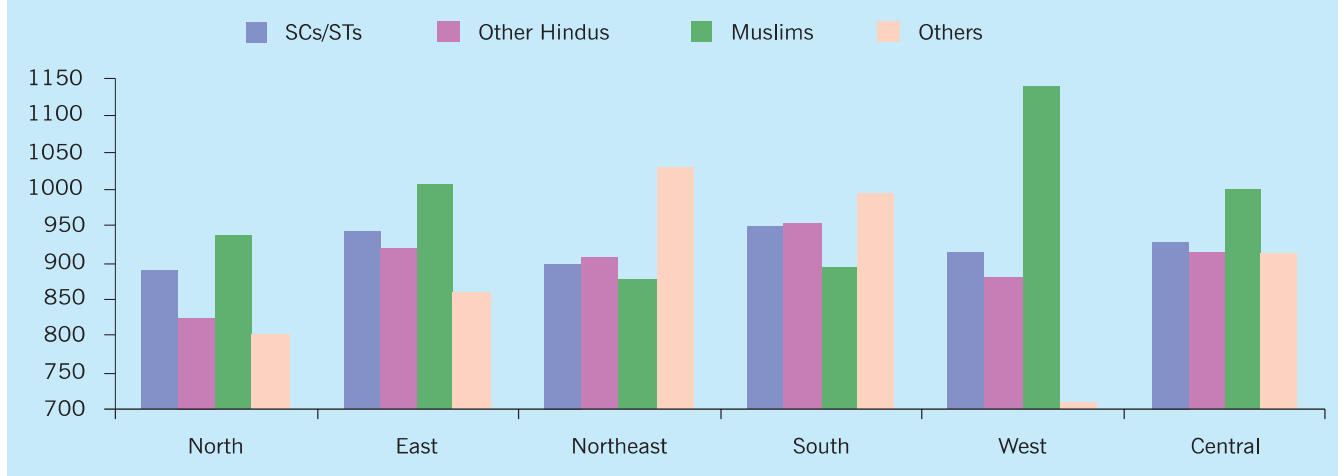




Fig. 3.6: Child Sex Ratio (females aged 0-5 years per 1,000 males aged 0-5 years) among SRCs by region, 1998-99

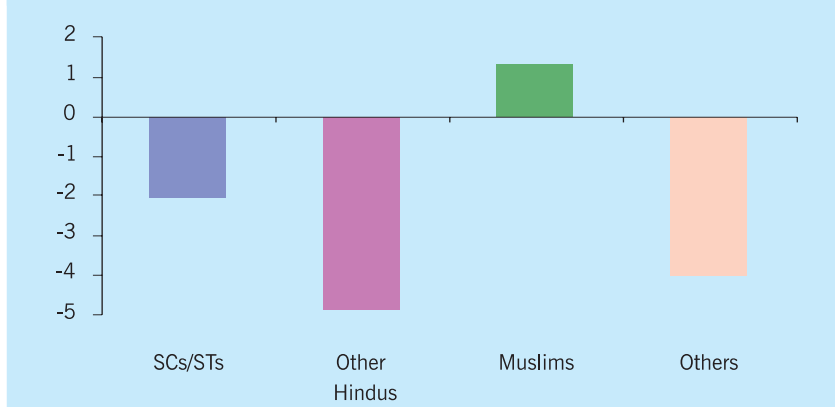


foeticide. Both in turn reflect parental discrimination against girls.

The NFHS data indicate that Muslims have the highest child sex ratio of any social group in the country (Figure 3.5). For instance, the child sex ratio among Muslims was 986 girls per 1000 boys in the age group 0-5 in 1998-99, significantly higher than the ratio of 931 among SCs/STs, 914 among other Hindus, and 859 among other groups.

In order to see if the differentials in sex ratio vary across India, six regions are examined: North (comprising Jammu and Kashmir, Himachal Pradesh, Punjab,

Fig. 3.7: Percent change in Child Sex Ratio (females aged 0-5 per 1,000 males aged 0-5) between 1992-93 and 1998-99, by SRC's



Haryana, and New Delhi), East (comprising Bihar, Orissa, and Uttar Pradesh), Northeast (comprising Assam, West Bengal, and all the other North-eastern states, such as Mizoram, Nagaland, Manipur, etc.), South (comprising Tamil Nadu, Karnataka, Kerala and Andhra Pradesh), West (Gujarat, Maharashtra, and Goa), and Central (comprising Rajasthan and Madhya Pradesh). As Figure 3.6 shows, sex ratio discrepancies between Muslims and other SRCs are not uniform across regions. In the Western region, Muslims

have a huge child sex ratio advantage (of about 30%) over Other Hindus. In the East, North, and Central regions, the Muslim advantage is positive but smaller (about 10-13%). In contrast, in the South and Northeast regions, Muslims have a lower (about 3-6%) child sex ratio compared to Other Hindus.

Surprisingly, even though Muslims already had the highest child sex ratio of any group in 1992-93, they were the only social group to experience a further increase



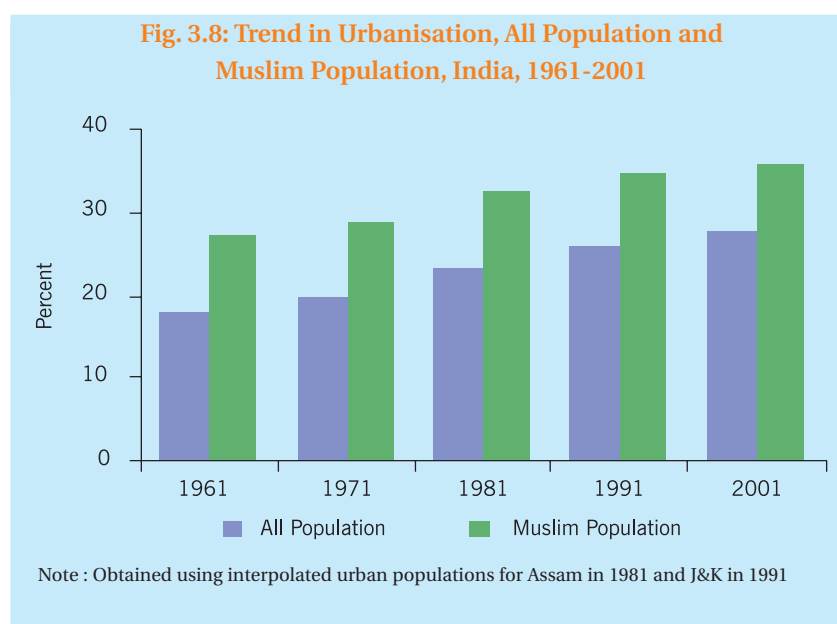
in the ratio between 1992-93 and 1998-99 (Fig. 3.7). In contrast, Other Hindus experienced the largest decline (of about 5%) in the child sex ratio despite having the second-lowest child sex ratio in 1992-93.

5. Urbanisation

India's population is predominantly rural. In 2001 only 27.8% lived in urban areas, cities and towns of various sizes, showing a low degree of urbanisation. Moreover, the tempo of urbanisation has been quite low after 1981, with only about two percentage points rise in the share of the urban population over each decade. The Muslim population is also predominantly rural, but the level of urbanisation among them has been higher than the population as a whole. In 1961, while overall only 18.0% of the population lived in urban areas, 27.1% of the Muslim population did so (Fig. 3.8). This substantial gap has persisted, and in 2001, 35.7% of the Muslim population was urban compared to 27.8% of the over all population.

In many states, Tamil Nadu, Maharashtra, Karnataka, Andhra Pradesh, Madhya Pradesh, Gujarat, and Chhattisgarh, the majority of Muslims live in urban areas (Appendix Table 3.9). Overall, Muslims are more urbanised than the general population in India and this is not a recent development; Muslims have generally been relatively more urbanised even in the past. By and large, India's Muslim population is less linked to land than the overall population. This is true even in rural areas. The 2001 census data show that whereas among all religions, 40 percent of rural workers were cultivators, among Muslims this figure was only 30 percent (as seen from the tabulations in India, Registrar General, 2004). Agricultural workers (cultivators and agricultural labourers combined) constituted 75 percent of rural workers overall but only 60 percent of Muslim rural workers. A number of historical factors lie behind the higher urbanisation among Muslims in India.

The Muslim population is also predominantly rural, but the level of urbanisation is higher than the population as a whole



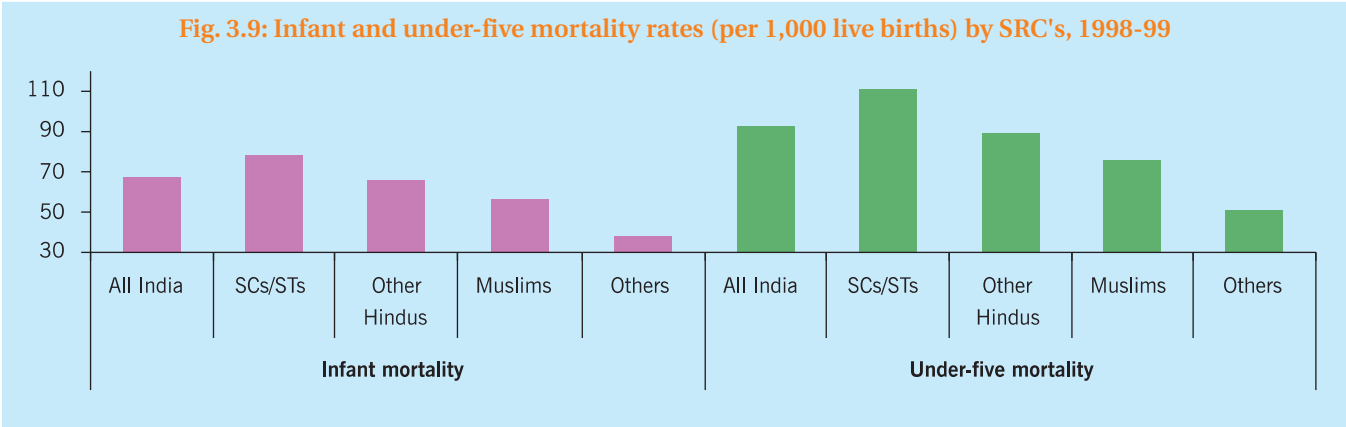
6. Demographic Processes

Population change is a product of three processes, mortality, fertility, and migration. The higher than average growth rate of Muslims has often raised the question of why this is so. Obviously, one or more of these three factors is different for the Muslim population. We do have information on fertility and mortality by religion and hence can analyse this issue in some detail.



6.1. Mortality

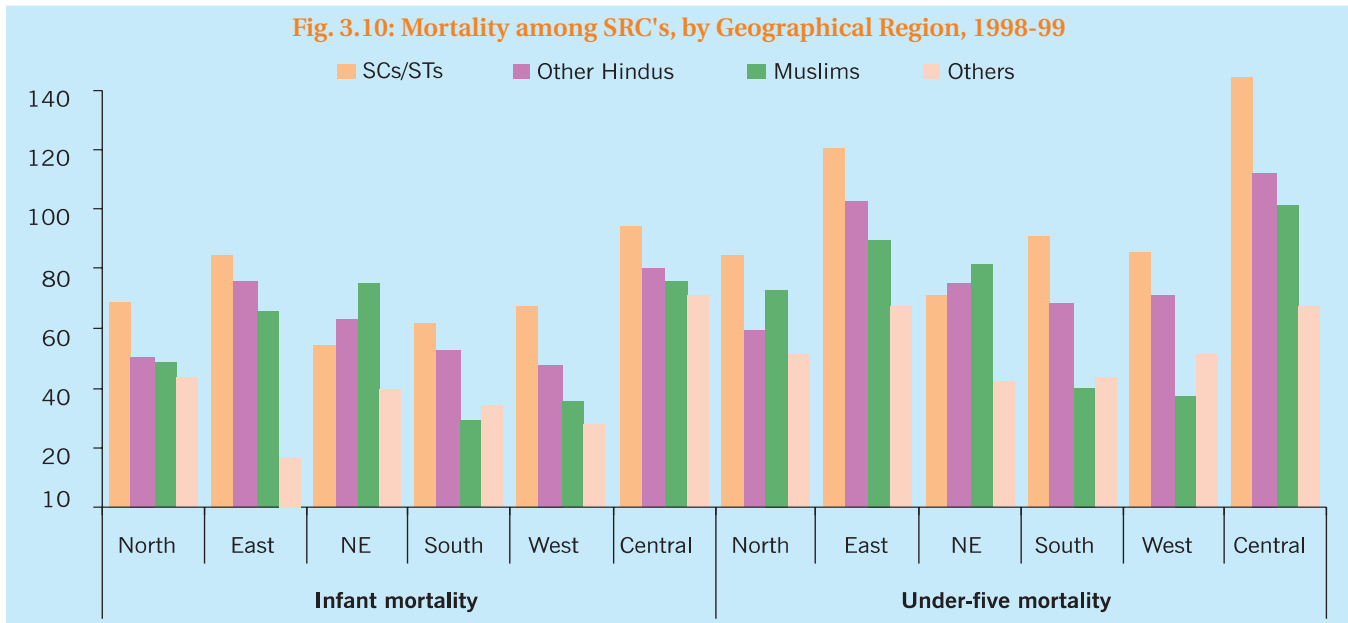
In the absence of reliable data on age-specific death rates by religion, one is constrained to look at differentials in early childhood mortality, estimates of which are available from surveys and censuses. It is useful to note here that infant and under-five mortality rates are commonly used as good indicators of mortality. Reduction in infant and child mortality is one of the highest public health priorities in India and one of the most important millennium development goals, as children are the most important assets of a nation. India has high levels of infant and under-five mortality in comparison to other countries at its level of per capita income and in comparison to neighbouring countries such as Sri Lanka and Bangladesh. Roughly 1.75 million Indian children die each year before reaching their first birthday.



infant and childhood mortality among Muslims is slightly lower than the average

Estimates from different surveys as well as indirect census-based estimates show that infant and childhood mortality among Muslims is slightly lower than the average (Appendix Tables 3.10 and 3.11). The 1981 and 1991 census (indirect) estimates, and the 1992/93 and 1998/99 National Family Health Survey-1 and 2 (conducted in 1992/93 and 1998/98 respectively) estimates show this consistently. The two main indicators, the infant mortality rate (IMR), which is the proportion of children dying before completing the first year of life, and under-five mortality rate (U5MR), which is the proportion of children dying before completing five years of age, are lower for Muslims than the Hindus and hence also lower than the national average (Fig. 3.9). It has been pointed out earlier that Muslims are more urbanised than the general population, and it is known that urban populations have lower mortality. Separate estimates for rural and urban areas show that the lower than average child mortality among Muslims is partly on account of their higher urbanisation. Within urban areas, Muslim childhood mortality level is very close to the average urban level. While Muslims enjoy some advantage in survival compared to the general population, the mortality among other large minority religious groups, Christians and Sikhs, is even lower than Muslims. Essentially, childhood mortality among Muslims is lower only compared to the Hindus.

Among SRCs, SCs/STs suffer from the highest infant and under-five mortality rate, followed by Other Hindus. Muslims have the second-lowest infant and under-five

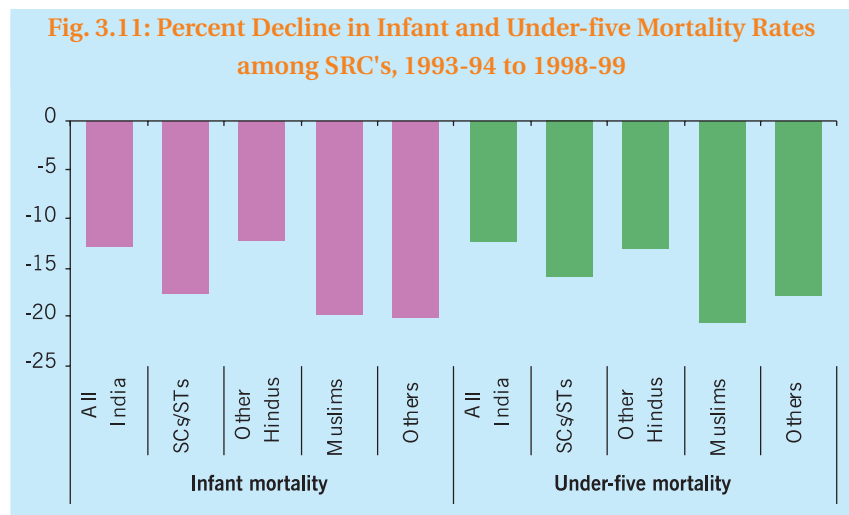


mortality rate of any SRC in India. This is somewhat surprising, given the economically-disadvantaged position of Muslims. Does the advantageous position of Muslims hold throughout the country? As would be expected, the Central region has the highest infant and under-five mortality rates in the country, followed by the Eastern region (Fig.3.10). The Southern and Western regions have the lowest infant and under-five mortality rates. In virtually every region, with the sole exception of the Northeast, Muslims have the second-lowest infant and under-five mortality rates of any SRC (after the "Other" group). In the South and West, their relative position is even better than in other regions. For instance, in the South, the infant mortality rate among Muslims is as low as 29 per 1,000 live births - significantly lower than the rate of 61 among SCs/STs and the rate of 52 among Other Hindus.

How have infant and under-five mortality rates changed over time among Muslims and other SRCs? Fig. 3.11

indicates that while infant and under-five mortality rates declined between 1992-93 and 1998-99 among all groups, they declined more rapidly among Muslims than amongst Other Hindus. Thus, Muslims not only have among the lowest infant and under-five mortality rates of all SRCs in India, they also have experienced some of the largest declines in infant and under-five mortality of any social group during the 1990s.

As is well-known, infant and under-five mortality is influenced by biological and





Why Muslims should have advantage in child survival despite their lower levels of female schooling economic status is a question that needs further exploration

the life expectancy for Muslims is higher than average by about one year

socioeconomic variables, such as a child's sex and birth order, the mother's schooling and household economic status. In addition, they are functions of access to infrastructure, such as electricity, drinking water and sanitation. An interesting question is whether Muslims have lower infant and under-five mortality than other SRCs even after controlling for these variables. *A priori* one would expect this to be the case because Muslims typically have lower levels of female schooling and income than other SRCs (although not necessarily in comparison to the SCs/STs), and both female schooling and household income are inversely correlated with child mortality. The NFHS data was analysed to examine this hypothesis. After controlling for the effect of other socio-economic factors associated with infant mortality including the residence in a particular state, affiliation to SRCs does not significantly influence the likelihood of a child's survival in the first year of life. However, in the first five years of life, Muslim children are less likely to die than children belonging to the 'Other' SRC after controlling for other factors. On average, the under-five mortality rate is 13 deaths (per 1,000 live births) lower among Muslims relative to other children.

To conclude, Muslims have lower levels of infant and under-five mortality than other SRCs in India. Why exactly Muslims should have some advantage in child survival over other SRCs despite their lower levels of female schooling and lower economic status is a question that needs further exploration. For instance, it would be important to know whether the advantage is the result of better infant feeding and care practices among Muslims. The results also suggest that the decline in infant and under-five mortality has been faster among Muslims than among other SRCs, at least during the 1990s. The only states where child mortality among Muslims has worsened - both in absolute terms as well as relative to other SRCs - are Madhya Pradesh and Rajasthan.

Survey data do not generally allow computation of life expectancies since estimates of age-specific death rates for adult ages have large sampling errors and cannot be used. Yet efforts were made from pooled data of two surveys, the NFHS-1 and NFHS-2, to construct life tables for Hindus and Muslims¹ and the results show that the life expectancy for Muslims is higher than average by about one year. Besides, estimates of maternal mortality also show lower than average maternal mortality among Muslims. Broadly, it could be said that Muslims do have a slim advantage over the average in survival.

6.2 Fertility

The total fertility rate (TFR) is the most widely used summary indicator of fertility; this is the number of live births a woman has on an average during her lifetime, if she goes through the reproductive span, following a given age-specific fertility schedule. Religious differentials in fertility from various sources, surveys (NFHS-1 and 2) and the Census are given in (Fig. 3.12; Appendix Table 3.12). These show that among the four large religious groups fertility is the lowest

1. Bhat and Xavier (2004)



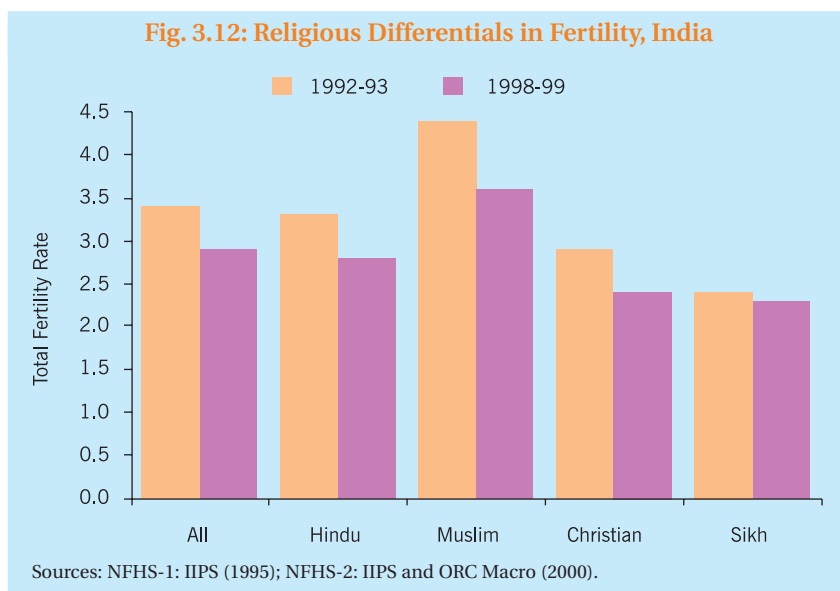
among the Sikhs, closely followed by the Christians and the highest among the Muslims. The TFR for Muslims is higher than the average by 0.7 to one point as seen from the NFHS-1, NFHS-2, and Census estimates. Other measures of fertility also show higher values for Muslims. For instance, the crude birth rate (CBR), estimated from Census figures is also higher among Muslims (30.8, against 25.9 for the total population and 24.9 for Hindus). Various other surveys also corroborate the higher than average fertility among Muslims.² There has been a large decline in fertility in all the religious groups; whereas in the pre-transition period the TFR was above 6, in recent years it has fallen below 4. Thus, the process of fertility transition is in progress in all communities. The recent level observed for Muslims (from either the NFHS-2 estimate or the 2001 Census estimate) cannot be described as 'high fertility', but can be referred to as 'moderate fertility'. It must be clarified here that while discussing the fertility of a community, we are really talking of the average rather than a common characteristic. Thus, the term 'Muslim fertility' is often used to denote the average fertility for Muslims rather than a fertility norm for Muslims. Strictly speaking, there is no 'Muslim fertility' as such in the sense that Muslims in general cannot be identified as having a particular level of fertility. Fertility varies among Muslims according to socio-economic characteristics as well as on the level of the individual and there are large regional variations in fertility in India. While some states have reached a very low level fertility, with TFR close to 2.1, or near the replacement level, the north-central states have moderate levels of TFR, closer to 4. In states that have low fertility, the fertility of Muslims is also low, though higher than average. In fact, Muslims in the southern states have lower fertility than the average in the north-central states. For example, according to the NFHS-2, the TFR for Muslims in Kerala, Tamil Nadu, Andhra Pradesh, and Karnataka as well as in Jammu and Kashmir was in the range 2.5 to 2.8, while that for the general population in Uttar Pradesh it was 4.0 and 3.8 in Rajasthan.

The relatively high fertility of a section of the population could be on account of various factors. A low age at marriage obviously is conducive to high fertility. However, data show that Muslims do not have a lower age at marriage than average. A point made on the higher fertility of Muslims was that the proportion of women married in reproductive ages was relatively high, because widow remarriage is well accepted in the Muslim community unlike the Hindus. However, recent data from the 2001 Census show that the marital status distribution of Muslim women is not notably different from that of the general population in the reproductive age groups, the ages that matter for fertility. The other important factor contributing to fertility differential is the use of contraceptives. Data on contraceptive practices (% of couples of reproductive age using contraception) for Muslims and the general population from various surveys, two by the Operations Research Group (ORG) in the 1980s and two by

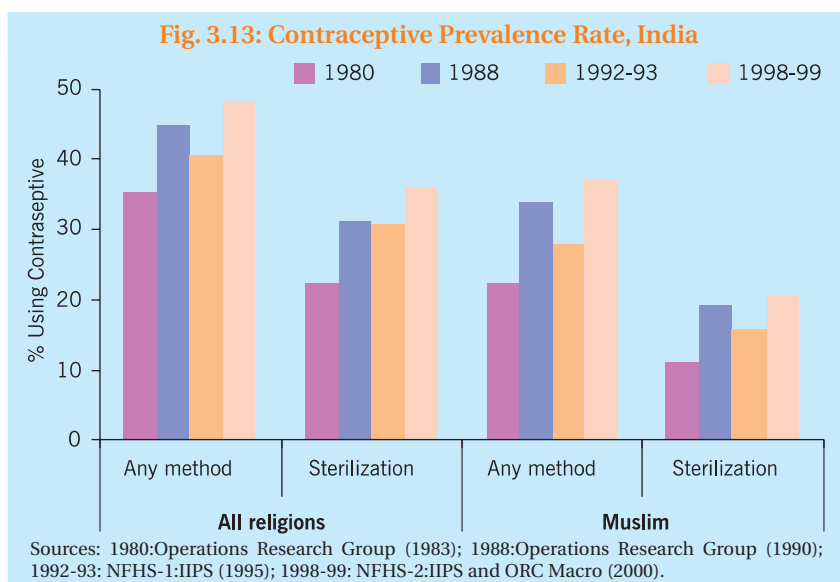
There has been a large decline in fertility in all the religious groups including the Muslims

Fertility varies among Muslims according to socio-economic characteristics

2. The issue of fertility differentials by religion has been investigated by demographers for quite some time; for some recent work, see Morgan et al. (2002) and for work on India, papers from a recent issue of the Economic and Political Weekly, XL (5), 2005.



of a large demand for reversible methods.



education rises, the Muslim-non-Muslim differences narrow down⁴.

6.3 Migration

Direct estimates on migration by religion are not available. However, it is possible to make an indirect assessment by treating migration as the residual, that is, the difference between actual growth and natural growth (births minus deaths). Since estimates of fertility and mortality for Muslims are available, the natural growth for

the NFHS in the 1990s, show that the use of contraception is widely prevalent among Muslims but to a lesser degree than the average (Fig. 3.13; also Appendix Table 3.13). In contraceptive prevalence rate, there is a gap of about 10 percentage points between Muslims and the average. A careful examination reveals that it is the use of sterilisation that shows a wide gap. Apparently, reversible methods are used relatively more commonly by Muslims compared to others. But sterilisation is less popular among Muslims. 'Unmet need' for contraception is relatively high amongst Muslims, and there is evidence

The facts do not support the common perception that Muslims shun family planning, as over one third of Muslim couples were reported to be using some contraception.³ Various other surveys also confirm that there is substantial contraceptive practice among Muslims (this is true in India and in several countries with large Muslim populations as well). However, the prevalence of practice is lower among Muslims than other SRCs in India, and this is primarily responsible for keeping Muslim fertility above the average level. Use of contraceptives is known to be highly positively related to the level of education. Besides, as the level of

3. In any case, use of contraception can not be very high, say over 70%, for any large population group since those with no children or with just one child normally want an additional child and those with primary sterility do not need contraception.

4. See, for example, Chaudhury (1984); Alagarajan (2003)



an intercensal period can be estimated, and if the actual growth is higher than that, the net difference is the contribution of migration. At the national level, this is primarily international migration. Since the growth of the Muslim population has been higher than average in all the recent decades, there is a feeling that there is considerable international migration of Muslims into India. However, we have seen that mortality among Muslims is lower and fertility higher than the average. Detailed analyses for the decade 1981-91 showed that part of the higher than average growth of Muslims is accounted for by lower than average mortality, but a major part was explained by higher fertility⁵. The contribution of migration, obtained as the residual, was relatively small, about one sixth of the *growth differential* between Hindus and Muslims. Other assessments⁶, also show that *the contribution of migration to the growth differential is small*. Thus, while international migration is also responsible for some of the growth in India's Muslim population, it plays only a minor role; the principal factor is the higher than average fertility.

6.4 Demographic Transition

Demographic transition is the process of shift from a regime of high fertility and mortality to low fertility and mortality; this generally begins with mortality decline and is followed by fertility decline. Most of the developed countries in the world have gone through this and have reached very low mortality and fertility. India too, is in transition, with mortality having fallen considerably, and fertility dipping especially after 1970. Of course, mortality is not yet very low; life expectancy has crossed 60 years but is much less than in the developed world that shows expectancies above 75 years. Besides, the TFR is close to 3, above the value of 2.1 that corresponds to the low replacement level. Hence it could be said that though India is well into transition it is yet to complete the process.

In order to see how far various sections have advanced into this process, we focus on the level of fertility as measured by the TFR. As mortality transition is in progress and is likely to continue, we proceed with the analysis of fertility transition. The NFHS-2 estimates are used as the survey has given estimates by religion for large states. Table 3.3 shows states classified according to the level of fertility for the whole population and for the Muslim population (only those states that have sufficiently large Muslim populations to yield reliable estimates are included). A TFR of 2.2 or lower is considered to be near replacement in conditions of low mortality and thus fertility at this level is called 'low', TFR above 2.2 but not above 3.0 is called 'moderately low', above 3.0 but not above 4.0, 'moderate', and above 4.0 but not above 5.0, 'moderately high'. Since the NFHS-2 estimates refer to the late 1990s, the fertility level at present is almost certainly lower and the states/communities more advanced in transition than seen here.

Table 3.3 shows that the Muslim population in most states is well into transition. There is a good deal of correspondence between overall fertility and Muslim

The contribution of migration is small in the overall growth of Muslims in India

5. Kulkarni (1996)

6. Bhat and Xavier (2004) and Irudayarajan (2005)



fertility in the states, although the latter is higher than the average. Generally, Muslim fertility is a notch higher than overall fertility in some states, and in a few others, it falls within the same range. The gap between Muslim fertility and overall fertility is quite low in Jammu and Kashmir, Madhya Pradesh, and Andhra Pradesh. Clearly, the Muslim population in India is well into transition, especially in all the large states, though it is behind the average. There is obviously some lag in its

Table 3.3: Large States Classified according to Level of Fertility and Share of Muslim Population, India, NFHS-2

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

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

Muslim fertility is a notch higher than overall fertility in some states, and in a few others, it falls within the same range

transition. Other evidence shows that the lag is of 10-15 years, that is, the fertility of the Muslim population at a point in time is closer to the average fertility 10-15 years ago.

7. Child Nutrition

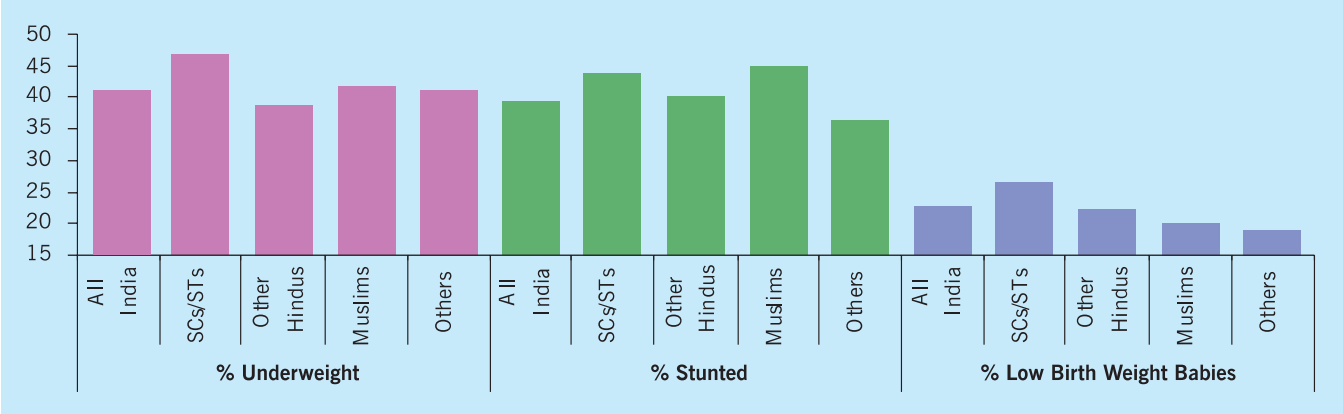
Another important indicator of social well-being is child nutrition. Child malnutrition significantly increases the risk of infant and child death, with some estimates suggesting that child malnutrition is responsible for half or more of child deaths in the developing world.⁷ There is also a large body of evidence from around the world relating under-nutrition in childhood to lower levels of school performance, cognitive development, health, and, ultimately, to lower levels of labour productivity in adulthood. Thus, the economic, human and social costs of child malnutrition in India are likely to be very high.

As in the case of infant and under-five mortality, there are large variations across SRCs in the percentage of children under 5 who are underweight or stunted (Figure 3.14). However, unlike infant and under-five mortality, which is lower among Muslims than among most other SRCs, Muslims are worse off than most other

7. For instance, based on worldwide evidence, Pelletier and Frongillo (2003) estimate that a 5 percentage point reduction in the prevalence of low weight-for-age could reduce child mortality by about 30% and under-5 mortality by 13%.



Fig. 3.14: Percentage of children under 5 who are Underweight and Stunted and % of low birth weight (<2,500 gms) babies, among Muslims and non-Muslims, 1998-99



groups in terms of child under-nutrition. For instance, Muslims suffer from the highest rates of stunting and the second-highest rates of underweight children among all social groups.^{8,9} In general, though, the differences across the social groups are not overly large, indicating that child malnutrition and low birth-weight are pervasive across all SRCs in India.

Fig. 3.15 shows the incidence of child underweight and child stunting by SRCs in the six geographical regions of the country. Except in the Northeast, where Muslims have amongst the highest incidence of child malnutrition, Muslim child malnutrition rates are observed to be lower than those among SCs and STs but higher than those among other Hindus in all other regions. Another interesting fact is that the relative position of Muslims (relative to SCs/STs) is much better in the South (and possibly the West) than in other regions of the country. For instance, while SCs and STs have an underweight rate of 43% in the south, Muslims have an underweight rate of only 32%. In contrast, in the Eastern region, the difference in underweight rates among Muslims and the SCs and STs is much smaller (48% versus 50%).

The regional variations in the incidence of low birth-weight babies among Muslims and other SRCs are quite unusual (Fig.3.15). In the South, West, and Central regions, Muslims have the lowest or second-lowest incidence of low birth-weight babies. But in the other three regions, Muslims have the highest or second-highest incidence of low birth-weight babies among all groups.

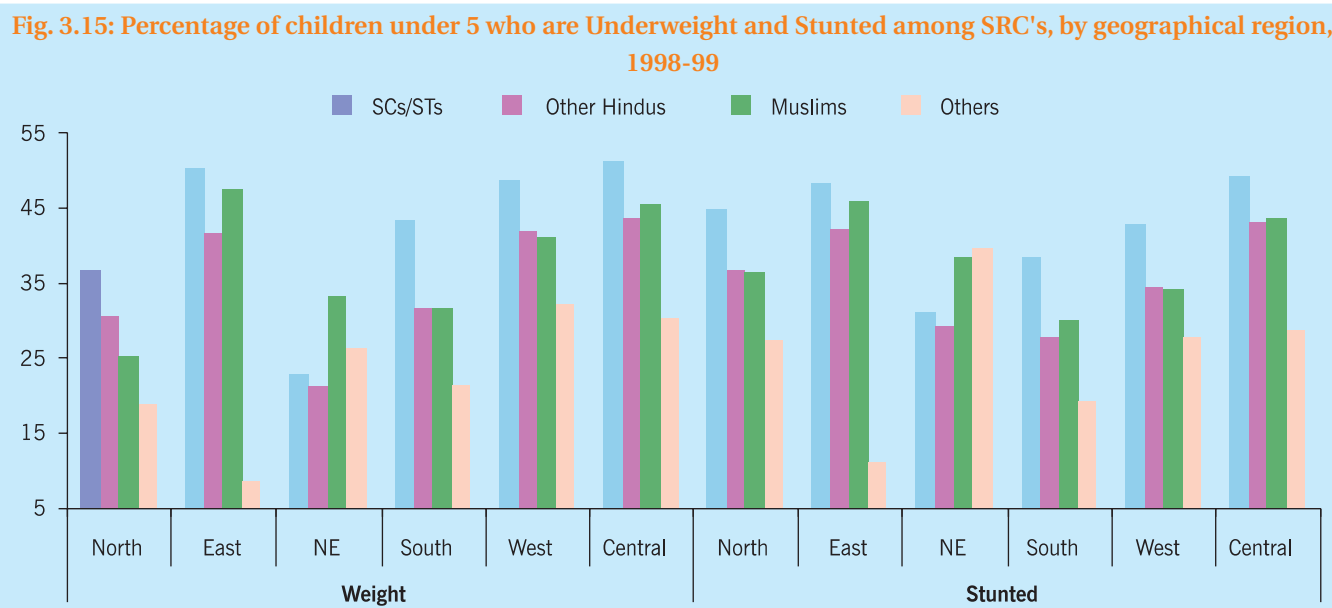
As with infant and under-five mortality, we explore whether Muslims have significantly different rates of child malnutrition than other SRCs after controlling for the other individual, household and community covariates of child malnutrition. The analysis suggests that, after controlling for the other factors

child malnutrition and low birth-weight are pervasive across all SRCs in India

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

8. As in the literature, a child is considered underweight when his or her weight-for-age is more than two standard deviations below the NCHS/WHO reference weight. A child is stunted when his or her height-for-age is more than two standard deviations below the NCHS reference.

9. This is not true of low birth weight, however; Muslims enjoy the second-lowest incidence of low birth-weight babies among all social groups.



associated with child malnutrition (including the state of residence), a Muslim child experiences a significantly greater risk of being underweight or stunted than a child belonging to other SRCs. However, relative to this group, the SC/ST children as well as Other Hindu children also have a higher risk of being underweight and stunted. Indeed, the differences among the three groups are relatively small and not significantly different from each other.

Muslim children are at a slightly higher risk of child malnutrition than 'Other Hindu' children

In conclusion, the evidence shows that Muslim children are at a slightly higher risk of child malnutrition than Other Hindu children. However, they are less likely to be underweight or stunted than SC/ST children.¹⁰ But in two regions - the North and the East - the rate of low birth-weight babies among Muslims actually increased sharply between 1992-93 and 1998-99, with Muslims performing much worse than the all-group average for the two regions. There is an enigma in the finding that Muslims have an advantage over Other Hindus in infant and under-five mortality but suffer a disadvantage in child nutrition rates. This incongruence is difficult to understand as most factors that are associated with low rates of infant and child mortality (e.g., delivery and utilization of high-quality health services, high female literacy, and good hygiene and child feeding practices) are also typically associated with low rates of child malnutrition.

8. Future Population Growth Prospects

Demographers are expected to provide population forecasts for the near as well as the distant future. This calls for forecasts of fertility and mortality. Given that fertility has declined recently, one could assume that the decline would continue in the future and fertility would eventually reach a low replacement level, i.e. a TFR of 2.1, since mortality is also expected to fall to a very low level. The pace of such decline is difficult to predict and hence alternative projections are often made.

10. The data also suggest that the progress recorded by Muslims in reducing child malnutrition during the 1990s is roughly comparable to that made by other groups (although better than that recorded by SCs and STs).



Some projections, on the assumption that replacement level fertility would be achieved during the decade of 2030's, show that the size of India's Muslim population would stabilise at about 320 million¹¹. Independent projections carried out to see how the results would vary if the replacement level is reached by 2041 yielded a figure of 340 million. Thus, the Muslim population is expected to rise, partly due to higher than replacement level fertility for some time and partly due to population momentum, to a level of around 320-340 million.

Since the growth of the Muslims population has been above average, and is likely to remain so for some more time, the question often asked is whether, and if so, when, will the Muslim population become the largest group? The counter position is that how does it matter which population is the largest. However, given the political and social environment, the debate continues and there is much speculation on this matter. A recent work examined this issue and by extrapolating the trends of the twentieth century, arrived at the conclusion that in India, the Muslim and Christian populations together would be close to the 50% mark around the year 2050¹². But this is for India including Pakistan and Bangladesh, that is, the pre-partition area of India. There are two problems with this exercise. First, it fits a cubic function to the share of population and this is used to extrapolate the share of a community (the authors use the term Indian religionists to include Hindus, Sikhs, Buddhists, Jains as one group and the other group includes Christians and Muslims), and such a curve becomes steeper as time passes. Second, it assumes that the current trends would continue in the future. But now that fertility decline has been established among all communities, the fertility gap is seen as a transitory matter. As the process of fertility transition progresses, fertility would decline in all the large communities; once some communities reach a low level of fertility further decline would be slow, whereas those lagging, such as the Muslims, would catch up. This would thus narrow the gap, and eventually all communities would reach low fertility as has occurred in much of the developed world. Essentially, a convergence is expected and the present gap in fertility and population growth is not likely to persist forever. The question is how long it would take for the gap to close and what would be the growth differential during this period.¹³

In order to project the share of the Muslim population, projections for the total population are required. Earlier projections assumed that Muslims would reach replacement level fertility ten years later than other communities. The projections further showed that the share of the Muslim population in India would rise somewhat, to just below 19% (320 million Muslims in a total population of 1.7 billion) and then stabilise at that level. If it should take a longer time for the gap to close, the share of the Muslim population would be correspondingly higher. Alternate projections on the assumption that both the Muslim and non-Muslim

the question often asked is whether, and if so, when, will the Muslim population become the largest group

The projections showed that the share of the Muslim population in India would rise somewhat, to just below 19%

11. Bhat and Xavier (2004, 2005)

12. Joshi et al. (2003, 2005)

13. The method of component projection, commonly used by demographers, allows for building in projections of fertility and mortality explicitly and is the appropriate technique for this purpose, not the extrapolation of shares using a mathematical function.



Couples take decisions on fertility in their own interests rather than for raising community's share in the population

fertility would reach the replacement level but the former would take 10 or 20 years longer showed that by 2101 the Muslim population may reach around 320-340 million in a total population of 1.7-1.8 billion and the Muslim population share would be between 18 and 19 percent (Appendix Table 3.14). Broadly, one could say that the Muslim population share is expected to rise from the current level but not expected to be much above 20 percent by the end of the century.

While the speculation on population share generates much debate, this is not likely to influence fertility decisions to a major extent. Couples take decisions on fertility in their own interests rather than for raising community's share in the population or for gaining political power for the community. This seems to be true of all communities, majority or minority. Individual considerations of child bearing, costs of children and perceived values, are more important than community exhortations. As recent evidence suggests, there is general acceptance of the idea of fertility regulation, a small family is desirable, and contraceptive services are sought and utilised. The last three decades show that fertility has declined substantially in India and contraceptive practice has become common. Further, the population growth rate has declined in the last decade and recent estimates show that the decline is continuing. Moreover, this has happened for all the major communities including the Muslims. The growth rate for Muslims, as for the total population, is bound to fall further and eventually reach a zero growth stage. There are strong indications that this could occur well before the end of the century.

Recent experience of European countries shows that fertility in many populations has fallen well below replacement level and population sizes have begun to fall rather than stabilise at some 'ultimate level' as was presumed in the past. At this time, it is difficult to say whether this would happen for India as well in this century. If it does, the population sizes of the total and Muslim populations at the end of the century would be lower than those given by the projections cited above (results of some alternative projections given in Appendix Table 3.14 indicate that the total population could be below 1.5 billion and the Muslim population below 300 million by the end of the century).

The pace of convergence depends on a number of socio-economic, political and programme factors, and the process will be hastened with the spread of mass education especially amongst women and girls and a sustained reduction in poverty across all population groups in India. While religion is an important element influencing the lifestyles of sizable segments of citizens, its impact on regulating the human fertility of Muslims is not strong. For example, the contraceptive prevalence rate among Muslims, an overt expression of acceptance of the modern concepts of family planning, has been increasing in recent years nearing, 40%. Over 20 million Muslim couples currently use modern contraception practices and this number will grow if quality and choice based reproductive health care services are made accessible to Muslims across India. However, the relatively higher incidence of poverty and the widening gap in



literacy between the Muslims and other comparable SRCs, particularly among women at young ages¹⁴ could in fact impede the decline in Muslim fertility. Excepting Kerala, other states in advanced stage of fertility transition such as Tamil Nadu, Karnataka and recently Andhra Pradesh have achieved noteworthy declines in fertility without major improvements in human development parameters. But practically all well-designed research across the world has pointed out that improvements in female education associated with declines in poverty levels will facilitate a faster decline in human fertility and improvement in life expectancy. Both the above factors are important as exclusive goals to be achieved.

To sum up, population growth in India is likely to continue for some time but will eventually cease and possibly decline for all communities including Muslims as the ongoing process of demographic transition progresses further. By the end of 21st century, India's Muslim population is projected to reach 320-340 million (in a total of 1.7 to 1.8 billion) and the share is likely to be 18-19 percent. The analysis of demographic and health conditions in a comparative perspective brings out often interesting insights:

- Muslim population growth has slowed down, as fertility has declined substantially clearly showing that Muslims are well into demographic transition. In the future, growth is bound to be slower and eventually population is bound to reach replacement level.
- The demographic transition is lagging in the north-central region for Muslims as well as for others and a speedier change in this region will mean a speedier transition for Muslims.
- Contrary to common perception, there is substantial demand for fertility regulation and for modern contraception among Muslims. This calls for the programme to provide better choices to couples.
- In mortality and child health, Muslims fare marginally better than average but as the overall health conditions are unsatisfactory, efforts are needed to improve them. Addressing health needs of the urban poor would alleviate conditions of poor Muslims as many live in urban areas in the southern and western states.
- The spatial distribution of Muslim population is uneven with high concentration in some states that are lagging behind in development. Bringing down regional disparities could go a long way in reducing demographic disparities.

Muslim population growth has slowed down, as fertility has declined substantially clearly showing that Muslims are well into demographic transition

14. For details, see Chapter 4 and 8



CHAPTER FOUR

Educational Conditions of Muslims

1. Introduction

The role of education in facilitating social and economic progress is well accepted today. The ability of a nation's population to learn and perform in an environment where scientific and technological knowledge is changing rapidly is critical for its growth. While the importance of human capital and its augmentation for a nation's development cannot be over-emphasized, its micro-economic consequences also need to be acknowledged. Improvements in the functional and analytical ability of children and youth through education open up opportunities leading to both individual and group entitlements. Improvements in education are not only expected to enhance efficiency (and therefore earnings) but also augment democratic participation, upgrade health and quality of life.

At the time of adopting the Constitution the Indian state had committed itself to provide elementary education under Article 45 of the Directive Principles of State policy. Article 45 stated that *"The State shall endeavor to provide within a period of ten years from the commencement of this Constitution, for free and compulsory education for all children until they complete the age of fourteen years."* In 1993, in a landmark judgment, the Supreme Court ruled that the right to education is a fundamental right flowing from the Right to Life in Article 21 of the Constitution. Subsequently in 2002 education as a fundamental right was endorsed through the 86th amendment to the Constitution. Article 21-A states that *"The State shall provide free and compulsory education to all children of the age six to fourteen years in such a way as the State may, by law, determine."* The 86th Amendment also modified Article 45 which now reads as *"The state shall endeavor to provide early childhood care and education for all children until they complete the age of 6 years"*. However, despite this commitment the number of children in this age group who have remained out of school is alarmingly large.

"The State shall provide free and compulsory education to all children of the age six to fourteen years..." (Art. 21 A)



The availability of Census data on educational attainments by religion for the first time since Independence has enabled the Committee to examine the temporal trends in educational attainments

The successive governments have vacillated on enacting the Right to Education Bill despite the fact that Article 21-A makes it the responsibility of the State to provide free and compulsory education to every child. Since education is a concurrent subject, both the State and Central governments are responsible for it. By not passing the required legislation for Right to Education, the Central governments have abdicated their responsibility. As a consequence the educational conditions of the children of India remain precarious.

This chapter provides a broad perspective on issues relating to the education of Muslims in India. It shows that Muslims are at a double disadvantage with low levels of education combined with low quality education; their deprivation increases manifold as the level of education rises. In some instances the relative share for Muslims is lower than even the SCs who are victims of a long standing caste system. Such relative deprivation calls for a significant policy shift, in the recognition of the problem and in devising corrective measures, as well as in the allocation of resources. This chapter focuses on the *differentials in levels* of educational achievement amongst India's Socio-religious Communities (SRCs). The availability of Census data on educational attainments by religion for the first time since Independence has enabled the Committee to examine the temporal trends in educational attainments.

The rest of the chapter is divided into nine Sections. The next Section discusses the indicators of educational attainment used in this chapter. Section 3 analyses the levels of literacy across SRCs and how they have changed over time. Three important aspects of school education, namely years of schooling, enrolment and attendance rates are analysed in Section 4. The next two Sections are devoted to the analysis of the differentials in educational attainment across SRCs. While Section 5 focuses on school education, Section 6 analyses attainments/achievements in higher education. After discussing the differences in educational attainments, Section 7 undertakes an exploration of the correlates of educational attainments. An attempt is made here to ascertain if SRC affiliation remains an important correlate of educational attainment even after controlling for economic status, place of residence and some other socio-economic variables. The choice of schools for the education of one's children is an important decision. Section 8 discusses the role of Madarsas as a mechanism to provide education to the Muslim community and to expand their choice vis-à-vis educational institutions. Discussions on Muslim education have highlighted the role of the Urdu language in educational services in order to make them more accessible to vast sections of the Muslim population. Section 9 discusses this issue. The final section provides a summary of the analysis and outlines some policy options.

2. Indicators of Educational Attainment

Since educational attainment and deprivation have both quantitative and qualitative dimensions, it is not easy to measure their differentials. Several indicators have been developed from a number of data sources. External



evaluations indicate that many so-called literates did not have the ability to apply their reading and writing skills to real-life situations¹, and often a substantial proportion reverted to illiteracy within 4-5 years after leaving school. This aspect is not taken into account by the Census definition. In contrast, the definition of the National Literacy Mission focuses on acquiring the skills of reading, writing and arithmetic *and the ability to apply them to one's day-to-day life*.² To measure differentials in attainments at various levels of education between Muslims and other SRCs the following indicators have been used:

- *Literacy rates*: Despite its inadequacies, literacy remains the most easily understood and widely used indicator of educational achievement. The Census measures literacy rates in terms of the percentage of persons aged 7 years and above, who can read and write.
- *Proportion of population completing specified level of education*: The proportion of the population that has completed at least graduation is used as an indicator of higher levels of educational achievement. Similarly, matriculation provides an indication of the intermediary level of education. Educational attainment for primary, middle and higher secondary levels has been similarly defined.³ In each case the number of persons is expressed as a percentage of the population in the relevant age group.⁴
- *Mean Years of Schooling*: The average number of years a person has attended school during the relevant age span. This has been estimated for the age group 7 to 16 years corresponding to matriculation.
- *Enrolment Rates*: These are estimates of children who are currently enrolled in schools and attending classes.⁵

An important source of data for measuring educational achievements is the Census 2001, which for the first time provided information on levels of education according to religions and for SCs and STs. Although data is cross-sectional it is possible to estimate aggregate over-time changes in educational attainment differentials. This is done by using the age profile of persons with different levels of educational achievement. The details of the method for deriving these age specific indicators are discussed in Technical Notes 4.1 and 4.2. While Population Census 2001 is the main source of data for this chapter, wherever necessary data from the 61st Round of NSSO are used to enhance the quality of analysis.

While all the above measures are quantitative in nature, the qualitative dimensions of education are explored through several other data sources. For example,

Many so-called literates did not have the ability to apply their reading and writing skills to real-life situations, and often a substantial proportion reverted to illiteracy within 4-5 years of leaving schools

1. National Literacy Mission - 1994 (www.nlm.nic.in).

2. Similarly, the UNESCO definition of a literate person is "One who has acquired all the essential knowledge and skills which enable him/her to engage in all those activities in which literacy is required for effective functioning in his/her group and community and whose attainment in reading, writing and numeracy make it possible to use these skills towards his/her own and his/her community's development".

3. Matriculation refers to completed education up to class X and a pass in the relevant Board/Council examination.

4. The relevant age groups are: 12 years and above (primary education), 15 years and above (middle school education), 17 years and above (matriculation), 19 years and above (Higher Secondary and Diploma) and 20 years and above (graduates).

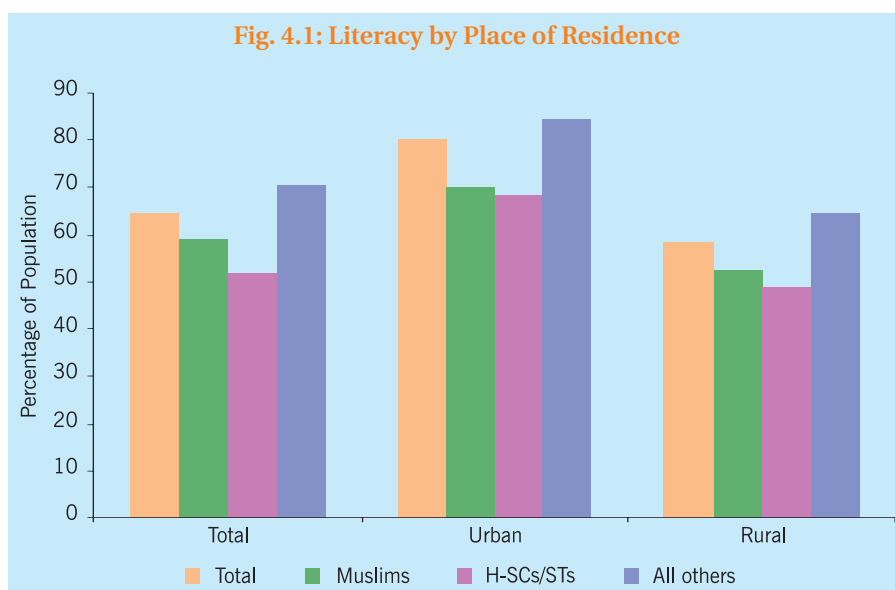
5. The NSS data provides information on children who are currently attending school, those who enrolled but dropped out and those who never attended. For the NSSO estimates, therefore, the enrolment and attendance rates are the same. They have been used interchangeably in the text.



The literacy rate among Muslims in 2001 was far below the national average

enrolment and attendance rates, the choice of educational institutions, such as government, private or Madarasas, the cost of and access to education and other qualitative dimensions are studied using data from NSSO, National Council of Educational Research and Training (NCERT), National Institute of Educational Planning and Administration (NIEPA), the Central Board of Secondary Education (CBSE) and the Human Development Surveys conducted by the National Council of Applied Economic Research (NCAER). Besides, data from institutions of higher learning such as universities, Indian Institutes of Management (IIMs), Indian Institutes of Technology (IITs) and other technical and professional educational institutions from different parts of the country is used to highlight various dimensions of accessibility to higher levels of education.

Estimates at the all India level and for selected states are presented, wherever possible, separately for urban and rural areas, and by gender. State-level estimates are also placed in Appendix Table 4.1 so as to make these data accessible to those interested in further probing the issues discussed in this chapter.



3. Levels of Literacy

The most commonly used estimate of literacy is available in the Census. Just about 65 % of India's population is literate.⁶ Literacy levels are expectedly higher for males than for females — 75.3% against 53.7%. Literacy is also higher in urban areas (79.9%) than in rural areas (58.7%). This gap of about 20 percentage points between rural and urban areas and across gender has been a persistent feature of Indian society over the last two decades despite the increase in literacy levels during this period.

The low literacy level of Muslims and SCs/STs is well documented in research studies. In the mid 1960's literacy levels of both these groups were low, and far lower than that of 'All Others'.⁷ In many States however, the position of SCs/STs was worse than that of the Muslims. The literacy rate among Muslims in 2001 was 59.1 %. This is far below the national average (65.1 %). If the SCs/STs, with an even lower literacy level of 52.2% and Muslims, are excluded, the remaining category of 'All Others' show a high literacy level of 70.8 %. In urban areas, the gap between the literacy levels of Muslims (70.1%) and the national average is 11 percentage points and in relation to the 'All Others' category it is 15 percentage points. Although the levels of

6. The magnitude of the unfinished task can be seen from the fact that 46.8 crore (468 million) people over the age of 6 are still illiterate.

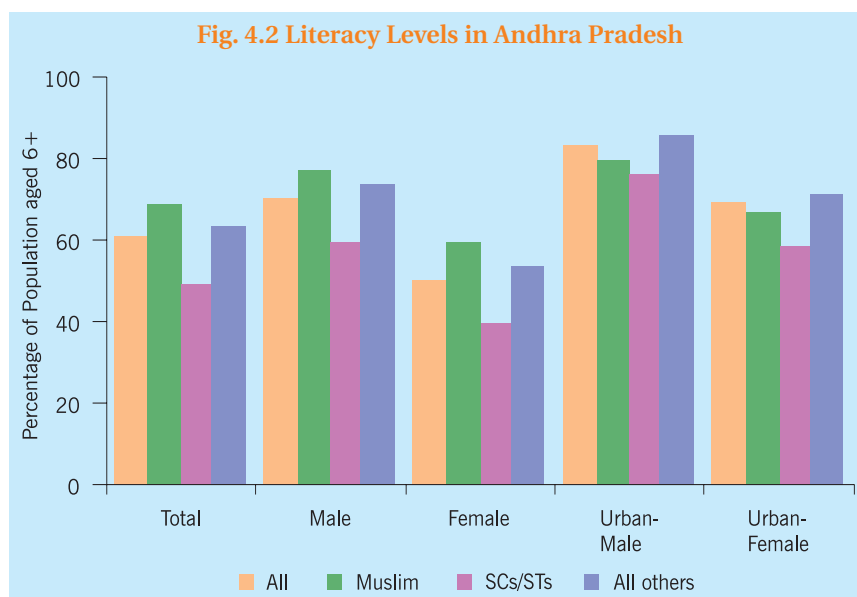
7. This is not to deny that literacy levels within these communities are low even today and need to be improved.



literacy are lower in rural areas (52.7% for Muslims), the gap between the compared categories is also narrower. It is important to note, however, that the SCs/STs are still the least literate group in both urban and rural India. Although the literacy levels of 64% and 68% amongst male SCs/STs and Muslims respectively are not low, they are far below the level for 'All Others' which is 81%. In contrast, Muslim women with a literacy level of 50% have been able to keep up with women of other communities and are much ahead of the SC/ST women in rural India.

A general analysis at the state level presents a better picture for Muslims. In as many as 10 out of the 21 selected states literacy rates among Muslims are higher than the state average. These include Jharkhand, Karnataka, Maharashtra, Andhra Pradesh and Gujarat (See Appendix Table 4.1). Such estimates, however, can be deceptive and hide the low levels of attainment among specific groups. In quite a few of these states higher aggregate literacy rates are associated with low urban literacy levels among both males and females.

In Andhra Pradesh, for instance, 68% of Muslims are literate, compared to 61% for the state as a whole and 63% for 'All Others'. When aggregate literacy levels among males and females are considered, Muslims (77% and 59%) are better off than 'All Others' (73% and 52%). But Muslim urban literacy levels are lower than all SRCs except SCs/STs among both genders (Figure 4.2). Andhra Pradesh highlights the fact that important dimensions of human development (like literacy) should not be analysed only at the state level.



It is, therefore, necessary to undertake disaggregated analyses at appropriate levels. In general, the state level estimates suggest that the literacy gap between Muslims and the general average is greater in urban areas and for women; Muslims in urban areas, especially Muslim women, have a larger literacy deficit vis-à-vis the average condition prevailing in the state. However, there are states like Tamil Nadu where Muslims do better in all sub-groups and states like Kerala where the differences across SRCs are minimal. Since both place of residence (rural-urban) and gender (male-female) identities can be a focus of policy instruments, it is advisable to look at the disaggregated picture before taking decisions regarding allocation of financial resources.

3.1. Time Trends in Literacy Levels

Over time, there has been an improvement in the literacy levels of all communities,

State level estimates suggest that the literacy gap between Muslims and the general average is greater in urban areas and for women



Muslims have not been able to respond to the challenge of improving their educational status

but the rates of progress have not been uniform. The all-India picture shows the presence of a significant gap between Muslims, SCs/STs and 'All Others' in the 1960s. The gap between Muslims and 'All Others' has decreased somewhat in urban areas but has remained the same in rural areas over this period. Literacy levels amongst SCs/STs have increased at a faster rate than for other SRCs. This enabled them to overtake Muslims at the all-India level by the mid-1990s, while reducing the gap with 'All Others'. This trend is common to both males and females and in both urban and rural areas (Figure-Set 4.3 see also Appendix Figure (set)4.1 for trends in selected states). Thus communities with a relatively high literacy level have continued to improve over the years but the SCs/STs too have also benefited from affirmative action in indirect ways.⁸ Muslims, on the other hand, have not been able to respond to the challenge of improving their educational status. Consequently, their gap vis a vis the group labeled 'All Others' (with initially high literacy levels) has increased further, particularly since the 1980s.

Table 4.1 reports age specific literacy rates computed from the NSS 61st Round data (2004-05). The estimates clearly show that in recent years the literacy rates for the SC/ST population have risen more sharply than for Muslims; while persons of the

Table 4.1: Literates as Proportion of Population by Age Groups - 2004-05

Age Groups	Hindus			Muslims	Other Minorities
	Gen	OBC	SCs/STs		
6-13 years	90.2	80.8	74.7	74.6	88.5
14-15 years	95.7	87.5	80.0	79.5	91.9
16-17 years	95.0	85.2	78.6	75.5	91.3
18-22 years	91.4	76.9	65.0	70.5	85.8
23 years & above	74.0	50.6	36.5	46.1	67.0
Total	80.5	63.4	52.7	59.9	75.2

Source: Estimated from NSSO 61st Round, Sch. 10 (2004-05).

older age groups in the Muslim community had much higher literacy levels, these are higher for SCs/STs in the younger age groups. Therefore, the trends observed in the Census data are also evident in the NSSO data.

But, how serious are the levels of disparity across SRCs at the higher levels of education? Do the differentials observed at the level of literacy persist at higher levels of school and college education? We now turn to the analysis of these issues.

4. Enrolment Rates and Mean Years of Schooling

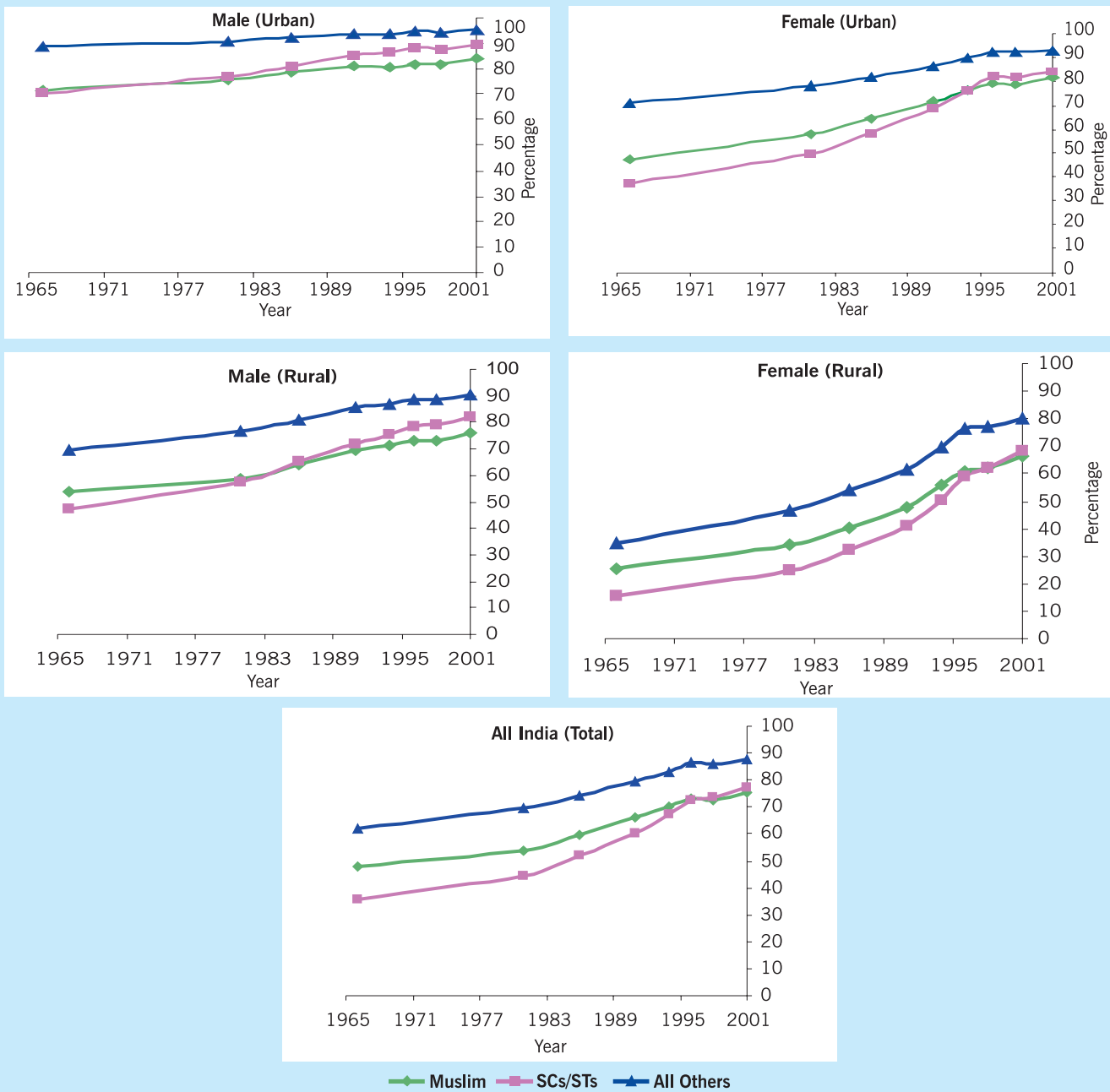
Years of schooling and current enrolment are intricately intertwined. Without enrolment and attendance students cannot benefit from schools. Lower enrolment and attendance would typically result in fewer years of schooling, on average.

8. It has been argued that a higher probability of employment due to reservation, and consequent economic security has encouraged investment in children's education among SC/ST households (Desai and Kulkarni, 2005).

9. The methodology is explained in Technical Note 4.1.



Fig (Set) 4.3: All India - Literacy rates by Social Groups - 2001



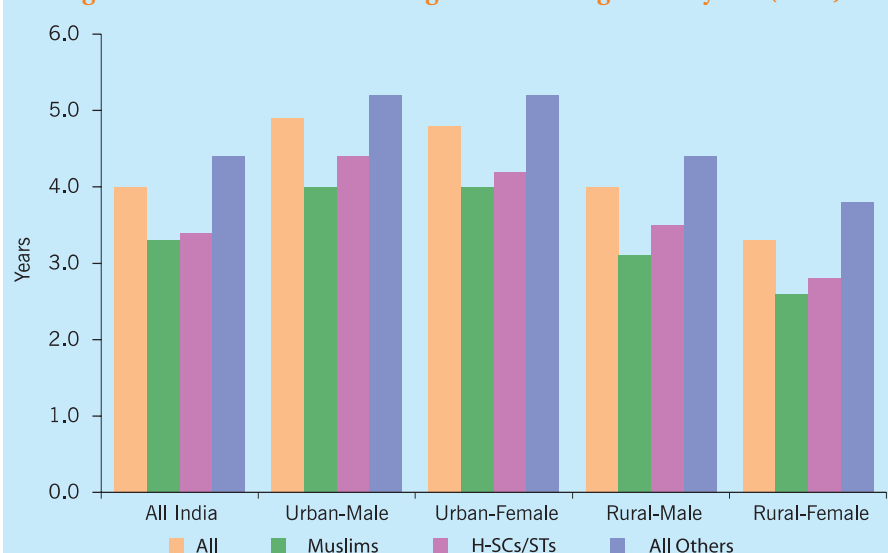
4.1 Mean Years of Schooling

The Census of India 2001 for the first time provides data that is somewhat amenable to estimate Mean Years of Schooling (MYS) according to SRCs.⁹ The MYS was estimated for children aged 7-16 years, which corresponds to the population that should have *completed* matriculation.¹⁰ The results are presented in Figure 4.4.

10. Children below the age of 7 could not be taken as the Census bunches all children aged 6 or below in one category. The MYS estimates based on this methodology are likely to yield higher numbers as the denominator is age specific, as opposed to 'all population' normally used both in numerator and denominator.



Fig. 4.4: Mean Years of Schooling of Children aged 7-16 years (2001)



Since the Census provides data on completed educational levels by SRCs, the estimate of MYS is truncated. The completed years of schooling of those who are still studying cannot be incorporated in the estimate. If drop-outs among these children were reduced through appropriate incentives, the MYS would increase.

It can be seen that on an average a child goes to school for only four years. The MYS of Muslims is the lowest (about three years four months). A comparison across SRCs

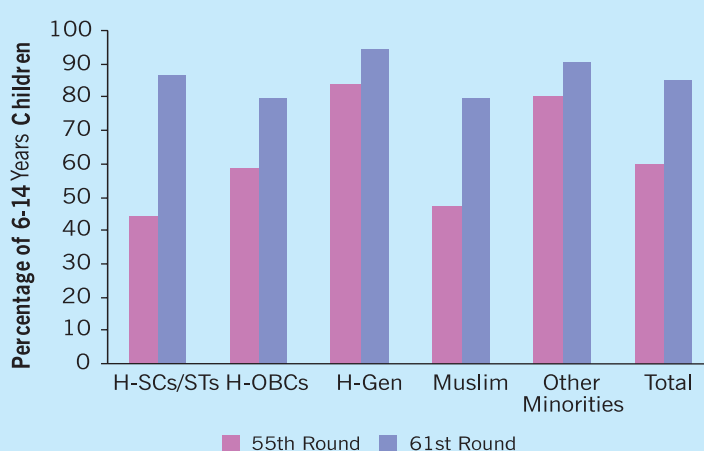
both by gender and by place of residence also reveals consistently lower levels of MYS for the Muslim community. The MYS of Muslim children is only 83% that of the MYS of all children and the disparity is highest in the case of rural boys (MYS of Muslims is only 78% that of all rural children), closely followed by rural girls. It is interesting to observe that the differential is higher among boys than among girls even with regard to urban children.

A comparison across SRCs reveals consistently lower levels of Mean Years of Schooling for the Muslim community

The poor performance of Muslims is also observed in almost all the states, particularly in West Bengal and Uttar Pradesh. In these two states, the MYS among Muslim children is the lowest among all SRCs. The MYS of Muslim children is lower than that of 'All Others' in almost all states. Only in Chattisgarh (with 2% Muslims) is the MYS for Muslims higher than that of 'All Others' (Appendix Table 4.2). There are considerable variations in the relative status of Muslims and SCs/STs. The MYS of Muslims is lowest in States like West Bengal, Uttar Pradesh, Assam, Uttaranchal and Delhi. On the other hand, Muslim children remain in schools for a longer

period than SCs/STs in states like Kerala, Bihar, Jharkhand, Karnataka, Maharashtra, Andhra Pradesh and Gujarat.

Fig. 4.5: Current Enrolment Rates 1999-00 and 2004-05



4.2 Enrolment Rates

The Census does not provide information on enrolment and attendance rates. The estimates for currently enrolled children are available from the NSSO and the NCAER India—Human Development Survey, 2004-5 provides provisional estimates on attendance levels. The Committee



was able to access the 61st Round NSSO data (2004-05). These figures were compared with the 55th Round (1999-2000) to examine the trends in attendance rates over time. It can be seen that there has been a significant increase in the current enrolment and attendance rates for all SRCs (Figure 4.5).

While an increase in enrolment is observed for all SRCs, the increase has been the highest among SCs/STs (95 percent), followed by Muslims (65 percent). Though this substantial increase has not really changed the relative position of Muslims in terms of ranks, the gaps among SRCs have narrowed dramatically. In 1999-00, Muslims had the lowest enrolment rate among all SRCs except SCs/STs and this rate was 78 % of the average enrolment rate for the population as a whole. In 2004-05 the Muslim enrolment rate was slightly higher than that of the OBCs but was somewhat lower than the average enrolment rate. This is a positive trend consistent with the increasing focus of the Muslim community on education reflected in various interactions with the Committee as reported in Chapter 2.

The increase in enrolments has been highest among SCs/STs followed by Muslims

A state-wise analysis reveals reasonably high enrolment rates amongst Muslim children in most states. In Kerala, Karnataka, Delhi, Maharashtra and some other states the enrolment rates among Muslims are higher than the state average. On the other hand, in states like Uttar Pradesh, Bihar, Jharkhand and Uttaranchal, enrolment rates are very low (below 70% of the state average). In fact, in Uttar Pradesh, Jharkhand and Andhra Pradesh, enrolment rates for Muslim children are lower than all other SRCs (Appendix Table 4.3).¹¹

The NCAER survey also estimated current enrolment rates. The provisional estimates are discussed below. The NCAER estimates of current enrolment rates are lower than the NSSO estimates. The difference between Muslims (74%) and the remaining population (83%) is much sharper.

Fig. 4.6: Differences in Attendance (Enrolment) Levels between Muslims and All Others

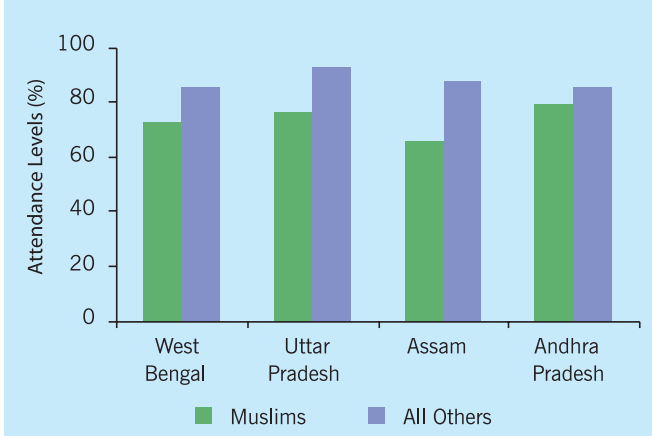
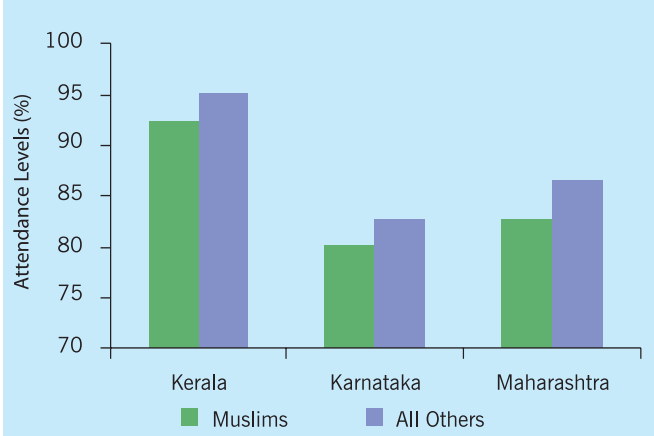


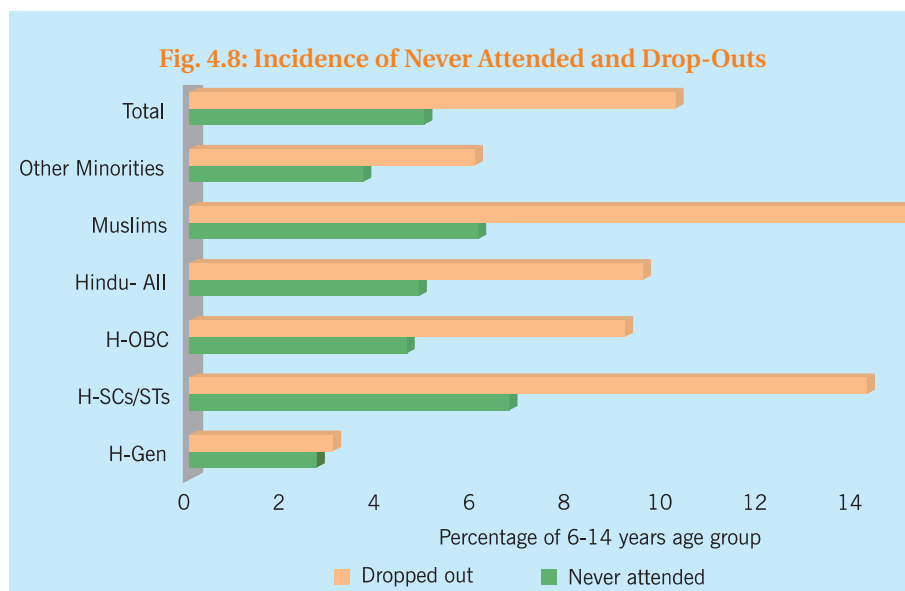
Fig. 4.7: Differences in Attendance (Enrolment) Levels between Muslims and All Others



11. The estimates for Andhra Pradesh are somewhat surprising as the state showed reasonably high estimates for literacy among Muslims.



Enrolment rates are above 90% in Kerala and Tamil Nadu, and satisfactory (above 80%) in Karnataka, Maharashtra and Delhi. The difference in enrolment rates is also small in states like Kerala, Karnataka and Maharashtra. But it needs to be noted that in none of the states are current attendance rates amongst Muslims higher than that of the remaining population. On the contrary, there is a significant difference in enrolment rates in states like West Bengal, Uttar Pradesh, Assam, Andhra Pradesh, and some smaller states (Figures 4.6 and 4.7).



The status of the students who are currently not attending schools has also been analysed from NSSO data. These students can be divided into two groups - those who have never attended any school at any time ('never enrolled'), and those who had enrolled but dropped out later ('drop-outs').

As many as 25 per cent of Muslim children in the 6-14 year age group have either never attended school or have dropped out. This is higher than that of any other SRCs considered in this analysis. The

incidence of drop-outs is also high among Muslims and only SCs/STs have a marginally higher drop-out rate than Muslims (Figure 4.8).

As many as 25 per cent of Muslim children in the 6-14 year age group have either never attended school or have dropped out

Overall, while the share of dropouts and children who have never attended school is still higher among Muslims than most other SRCs, enrolment rates have risen significantly in recent years. In a recent study it was found that apart from the economic circumstances of the households, school enrolment for different communities is significantly affected by the local level of development (e.g., availability of schools and other infrastructure) and the educational status of the parents. The study using 1993-94 data showed that higher levels of village development and parental education resulted in higher enrolment rates for all communities. Interestingly, once the children are placed in 'more favourable' circumstances (e.g., when parents, especially mothers are literate and infrastructural facilities are better), inter-community (Hindu/SC-ST/Muslims) differences in enrolment rates become insignificant. Moreover, differences in parental education were more important in explaining inter-community (especially Hindu-Muslim) differences in enrolment than regional development variables.¹² In the light of these findings, the increase in enrolment rates in recent years is quite remarkable as one cannot expect a significant increase in parental education between 1999-2000 and 2004-05. Muslims seem to be overcoming barriers to

12. For details of this study see, Borooah and Iyer



enrolment arising out of parental illiteracy and other socio-economic constraints.

5. Differentials in Educational Attainment: School Education

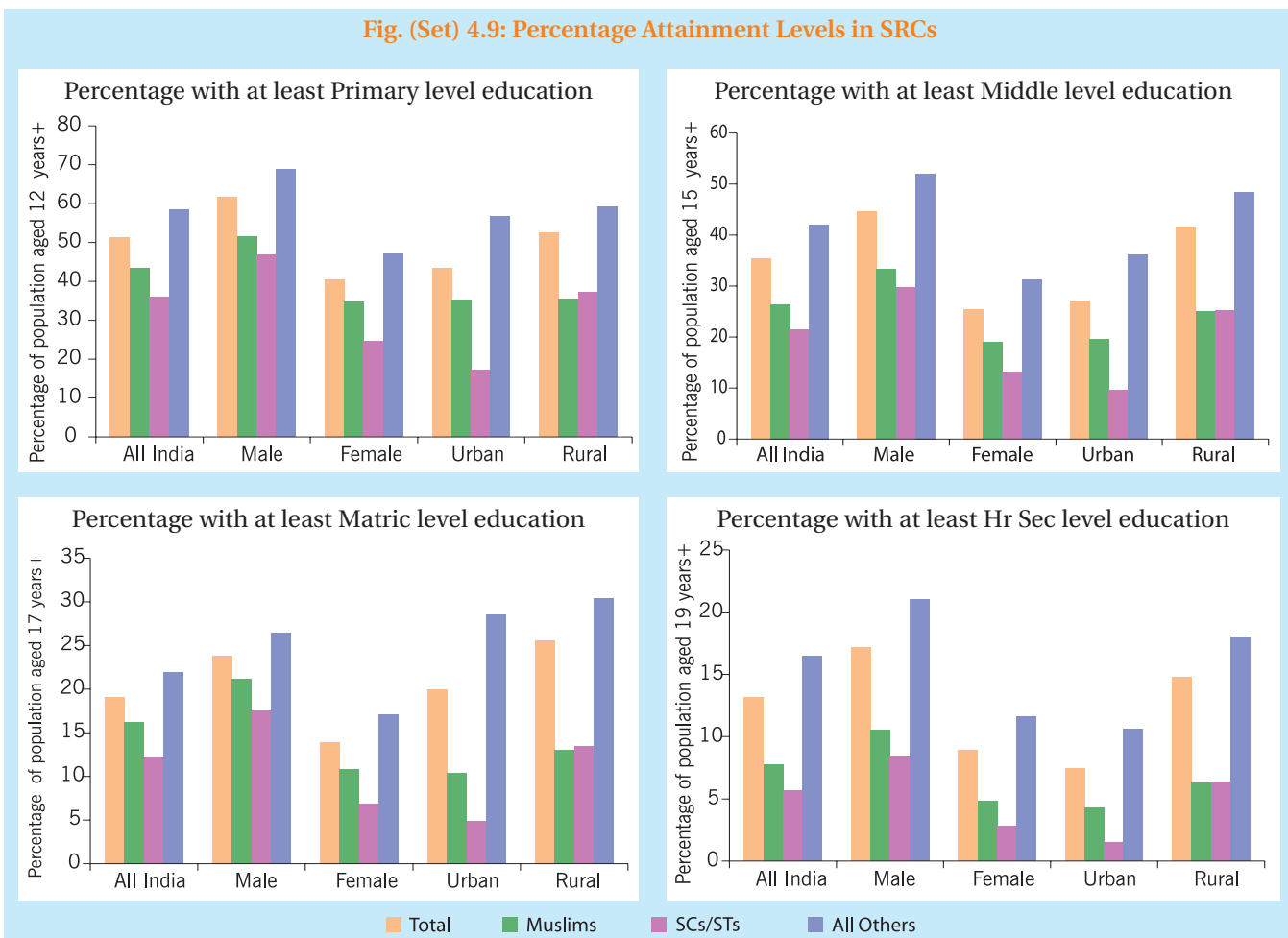
The Census data on levels of education by age can be used to estimate the educational attainments of three SRCs, namely, the Muslims, the SCs/STs and 'All-Others'. Four categories of attainment at the school level can be defined:

1. **Primary Education:** Persons of age 12 years and above who have completed at least 5 years of education are analysed.
2. **Middle level education:** Persons of age 15 years and above who have completed at least 8 years of education are included in this group.
3. **Matriculation:** Persons who have matriculated (10 years of schooling) and are at least 17 years of age are included in this group.
4. **Higher Secondary:** Persons who have completed the higher secondary or equivalent examination (12 years of schooling) and are of 19 years of age or more. Those with technical / non-technical diplomas, which are subsequent to secondary level education and therefore equivalent to the higher secondary level, are included in this group.

Attainment levels of Muslims are close to or slightly higher than those of SCs/STs and much lower than those of other SRCs

In general, differentials in school education attainment across the SRCs are

Fig. (Set) 4.9: Percentage Attainment Levels in SRCs





Expansion of educational opportunities since Independence has not led to a convergence of attainment levels between Muslims and 'All Others'

significant in both rural and urban areas. Typically, the attainment levels of Muslims are close to or slightly higher than those of SCs/STs and much lower than those of other SRCs. However, in the aggregate, the attainment levels of Muslims in rural areas are often lower than those of SCs/STs. This is essentially because the educational attainments of Muslim women in rural areas are lower than those of SC/ST women. At the all India level the educational attainment of Muslims worsens in relative terms as one moves from lower to higher levels of school education. The differentials can be seen according to both gender and place of residence. This can be seen at both middle and primary levels of education (Figure Set 4.9).

5.1 Time Trends in Educational Attainment: Matriculation

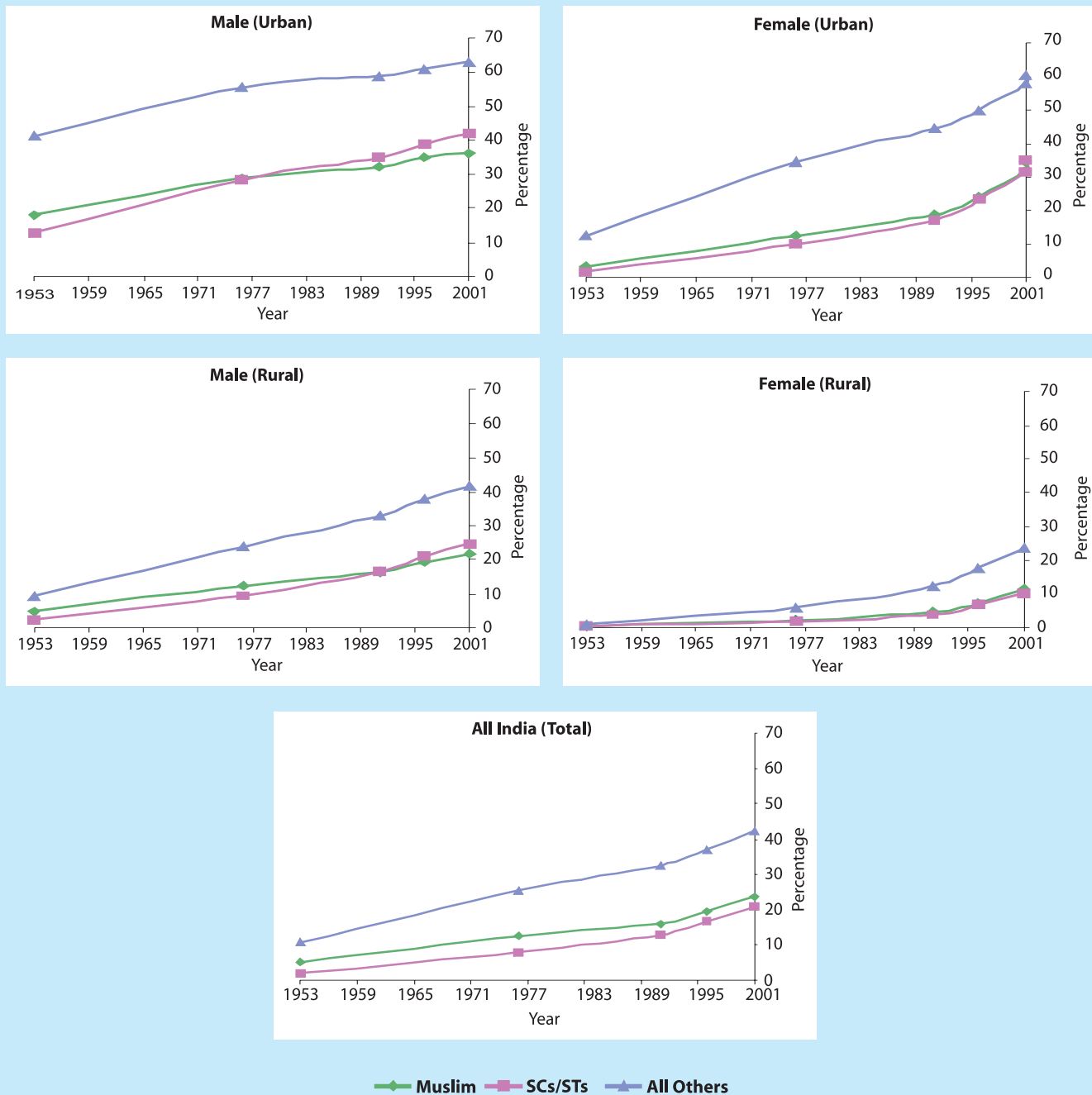
The analysis so far concentrated only on the current status. While the present scenario is important, it is useful to know the temporal context also. This will allow an understanding of changes in educational attainments of the different socio-religious groups over time. Available studies of changes in educational attainments normally discuss only aggregates at the all India and state level. In the following Census 2001 data is used to trace trends in educational attainments at different levels. This was possible by using the data on educational attainments provided by the Census by age, place of residence, gender, religion and caste. In what follows, we confine our analysis to the time trends regarding matriculation as literacy has already been analyzed in an earlier section. These are referred to as Matriculation Completion Rates (MCR).

While 26% of those 17 years and above have completed matriculation, this percentage is only 17% amongst Muslims. As was the case for literacy, even at the matriculation level, expansion of educational opportunities since Independence has not led to a convergence of attainment levels between Muslims and 'All Others' (Figure (Set) 4.10). Rather, the initial disparities between Muslims and 'All Others' have widened in all four groups disaggregated on the basis of place of residence and gender. The increase in disparity is most apparent in urban areas for females and amongst rural males. The gap between urban males has not changed significantly, rather it has remained persistently high at about 30 percentage points. The gaps are vast and increasing over time, contrary to the expectation that as the overall educational system improves disparities will be reduced. However, some degree of catching up can be seen for SCs/STs, especially in the case of urban males and females, and also for rural males. This transition seems to have started as early as the 1960s.

Detailed data suggests that these patterns exist even in states like Kerala (Appendix Figure (Set) 4.1). In spite of the achievements at lower levels of education, the inequality between Muslims and 'All Others' for both urban males and females in the state has increased significantly. In West Bengal, the percentage of urban males completing matriculation in the 'All Others' group has remained roughly constant at 50%, allowing Muslims to catch-up. While relative deprivation has been lower in rural areas and among females, in West Bengal, the position of Muslim women on the whole has worsened over time by more than 10 percentage points in both rural



Fig. (Set) 4.10: All India - Matriculation (Completion Rates)



and urban areas. Andhra Pradesh is the exception in the sense that Muslims — with higher levels of attainment initially in urban areas — have not fallen significantly behind other communities. However, their rate of progress has been slow, so that 'All Others' caught up with them in the 1990s. In rural areas, although Muslims have fallen behind other groups, the gap is still not significant.

The transitions within school education — completing primary, middle,



Primary education seems to be the major hurdle for school education

Drop-out Rates among Muslims are highest at the level of Primary, Middle and Higher Secondary compared to all the SRCs

secondary and higher secondary education — are important insofar as they influence the economic and other opportunities available to an individual. It is important to find out the rate at which persons from different communities move into higher levels of education. For example, once a person has completed primary education, does the probability of pursuing middle school education differ by SRCs? A recent study has computed these probabilities by SRCs showing very interesting patterns.¹³ The first striking feature is that the probability of completing different levels of school education (primary, middle, secondary etc.) has increased for all communities during 1983-2000. The sharpest rise has been in the probability of completing middle school for all communities, including Muslims. But differences still exist and the Muslims and SCs/STs are behind others. On an average based on four years of data, about 62% of the eligible children in the upper caste Hindu and other religious groups (excluding Muslims) are likely to complete primary education followed by Muslims (44 %), SCs (39%) and STs (32%). However, once children complete primary education, the proportion of children completing middle school is the same (65%) for Muslims, STs and SCs but lower than 'All Others' (75%). The next transition also shows a similar pattern; about 50% of Muslim and SC/ST children who have completed middle school are likely to complete secondary school as well, which is lower than the 'All Other' group (62%). Interestingly, in the transition from secondary to college education, Muslims perform somewhat better than SCs and STs; while only 23% of the SC/ST students who complete secondary education are likely to complete college education, this percentage is 26% for Muslims and 34% for other groups. Given these estimates, while disparities exist at every level, completion of primary education seems to be

Box 4.1: Jawahar Navodaya Vidyalayas (JNVs)

The Jawahar Navodaya Vidyalayas were set up to provide high quality education for talented rural children, through 'pace setting' residential schools. The Navodaya Vidyalaya Samiti was set up as an autonomous organization to establish and manage these vidyalayas. It was envisioned that there would be one JNV in every district of the country. At present there are 551 schools, in as many districts, with over 1.50 lakh students on roll.

JNVs are fully residential co-educational schools with classes VI to XII; they are affiliated to the Central Board of Secondary Education (CBSE) and impart the CBSE curricula. The medium of instruction is the mother-tongue or the regional language up to Class VIII. Thereafter, the common medium is Hindi for Social Studies and the Humanities and English for Mathematics and Science. Admission to the Vidyalayas is at the class VI level through an open test conducted at the district level by the CBSE in 21 languages, including Urdu. Over 30,000 students are admitted every year. While education in the schools is free including boarding, lodging, uniforms and textbooks, a nominal fee of Rs. 200/- per month is levied from classes IX to XII. Candidates belonging to the SC /ST,

13. See Desai and Kulkarni (2005) for more details.



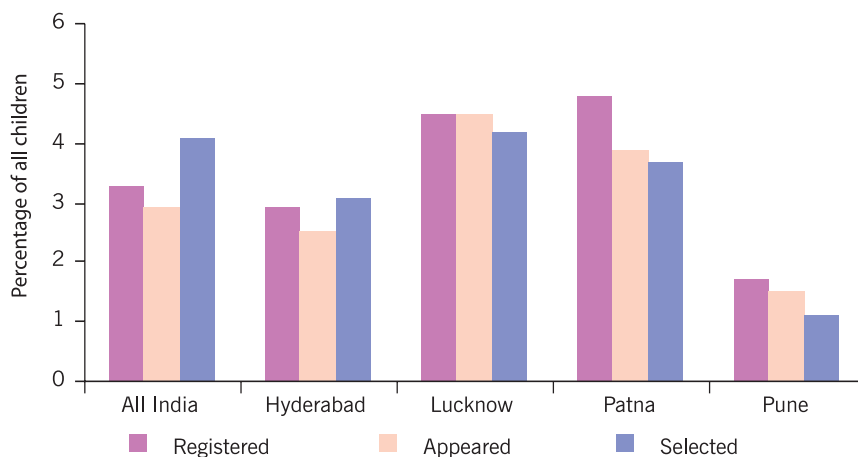
the physically handicapped category and those from families below the poverty line are exempt from these fees.

Considering the aim in setting up the NVs — “the objective of excellence, coupled with equity and social justice” (National Policy on Education, 1986) - it would be pertinent to see to what extent this scheme has benefited the Muslim community, which was officially declared as educationally backward in the 1986 National Policy on Education. The setting up of good quality schools like Jawahar Navodaya Vidyalayas in rural areas was expected to somewhat relax the supply side constraints on good quality education but Muslim participation in these schools too is not satisfactory.

It can be seen from Figure 4.11 that the proportion of Muslims among all children registering for, appearing in and being selected in the Jawahar Navodaya Selection Test (JNVST) is extremely low, and far below their share in the population. It is interesting to observe the low coverage of Muslims even in JNV Regions like Lucknow (covering Uttar Pradesh and Uttaranchal) and Hyderabad (including Andhra Pradesh, Kerala, Karnataka, Pondicherry, Andaman & Nicobar Islands and Lakshadweep), which have a significant proportion of Muslims in their population. The performance of Muslim girls is poorer than that of boys.

The setting up of Jawahar Navodaya Vidyalayas in rural areas was expected to reduce the supply side constraints on good quality education ... Muslim participation in these schools too is not satisfactory

Fig. 4.11: Percentage of Muslim Children in JNVST



Notes:

- [1] Hyderabad Region (Andhra Pradesh, Kerala, Karnataka, Pondicherry, Andaman & Nicobar Islands and Lakshadweep)
- [2] Lucknow Region (Uttar Pradesh and Uttaranchal)
- [3] Patna Region (Bihar, Jharkhand and West Bengal)
- [4] Pune Region (Maharashtra, Gujarat, Goa, Dadar & Nagar Haveli and Daman & Diu)

Data Source: Navodaya Vidyalaya Samiti, New Delhi



the major hurdle for school education. Availability of good quality schools like Jawahar Navodaya Vidyalayas in rural areas was expected to partly relax the supply side constraints on good quality education but Muslim participation in these schools is not satisfactory (see Box 4.1). With the explicit recognition of lower than average attainment of Muslims in school education, we move on to the discussion on higher education.

6. Differentials in Educational Attainment: Higher Education

In India, a significant proportion of the relevant population still remains deprived of the benefits of higher education, and the Muslims comprise an important category of the deprived communities (Table 4.2). According to Census data, while only about 7 per cent of the population aged 20 years and above are graduates or

Table 4.2: Graduates and Diploma Holders by SRCs

Census 2001

SRCs	Number (in lakhs)		Percentage of 20 years+ Population		Distribution across SRCs	
	Graduates	Diploma and Certificate	Graduates	Diploma and Certificate	Graduates	Diploma and Certificate
Total	376.7	40.5	6.7	0.7	100	100
Muslim	23.9	2.7	3.6	0.4	6.3	6.8
SCs/STs	30.8	4.1	2.4	0.3	8.2	10.2
All Others	322	33.7	8.8	0.9	85.5	83.0

hold diplomas, this proportion is less than 4 per cent amongst Muslims. Besides, those having technical education at the appropriate ages (18 years and above) are as low as one per cent and amongst Muslims, that is almost non-existent.

Estimates from the Census 2001 data suggest that just about 38 million men and

Fig. 4.12: Graduates from among age 20+ by SRCs: 2004-05

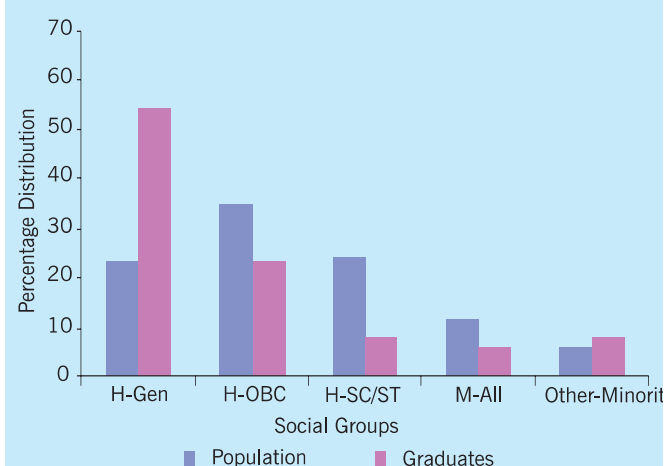
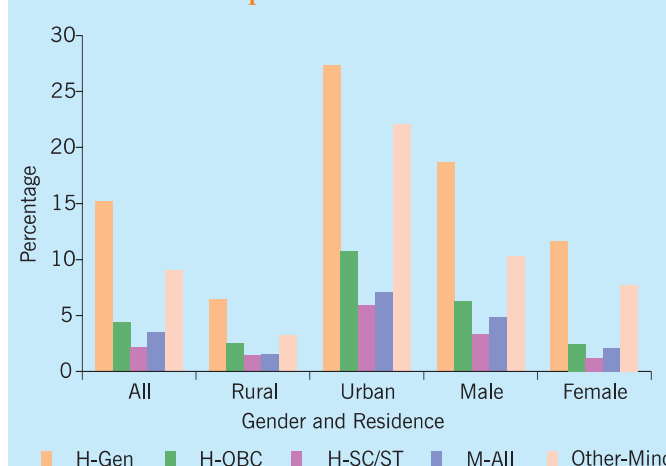


Fig. 4.13: Graduates + as Percentage of 20+ Population: 2004-05





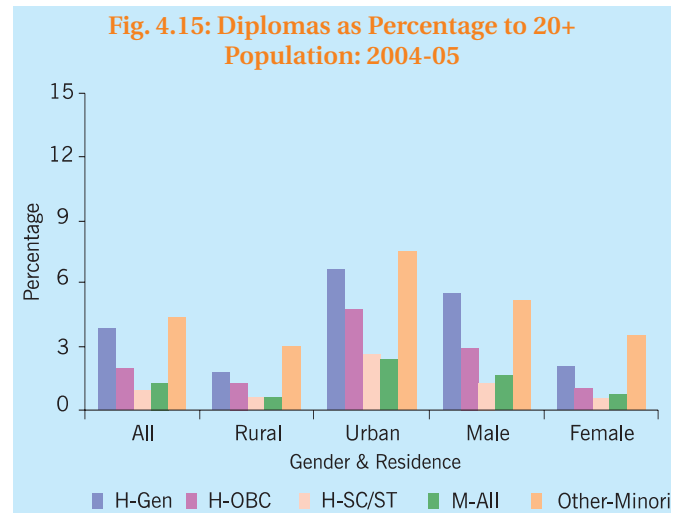
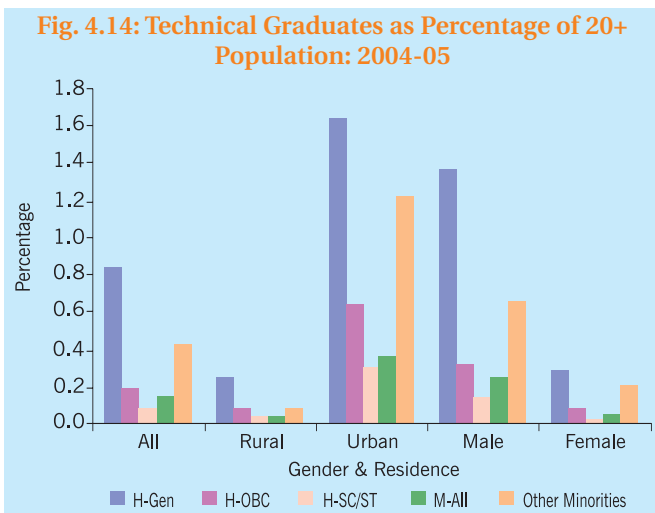
women above 20 years old have secured a graduation degree and beyond; and only 4 million have received a technical diploma/certificate. Overall this amounts to about 6 % of the relevant population having completed graduation and just under one half percent having technical qualifications at the diploma/certificate level. In the case of Muslims the number is under 4 million graduates, which is about 3.6 % of the appropriate population, and those technically qualified is a meagre 0.4 % (Table 4.2).

The NSSO 61st Round data (provisional) regarding graduate level education, furnished by the NSSO to the Committee, show that the SCs/STs and Muslims are the most disadvantaged as their respective shares are much lower than their share in the population (Fig 4.12). In the case of Muslims their share in graduates is 6 % while their share in population aged 20 years and above is about double at over 11%.

Further disaggregated estimates according to gender, place of residence and SRCs are presented in Fig. 4.13. The relative share of upper-caste Hindus is disproportionately high in all four segments, especially for males and in urban areas. The share of graduates among Hindu-OBCs is lower than their population share but the “deficit” (ratio of share among graduates and in the population) is much lower for this community than for Muslims and SCs/STs.

The proportion of technical graduates is important as it indicates the stock of technical skills available in the community/nation. While the pool of technical graduates is even lower with only about 2 in every 1000 persons being a technical

Since artisanship is a dominant activity among Muslims technical training should be provided to even those who may not have completed schooling



graduate, the performance of Muslims is worse than all SRCs, except SCs/STs, with a sharp differential existing in urban areas and amongst males (Fig. 4.14) .

Diploma courses correspond to a lower level of education and skill formation but even at this low level of technical education the overall pattern remains the same with Muslims not doing very well amongst the SRCs, except when compared with the SCs/STs. The gap between Muslims and other SRCs is particularly relevant for such training as Muslims have a substantial presence in the artisanal activities and

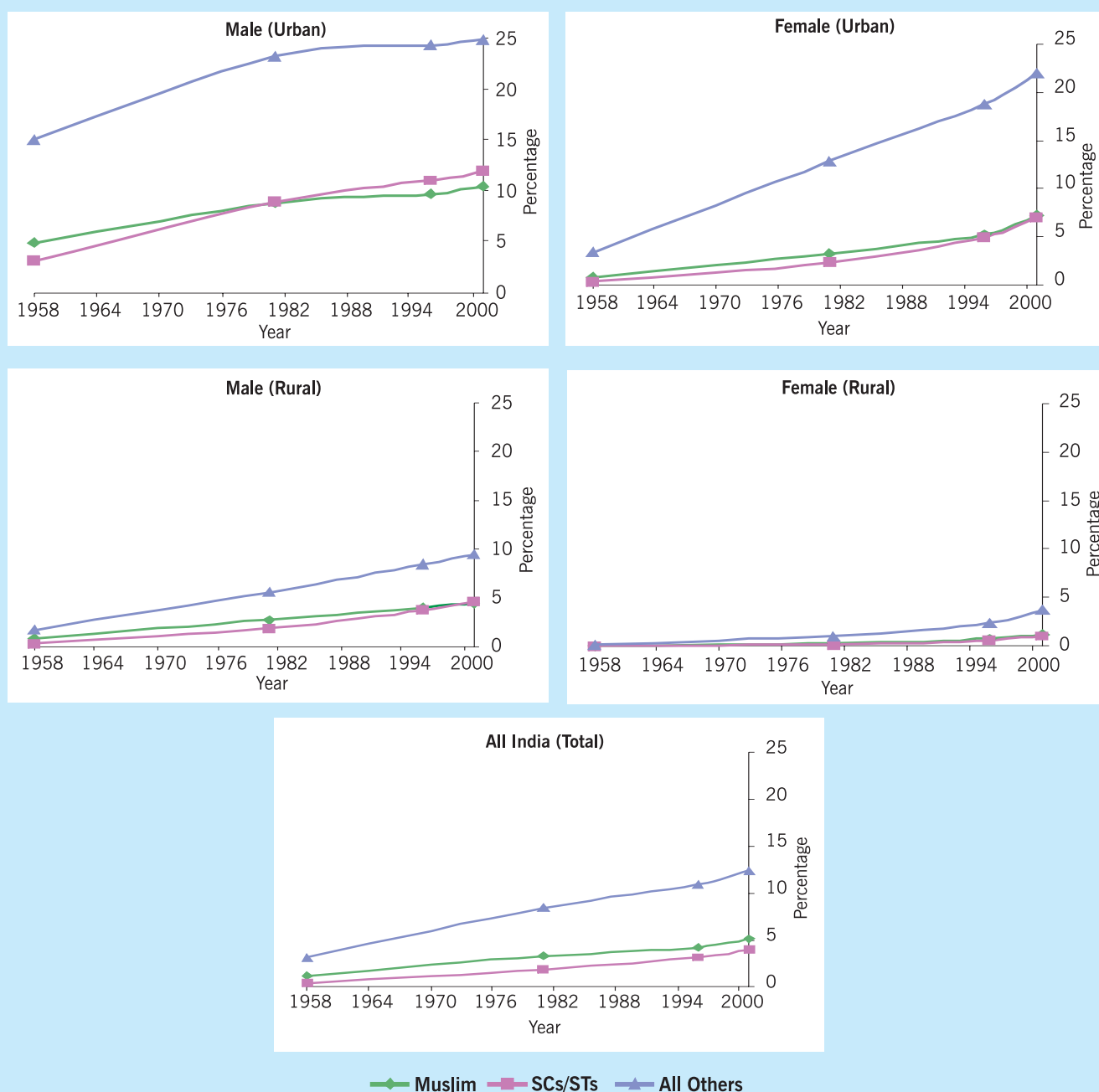


have the potential, with some technical training, to do well in a variety of emerging and economically viable activities. (Fig 4.15).

6.1 Time Trends in Educational Attainment: Higher Education

The analysis of the age-specific proportion of graduates at the all-India level (Figure - (Set) 4.16) reveals that the overall proportion of graduates has increased over time. But there are two matters of concern: (a) that the proportion of graduates is still too low and (b) at even this low level the disparities amongst the SRCs are considerable. In the

Fig. (Set) 4.16: All India - Graduation (Completion Rates)





case of Muslims the attainment is less than half compared to 'All Others' and the gap is much more prominent in urban areas for both men and women.

If one follows the temporal dimension of change in differentials in "Graduate Attainment Rates" (GAR) among urban males, the disparity between Muslims and 'All Others' is consistently high. There was no significant change in the gap till the early 1970s. Thereafter, there has been a slight widening of the gap. By contrast, the relative differentials between Muslims and 'All Others' have widened over time for urban females. The gap between Muslims and 'All Others' was relatively low at the time of Independence. Since then, however, it has widened steadily to a significantly high level. The disparity levels are currently as high as 15 percentage points in urban areas for both genders. The overall progress has been much less in rural areas, especially among women. But one does not yet find a significant widening of the gap between Muslims and 'all Others'

A comparison between Muslims and SCs/STs also reveals interesting results. Initially, Muslims had a marginally higher Graduation Attainment Rate (GAR) than SCs/STs. In the initial phases of planning, the SCs/STs had performed more slowly and this had led to a slight widening of the gap between them and the Muslims. In the 1970s, however, the GARs for SCs/STs grew at a faster rate than for Muslims. This led to convergence in the GAR of Muslims and SCs/STs. In fact, among urban males, the convergence process had begun in the 1950s itself, and had resulted in SCs/STs 'overtaking' Muslim males after the 1970s; it also resulted in the current significantly higher levels.

The disparity in Graduation Attainment Rates is widening since 1970's between Muslims and all other categories in both urban and rural areas

Table 4.3: Graduates as Proportion of Population by Age Groups - All India, 2004-05

Age Groups	Hindus			Muslims	Other Minorities
	Gen	OBCs	SCs/STs		
20-30 years	18.6	6.5	3.3	4.5	11.6
30-40 years	16.8	4.6	2.3	3.3	9.2
40-50 years	14.6	3.2	1.5	2.8	8.1
51 years & above	9.8	1.9	0.9	2.1	5.7
Total	15.3	4.4	2.2	3.4	8.9

Source: Estimated from NSSO (2004-05) 61st Round, Sch. 10.

Similar trends are discernable in rural areas, albeit at much lower levels as fewer percentage of persons complete graduate studies. But what is certain is a widening gap between Muslim men and women compared with 'All Others', and an almost certain possibility that Muslims will fall far behind even the SCs/STs, if the trend is not reversed.

This all India pattern can also be seen when one estimates age specific GARs (Table 4.3). GARs for persons 51 years and above was 2.1 per cent for Muslims, higher than all SRCs except Hindu-General (9.8 per cent). But for the 20-30 years age group, while the GAR for Muslims has gone up to 4.5 per cent, the GAR for H-OBCs has become even higher (6.5 per cent) and the GAR for SC/STs, though still lower, has risen faster.

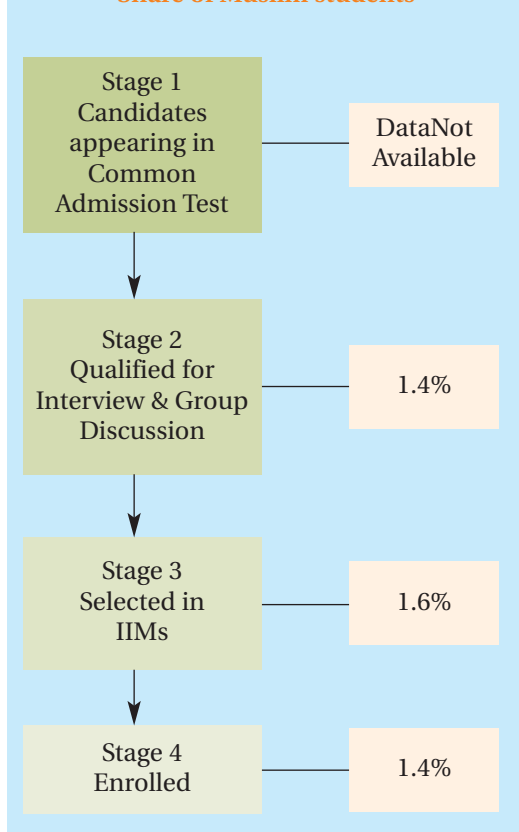


State Level Patterns

The all-India trend of increasing disparities in GAR between Muslims and 'All Others' is found to be prevalent in all states (Appendix Figure(Set)). In urban areas, Muslims are falling behind not only vis-à-vis 'All Others', but also SCs/STs in several states. This trend can be observed among both males and females. Bihar is the lone exception, with inequalities remaining frozen over time. The rural scenario is equally bad from the perspective of attainment levels of Muslims. In most states, the differential in GAR between Muslims and 'All Others' has increased. In quite a few, SCs/STs have reduced the differential with Muslims, or even overtaken them. In Uttar Pradesh, for instance,

the gap between male SCs/STs and Muslims has widened since Independence, with the former doing better.

Fig. 4.17: Admission process of IIMs and Share of Muslim students



6.2 Participation in Institutions of Higher Learning

The proportion of graduate and post-graduate students in different SRCs pursuing higher education in well known institutions of higher learning is very small. In recent years the share of different groups in such educational institutions has become an important area of discussion. This subsection analyses data collected from these institutions.

Indian Institutes of Management and Indian Institutes of Technology

As a special case the Committee has considered the enrolment of Muslim students in two sets of elite institutions — the Indian Institutes of Management (IIMs) and the Indian Institutes of Technology (IITs). Efforts were made to collect data on enrolments for recent years — 2004-5 and 2005-6. The process of admission to IIMs is complex and needs to be understood differently from the straight forward procedure of university departments. As these are national level institutions of higher learning, the process of admissions starts from holding a 'Common Admission Test (CAT)' for all IIMs. Therefore, the final admissions are dependent upon the initial number of test seekers, followed by those who qualify to be interviewed and the third stage at which the candidates are selected. The final number which joins a particular institution depends upon

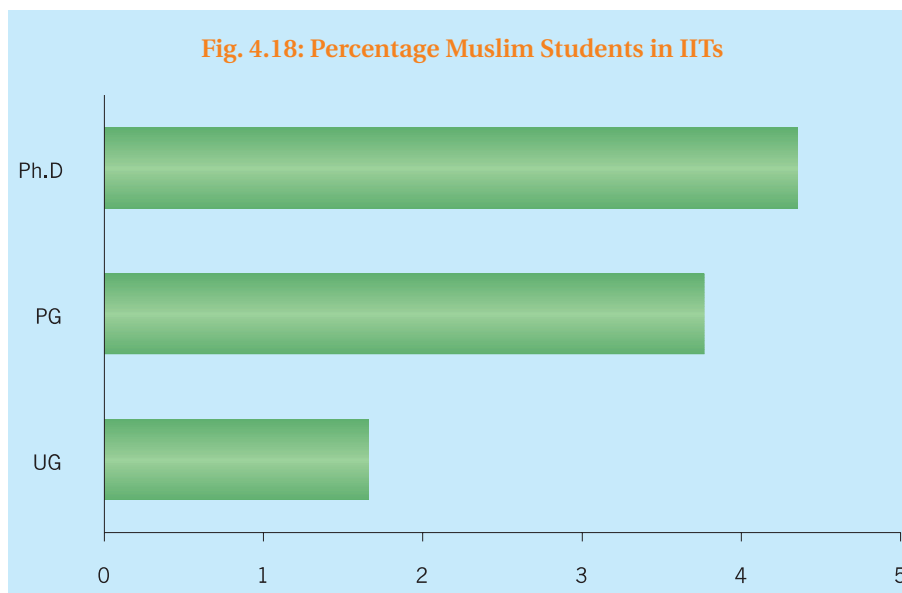
the choice of institutions provided to a selected candidate.

It is important to note that data on candidates taking CAT examinations and respective scores according to SRCs were not made available to the Committee as these are not compiled by these institutions. Stage-2 data on the number of Muslims students called for interview, and those selected at stage-3 was used to calculate the rate of success. About one out of three Muslim applicants is selected, which compares favourably with, in fact is somewhat better, than the success rate of other candidates. Despite a better success rate Muslims constitute only 1.3 % of students studying in all courses in all IIMs in India, and in absolute number they were only 63 from out of 4743¹⁴ (Figure 4.17).

14. This total includes both years of PG diploma and all other full time courses.



One needs to understand as to why a small number of Muslim students reached the interview stage. One possible factor could be low levels of achievement in the CAT examinations while another could be that although the achievement levels are similar across SRCs, not many Muslim candidates took the CAT examination in the first place.¹⁵ It needs to be re-emphasized that once the Muslim students reach the interview stage (which is essentially based on the scores obtained in a written admission test) their success rate is quite high¹⁶.



In the case of the IITs, out of 27,161 students enrolled in the different programmes, there are only 894 Muslims. The break up of students according to different course levels is available; the share of Muslims in the post-graduate courses is just about 4 % but it is even lower in undergraduate courses at 1.7% (Fig. 4.18). Muslims' share in PhD courses is somewhat better compared with other courses. It needs to be noted that while entry into the undergraduate programmes at IITs is only through the common test taken after leaving school, for post graduate courses, graduate students from other educational institutions can also enter through another IIT-wide entrance examination. Apparently, Muslims are able to compete better in the examination taken after completing graduation. In terms of the demand for these courses the competition at this stage may be lower.

Participation in Premier Colleges in India

The Committee undertook a survey of students currently enrolled in some of the premier colleges offering streams of regular science, arts and commerce courses and the premier Medical Colleges.¹⁷ The enrolment of Muslims in the regular streams of science, arts and commerce courses¹⁸ is presented in Fig. 4.19. Only one out of twenty five students enrolled in Under Graduate (UG) courses and only one out of every fifty students in Post-Graduate (PG) courses is a Muslim. The share of Muslims in all courses is low, particularly at the PG level, and marginal in the science stream. However, it is interesting that the enrolment ratio is higher among

Only one out of the 25 Under-Graduate student and one out of the 50 Post-Graduate student is a Muslim in premier colleges

15. The figures for different courses reflect a similar picture. The IIMs offer 5 regular courses: Post Graduate Diploma in Management, Post Graduate Diploma in Business Management (Evening course), Post Graduate Diploma in Agricultural Management, Post Graduate Diploma in Computer Aided Management, and Fellowship Programme.

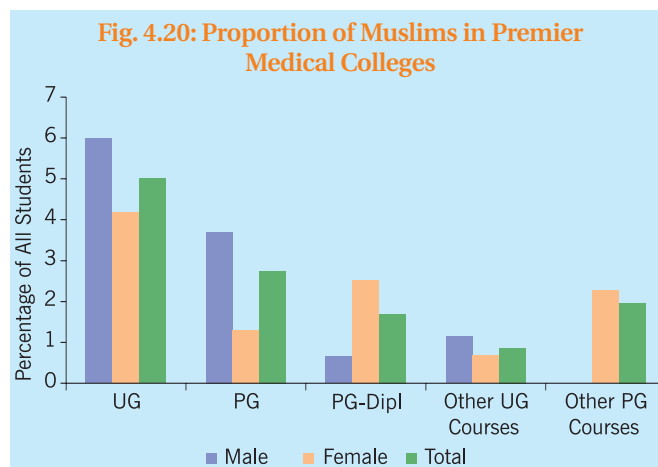
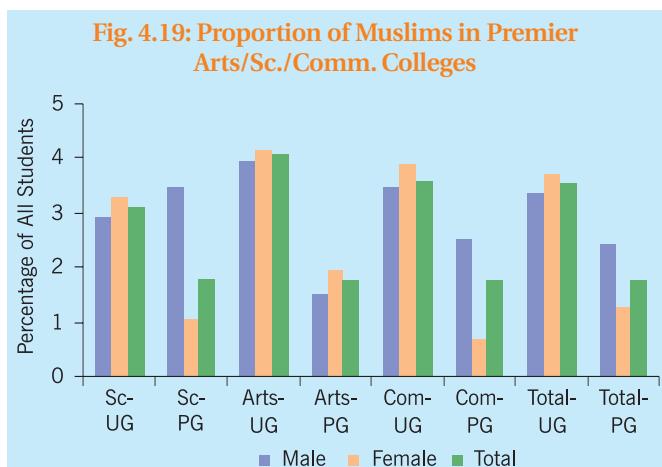
16. The share of Muslims enrolled in IIMs is slightly lower due to the fact that some of the candidates chosen by different IIMs are common.

17. The institutions were selected from the ranking by India Today in 2003, 2004 and 2005.

18. The colleges who had furnished data to the Committee are: SRC College, Hansraj College, St. Stephens College (New Delhi), Presidency College, St. Xavier's College (Calcutta), St. Xavier's College (Mumbai), BIM College of Commerce, Dr. Ambedkar College (Pune), K.J. Somaiya College, Madras Christian College (Chennai) and Mt. Carmel College (Bangalore).

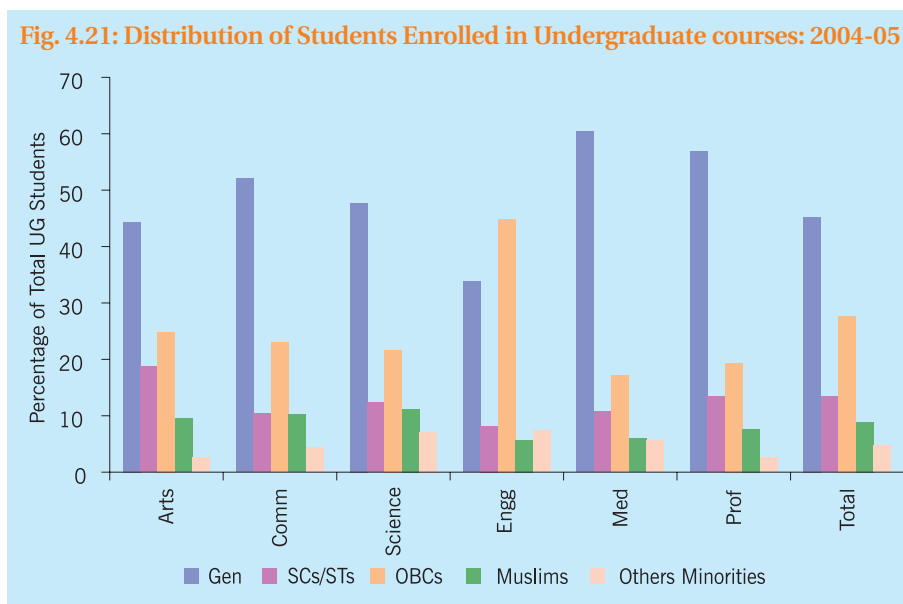


Social, Economic and Educational Status of the Muslim Community of India



girls than boys in UG courses. At the PG level, however, this proportion falls - except in arts courses.

The Committee was able to obtain adequate responses from the top Management institutions (data here pertains to the management colleges other than the IIMs).¹⁹ The share of Muslims enrolled in MBA courses was found to be only one percent among both boys and girls. While the data is not sufficient to come to any conclusion, it is consistent with the data collected from the IIMs.



The representation of Muslims in the top Medical colleges²⁰ is only marginally better (Fig. 4.20). It is about 4% of students enrolled in all courses. Most of them are studying at the UG level namely in MBBS, Dental, Nursing etc. The representation of Muslims in other courses is marginal. Except in PG Diploma courses, the percentage of Muslim girls is lower than Muslim boys in all courses.

University Enrolment

There are around 300 universities across India. Each of these universities manage exclusive departments and a large number of affiliated colleges. All universities were asked to provide data on the socio-religious background of students on roll both at the undergraduate (UG) and post graduate (PG) levels. A total of 129 universities and 84

¹⁹ Faculty of Management Studies (Delhi University), Management Development Institute (Gurgaon) and Xavier Labour Relations Institute (Jamshedpur).

²⁰ St. John's Medical College (Bangalore), Bangalore Medical College, JIPMER (Pondicherry), Christian's Medical College (Vellore), Kasturba Medical College (Manipal), BMJ Medical College (Pune) and Lady Hardinge Medical College (Delhi).



colleges provided data. The “all India” estimates generated from these data pertain to just over 1.3 million graduate (bachelors degree) and another 1.5 million post-graduates (masters degree and above).

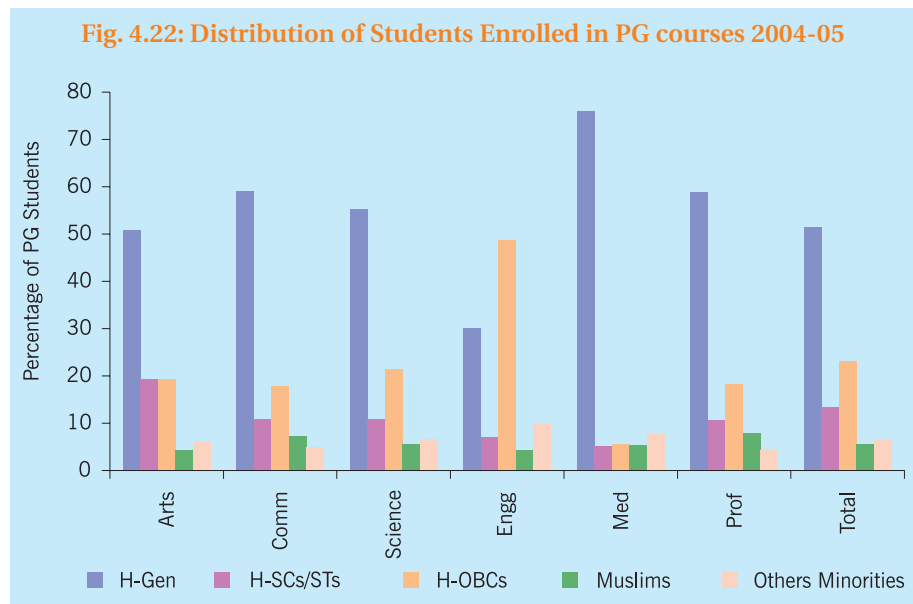
Given that there are about 11.7 million students studying for an under-graduate degree, and about 4.3 million pursuing post-graduate education, the available data reflect only about 11 % of undergraduates and about 38 % of the post-graduates spread across India. As these data are partial the following analysis is only indicative. The total of 2.8 million students for whom data are available constitute about 19 % of men and women studying in various colleges and universities all over India.

According to these estimates (Figure 4. 21) a considerable proportion of students, more than one third, are enrolled in the arts stream. Engineering and commerce are the other popular streams. Although the differences are not large the proportion of Muslim students in the UG courses is about 9%, lower than their share in the population. Muslims are more likely to be located in science and commerce streams followed by arts. Since the sample size of colleges is not large and representative, this conclusion needs to be evaluated on the basis of more detailed data. But, in each case, the share of Muslims is lower than their share in the population, and significantly below that of both the SCs/STs and the OBCs. The participation of Muslims in engineering and medical courses is particularly low.

The status of Muslims in PG courses is equally disappointing (Fig 4.22). Only about one out of twenty students is a Muslim. This is significantly below the share of OBCs (24%) and SCs/STs (13%). However, Muslim students typically tend to seek professional courses, followed by commerce; in terms of absolute numbers and relative share they are at the bottom amongst the SRCs. Given the limitations of the data it is not possible to make state - specific comments on this subject²¹.

The status of Muslims in PG courses is equally disappointing (Fig 4.22). Only about one out of twenty students is a Muslim. This is significantly below the share of OBCs (24%) and SCs/STs (13%). However, Muslim students typically tend to seek professional courses, followed by commerce; in terms of absolute numbers and relative share they are at the bottom amongst the SRCs. Given the limitations of the data it is not possible to make state - specific comments on this subject²¹.

We have so far focused on educational attainments and have analyzed some of these by age groups to avoid statistical biases that may come up because of a very broad age group, say 20 years and above. For example, the proportion of graduates in the population aged 20 years and above was significantly lower for Muslims as compared to other SRCs. But this can potentially be an underestimate of the



While some progress has been made over time, differences remain and the current generation of Muslims are lagging behind

21. Since the number of responding colleges and universities are not large and representative enough of all regions, it will be difficult to generalise based on this data..



participation in higher education for those groups that have experienced a significant change in levels of education in the last generation. The population stock aged 20 years and above captures approximately two generations of people. If levels of education have changed in the positive direction for the more recent generations, the percentages reported above would under estimate the participation levels in higher education. The data analyzed by age showed that while some progress has been made over time, differences remain and the current generation of Muslims are also lagging behind. Educational attainments in the near future would be determined by the current status of participation in education. Table 4.4 provides estimates of 'current status' of enrollment by focusing on those who are studying at present. For example, if we focus on the age cohort of 6-13 years, children of this age group should be in primary school. Similarly, higher age groups correspond to higher levels of education. For the different SRCs, the Table 4.4 provides

Table 4.4: Children Currently Studying as a Proportion of Population by Age Groups - 2004-05

Age Groups	Hindus			Muslims	Other
	Gen	OBC	SCs/STs		Minorities
6-13 years	19.1 (17.3)	36.1 (35.5)	25.7 (27.4)	14.0 (15.1)	5.1 (4.8)
14-15 years	24.3 (19.9)	36.1 (35.2)	21.4 (25.2)	12.2 (14.5)	6.0 (5.3)
16-17 years	28.9 (21.1)	33.7 (35.0)	20.2 (24.7)	10.7 (14.0)	6.3 (5.1)
18-22 years	34.0 (20.8)	30.5 (34.4)	17.7 (25.5)	10.2 (13.9)	7.6 (5.5)
23 years & above	35.6 (23.9)	29.2 (35.1)	18.3 (24.1)	7.4 (10.9)	9.5 (5.9)

Source: Estimated from NSSO (2004-05) 61st Round, Sch. 10.

Note: 1. Figures in parentheses report the share of each socio-religious group in the total population of that age group.

each age cohort's share in the student population along with the cohort's share in the total population. The difference between the two percentages would show under or over-representation in each age category.

The gap between Muslims and other SRCs increases as the level of education increases

There is hardly any difference between the share in the student and the total population for different SRCs when one focuses on the 6-13 years age cohort. But the gap builds up as one moves to higher age cohorts; the share in the student population for the SC/ST, Muslim and OBC categories become smaller than their shares in the population in the higher age cohorts. The gaps are larger for SCs/STs and Muslims than for Hindu OBCs. The current situation of participation in education, although a significant improvement over the earlier years, would still result in large differences in educational attainments in the coming years between Muslims and the other SRCs. The only other group which shows larger deficits as we move to higher age groups. But surprisingly, in some cases the deficits are greater for Muslims than for SCs/STs in higher age groups (Table 4.4). The recent impetus to education amongst Muslims that has been given by increased enrolment rates will have to be sustained through higher retention.

7. Some Correlates of Educational Attainment

A variety of factors contribute to levels of educational attainment and economic status is likely to be an important one. This section analyses the role of economic status and then explores if SRC status affects educational attainment even after we



control for economic status and other factors.

Using the NSSO 61st Round data one can estimate GARs for poor and non-poor households for each SRC.²² Similar estimates can also be generated for those who are pursuing post-graduate studies. Table 4.5 reports these estimates for persons in the age group 20-30 years; an age cohort in which people are likely to be engaged in higher education. Unemployment rates among graduates for each SRC are also presented. A few interesting patterns emerge:

- As expected, a much higher proportion of persons from non-poor households have completed graduation than from poor households; less than 2% of poor persons in the 20-30 age group have completed graduation while more than 8% non-poor have done so.
- In both poor and non-poor households, GARs are much higher for the Hindu-Gen group than for the other SRCs. Irrespective of economic status, GARs for the Muslims are somewhat higher than for SCs/STs but lower than for all other SRCs; other minorities and Hindu-OBCs do better than Muslims and SCs/STs but worse than Hindu-Gen. As a consequence, the share of SCs/STs and Muslims among graduates in both poor and non-poor households is much lower than their share in the population. However, among poor households the gap between GARs of Muslims and SCs/STs and those of other SRCs is much lower than among non-poor households.
- The unemployment rates among graduates are higher among non-poor

Unemployment rates among Muslim graduates is the highest among SRCs both among the poor and the non-poor

Table 4. 5: Incidence of Graduation and those Pursuing Post-Graduate Studies among Poor and non-Poor Households according to SRCs: 20-30 Age Group - 2004-05

SRCs		20-30 years old persons		Graduates		Attending PG courses		Unemployment Rates among Graduates
		Percentage to Population	Distribution across SRCs	Percentage of population in the age group	Distribution across SRCs (SRCs)	Percentage of graduates in the SRCs	Distribution across SRCs (%age)	
Non-Poor	SCs/STs	66.3	21.8	3.8	10.1	21.5	8.9	19.1
	H-OBCs	78.5	35.1	6.2	26.6	22.1	24.2	23.8
	H-General	89.2	25.5	15.7	48.9	26.6	53.4	20.5
	Muslims	71.2	11.4	4.9	6.8	22.9	6.4	25.6
	All Minorities	86.1	6.2	10.1	7.6	22.4	7.2	25.3
	Total	77.3	100	8.2	100	24.4	100	21.4
Poor	SCs/STs	33.7	37.7	0.8	17.4	27.6	19.6	9.8
	H-OBCs	21.5	32.7	1.7	30.8	23.0	29.0	16.2
	H-General	10.8	10.5	5.8	34.9	29.3	41.9	14.4
	Muslims	28.8	15.7	1.2	10.5	16.3	7.0	16.7
	All Minorities	13.9	3.4	3.4	6.4	9.5	2.5	17.4
	Total	22.7	100	1.8	100	24.4	100	12.7

22. For the methodology used to identify poor and non-poor, see Chapter 8.



households than among poor households. This is consistent with the hypothesis that generally the poor cannot afford to remain unemployed and would typically accept whatever job offer comes their way. Non-poor, on the other hand, may be able to wait for a better job opportunity. In relative terms, while SC/ST graduates in both poor and non-poor households report the lowest unemployment rates, the unemployment rates among the Muslim graduates are the highest (although at times not very different from some of the other SRCs) (Table 4.5).

- Except in the case of Hindu-Gen (who have about 5 percentage point advantage over others), the share of persons pursuing post-graduate studies after completing graduation is more or less the same across SRCs for non-poor households. However, the percentage of graduates in poor households pursuing post-graduate studies is significantly lower for Muslims vis-à-vis other SRCs. Interestingly, this share is the highest for Hindu-Gen (29%) followed closely by SCs/STs (28%); the shares for OBCs (23%) and Muslims (16%) are much lower. Thus, despite lower unemployment rates among graduates among SCs/STs, a larger percentage of SCs/STs in poor households tend to pursue post-graduate education as compared to poor Muslims who report much higher unemployment among graduates.

Given relatively low costs of higher education in India, it is often argued that people (even the relatively poor) pursue post-graduate studies to 'postpone' unemployment. It is difficult to evaluate this argument with the available data. However, it is instructive to note incidence of low GARs among poor and non-poor Muslims and very low incidence of post-graduate studies among poor Muslims as compared to other SRCs. Admittedly, policies of affirmative action need to be fine-tuned to take into account the 'deficits' faced by poor and non-poor Muslims in higher education.

The probability of Muslims and SCs/STs completing graduation were lower than for all other SRCs, especially in urban areas and for males

Given the role of economic status discussed above, the correlates of GARs need to be analysed further. An exploratory exercise was undertaken to assess if the probabilities of persons completing graduation differ significantly across SRCs after controlling for economic status, age, gender, rural/urban residence and location (state). This analysis based on the NSSO 61st Round data for persons aged 20-30 years, threw up some interesting results.²³ As expected, the results show that economic status has a very large, positive and significant impact on GARs. Overall, other things being equal, the chances of completing graduation for persons belonging to Hindu-Gen category were significantly higher than for persons of all other SRCs. There were, however, differences across other (excluding Hindu-Gen) SRCs and for males and females in rural and urban areas. The probability of Muslims and SCs/STs completing graduation were similar but lower than for all other SRCs. While these differences were not significant in rural areas, especially for females, Muslims/SCs/STs had significantly lower chances of completing graduation than persons belonging to OBCs and other minorities in urban areas. This was especially the case for males in urban areas. In other words, after controlling for other factors, as compared to other SRCs, being Muslim and SC/ST reduced the chances of completing graduation, especially in urban areas and for males.

23. The analysis is based on the estimated results of Probit equation. Detailed estimates and results are not reported here.



The next relevant issue is whether the above-mentioned gaps are specific to graduate education or are a reflection of gaps that existed in earlier years of education. To explore this issue statistical analyses were undertaken around two more questions: (1) whether the probability of completing graduation differs significantly across SRCs if we consider only those persons who have completed higher secondary education - the minimum qualification for graduate studies; and (2) whether the chances of completing higher secondary education differ significantly across SRCs. From the perspective of the Muslim population two conclusions stand out:

- While the chances of eligible (those who have completed higher secondary education) Muslims completing graduate studies are still significantly lower than those of eligible Hindu-Gen persons, the gap narrows down. Besides, in many situations the chances of eligible Muslims completing graduate education are not very different from those for eligible OBCs and other minorities. In other words, once the Muslims cross the hurdle of the minimum qualification and are placed in the same situation in terms of location, economic status etc., differences between Muslims and other SRCs narrow down and are often not very different.
- The chances of completing higher secondary education are the highest for Hindu-Gen and the lowest for Muslims in both rural and urban areas and for both males and females. Though marginally lower, higher secondary completion possibilities for Muslims are not significantly different from those of SCs and STs. However, the chances of completion for both these SRCs are significantly lower than those of other SRCs viz., Hindu-Gen, Hindu-OBCs and other minorities.

A comparison of the probability estimates for completion of higher secondary and graduation suggests that Muslims are at a much larger disadvantage at the higher secondary level. This presumably results in a much lower size of Muslim population eligible for higher education. The results of the analyses discussed above are still tentative but provide useful insights. Broadly, these results combined with the analysis of the changes overtime undertaken earlier suggests that while both Muslims and SCs/STs continue to have significant disadvantage vis-à-vis other SRCs, the pool of eligible population for higher education seems to be increasing

Muslims are at a much larger disadvantage at the higher secondary level

Fig. 4.23 Distribution of Enrolled Muslim Children aged 7-16 Years by Type of School

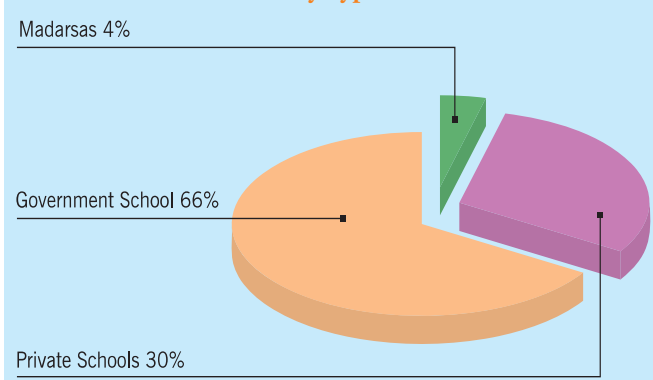


Fig. 4.24 Distribution of 'All Other' Enrolled Children aged 7-16 Years by Type of School

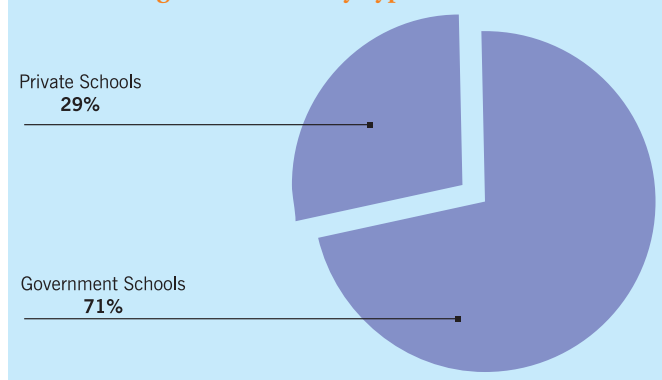
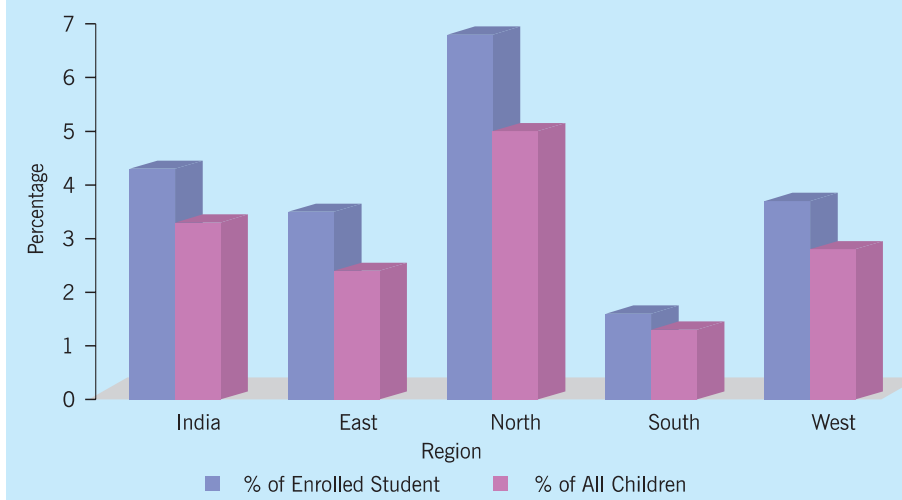




Fig. 4.25 Madarsa going Muslim Students (NCAER, Prov)



faster for SCs/STs than for Muslims. These trends need to be probed further.

Overall, this section reveals that though all the SRCs have been able to improve their status over time, the process has not been convergent. The gap between Muslims and 'All Others' has widened consistently at the all-India level and for all States - especially at the higher education levels. It is interesting to note that SCs/STs have been able to catch up

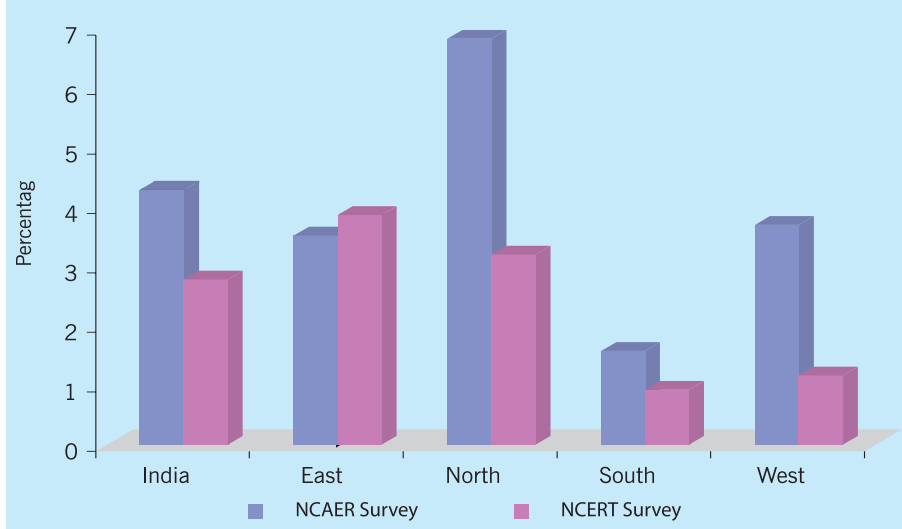
with Muslims. This may be due to the targeting of SCs/STs households in special programmes that establish schools or improve infrastructure and provide incentives for enrolment. Job reservation, too, may have had an indirect effect, by providing the economic means to educate children and simultaneously increase the economic returns to education.

8. Choice of Educational Institutions: The Case of Madarsas

The type of educational institution in which children study is also an important marker of educational status. This is because the quality and cost of education varies in different types of schools. There does not seem to be any major

difference in the choice of educational institutions across SRCs analysed (Fig. 4.23 and 4.24). Both Muslim and 'Other' children mostly attend the inexpensive Government or Government-aided schools; about one third attend private schools. Many of the government - aided schools may effectively be privately run; an analysis of the proportion of children going to government versus government-aided schools would be instructive. A small proportion (4%) of Muslim children also attend Madarsas (Fig. 4.23 and 4.25) .

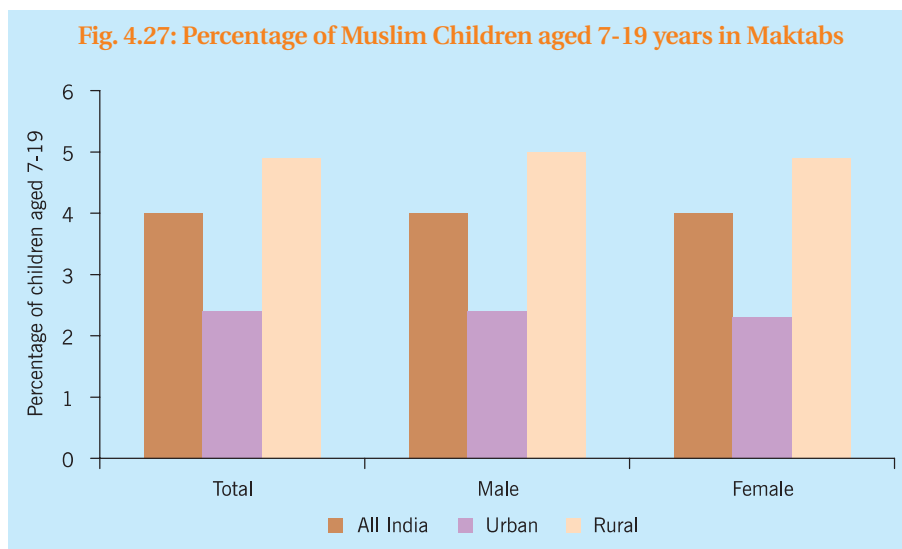
Fig. 4.26 Proportion of Madarsa Going Children - Provisional Estimate



It is often believed that a large proportion of Muslim children study in Madarsas, mostly to get acquainted with the religious discourse and ensure the continuation of Islamic culture and social life. A persistent belief nurtured, in the absence of



statistical data and evidence, is that Muslim parents have a preference for religious education leading to dependence on Madarsas.²⁴ It is also argued that education in Madarsas often encourages religious fundamentalism and creates a sense of alienation from the mainstream. In actuality the number of Madarsa attending students is much less than commonly believed Appendix Table 4.4. For example, in West Bengal, where Muslims form 25% of the population, the number of Madarsa students at 3.41 lakhs²⁵ is only about 4% of the 7-19 age group.



NCAER figures (Figure 4.25) indicate that only about 4 % of all Muslim students of the school going age group are enrolled in Madarsas. At the all-India level this works out to be about 3% of all Muslim children of school going age. The NCAER data is supported by estimates made from school level NCERT (provisional) data; which indicate a somewhat lower level of 2.3 % of Muslim children aged 7-19 years who study in Madarsas. The proportions are higher in rural areas and amongst males.

Figure 4.26 compares the NCERT and NCAER estimates of the proportion of Muslim students attending Madarsas at the all India level and for four broad geographic regions. It can be seen that, despite regional variations, the NCERT estimates, in general, are lower than the NCAER ones, except for the Eastern region. Despite wide variations in the two sets of estimates, the importance of Madarsas as a source of education is not high in any of the regions, except the Northern one. But even here, according to the higher NCAER estimate, less than 7 % children of the school going age group attend Madarsas.

Only 3% of Muslim children among the school going age go to Madarsas

One reason for the misconception that the majority of Muslim children are enrolled in Madarsas is that people do not distinguish between Madarsas and Maktabas. While Madarsas provide education (religious and/or regular),²⁶ Maktabas are neighbourhood schools, often attached to mosques, that provide religious education to children who attend other schools to get 'mainstream' education. Thus Maktabas provide part-time religious education and are complementary to the

24. Ansari, 1989, Jehangir, 1991, Ruhela, 1998, Salamatullah, 1994, Hasan and Menon,

25. Of which 12% are Hindus, according to a report published in The Outlook (author, 2006). Of course, the concept of Madarsas in West Bengal is somewhat different and many regular schools are also known as Madarsas. This would imply a lower share of students going to institutions conventionally known as Madarsas even in this state.

26. Moreover, there are several types of madarsas. For example, residential Madarsas are institutions that impart religious-Islamic education. The pupils do not attend any other type of school nor seek any other kind of education. There are many such Madarsas across the country.



formal educational institutions.

The common belief that a high proportion of Muslim children study in Madarsas stems from the fact that they are actually enrolled in the local Maktabas. As emphasized, such local Maktabas provide not a substitute, but a supplementary educational service. In Kerala, for instance, more than 60,000 Muslim students study in both 'mainstream' institutions and Maktabas at the same time. Since private and Government -aided schools do not teach Urdu adequately, children have to be taught to read the scriptures at home. Some children are taught to read the Holy Koran by their parents, relatives or by private tutors. In many cases, especially in low and medium income families, parents do not have the time or ability to teach their children themselves. Micro-level studies show that such parents admit their children to maktabas, in addition to secular schools. In such cases, the children study in two schools. Based on the NCERT (provisional) data the percentage of Muslim children aged 7-19 years going to the first type of maktabas has been estimated. Even these figures are not very high - only 4% of Muslim children study in them.²⁷ While this percentage is lower in urban areas, interestingly it is almost the same between boys and girls.

*The State must
fulfill its obligation
to provide
affordable high
quality school
education through
the formal
education system*

When modernization of Madarsas is planned, policy makers should be careful to distinguish between these two types of institutions. The Maktabas and residential Madarsas are necessarily traditional and meant only for religious education, because their social function is to carry on the Islamic tradition. On the other hand, it is the constitutional obligation (under Article 21A) of the Government to provide education to the masses. Aided Madarsas are often the last recourse of Muslims especially those who lack the economic resources to bear the costs of schooling, or households located in areas where 'mainstream' educational institutions are inaccessible. The solution in such cases is not only to modernize Madarsas, but also to provide good quality, subsidised 'mainstream' education and create an adequate infrastructure for education. Therefore, the state must also fulfill its obligation to provide affordable high quality school education to the masses through the formal education system.

Apart from the role Madarsas have played in providing religious education one needs to recognize their contribution towards the education of Muslims in the country. Very often one finds that Madarsas have indeed provided schooling to Muslim children where the State has failed them. Many children go to Madarsas and thereby acquire some level of literacy/education when there is no school in the neighbourhood. This effort needs to be recognized. This could be done by establishing 'equivalence' to Madarsa certificates for subsequent admission into government schools and universities. For this purpose, equivalence between the two systems of education will need to be established at different levels. Many Madarsas provide education that is similar to that provided in 'mainstream' schools. This needs to be understood in a transparent manner. Many Madarsas

27. Combining the estimates of Madarsas and maktabas only 6.3% of all Muslim children study in any form of Madarsas. This is a far cry from the 10% that is often cited by academics.



have shown an interest in the modernization scheme of the government and are keen to incorporate science, mathematics and other 'modern/regular' subjects in their curriculum and introduce modern methods of pedagogy. However, given the small number of children attending these institutions the 'modernization scheme' cannot be a substitute for mainstream education.

Moreover, in the case of the implementation of the Scheme for Modernisation of Madarsas a number of deficiencies were discovered by an evaluation exercise.²⁸ Some of these were as follows: The number and quality of teachers assigned to Madarsas for teaching modern subjects and their remuneration were inadequate. Besides, the important aspect of finding space for modern subjects in the Madarsa curriculum appears to have been ignored. The modern stream remained un-supervised at the Madarsa level and un-inspected at the state level. A fresh evaluation of the scheme which may result in its being overhauled is needed.

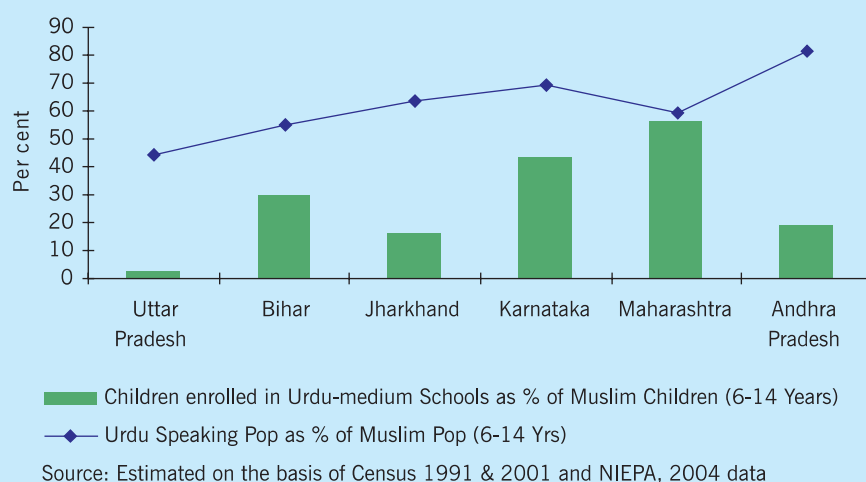
It is also important to recognize that Madarsas although primarily and usually intended for producing human resources for manning the mosques and the Madarsas themselves are also expected to produce Ulema who are looked upon by Muslims for guiding them in matters of importance in daily life and in social and political discourse. The modernization scheme is designed also to make them aware of what is considered the domain of secular learning and enable them to participate in inter-faith dialogues.

9. Educational Attainment and the Issue of Language

The non-availability of education in the Urdu language is seen by some as one of the reasons for the low educational status of Muslims in India. A substantial number of the Urdu-speaking people in most States²⁹ made this point during the Committee's interaction with them. This section explores this issue.

Despite recommendations of different Committees there is a dearth of facilities for teaching Urdu

Fig. 4.28: Urdu Speaking Population and Enrolment in Urdu Medium Schools, 2004



9.1 The Context

The advantage of providing education (especially primary education) in the mother tongue is undisputed as it enables the child to understand and apply skills more easily. It was for this reason that the three language formula was adopted in the early 1960's.

28. Evaluation Report on Modernization of Madarsa Education Scheme(U.P), Hamdard Education Society, New Delhi

29. Percentage of Urdu speakers according to the 1991 Census in — Bihar, including Jharkhand(9.9%), Maharashtra(7.3%), Karnataka(10%), Andhra Pradesh(8.4%) and Uttar Pradesh(9%)..



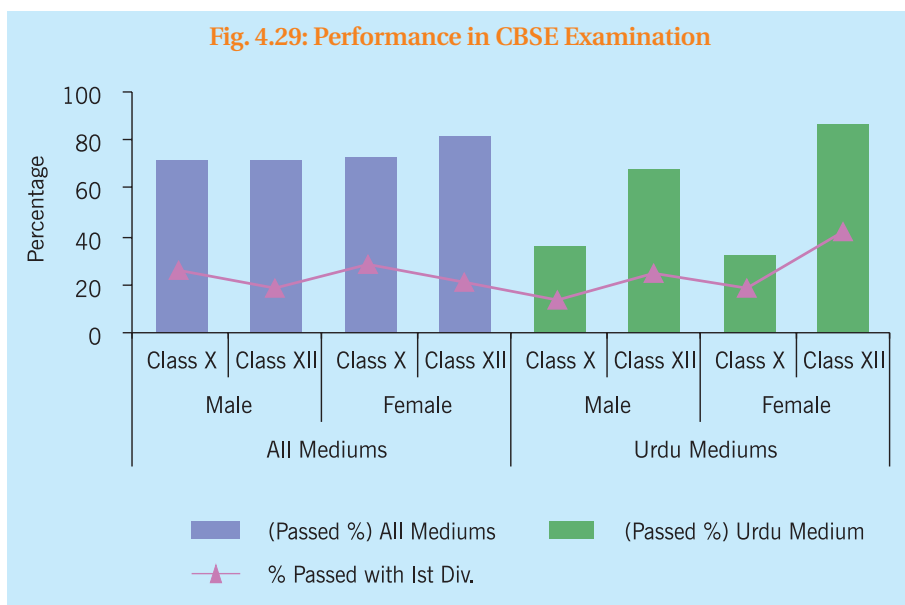
Lower enrolment in Urdu medium schools is due to limited availability of such schools at the elementary level

As per Article 350A of the Indian Constitution, “It shall be the endeavour of every state and of every local authority within the state to provide adequate facilities for instruction in the mother-tongue at the primary stage of education to children belonging to linguistic minority groups; and the President may issue such directions to any state as he considers necessary or proper for securing the provision of such facilities”.³⁰ However, despite the general agreement on the merit of this proposal, there has been more violation than adherence to it.

9.2 Urdu Medium Schools

Despite the positive recommendations of different Committees, in many states, there is a dearth of facilities for teaching Urdu. The number of Urdu medium schools is very low in most States. This can be seen from the low percentage of children enrolled in Urdu medium. Figure 4.28 shows the percentage of the Urdu speaking population (6-14 age group) in the respective states (Census 2001). The NIEPA data shows the enrollment in Urdu medium (of children in the 6-14 age group).

In contradiction to the widely held belief, the Urdu-speaking population is not merely confined to the Indo-Gangetic plains. Urdu is also reported to be the mother tongue of a sizeable section of the populations of Karnataka (10%), Maharashtra (7.5%) and Andhra Pradesh (8.5%). Interestingly, in all these states, the percentage of Muslim population reporting Urdu as their mother tongue is



substantially higher than the states in the Hindi-Urdu belt. In these states, the percentage of children enrolled in Urdu medium as a percentage of Muslim children in the school going age (6-14 years) is quite high. The available data does not permit us to identify if all children going to Urdu medium schools are Muslim. But that is likely to be the case. Surprisingly, the figures for enrollment in Urdu medium in Uttar Pradesh, in particular, is dismally low. It remains unsatisfactory in Bihar and Jharkhand too. Is it that Urdu is not considered as an option for Muslim

children in Uttar Pradesh and other Northern states while it is preferred in the states of Karnataka, Maharashtra and Andhra Pradesh?

The enrollment figures in Urdu medium seen in conjunction with the availability

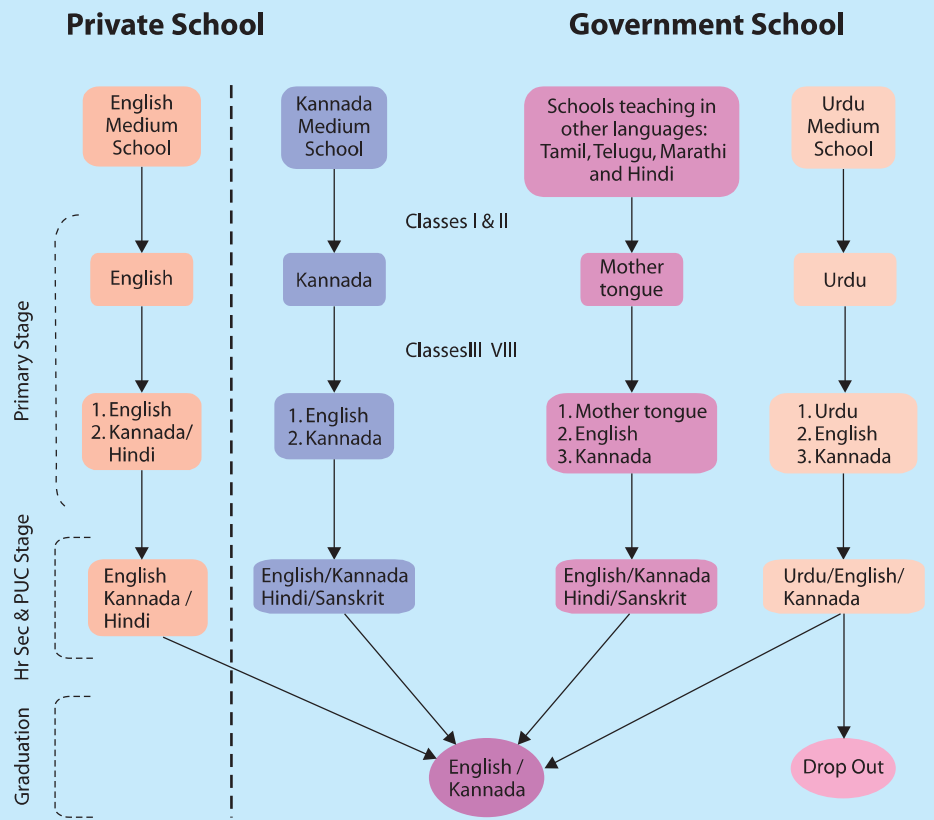
30. Besides this and other such provisions in the Constitution, a number of committees have also been set up by the Central Government to look into the promotion of Urdu in India. The Gujral Committee was set up in 1972 and submitted its report in 1975. This was followed by the setting up of the Ali Ahmed Suroor committee in 1979 which submitted its report in 1983. The year 1990 was witness to yet another report submitted by Ali Sardar Jafri to the Janta Dal government for the promotion of Urdu.



seem to suggest that lower enrollment in Urdu-medium schools is due to limited availability of such schools in a given state. As per the figures provided by the National Commissioner for Linguistic Minorities (NCLM) the three states of Karnataka (4410), Maharashtra (3443) and Andhra Pradesh (2569) have a large

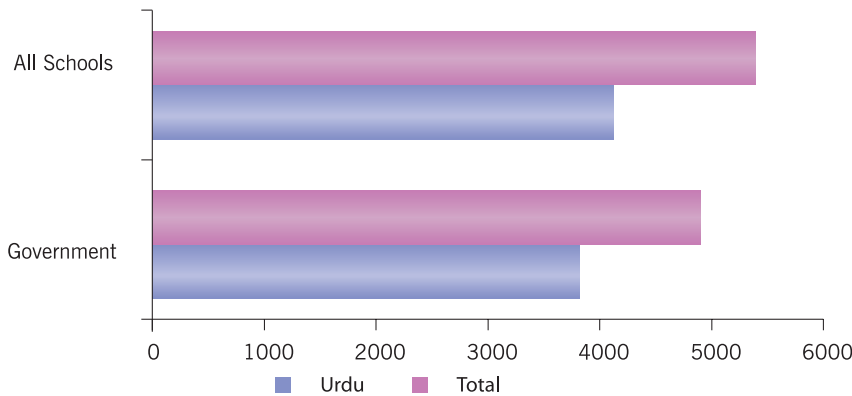
Box 4.2: Urdu Education Opportunities in Karnataka

Fig.4.30 Mother Tongue Based Education system in Karnataka



The provisioning of education through Urdu medium is precarious in Uttar Pradesh, Jharkhand, Andhra Pradesh and Bihar

Fig. 4.31 Minority Language Primary Schools





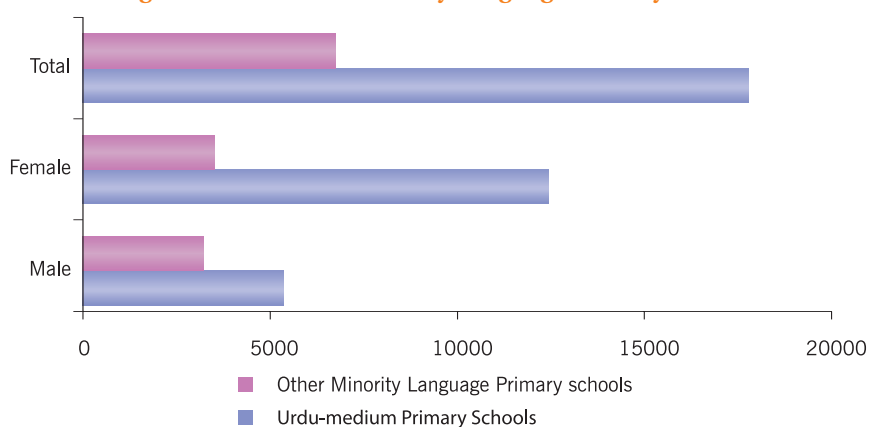
Karnataka and Maharashtra are examples of better provisioning of Urdu Medium schools at the elementary level, they also offer opportunities to study in the English stream concurrently

The Muslims in Karnataka, especially those living in its southern part, speak Urdu and prefer to get primary education in Urdu medium schools. The State of Karnataka has made provision for such education across Karnataka, even in its northern parts if there is a demand for Urdu education.

According to the 2001 Census there are 6.5 million Muslims in Karnataka comprising 12% of the population, and Muslim children aged 6-14 years were about 0.2 million in 2004, comprising 14% of all children in this age group. About 70% of Muslim children report Urdu as their mother tongue indicating that Urdu is an important medium of instruction in Karnataka schools.

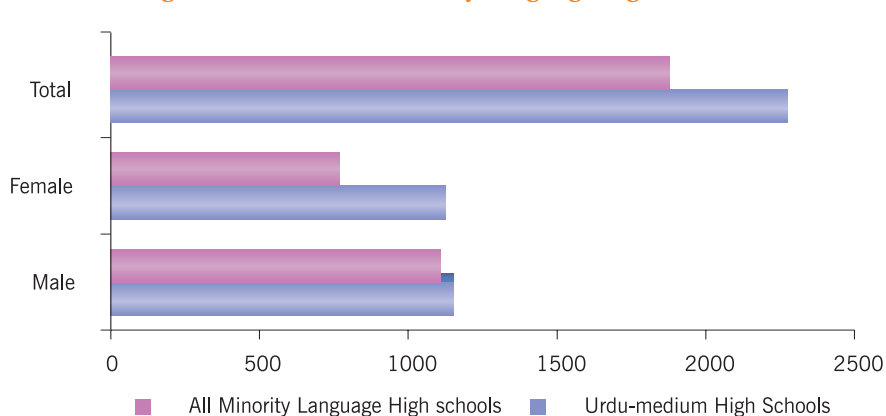
Data from the Department of Education in Karnataka reveals that a large proportion (77%) of institutions that impart primary level education in a minority languages are of Urdu medium. While this proportion falls for high schools, it is still significantly high.

Fig. 4.32 Teachers In Minority Language Primary Schools



The availability of a large number of Urdu-medium schools allows most Urdu-speaking children to be educated in their mother tongue; over 70% of Urdu-

Fig. 4.33 Teachers In Minority Language High Schools





speaking children are enrolled in Urdu-medium primary schools; while this proportion is lower for high schools, it is still significantly high at 60%. Interestingly, a greater proportion of girls are enrolled in Urdu-medium schools.

A consideration of the staffing pattern also reflects the adequacy of the Urdu-medium schools to satisfy the demand for education in Urdu.

Not only is the number of teachers in Urdu-medium schools high, but their gender break up corresponds to the gender structure of the Urdu-medium students.³¹ This is an important aspect as literature has documented the preference for Muslim parents to send their daughters to schools staffed by women teachers. Even in high schools about 50% teachers are women. Further, there are even Teachers Training Schools at the D.Ed. (Diploma in Education) level in Urdu. Candidates who have passed PUC can apply for this course. After qualifying, they are eligible to teach in lower primary schools.

number of government or government aided Urdu medium schools where a considerable proportion of Urdu speaking children are enrolled. This is primarily responsible for boosting up their enrollment figures in Urdu-medium³².

Non-Urdu medium schools with a provision for teaching Urdu as an elective subject are few and far between. This contrasts sharply with the importance attached to, say, Sanskrit, which is offered in a majority of the schools. “The Hindi speaking States operate largely with Hindi, English and Sanskrit whereas the non-Hindi speaking States have largely operated with a two language formula” with some exceptions (NCERT, 2005). The importance given to Sanskrit in the educational framework in Delhi and many north Indian States has tended to sideline minority languages. Students have to opt for Sanskrit as there is no provision to teach Urdu (or any other regional language) in many schools. This, in effect, makes Sanskrit a compulsory subject.

Not surprisingly, the performance of Urdu medium students is very poor. This creates a vicious circle where the lack of facilities for learning in Urdu leads to poor results (Fig. 4.29). This in turn reduces the functional worth of Urdu, lowers the demand for learning in Urdu, and offers an excuse for downgrading facilities for teaching Urdu³³. The Committee recognizes that the Government’s objective is to improve the educational status of Muslim children, rather than increase the number of Urdu-medium schools, per se. However, in view of the large proportion of Muslim children with Urdu as their mother tongue, the Committee feels steps should be taken to ensure that Urdu is taught, at least as an elective subject, in areas which have a substantial presence of Urdu speaking population. The Karnataka experience

In view of a large number of children with Urdu as their mother tongue Urdu should be taught, as an elective subject uptill graduation

31. About 70% of teachers employed in Urdu-medium schools are females.

32. Bihar, Jharkhand and Uttar Pradesh have consistently failed to provide figures regarding the number of Urdu medium schools in the respective states. See Forty Second Report of the Commissioner, Linguistic Minorities (July 2003 to June 2004), Ministry of Social Justice and Empowerment, GOI.

33. In public meetings with the Committee, Muslim representatives alleged that in Rajasthan many posts had been abolished. In addition, there are no Urdu medium schools after Class V



The gaps across all levels of education between Muslims and other SRCs is higher in urban areas

provides an alternative where continuation in the Urdu medium is possible till the higher secondary level (Box 4.2), but not up to the graduate level. While the provision of primary schooling in Urdu and availability of Urdu as an elective seem an appropriate demand, the question of Urdu medium schooling at the higher level needs to be assessed carefully. The employability of students with schooling in Urdu needs to be kept in mind before taking any initiative in this regard.

10. Some Concluding Observations

Relative deprivation in education of Muslims vis-à-vis other SRCs calls for a significant shift in the policy of the State, along with the creation of effective partnership with private and voluntary sectors. Given the vastness of the population to be served and the limited resources available with policy makers, the emphasis on provisioning of a minimum level of school education by the State seems justified. That does not mean, however, that the State can withdraw from participation in higher levels of education. The policy focus should be in those areas of education where private investment is not adequate to cover the weaker section of the population. While investment and effort from private and voluntary sectors could help in promoting convergence of educational levels of Muslims with that of other communities, the task remains essentially that of the State. Muslims have been not been able to sufficiently reap the benefits of state intervention and growth in education. We first summarise the key findings of this chapter so that areas of policy focus can be delineated.

With regard to school education, the condition of Muslims is one of grave concern. The data clearly indicates that while the overall levels of education in India, measured through various indicators, is still below universally acceptable standards, the educational status of the Muslim community in particular is a matter of great concern. Though the all-India literacy levels of Muslims are somewhat satisfactory, disaggregative analysis of state data, by place of residence and by gender, presents a less flattering picture of the status of Muslims. When alternative indicators of educational achievement, more representative of the progress made in education, are considered, a significant disparity between the status of Muslims and that of other SRCs (except SCs/STs) can be noted. For example, both the Mean Years of Schooling (MYS) and attendance levels of Muslims are low in absolute terms and in contrast to all SRCs except in some cases SCs/STs. In fact, in several context, SCs/STs are found to have overtaken Muslims.

While there is a significant rural-urban differential, it was observed that the gap between Muslims and the other SRCs is generally higher in urban areas than in rural areas. Similarly, though Muslim women have lower educational attainments than men, the gap with other SRCs is lower for women.

Analysis of time trends indicate that, despite overall improvement in educational status, the rate of progress has been the slowest for Muslims. In other words, while educational attainments of Muslims have improved over the years, it has done so at a more gradual pace than other SRCs, so that the expected convergence has not



occurred. Instead, the gap between Muslims and advantaged sections has actually widened since Independence, and particularly since the 1980s. In fact, a steady divergence in the level of achievements has seen traditionally under-privileged SCs/STs catching up and overtaking Muslims in several contexts. The last point is of special importance as at the time of Independence, the socio-economic position of SCs/STs was recognized to be inferior to that of Muslims. Apparently, Muslims have not been able to reap the benefits of planning and, while progressing through the operation of trickle down or percolation effect, have gradually slipped further and further behind other SRCs.

Attainments at the graduation level and in technical education are low for all SRCs. Even at these low levels differences across SRCs exist and Muslims lag behind in both areas. That the share of Muslims is poorest in streams having brightest employment prospects is of special concern. This has serious long-term implications for the economic empowerment of the Community and consequently for economic development of the country. Differentials in the attainment levels of SRCs become more apparent when lower levels of education are considered. The differences between SRCs become significant when attainments at the matriculation level onwards. One of the key reasons for the low participation of Muslims in higher education is their significantly low achievement level in higher secondary attainment rates. Muslims seem to have significant disadvantages vis-à-vis most SRCs in school completion rates. Once this hurdle is crossed and persons from the Community become eligible for higher education, the gaps between their achievements and those of other SRCs (with similar eligibility) narrow down considerably.

Moreover, the recent trends in enrolments and other educational attainments and Committee's interactions with the Muslim Community are adequate to dispel certain misconceptions and stereotypes with respect to education of Muslims. These need to be highlighted:

- Muslim parents are not averse to modern or mainstream education and to sending their children to the affordable Government schools. They do not necessarily prefer to send children to Madarsas. Regular school education that is available to any other child in India is preferred by Muslims also. A section of Muslims also prefer education through the English medium, while some others would like the medium of instruction to be Urdu. The access to government schools for Muslim children is limited.
- There is also a common belief that Muslim parents feel that education is not important for girls and that it may instill a wrong set of values. Even if girls are enrolled, they are withdrawn at an early age to marry them off. This leads to a higher drop-out rate among Muslim girls. Our interactions indicate that the problem may lie in non-availability of schools within easy reach for girls at lower levels of education, absence of girl's hostels, absence of female teachers and availability of scholarships as they move up the education ladder.

It needs to be emphasized that the worth of mere literacy is low. Unlike literacy,

Muslim parents are not averse to mainstream education or to send their children to affordable Government schools



The changes in educational patterns across SRCs suggest that SCs and STs have reaped advantages of targeted government and private effort. This reflects the importance of affirmative action

education is a broad process that enables a person to adopt a rational and questioning attitude and facilitate the recognition of new opportunities. Education also involves retention and enhancement of these capabilities over a lifetime and the ability to transmit education to the next generation in order to generate the considerable spillover effects documented by social scientists. Therefore, a person must be enrolled into a system of education and remain there for a minimum period in order to derive such benefits.

The changes in educational patterns across SRCs suggest that SCs and STs have reaped at least some advantages of targeted government and private action supporting their educational progress. This reflects the importance of affirmative action. While the nature of affirmative action that is required needs to be assessed, a sharper focus on school education combined with more opportunities in higher education for Muslims seems desirable. Moreover, skill development initiatives for those who have not completed school education may also be particularly relevant for some section of Muslims given their occupational structure. This is an issue that we will revert to in the next chapter. Some specific policy initiatives are discussed in the concluding chapter.



Economy and Employment: Situating Muslims

1. Introduction

Availability of employment provides an individual and her family with purchasing power, enabling her to acquire subsistence as well as consumption goods to satisfy the basic needs, comfort and leisure. In addition, enhanced earnings through employment allow investment. This can take the form of purchase of durable consumption goods and investments in areas like education, health and capital assets. Such investments are critical for increases in future incomes and for sustaining growth at the level of the individual as well as the economy. While economic benefits derived from such an increase in the entitlements are substantial, employment also has significant non-economic benefits. The belief that one is engaged in some worthwhile activity provides a sense of esteem and well-being to the worker.

Ownership of physical assets (especially land) and human capital (especially education) not only affects employment opportunities but also determines occupational patterns. Relatively poor access to these assets may force workers to remain at the lower end of the labour market hierarchy. Employment, education and investments in physical assets interact dynamically. It has been argued that the positive impact of education crucially depends upon the existence of market (employment) opportunities. Without economic returns to education provided in the form of a higher probability of getting employment or earning higher income, investment in human capital formation will not occur. Similarly, while ownership of physical capital creates opportunities for employment, growth in employment generates resources for new capital formation.

This chapter has the following inter-linked objectives:

- Provide a detailed account of the conditions of employment of Muslims in a comparative perspective;
- Explore the nature of vulnerabilities that the Community faces in the context of

Availability of employment provides an individual and her family with purchasing power, enabling her to acquire subsistence as well as consumption goods to satisfy the basic needs, comfort and leisure



*NSSO 61st Round
Data has been
liberally used to
understand the
structure of
employment
according to SRCs*

employment; and

- Identify areas of employment where policy should focus in order to improve the conditions of work for the Community.

The rest of the chapter is divided into ten sections. The next section briefly describes the database and the methodology. Sections 3-8 use the most recent data (NSSO, 61st Round) to summarize the status and conditions of employment of Muslim workers at the all India level. Section 3 analyses the work participation and unemployment rates. The activity status (self-employed, employer, employee etc.) of workers of different SRCs is discussed in Section 4. The type of enterprises that provide employment and the location of work are analyzed in Section 5. The industrial and occupational distribution of the workforce is discussed in the next two sections. Section 8 compares the wage earnings and security of employment across groups of workers. To assess whether employment conditions of Muslims are significantly different across states, section 9 addresses key aspects of employment conditions for all major states of India. It is critical to evaluate if employment conditions have changed in recent years. An effort is made in this direction in Section 10 by analyzing data for three time points, namely 1993-94, 1999-2000 and 2004-05. The final section sums up the major findings and identifies some areas for policy intervention.

2. Data Base and Methodology

The core of the analysis of employment conditions is based on quinquennial rounds of National Sample Survey (NSS) data-sets. The latest 61st (2004-05) is the focus of our analysis but data from the earlier Rounds (50th and 55th for the years 1993-94 and 1999-2000) have been used to make some comparisons over time. When possible, data from the 2001 Census is used to check the robustness of our estimates. As discussed in Chapter 1, NSS data has been used to define six broad SRCs. Almost all estimates are generated for each of these categories. Since the census data does not permit us to generate similar categories, comparable categories have been defined from the NSS data for all those variables where comparisons have been undertaken.

Unless otherwise stated, the analysis of employment status is undertaken for the age group 15-64 years of the population/workforce. For certain analyses (e.g., existence of child labour), other age groups are also considered. We use a more inclusive definition of a worker while analyzing employment characteristics; both principal and subsidiary status workers are considered.¹ As a result, even those who spend a small share of their time as a worker are also counted. Moreover, primarily the average conditions during the year or the *usual* status characteristics are analyzed as against the *daily* or *weekly* status features.²

1. Persons who are engaged in any economic activity during the reference period, even as unpaid helpers, constituted workers according to the NSSO definition. Despite her attachment to an economic activity, if a worker temporarily abstains from work due to contingencies like illness, social functions etc., she is also included in the worker category. The principal activity status of a person relates to that activity in which she spent a relatively longer time during the reference period. If a person was working during the major part of the reference period, she is considered a "principal" worker or a worker whose principal status is that of a worker. But if the person spent more time as "non-working" but pursued some economic activity for a relatively shorter time, she is classified as a "subsidiary" worker.
2. Usual status employment captures the average conditions during the reporting year, while daily and weekly status respectively capture the conditions during an average day in the reporting week and the entire reporting week.



3. Worker Population Ratios and Unemployment Rates

Broadly, WPRs (Worker population ratios/rates) provide an idea of the extent of participation in economic activity by a specific population. As mentioned, ability to find work is a function of assets (both physical and others) and opportunities of work available. Also persons (especially women) belonging to well endowed households (e.g., large landowners), may not participate in the workforce because there is no compelling economic need to do so. Given the endowments if the work available is not of the kind which a person prefers, s/he may not work. These work preferences are a function of a variety of factors, social, cultural and economic. Moreover, non-availability of employment may result in situations that people (especially women) withdraw from the labour force. This is referred to in social science research as “discouraged worker effect”. Consequently, differences in WPRs reflect the differences in endowments as well as the nature and quantum of employment opportunities. And often these complex links are difficult to untangle.

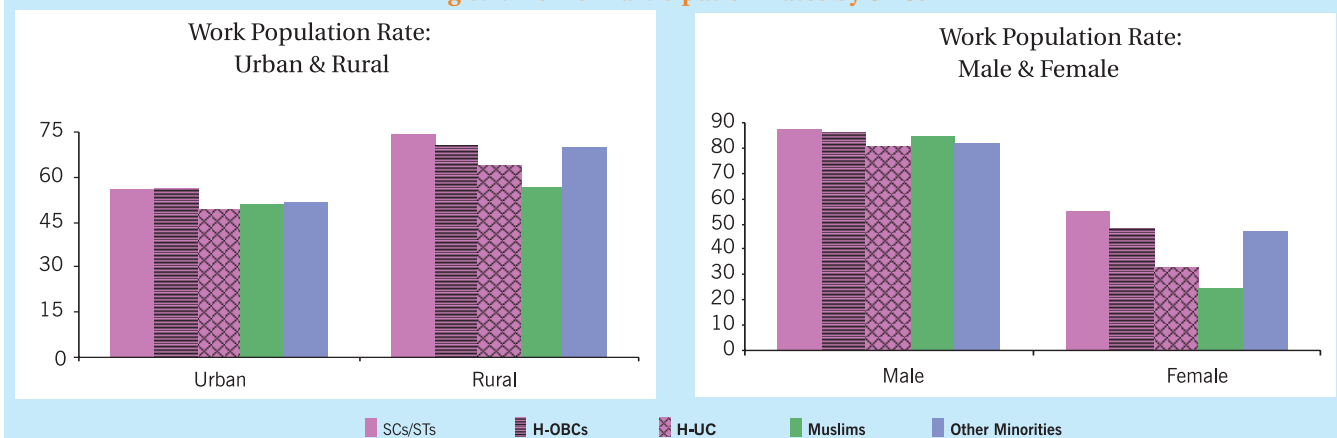
Unemployment rates (URs) reflect persons available for and seeking employment as a proportion of the labour force. In developing countries open unemployment (especially usual status) is typically found to be low. This is partly because a large number of the poor cannot afford to be unemployed and undertake whatever work comes their way. While they may not be “gainfully” employed, they do not report themselves as seeking work during an entire year. Therefore, daily status unemployment rates are preferred over usual status unemployment rates.

Given these caveats, in this section we attempt to find out if the Muslim population differs significantly from other SRCs in economic participation and unemployment.

Worker population ratios for Muslims are significantly lower than for all other SRCs in rural areas but only marginally lower in urban areas (Figure 5.1 and Table 5.1. All Tables at end of chapter). The low aggregate work participation ratios for Muslims are essentially due to much lower participation in economic activity by women in the community; while they do not differ much for males in different

The low aggregate work participation ratios for Muslims are essentially due to much lower participation in economic activity by women in the community

Fig 5.1: Worker Participation Rates by SRCs





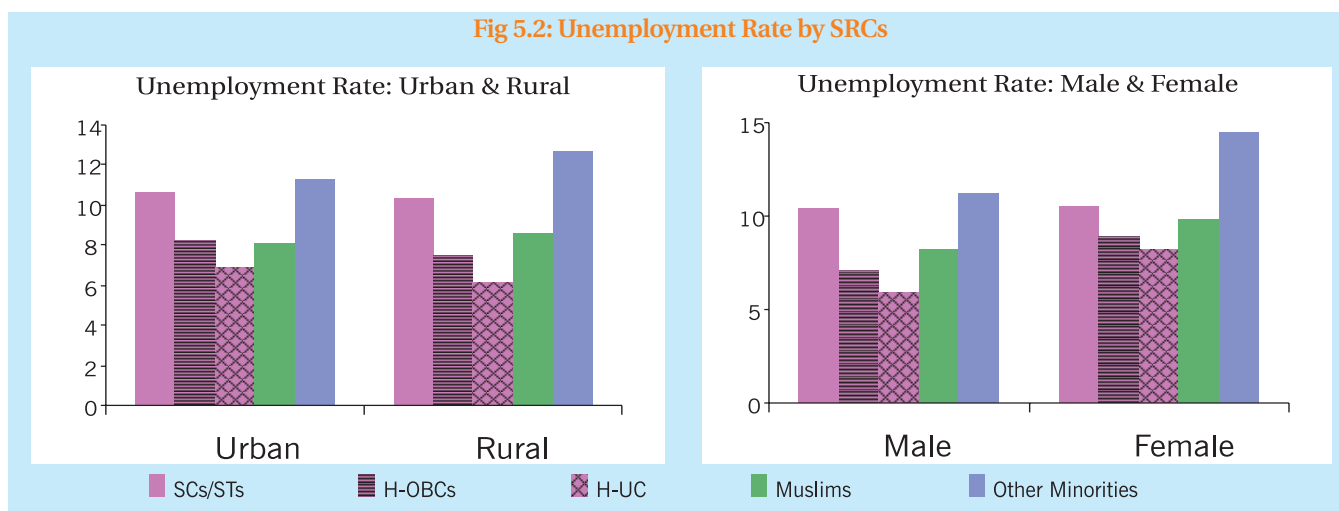
Worker Population Ratio for Muslim women are the least from among all SRCs, more so in urban areas

communities. Interestingly, work participation rates for Muslim women is much lower than even that for women belonging to upper-caste Hindu households, where there may be socio-cultural constraints to women's work.

Overall, about 44 per cent of women in the prime age group of 15-64 years in India participate in the workforce while about 85 per cent of men do so. However, on an average the workforce participation rate among Muslim women is only about 25 per cent.³ In rural areas, while about 70 per cent of the Hindu women participate in the workforce only about 29 per cent of the Muslim women do so. Even the upper caste Hindu women in rural areas have a higher participation rate which stands at 43 per cent. The lower participation of women in rural areas is partly explained by the fact that Muslim households (and hence women) are less likely to be engaged in agriculture. The WPRs for Muslim women in urban areas are even lower (18 per cent), presumably because work opportunities for women within the household are very limited. Such opportunities may be somewhat higher in rural areas with ownership (though limited) of land making participation of Muslim women somewhat higher in these areas.

One of the reasons for lower participation rates of Muslim women may be higher dependency rates due to relatively higher share of younger population in the community, resulting in women staying at home. We have seen in Chapter 3 that Muslim population is much younger than the total population. While 23 percent of the total population is below 10 years of age (that is, in the age range 0-9 years), 27 percent of the Muslim population falls in this range. Further, in the age group of 10-14 years, there is an excess of two percentage points for the Muslims. This is a situation of large young-age dependency. However, the share of the elderly is not high both for the general population as well as the Muslim population. Thus, old age dependency is not high. What implication does the "young age dependency"

Fig 5.2: Unemployment Rate by SRCs



3. The Census 2001 data also shows that the WPRs among Muslim women are low. According to the census estimates, the WPRs for Muslim males of all age groups in India were 47.5 per cent as compared to the average of 51.7 per cent for all religious communities. For Muslim women the WPRs were only 14.1 per cent as against the national average of 25.6 per cent (Census of India, 2004: xivii - xiviii)



have on the aggregate WPRs? Age specific WPRs show that participation rates are lower for Muslims in almost all the age groups (Appendix Table 5.1) for males and females, both in rural and urban areas. Therefore, “young age dependency” does not seem to be driving lower WPRs among Muslims.

The daily status unemployment rates (Figure 5.2 and Table 5.2) are generally not higher than 11 per cent. Overall, unemployment rates are slightly higher for all Muslims (taken together), than for all Hindus but there are differences within each group. In general, within the Hindus, URs are lower for high caste Hindus than others especially the SC/ST population. Unemployment rates among Muslims (male, female, rural and urban) are lower than SCs/STs but higher than Hindu-UCs. They are also higher than Hindu-OBCs except in urban areas.⁴

4. Distribution of Workers by Activity Status

While WPRs provide an indication of the extent of participation of a community in economic activities, the activity status describes the capacity in which workers participate in these activities. For example, a worker may be self employed or an employee. Besides, s/he may work as an employee on salary or on a daily wage and so on. The data permits us to distinguish between the following types of activity statuses of workers:

- Self-employed in household enterprise as:
 - Own account worker / Employer/Unpaid family worker
- Regular salaried/wage employee in:
 - Public sector / Private sector
- Casual wage labour in:
 - Public works / Other types of work

While it is difficult to create a gradation of activity-status as the earnings across these categories may vary a great deal, one can safely say that within the self-employed category, an employer is likely to be better off than the other two categories. Similarly, within employees, jobs providing regular salaries or wages would be preferred over wage based casual work. It is important to assess if Muslim workers are concentrated in specific type of activity statuses.

4.1 Concentration in Self-employment Related Activities

The most striking feature is the relatively high share of Muslim workers engaged in self-employment activity. This is particularly true in urban areas (Figure 5.3 and Table 5.4) and for women workers (Figure 5.4 and Table 5.3). Taken together, the three self-employed categories constituted about 61 per cent of the total Muslim workforce as compared to about 55 per cent of the Hindu workers. In urban areas this share is 57 per cent for Muslims and 43 per cent for Hindus. Among women the share is as high as 73 per cent for Muslims and 60 per cent for Hindus. We shall see later that within self-employment, Muslims are less engaged in agriculture as

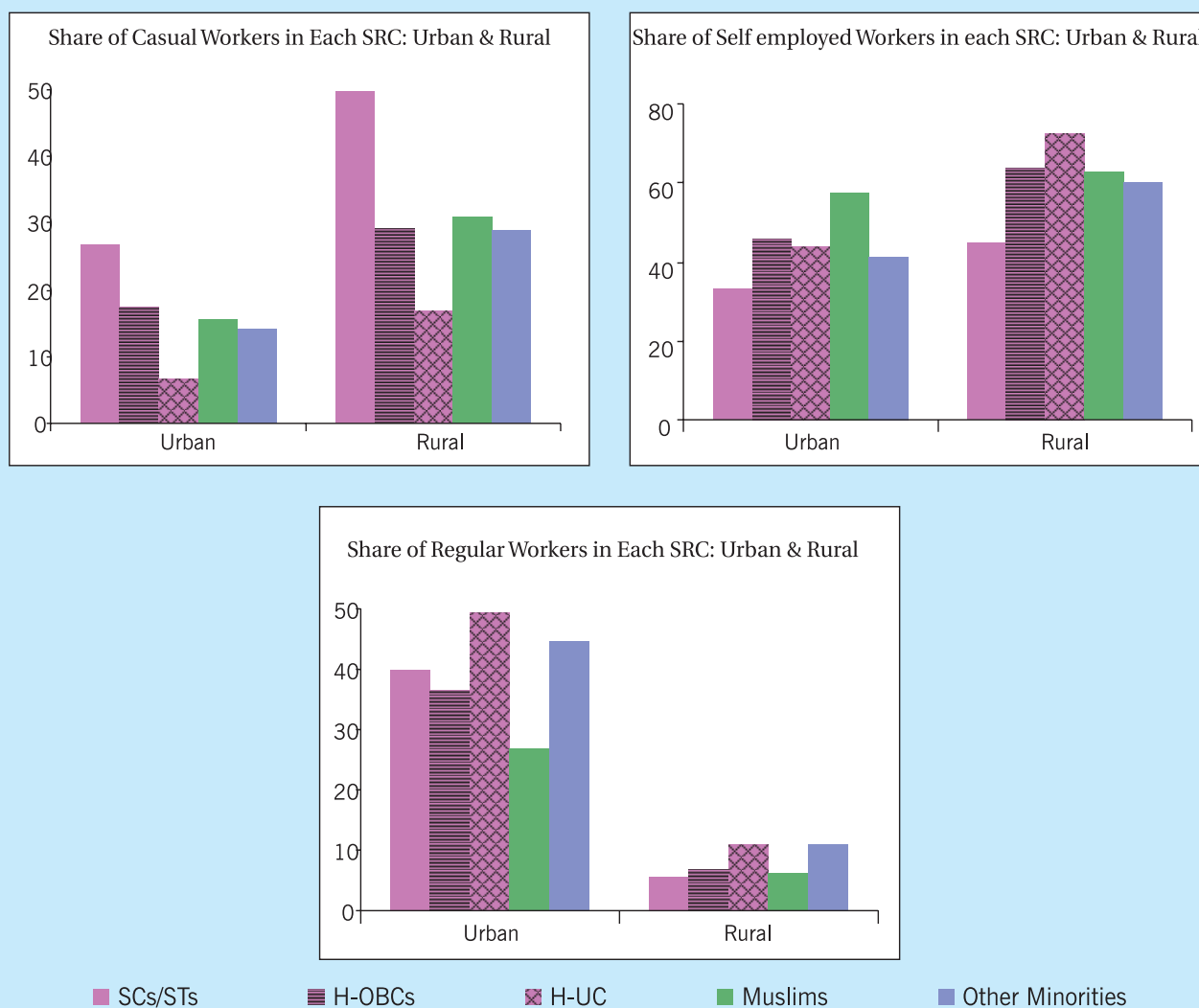
The most striking feature is the relatively high share of Muslim workers engaged in self-employment activity. This is particularly true in urban areas and for women workers

the participation of Muslim workers in salaried jobs (both in the public and the private sectors) is quite low as is in the case of SC/ST workers

4. Within Muslims unemployment is higher for OBC Muslims than for general Muslims (see Chapter 10).



Fig 5.3: Activity Status by SRCs in Urban and Rural Areas by SRCs



compared to non-agricultural activity. Within the Muslim community, the reliance on self-employment is higher for OBCs (64 per cent) than for general Muslims (59 per cent) (See Chapter 10). Among the Hindus, while the reliance on self-employment is relatively very low for SCs/STs (43 per cent), it is much higher for OBCs (51 per cent) and Hindu-UCs (55 per cent). Given higher participation in self-employment related activities, availability of credit presumably is more critical for Muslims than for other SRCs. We shall revert to this issue in Chapter 6.

4.2 Low Participation in Salaried Jobs

As employees, Muslims generally work as casual labourers (Figures 5.3 & 5.4 and Tables 5.3 and 5.4). As is the case of SC/ST workers, the participation of Muslim workers in salaried jobs (both in the public and the private sectors) is quite low. In the aggregate while 25 per cent of Hindu-UC workers are engaged in regular jobs, only about 13 per cent of Muslim workers are engaged in such jobs; the situation of SC/ST workers is no better. In fact, the dominance of casual work in the activity



Figure 5.4: Activity Status of Male and Female Workers



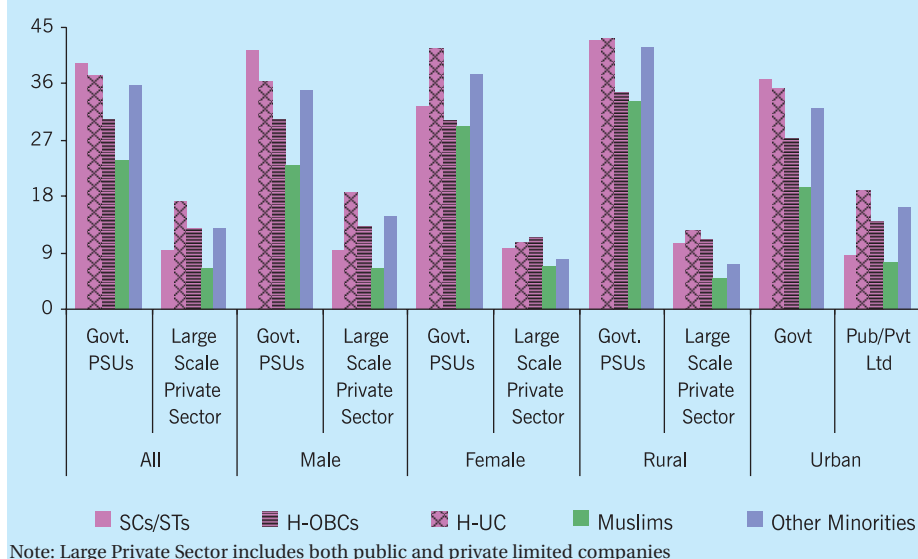
status profile of the SC/ST workers is quite stark with as many as 46 per cent workers in this group engaged in such work.

Lack of access to regular jobs, especially in the public sector has been a general concern among the Muslim population. The estimates reported in Tables 5.3 and 5.4 bear out this concern. As suggested above, the conditions of Muslims with respect to regular jobs do not seem very different from those of OBC and SC/ST Hindus when one compares the aggregate estimates and those for male and female workers separately (Table 5.3). However, distribution by activity status of workers in *urban* areas brings out sharply that participation of Muslims in regular jobs is quite limited as compared to even the traditionally disadvantaged SCs/STs. Only about 27 per cent of the Muslim workers in urban areas are engaged in regular work while the share of such workers among SCs/STs, OBCs and Hindu-UC workers is 40, 36 and 49 per cent respectively (Figure 5.3).

Regular workers can be located in smaller unorganized enterprises as well.



Fig 5.5: Share of Regular Workers in Each SRCs Employed in Government Sector and in Large Private Enterprises, 2004-05



Regular jobs in large enterprises, however, are more stable and lucrative. These jobs are generally coveted due to social security and other benefits. What proportion of regular workers in different SRCs work in government/public sector and private/public limited companies? Less than 24 per cent of Muslim regular workers are employed in the public sector or in government jobs (Figure 5.5, Appendix Table 5.2).⁵ This proportion is much higher for other SRCs; while about 39 per cent of the regular SC/ST workers are

engaged in such jobs, the share for Hindu-UC and Hindu-OBC workers is 37 and 30 per cent respectively. The shares of regular jobs in the large private enterprises (private and public limited) shows a similar pattern with Muslims having the lowest share, save Hindu SC/ST workers. These differentials are sharper in urban areas with a relatively much lower proportion of Muslim workers engaged in such jobs. The situation is similar in rural areas but the differentials across SRCs are lower. The shares of male and female regular workers in public and large private sector jobs show similar pattern. Muslim workers have the lowest shares in these coveted jobs (Figure 5.5). The large participation in government jobs by SC/ST workers stands out. This is probably the effect of the positive discrimination policy of job reservation for these groups.

the participation of Muslims in regular jobs in urban areas is quite limited compared to even the traditionally disadvantaged SCs/STs

4.3 Employment in the Government and the Public Sector Undertakings

Low share of Muslims in the government/public sector also gets reflected in the data shared with the Committee by various government departments and public sector undertakings (PSUs). This is analyzed in greater detail in Chapter 9. Suffice it to mention here that in most of the departments and PSUs, the share of Muslim workers does not exceed 5 per cent. The data from State departments and state level PSUs shows a somewhat higher representation of Muslims than at the Central level. Detailed information however, reveals that while Muslim, OBC and SC/ST public sector employees have relatively higher concentration in lower level positions as compared to Hindu-UC workers whose participation in higher positions is more (see Chapter 9). Moreover, the data analyzed in Chapter 9 also shows that in none of the all-Indian civil service cadres, the share of Muslims

5. Fig. only reports share of regular workers in each SRC employed in government / PSUs and the large private sector. They may also be engaged as regular workers in smaller enterprises.



exceeds 5 per cent.

5. Distribution of Workers by Enterprise-Type and Location of Work

The last section showed that Muslim workers are concentrated in self-employed activities followed by casual labour and their participation in regular jobs, especially in the public/government sector, is very limited. This section provides information on the type of enterprises in which Muslim workers are concentrated. The 61st Round estimates permit us to define the following broad categories of enterprises:

- Proprietary (with male/female proprietors)
- Partnership (with members of the same households/or with others)
- Government/public sector
- Public/Private limited company
- Others

While the government/public sector and public/private limited companies constitute the formal sector, the remaining categories constitutes the informal sector. Therefore, these categories give us the informal/formal distinction and also provide better estimates of government employment. *The estimates of regular jobs in the public sector referred to above did not include the casual work that is available in the government sector. In that sense, these estimates of government jobs are more inclusive.*

5.1 Concentration in Informal Own Account Enterprises

Consistent with the earlier conclusion that Muslims have higher than average reliance on self-employment, the distribution of workers by enterprise type for different SRCs categories (Tables 5.5 and 5.6) show that a significantly larger proportion of Muslim workers are engaged in small proprietary enterprises and their participation in formal sector employment is significantly less than the national average. More specifically, the estimates bring out the following interesting facets of Muslim employment:

- As compared to all other SRCs, a much larger proportion of Muslims (both men and women) work in self-owned proprietary enterprises. This is particularly so in urban areas.
- Participation of women workers in women-owned proprietary enterprises is significantly higher for Muslims. This implies that the prevalence of own account enterprises run by women is higher among Muslims than in other SRCs. However, as enterprises of Muslim women are mainly home-based, they are typically engaged in sub contracted work with low levels of earnings⁶.
- Participation of Muslim workers in PSUs or with the government is the least among all SRCs. For example, among Muslim male workers, less than 6 per cent are engaged in such work as against more than 10 per cent for all male workers and 13 per cent for all-Hindu male workers. Even the shares of OBC and SC/ST workers in such jobs are significantly higher than that for Muslims.

A significantly larger proportion of Muslim workers are engaged in small proprietary enterprises and their participation in formal sector employment is significantly less than the national average

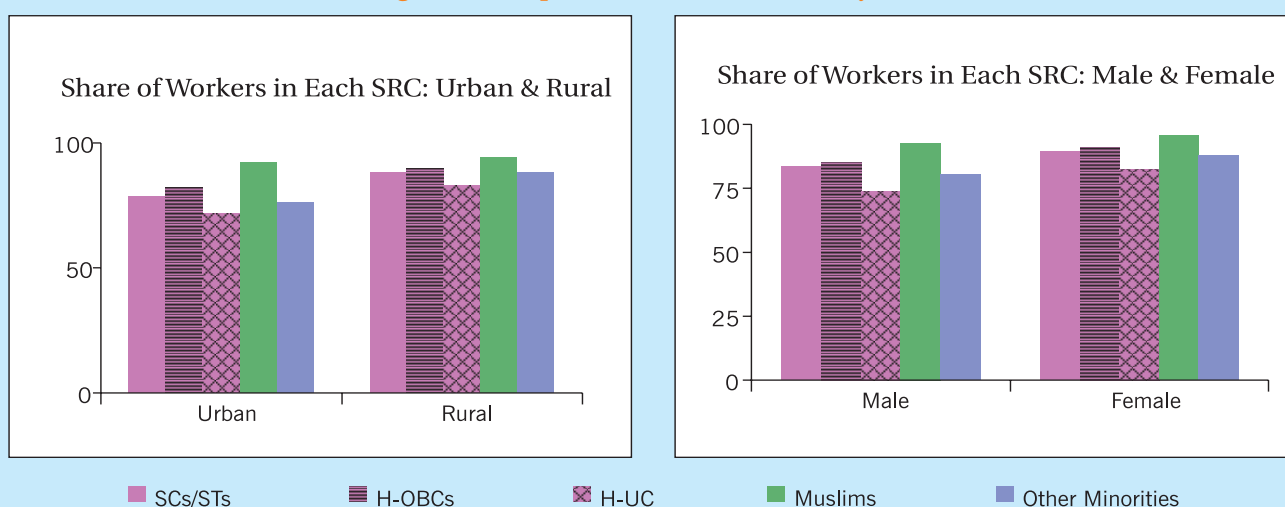
6. See next sub-section for some estimates. Unni (2006) showed the same patterns using 55th (1999-2000) data. Her analysis also revealed that such women are typically located in poor households.



The participation of Muslim workers in the informal sector enterprises is much higher

- Similar situation prevails for women workers and in both urban and rural areas.
- As compared to other SRCs, the participation of Muslim workers in the informal sector enterprises is much higher. For example, less than 8 per cent of Muslim workers in urban areas are employed in the formal sector as compared to the national average of 21 per cent. The share of Hindu OBC and SC/ST workers in such jobs in urban areas is as high as 18 and 22 per cent respectively. The same pattern prevails for both male and female workers and in rural areas. (Figure 5.6).⁷

Fig 5.6: Participation in Informal Sector by SRCs



The percentage of women Muslim workers undertaking work within their own homes is much larger (70 per cent) than for all workers (51 per cent)

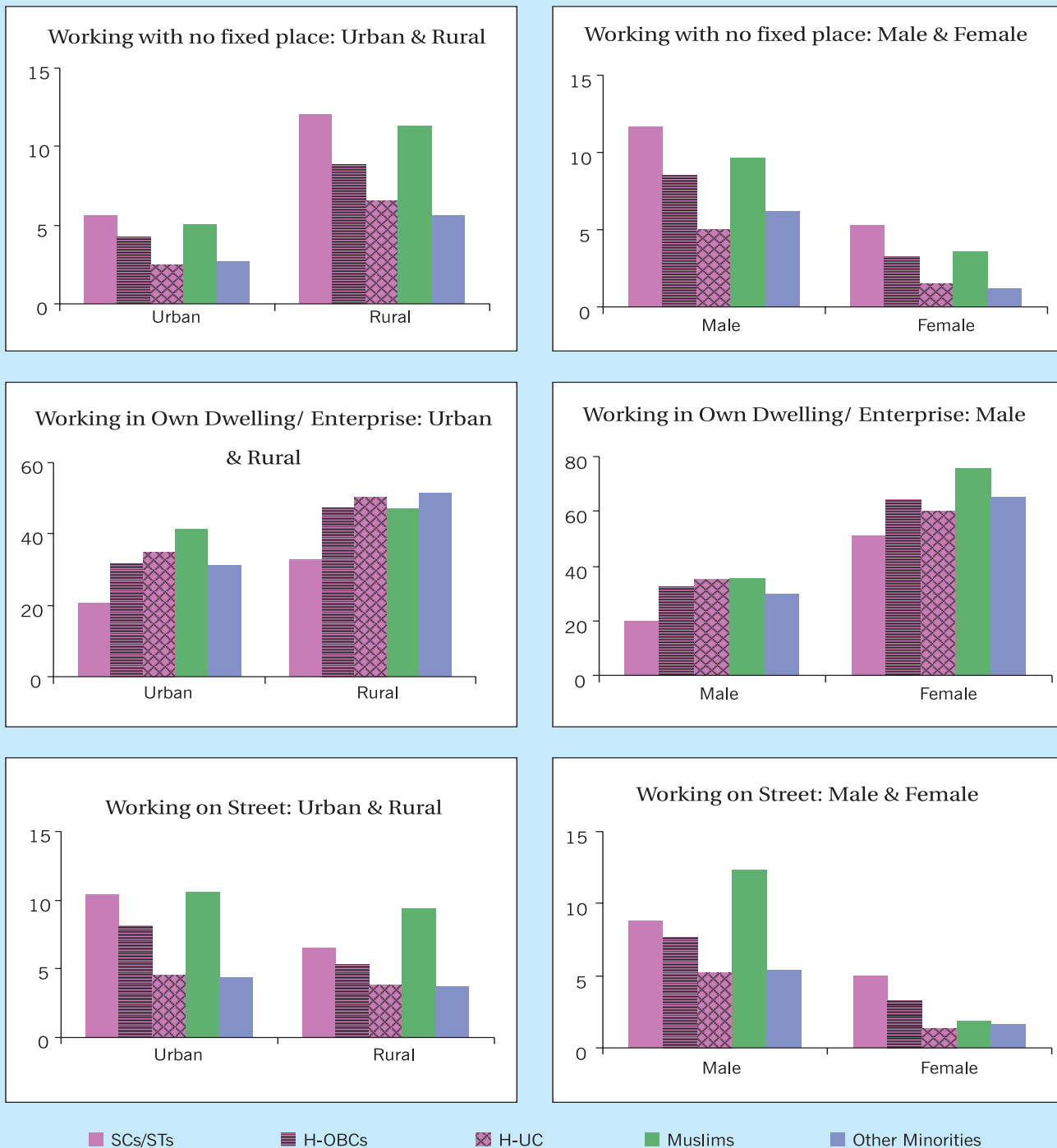
5.2 Relatively Larger Focus on Home Based Work and Street Vending

The economic vulnerability of Muslim workers engaged in informal activities is highlighted when we look at the distribution of the workforce by location of work (Tables 5.7. and 5.8; Figure 5.7). The fact that a larger proportion of Muslim workers work in their own enterprises located in their homes is consistent with the relatively larger reliance of Muslim workers on self-employment, a feature that has been noted earlier. Two additional insights emerge from these data. One, the share of Muslim workers engaged in street vending (especially without any fixed location) is much higher than in other SRCs; more than 12 per cent of Muslim male workers are engaged in street vending as compared to the national average of less than 8 per cent. Two, the percentage of women Muslim workers undertaking work within their own homes is much larger (70 per cent) than for all workers (51 per cent). While the larger engagement in street vending highlights the higher vulnerability of Muslim workers, concentration of Muslim women in home based work raises issues about spatial mobility and other work related constraints that women face even today. Traditional barriers, in many cases, still prevent women from going out of their homes to work. This is particularly true of Muslim women but is also true for Hindu higher caste women. This also limits the scope of work women can undertake and they often get into very exploitative subcontracting relationships. Moreover, women with responsibility for household duties (including childcare), find it difficult to work outside their homes or areas of residence.

7. In all these segments, the participation of OBC Muslims in the formal sector (including the public sector) is particularly low. Part of this data is discussed in Chapter 10.



Fig 5.7: Share of Workers in Each SRC according to Location of Work



6. Distribution of Workers by Industry Groups

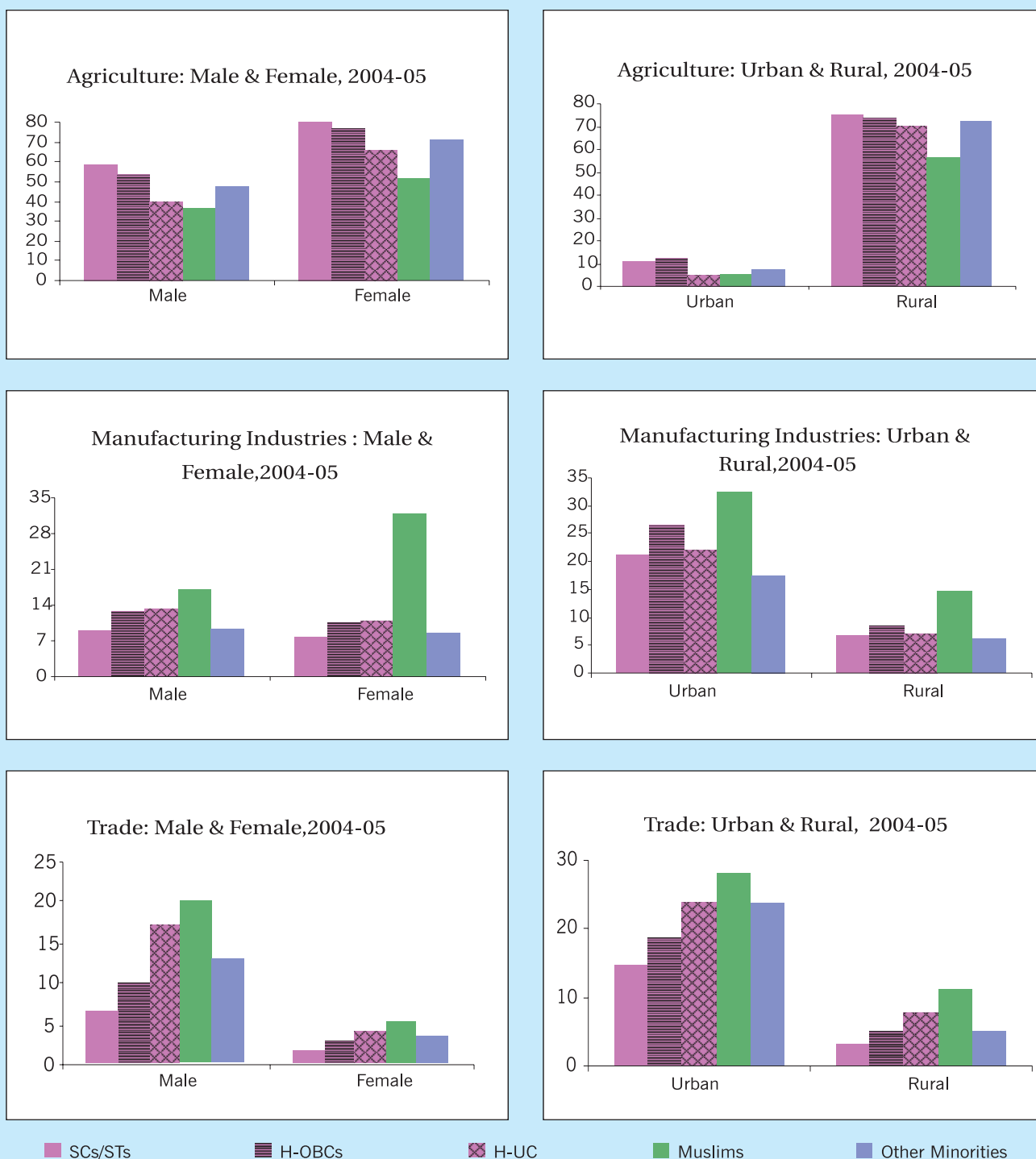
We have seen so far that Muslim workers have a significantly higher concentration in informal self-employment based economic activity than other SRCs. The next issue that needs to be analyzed is if Muslim workers are concentrated in specific industry groups. Tables 5.9 and 5.10 provide the industrial distribution of workers for each SRCs, separately for male and female



workers and for rural and urban areas. A few interesting differences between Muslim and other workers emerge (Figure 5.8):

- Participation of Muslim workers in agricultural activities is much lower than the workers of all other SRCs; less than 40 per cent of Muslim workers are engaged

Fig 5.8: Share of Workers in Each SRC in Selected Industrial Groups, 2004-05





in agriculture as compared to about 58 per cent for all workers taken together. These differentials are higher among female workers (52 per cent, compared to 74 per cent) than male workers (36 per cent, compared to 50 per cent). Within the Hindu category, a much larger share of OBC and SC/ST workers are engaged in agriculture than the high-caste Hindus.

- While the share of Muslim workers engaged in agriculture is much lower than for other groups, their participation in manufacturing and trade (especially for males) is much higher than for other SRCs. Besides, their participation in construction work is also high.

A more detailed exploration of employment in various industrial (non-agricultural) categories (Appendix Table 5.3) shows that as compared to other SRCs, the participation of Muslim workers is relatively higher in the following manufacturing industries:

- (1) Manufacture of tobacco products (especially for Muslim female workers); and
- (2) Manufacture of textiles and textile products like wearing apparel (especially for Muslim female workers);⁸

In addition, the participation of Muslim male workers is somewhat higher than others in the manufacture of fabricated metal products (except machinery and equipment). Among non-manufacturing industries, land transport and retail trade (especially for males) are activities where a larger proportion of Muslim workers are located than workers of other SRCs.

From the perspective of our analysis, two types of industry groups are important: (1) where a relatively large proportion of Muslim workers are located; and (2) where Muslim workers constitute a significant proportion of the total workers. Interestingly, three of the manufacturing segments identified above where the participation of Muslim workers is higher than in other SRCs are also the segments, where Muslims constitute a very high share of the segments' workforce. The shares of Muslims in the total workers engaged in the tobacco and textile/garment related industries are quite significant.⁹ The other industries where Muslims constitute a significant proportion of the workforce are: sale, repair and maintenance of motor vehicles¹⁰ and some segments of electrical machinery and apparatus manufacturing.¹¹

Likewise, among the non-manufacturing segments wholesale & commission trade

While the share of Muslim workers engaged in agriculture is much lower than for other groups, their participation in traditional manufacturing and trade (especially for males) is much higher than for other SRCs

8. Repair of personal and household goods was also an important segment where Muslims (especially for male workers) are concentrated. However, since this category of "manufacturing" is clubbed with one of the categories of "retail trade", it is not possible to get an exact estimate of the share of Muslim workers engaged in this industry. But the share is likely to be insignificant.

9. More than 41 per cent of the male workers engaged in the manufacture of tobacco products are Muslims; the share of Muslims in women workers in this sector is about 35 per cent. Similarly, about 30 per cent of the male workers engaged in the manufacture of garments, wearing apparel etc. are Muslim; the corresponding per cent among women workers is 17 per cent. The share of Muslims in the workers engaged in textile industry is more than 21 and 28 per cent respectively for males and females.

10. Muslims constitute more than 26 per cent of the total workers in the sector.

11. More than 23 per cent of the male workers in this sector are Muslims.



Among the non-manufacturing segments retail and wholesale trade has a large proportion of the Muslim workers

and retail trade has a large proportion of the Muslim workers, with about 22 per cent of the male workers in this segment being Muslim.

Obviously, given the concentration of Muslim workers in these segments makes the growth of these segments critical to them. Are the industries where Muslims are concentrated or where they have a significant share, growth oriented? It is difficult to answer this question because even within a narrowly defined industry group Muslims may be concentrated in specific niches which may not experience growth processes that are similar to the industry group as a whole. However, we attempt below a preliminary exercise to ascertain the growth orientation of the *manufacturing* industry groups that are important for Muslim workers.

6.1 Participation in Growth-Oriented Industries

A key dimension of the industrial distribution of the workforce is whether workers are concentrated in industries which are “declining” or those which are on the “high growth” path. Prima facie, location of a worker in that industry is most desirable where not only employment and output have been growing but there has been growth in productivity as well. In the same vein, location in industries that have experienced limited or no growth in employment, output and productivity is least desirable. From the perspective of growth prospects of workers in different sectors, an assessment if Muslim workers are located in industries that have seen relatively high growth in recent years would be useful.

High growth in output/value added in a sector provides positive growth impulses in the industry as a whole. A simultaneous growth of employment in these sectors ensures that the fruits of output growth percolate to the workers. However, employment at low levels of income in these sectors may not ensure overall well-being of the workers; this requires growth with increasing labour productivity or income per worker. In other words, the most desirable outcome is sectoral growth

Chart 5.1: Growth Based Categorization of Industry Groups

Category A: Growth industries with good quality employment

A1. Growing value added, employment and labour productivity

A2. Growing value added and labour productivity but declining employment

Category B: Growth industries with poor quality employment

B1. Growing value added and employment but declining labour productivity

B2. Growing value added but declining employment and labour productivity

Category C: Non-growth industries

C1. Growing employment but declining value added and labour productivity

C2. Growing labour productivity but declining employment and value added

C3. Declining value added, employment and labour productivity

that generates quality employment. Following this broad argument, seven types of groups have been defined reflecting different patterns of growth. These in turn have been clubbed into three categories (Chart 5.1).¹²

12. This is based on Unni and Rani (2004).



Usually an industry wherein value added is growing over time is considered to be a dynamic sector. By this criterion, the first four categories of industry groups (A1, A2, B1 & B2) can be considered as growth industries. However, if one gives greater importance to growth of productive employment, the first two industry groups (A1 & A2) can be considered the best in terms of productive employment potential, followed by the third and fourth (B1 & B2) industry groups. The remaining three groups of industries (C1, C2 & C3) with declining value added can be considered the non-growth performing industries.

The categorization of sectors according to growth experience can be done both on the basis of the organized sector data as well estimates for the unorganized sector. Since a large part of Muslim workers are located in the informal sector, it makes sense to focus more on the growth based categories generated on the basis of unorganised sector data. Table 5.11 provides growth rates in the 1990s for value added, employment and labour productivity for the industry groups identified important for the Muslims. The striking feature about these growth rates is that they are not stable and fluctuate a lot. Of the five sectors in Table 5.11, wearing apparel seems to be the only sector which has fared well in terms of growth in value added, employment and labour productivity during the entire period. Auto repair and maintenance is the other segment which has experienced simultaneous growth in value added, employment and productivity in the recent years but it did not do well in the early 1990s. Textiles have also experienced growth in value added and productivity in the late 1990s but employment growth has been negative. Tobacco products experienced growth in employment and value added during the same period but productivity has been on the decline. For electrical machinery, estimates are available only for the second half of the 1990s and the sector seems to be doing well. Overall, therefore, at the macro level, of the manufacturing sectors which are important for Muslims, wearing apparel, auto-repair and electrical machinery seem to be segments where policy focus can bring in employment related dividends for the Muslim workers. Interestingly, these are also the sectors that have significant growth prospects in the economy as a whole. However, it needs to be reiterated once again that given the availability of information, we are not in the position to figure out the manufacturing sectors more precisely. And it is possible that even within these segments; Muslim workers may be concentrated in areas which have not experienced the same kind of growth impulses that get reflected in Table 5.11. *A more elaborate exercise to identify sectors where Muslims are concentrated is desirable.*

While, policy focus on high growth sectors where Muslim workers are located is desirable, strategies through which Muslim workers can move from low to high growth sectors will also have to be thought of.

6.2 Participation in Security and Defence Related Activities

Participation of Muslims in security related activities is considered to be quite important with respect to the security concerns of the Community (see, Chapter 2). While it is very difficult to assess the participation of Muslims in security activities

At the macro level, of the manufacturing sectors which are important for Muslims, wearing apparel, auto-repair and electrical machinery seem to be segments where policy focus can bring in employment related dividends for the Muslim workers



Table 5.11: Growth Experience of Manufacturing Sectors with Concentration of Muslim Workers, Unorganized Sector

Industry Group	Growth rate of Value Added		Growth rate of Employment		Growth rate of labour productivity	
	1989-95	1994-01	1989-95	1994-01	1989-95	1994-01
Tobacco products	-4.3 (7.1)	5.0 (7.7)	-8.8 (2.1)	7.7 (-1.9)	4.5 (5.1)	-2.7 (9.6)
Textiles	-2.9 (6.4)	6.3 (2.9)	-2.4 (-0.3)	-0.2 (0.2)	-0.5 (6.8)	6.4 (2.7)
Wearing Apparel	6.2 (27.0)	14.4 (2.2)	1.5 (17.3)	14.4 (3.7)	4.7 (9.7)	-0.1 (-1.5)
Motor Vehicles & Parts (including auto repair)	-1.8 (9.1)	16.5 (11.3)	3.0 (3.5)	9.4 (4.3)	-4.8 (5.6)	7.1 (7.0)
Electrical machinery	NA (9.7)	21.7 (5.3)	-6.3 (2.5)	18.6 (-0.8)	NA (7.2)	3.1 (6.1)
All	-1.0 (8.3)	6.9 (6.9)	-1.7 (2.1)	2.2 (0.7)	0.8 (6.1)	4.8 (6.2)

Note: Figures in parentheses provide growth rates in the organized sector.
Source: Unni and Rani (2004)

Participation of Muslims in security related activities (e.g. Police) is considerably lower than their share in population

like the Police, the National Sample Survey provides data for workers engaged in “Public Order and Safety Activities” both at the state and the central government level.¹³ The available estimates show that the share of Muslims in these activities at the Central government level was only about 6 per cent, while that of the Hindu-UCs was 42 percent and both Hindu-SCs/STs and Hindu-OBCs had a share of 23 per cent each. At the state level, the share of Muslims was a little higher at 7 per cent while the other categories (in the same order) had shares of 37, 21 and 26 per cent respectively.

The NSSO also provides estimates of workers engaged in defense activities (code 75220). The share of Muslims in the defence workers was found to be only 4 per cent while that of Hindu-SCs/STs (12 per cent), Hindu-OBCs (23 per cent) and Hindu-UC (52 per cent) was much higher. Additional data made available to the Committee also showed that the participation of Muslims in security related activities (e.g. Police) is much lower than their share in population (see Chapter 9 for details).

7. Distribution of Workers by Occupational Status

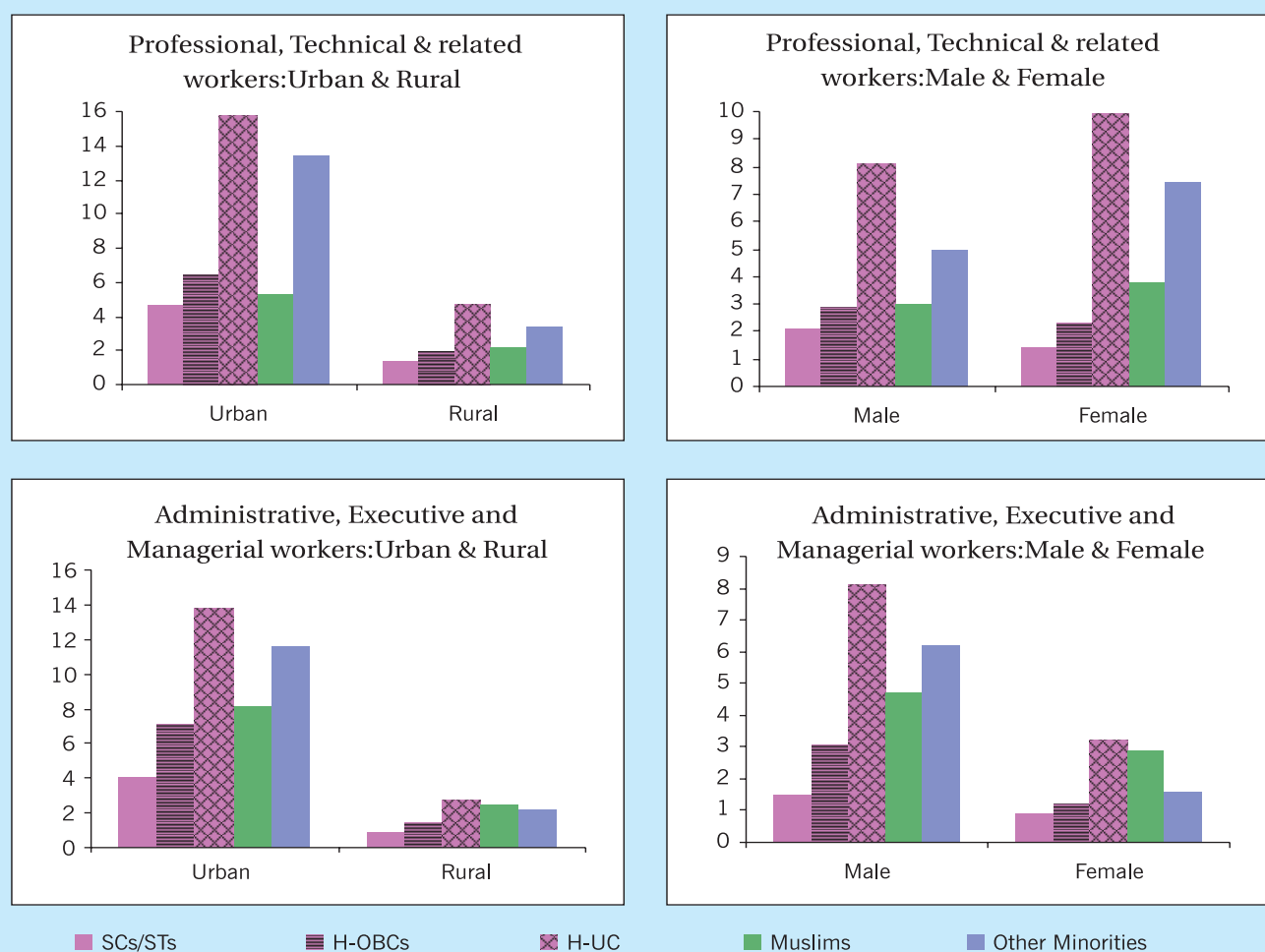
After identifying industrial sectors where participation of Muslim workers is high, the next step is to find out what work these workers do in these industries. Tables 5.13 and 5.12 provide the distribution of workers for each SRC by broad categories of occupations. A few significant differences stand out (also see Figure 5.9):

- The participation of Muslim workers in production related activities and transport equipment operation is much higher than in other SRCs. About 34 per cent of Muslim (all) workers are engaged in such occupations, as against 21 per cent for all workers and about 19 per cent for Hindu workers. Importantly, this pattern prevails for both male and female workers and in rural and urban areas.
- Sales work is the other occupation where the participation of Muslims is higher than other SRCs. More than 16 per cent of Muslim workers were engaged as

13. These workers include police and fire protection, administration and operation of law courts and prison administration and operation (NIC codes 75231 and 75232).



Fig 5.9: Share of Workers in Each SRC in selected Occupation Groups , 2004-05



sales workers, while the national average was only about 10 per cent and for Hindu workers it was about 9 per cent.

- While the participation of Muslim workers was relatively higher in production and sales related occupations, their participation was relatively lower in professional, technical, clerical and to some extent in managerial work. This was particularly the case in urban areas.

A more detailed analysis of the occupational profiles of different SRCs shows higher than average participation of Muslim workers in the following non-agricultural occupations (Appendix Table 5.4):

- (1) Merchants and shopkeepers (especially for males and in urban areas);
- (2) Sales persons and shop assistants (especially for males and in urban areas);
- (3) Tailors, dress makers and the like (especially for women and in urban areas);
- (4) Transport equipment operators (especially for males and in urban areas);
- (5) Tobacco preparers and tobacco product makers (especially women);
- (6) Spinners, weaver, knitters and dyers (especially for males in urban area: and
- (7) Machinery fitters, assemblers and precision instrument makers (especially for males and in urban areas).

Bidi workers, tailors & mechanics need to be provided with social safety nets and social security



The participation of Muslims in the professional and managerial cadre is low

Available data clearly shows that on average, Muslim regular workers are the most vulnerable with no written contract and social security and benefits

In addition, a relatively larger proportion of male workers in urban areas are engaged in carpentry related occupations and in bricklaying and construction work. Broadly, Muslims seem to be concentrated in their traditional occupations. Their participation in the professional and managerial cadre is low. This economic division of labour based on SRCs has serious implications for the overall development of the national economy. Therefore, different policies may need to be invoked for different sectors to make workers engaged in them more productive.

8. Earnings and Aspects of Employment Security

The data on location and informal nature of work has already highlighted that the Muslim workers are somewhat more vulnerable than other workers with regard to work related industries. We now explore available data on contractual relations to understand these vulnerabilities better. Information on the following kinds of contractual arrangements for workers of each SRCs is available:

- Distribution by type of contract (written / unwritten, duration)
- Distribution of workers by availability of social benefits (PF, pension, gratuity etc.)
- Distribution of workers by method of payment (regular/daily, monthly, weekly, piece rate etc.)

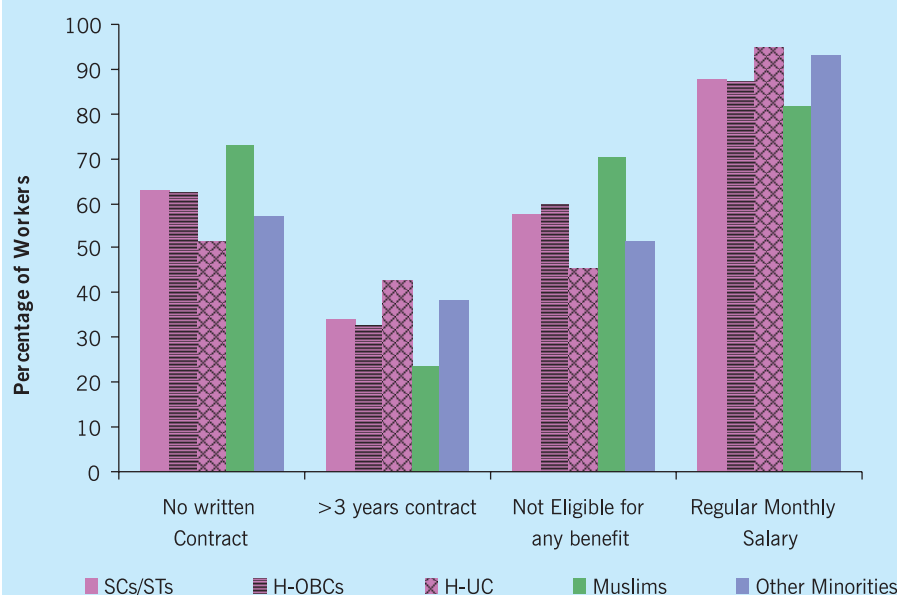
Table 5.13 summarizes the key aspects of conditions of workers who receive regular salary or wages. Similar tabulation of casual workers is not reported because almost all of them irrespective of the SRCs are on unwritten contracts with no social security benefits. The available data clearly show that on average, Muslim regular workers are the most vulnerable of all. As compared to regular workers of

other SRCs, a much larger proportion of Muslim regular workers work with (Table 5.13 and Figure 5.10):

- No written contract (73 per cent vs 52 per cent for Hindu-UC and 63 per cent each for Hindu-OBCs and SCs/STs);
- No social security benefit (71 per cent against the average of 55 per cent, Figure 5.10 here)

Besides, fewer Muslim regular workers receive monthly salaries as compared to all other SRCs. Finally, on an average a relatively larger proportion of Muslim regular workers are on piece-rate system. Thus, even

Fig 5.10: Distribution of Regular Workers of Each SRC by Conditions of Work



Note: Large Private Sector includes both public and private limited companies



when Muslim workers are able to get into regular jobs, they are at the lower end of the ladder and their conditions of work on an average are much worse than those of regular workers of all other SRCs including SCs/STs.

The poor conditions of work are also reflected in lower earnings. It has been shown for 1999-2000 that Muslim regular workers get lower daily salary earnings in both public sector and private sector jobs than workers of most other SRCs. While Muslim men and women have lower daily earnings than Hindus in the public sector, the difference in earnings between Hindus and Muslims is much larger in the private sector. In general, the average daily earnings of Hindu-OBC workers were higher than those of Hindu-SC/ST and Muslim workers. No specific pattern emerged when the earnings of Muslim workers were compared with those of Hindu SC/ST regular workers. Finally there is hardly any difference in the daily earnings of casual wage workers by community. Thus, while in casual work there is not much difference in the wage earnings, regular job holders among Muslims draw relatively lower salaries than workers from other SRCs specially in the private sector.¹⁴

One can surmise that in general Muslim men and women are in inferior jobs, such as clerical or Class IV employees, compared to the Hindu men and women even in the public sector jobs. In the private sector, the difference in earnings may only partly be due to the difference in the nature of the jobs undertaken by the two communities. A large part of the difference is likely to be due to the nature of the private sector enterprises themselves, with the Muslims being engaged in smaller informal and thereby low productivity enterprises. Such enterprises may be small workshops, where a large number of Muslim men are engaged, for example, as mechanics in garages. The women could be attached to small manufacturing enterprises. The lack of variation in casual wage earnings across SRCs is presumably because the nature of the work is very similar for all communities.

Muslim regular workers get lower daily earnings (salary) in both public and private jobs compared to other SRCs.

9. Inter-state Variations in Employment Conditions

The conditions of employment among Muslims vary a great deal across states. For example, we had seen at the aggregate (all India) level that WPRs for Muslims were generally the lowest. But state specific estimates of WPRs show that participation rates are not the lowest among Muslims as compared to other SRCs in several states. These states include Bihar, Delhi, Gujarat, Haryana, Himachal Pradesh, Madhya Pradesh, Punjab, UP and West Bengal (Appendix Table 5.5).¹⁵ The more interesting differences are with regard to the industrial distribution and the activity status of the workers:

- Most of the states have a significantly higher share of Muslim workers in the manufacturing sector than other SRCs. The share of Muslim workers in manufacturing is particularly high in states like Delhi, Tamil Nadu, Uttar Pradesh, Madhya Pradesh, Maharashtra, and Rajasthan where the share is more than 25 percent. States where Muslims have a lower share in

14. See Unni (2006), for details of earnings differentials.

15. Since there is no clear pattern vis-à-vis the unemployment rates, the estimates are not reported.



Muslims tend to be relatively more vulnerable in terms of conditions of work as their concentration in informal sector employment is higher and their job conditions (contract length, social-security etc.) even among regular workers are less for Muslims than those of other SRCs

manufacturing than other SRCs are Assam, Gujarat, Punjab, Haryana and Kerala (Appendix Table 5.6).

- As was the case at the all-India level, Muslim workers in most states have a higher share in trade than other SRCs; although in some states other minorities have a higher share. In Tamil Nadu, Orissa, Pondicherry, Kerala, Karnantaka, Madhya Pradesh, and Gujarat the percentage of Muslim workers engaged in trade is particularly high with more than 20 per cent workers engaged in this activity (Appendix Table 5.7).
- As was the case at the all-India level, the share of urban Muslim workers engaged in self-employment is higher than other SRCs in all states except Haryana (Appendix Table 5.8).

10. Patterns of Change in Employment Conditions Since the 1990s

After having seen the current status of Muslims in terms of employment conditions, it would be useful to see if the conditions have changed over time. For several dimensions, data is not available for the early 1990s. To get a general trend, data was compiled on changes in the shares of workers engaged in manufacturing and trade and those employed in administrative, executive and managerial jobs (Table 5.14). The most striking feature is that the trends are similar for all SRCs although the extent of change may differ. The following patterns are evident:

- The 1990s saw a decline in the share of manufacturing workforce but there has been an uptrend in the early years of the current decade (2000-04) without compensating for the earlier loss. Such fluctuations can be seen for all SRCs but have been sharper for women workers, especially Muslims.
- For all-India as a whole, the share of workers engaged in trade has increased consistently during 1993-2005. While rural areas have shown a marginal rise, urban areas have shown a slight decline after 2000. Of all SRCs, the rise has been the sharpest (in terms of percentage point changes) for the Muslim male workers. Thus, in recent years, while all workers have experienced a shift in favour of trade related activities, this shift has been somewhat sharper for Muslims (especially male) workers than for others.
- Shares of workers engaged in administrative, executive, and managerial jobs have increased for all SRCs. These shifts have been sharper in urban areas and for males but no significant differences can be observed across SRCs except that vis-à-vis others, Hindu-SCs/STs in urban areas have experienced an increase that is less sharp.

11. Summing Up

Overall, one finds that as compared to others, Muslim workers are engaged more in self employed manufacturing and trade activities. Their participation in regular salaried jobs (especially in the government or large public and private sector enterprises) is much less than workers of other SRCs. They tend to be relatively more vulnerable in terms of conditions of work as their concentration in informal sector employment is higher and their job conditions (contract length, social-security etc.) even among regular workers are less for Muslims than those of other SRCs.



It has been shown that the returns to higher levels of education are relatively high for Muslim men and women as well, though there has been a decline in the 1990s for men in rural areas and women in urban areas.¹⁶ In fact, the returns are higher at higher levels of education. Thus, those Muslims who cross the educational barrier tend to benefit through better incomes. Despite these high returns as is evident from Chapter 4, the participation of Muslims in higher education is quite low. One of the reasons could be the perception that Muslims are unlikely to find regular jobs even when they get educated. The information on UPSC appointments seems to suggest that at least in these appointments this perception is incorrect; the success rates of Muslim candidates is similar, if not better, in these selections.

To explore this issue further, the Committee undertook an exploratory exercise to assess if the probability of participating in regular non-agricultural work differs across SRCs once age, location (rural/urban, state), levels of education and the economic status of the households are controlled for. The results are quite interesting¹⁷:

- In *rural* areas and for *male* workers, the probability of being in regular non-agricultural employment is higher for SC/ST and Muslim workers as compared to all the other SRCs; probability of undertaking such jobs undertaken for SCs/STs being higher than for Muslims.
- Among *rural female* workers, the probability of undertaking regular non-agricultural employment is the highest for SC/ST workers, followed by other minorities and then the rest of the SRCs. Surprisingly, the probability of rural female workers undertaking regular non-agricultural work among Hindu-UC, Hindu-OBC and Muslims is not very different; the Hindu OBCs having a marginally higher chance of undertaking such work.
- Among *urban male* workers, the probability of Muslim workers taking up regular work is the lowest, while that of SC/ST workers is the highest. However, the probability of taking up regular work was not significantly different among Muslims, Hindu-OBCs and other minorities.
- Among *urban female* workers also, the probability of undertaking regular work is the lowest for the Muslim workers. Once again the SCs/STs have the highest probability followed by other minorities, Hindu-OBCs and Hindu-UCs.

Overall, after controlling for several individual, household and regional characteristics, the chances of Muslim workers taking up regular non-agricultural work in rural areas do not seem to be lower than for other SRCs; in fact, for women Muslim workers it is higher. In urban areas also the chances of doing such work for Muslim male workers are not very different from those of Hindu-OBCs and other minorities. However, among Muslim women workers such a possibility is significantly lower than for all other SRCs. While more work is required to explore these differences and understand reasons thereof, it needs to be noted that lower probabilities for Muslims undertaking regular work in urban areas is not

Among urban male workers (other things being the same), the probability of Muslim workers taking up regular work is the lowest, while that of SC/ST workers is the highest

16. See Unni (2006) for some recent estimates.

17. These results are based on the estimates of Probit equations undertaken by the Committee using the NSS 61st Round data.



improvements in employment conditions of Muslims would involve a sharper focus on skill development and flow of credit in sectors where Muslim workers are concentrated and which have been more growth oriented in recent years

Since a large section of the Muslim workers are engaged in self-employment, skill development and credit related initiatives need to be tailored for such groups

necessarily a reflection of discrimination. These probabilities have been generated on the basis of data on workers who are employed and reflect job choices made by the workers. In other words, the estimates are based on data *after* job choices have been made. If a person chose not to apply/join a regular job, s/he has made a voluntary choice.

The discussion on the employment conditions of Muslims in India provides inputs for areas of intervention. While details of these interventions are discussed in the last chapter, a few focus areas may be flagged here. Broadly, apart from better education facilities (an issue discussed in detail in the last chapter), improvements in employment conditions of Muslims would involve a sharper focus on skill development and flow of credit in sectors where Muslim workers are concentrated and which have been more growth oriented in recent years. Since a large section of the Muslim workers are engaged in self-employment, skill development and credit related initiatives need to be tailored for such groups. Since there is a large concentration of Muslim workers in specific districts, programmes that provide skill, credit, technology and market support in these areas would be critical. Possibility of area specific programmes should be explored, especially in the 58 districts where Muslims constitute more than 25 percent of the population. (See Chapter 3) The main task is to enhance the productivity of the small enterprises where a large segment of the Muslim workers are located. Innovative initiatives for these enterprises might be useful. Some experiments that effectively combine modern managerial, technical and design skills with artisanal skills may require closer study to create effective intervention strategies. The intervention initiated by the Maya Organic in the rural and urban areas of Bangalore provides a useful model for such an intervention. (Box 5.1) The most important aspect of this intervention is that it leverages artisanal skills and builds capabilities to respond to rapidly changing market conditions. While such initiatives would help workers located in growth oriented industries, a 'transition strategy' for those who are located in stagnant industries is desirable. Such strategies can be focused around building of new skills, the demand of which is on the rise. Potential for imparting these skills both to those who have completed school education and those who have dropped out of school but have completed middle education needs to be assessed. Most existing technical training programmes require higher secondary education. Given the education levels of the Muslim youth, they are not eligible for such training. Given the school completion rates of Muslims and the significant need for skill upgradation, provision of certain types of skill training after middle education may be useful. Reduction in minimum qualification for polytechnic type course may also be desirable.



Box 5.1: Maya Organic

A Systems Approach to Addressing Livelihood Issues in the Informal Sector

The initiative of Maya Organic is based on the premise that existing models of development for the poor are purely symptomatic and typically address issues like access to capital and training in isolation without appreciation of their relevance in a broader context. These models also lack of understanding of the complexities of an increasingly market based economy leading to reorganization of business structures and its significant impact on the poor. The organization sees a need for an innovative institutional structure that would address the key issue of building capabilities both at an individual level and as an organizational unit in response to market realities. These capabilities would address learning- the key to resilience and survival in an ever changing market scenario. This institutional structure is a collective of the working poor. Such collectivization is done through the formation of groups of informal sector workers working together in pursuit of an objective- production of goods and services.

Collectivization is required given the well known weaknesses of entrepreneurship as a model of development among the working poor. Maya takes a sectoral approach by forming workers' collectives in specific sectors which work as production and business units. This is required to understand the complexities within each business sector. However, each collective draws strength from other collectives, enabling cross sectoral learning. A strong umbrella structure is provided to these collectives so that they can engage with the markets at its own terms. The association of the collectives with the umbrella structure and Maya Organic also creates a label and a brand. This brand redefines traditional views of poor quality and poor value of informal sector products and services. The initiative also builds dignity for informal sector workers by producing high quality goods and services through its producer collectives.

Maya is presently developing independent collective enterprises of the working poor of rural and urban Bangalore in the sectors of garments, lacware, wood and metal working. It supports key issues of marketing, product design & development and capabilities building for collective members. Within these sectors, Maya is developing its own product line in toys and accessories, garments, and wood and metal furniture. It is also developing services to formal industry in garments outsourcing. And finally, it is developing a bottom up compliance with respect to changing market needs of quality, design and finish.

A similar approach to workforce organisation and development in construction is attempted through the formation of LabourNet as a prerequisite to developing collectives in construction services. LabourNet registers construction workers of all trades onto a database across Bangalore city that is available on call to builders and contractors. This provides a basis for formalizing subcontracting, establishing training systems, and reaching social security benefits to workers. It also addresses issues of occupational safety management, onsite skills training through partnering with construction firms.

The operational structure to support this initiative consists of two elements. MOSS (Maya Organic Support Services) is a marketing organisation of MAYA that interfaces with markets, sources orders and undertakes activities for brand building. It integrates all sectors. Sector development Units provide inputs to develop worker owned collectives in each sector. These inputs relate to production, skills and business capabilities and reaching out welfare benefits to members. Maya's approach is broad based using pragmatic operating structures so that the scalability and reach of the initiative can be enhanced products and services. No existing legal structure fits this initiative but it draws on the formal structure of Self Help Groups (SHGs) but with radical functions. Resources and surplus generated through enterprise activities are ploughed back to develop the sector, develop new collectives and reach out social security benefits to members

Source: Maya Organic, Bangalore



Social, Economic and Educational Status of Muslim Community of India

Table 5.1: Worker Population Ratios (WPR) by Socio-Religious Categories, 2004-05 (Principal and Subsidiary Status, (15-64 years))

Social Group		Urban	Rural	Male	Female	Total
Hindus	All Hindus	53.1	70.3	84.9	46.1	65.8
	SCs/STs	56.3	74.5	87.3	54.9	71.4
	OBCs	56.4	70.5	85.8	48.3	67.3
	UC	49	63.5	80.8	33.1	57.4
Muslims		51.1	57	84.6	25.2	54.9
Other Minorities		51.6	70.2	81.8	47.2	64.5
All		52.7	68.9	84.6	43.6	64.4

Table 5.2: Unemployment Rate by Social Religious Categories, All Age Groups, Daily Status

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



Table 5.3: Distribution of Male and Female Workers in Each Socio-Religious Category by Activity Status 2004-05, All Workers (Principal and Subsidiary, aged 15-64)

Activity Status	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	All						
Own account worker in household enterprise	29.6	22.9	31.5	35.1	39.4	31.4	30.7
Employer in household enterprise	1.1	0.3	0.9	2.5	1.4	2.5	1.2
Unpaid family worker in household enterprise	24.6	20.0	28.2	24.5	20.2	21.6	24
Regular wage/salaried	14.7	10.4	12.4	24.7	13.0	19.2	14.8
Casual in public work	0.1	0.2	0.1	0.1	0.2	0.1	0.1
Casual in other work	29.9	46.2	26.9	13.1	25.8	25.2	29.2
Total	100	100	100	100	100	100	100
Male							
Own account worker in household enterprise	37.3	29.8	40.5	40.7	42.5	34.3	37.7
Employer in household enterprise	1.5	0.4	1.2	3.2	1.4	3.4	1.6
Unpaid family worker in household enterprise	14.2	10.2	16.5	15.4	13.5	13.6	14.1
Regular wage/salaried	18.1	13.0	15.6	28.0	14.9	21.7	17.9
Casual in public work	0.1	0.2	0.1	0.1	0.2	0.1	0.1
Casual in other work	28.8	46.4	26.2	12.6	27.5	27.0	28.6
Total	100	100	100	100	100	100	100
Female							
Own account worker in household enterprise	14.9	11.6	15	20.9	29.1	26.5	16.6
Employer in household enterprise	0.4	0.1	0.4	0.7	1.3	1.0	0.5
Unpaid family worker in household enterprise	44.4	36.2	49.5	47.8	42.5	35.4	43.7
Regular wage/salaried	8.2	6.0	6.6	16.0	6.9	15.0	8.6
Casual in public work	0.2	0.2	0.2	0.2	0.0	0.1	0.2
Casual in other work	31.9	46.0	28.3	14.5	20.1	22.0	30.4
Total	100	100	100	100	100	100	100



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Table 5.4: Distribution of Workers in Each Socio-Religious Category by Activity Status and Place of Residence - 2004-05, All Workers (Principal and Subsidiary, aged 15-64)

Activity Status	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Urban						
Own account worker in household enterprise	29.7	25.5	30.9	30.8	39.4	26.9	30.9
Employer in household enterprise	2.3	0.6	1.7	3.7	2.0	4.2	2.4
Unpaid family worker in household enterprise	10.6	7.3	13.5	9.5	15.9	10.1	11.3
Regular wage/salaried	42.3	39.9	36.4	49.3	27	44.7	40.3
Casual in public work	0.1	0.2	0.1	0.1	0.2	0.1	0.1
Casual in other work	15	26.6	17.4	6.7	15.5	13.9	15
Total	100	100	100	100	100	100	100
	Rural						
Own account worker in household enterprise	29.6	22.5	31.6	37.6	39.4	32.9	30.6
Employer in household enterprise	0.8	0.2	0.8	1.8	1.0	1.9	0.9
Unpaid family worker in household enterprise	28.4	22.0	31.6	32.8	22.2	25.3	27.7
Regular wage/salaried	7.2	5.7	6.8	11.0	6.4	10.9	7.4
Casual in public work	0.2	0.2	0.1	0.2	0.2	0.1	0.2
Casual in other work	33.9	49.4	29.1	16.7	30.8	28.8	33.3
Total	100	100	100	100	100	100	100



Table 5.5: Distribution of Workers in Each Socio- Religious Categories by Enterprise-Type in Rural and Urban Areas, 2004-05, (All workers aged 15-64 years)

	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Urban						
Informal Sector	76.9	78.5	82.2	71.4	92.1	76.4	79.1
Proprietary Male	59.2	58.6	65.7	53.6	76.2	55.4	61.5
Proprietary Female	5.7	6.3	5.9	5.2	7.4	5.5	5.9
Partnership with members of same household	2.8	2.4	2.5	3.4	2.8	4.0	2.9
Partnership with members of other household	2.3	1.5	2.3	2.6	1.4	2.8	2.2
Others	6.9	9.8	5.8	6.5	4.3	8.6	6.6
Formal Sector	23.1	21.5	17.8	28.6	7.9	23.6	20.9
Government/Public sector	15.4	16.6	11.3	18.4	5.6	15.5	13.9
Public/Private Ltd Company	7.7	4.9	6.5	10.2	2.3	8.1	6.9
Total	100	100	100	100	100	100	100
	Rural						
Informal Sector	87.7	88.1	89.8	82.8	94.2	88.1	88.5
Proprietary Male	67.7	67.6	70.6	61.9	72.6	53.0	67.3
Proprietary Female	11.8	11.2	11.9	12.6	13.7	23.5	12.9
Partnership with members of same household	1.7	1.5	1.7	1.9	1.6	4.9	1.9
Partnership with members of other household	1.3	1.0	1.3	1.5	1.0	0.8	1.2
Others	5.2	6.7	4.3	4.9	5.2	5.8	5.2
Formal Sector	12.3	11.9	10.2	17.2	5.8	11.9	11.5
Government/Public sector	9.0	8.8	7.2	13.0	4.8	9.7	8.5
Public/Private Ltd Company	3.3	3.1	3.0	4.2	1.0	2.2	3.0
Total	100	100	100	100	100	100	100



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Table 5.6: Distribution of Workers in Each Socio-Religious Categories by Enterprise-Type for Male and Female Workers, 2004-05, (All workers aged 15-64 years)

	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Male						
Informal Sector	81.0	83.1	85.1	74.0	92.6	80.4	82.7
Proprietary Male	71.1	72.6	76.2	63.3	84.2	68	72.8
Proprietary Female	0.6	0.6	0.6	0.5	0.4	0.6	0.6
Partnership with members of same household	2.3	1.9	2.1	3.1	2.3	3.7	2.4
Partnership with members of other household	2.0	1.3	2.1	2.5	1.4	2.1	1.9
Others	5.0	6.7	4.1	4.7	4.2	5.8	4.9
Formal Sector	19.0	16.9	14.9	26.0	7.4	19.6	17.3
Government/Public sector	12.9	12.8	9.9	16.9	5.6	13.6	11.9
Public/Private Ltd Company	6.1	4.1	5.0	9.1	1.8	6.1	5.4
Total	100	100	100	100	100	100	100
	Female						
Informal Sector	88.3	89.4	91.1	82.3	95.3	87.9	89
Proprietary Male	44.8	44.3	49.8	37.1	38.4	30.4	42.8
Proprietary Female	32.2	32.1	32.0	32.8	47.7	42	34.8
Partnership with members of same household	1.8	1.6	1.8	1.9	1.8	5.9	2.2
Partnership with members of other household	0.9	0.8	0.9	1.0	0.4	0.9	0.8
Others	8.6	10.5	6.8	9.6	7.0	8.8	8.4
Formal Sector	11.7	10.6	8.9	17.7	4.7	12.1	11.0
Government/Public sector	8.7	7.8	6.0	14	3.5	9.8	8.2
Public/Private Ltd Company	3.1	2.7	2.9	3.7	1.2	2.3	2.8
Total	100	100	100	100	100	100	100



**Table 5.7: Distribution of Workers in Each Socio- Religious Category by Location of Work, 2004-05,
(All workers aged 15-64)**

Location of Work	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Urban						
No fixed place	3.8	5.6	4.2	2.5	5.1	2.7	3.9
Own dwelling	13.2	12.4	14.8	12.1	20.1	9.5	13.9
Own enterprise	17.5	8.2	16.7	22.8	21.3	21.8	18.3
Employer's Dwelling	5.5	8.5	4.7	4.7	4.2	5.8	5.3
Employer's Enterprise	43.3	40.3	40.9	46.9	28.5	45.0	41.2
Street- Fixed location	3.2	4.2	3.5	2.4	3.2	2.4	3.1
Street-No fixed location	4.0	6.2	4.6	2.2	7.4	2.0	4.3
Construction sites	6.6	11.0	7.7	3.3	6.5	7.8	6.6
Others	3.1	3.6	2.8	3.2	3.8	3.2	3.2
Total	100	100	100	100	100	100	100
	Rural						
No fixed place	9.3	12.1	8.8	6.5	11.3	5.6	9.3
Own dwelling	29.0	24.3	32.0	29.4	31.3	35.8	29.8
Own enterprise	14.5	8.6	15.6	20.9	15.7	15.6	14.7
Employer's Dwelling	2.9	3.8	2.5	2.4	3.7	2.6	3.0
Employer's Enterprise	23.2	21.2	22.3	28.3	16.2	21.5	22.3
Street- Fixed location	2.3	2.4	2.5	1.5	3.6	1.9	2.4
Street - No fixed location	3.1	4.1	2.8	2.3	5.8	1.8	3.3
Construction sites	11.4	18.5	9.5	5.0	9.3	10.6	11.0
Others	4.2	5.2	4.0	3.6	3.1	4.6	4.2
Total	100	100	100	100	100	100	100



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Table 5.8: Distribution of Male and Female Workers in Each Socio- Religious Category by Location of Work, 2004-05, (All workers aged 15-64)

Location of Work	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Male						
No fixed place	8.2	11.7	8.5	5.0	9.6	6.2	8.3
Own dwelling	12.3	10.8	14.7	10.2	13.8	8.7	12.3
Own enterprise	17.6	9.0	17.5	24.9	21.9	21.1	18.5
Employer's Dwelling	3.0	3.7	2.6	2.9	3.5	2.7	3.0
Employer's Enterprise	36.5	31.9	34.3	43.2	25.5	37.2	35.0
Street- Fixed location	3.1	3.4	3.4	2.4	4.3	2.8	3.3
Street - No fixed location	4.1	5.4	4.2	2.8	8.0	2.6	4.6
Construction sites	11.0	19.0	10.8	4.8	9.7	13.5	11.0
Others	4.2	5.1	4.0	4.0	3.9	5.2	4.2
Total	100	100	100	100	100	100	100
	Female						
No fixed place	3.3	5.3	3.2	1.5	3.6	1.2	3.2
Own dwelling	48.7	44.5	52.1	47.5	69.7	51.8	51.3
Own enterprise	10.9	6.8	12.4	12.8	6.3	13.3	10.7
Employer's Dwelling	7.0	9.7	5.4	6.5	5.8	6.1	6.7
Employer's Enterprise	19.8	16.7	17.5	27.2	9.8	21.5	18.9
Street- Fixed location	1.5	2.0	1.5	1.0	0.4	1.0	1.3
Street - No fixed location	1.7	3.0	1.8	0.3	1.5	0.6	1.6
Construction sites	4.6	8.4	3.9	1.5	1.1	2.5	4.0
Others	2.5	3.7	2.3	1.6	1.9	2.2	2.4
Total	100	100	100	100	100	100	100



Table 5.9: Distribution of Male and Female Workers in Each Socio-Religious Category by Industry Groups, 2004-05, (All workers aged 15-64)

Industry Group	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	All						
Agriculture, livestock, forestry etc.	59.9	66.6	62.1	47.1	39.8	56.4	57.7
Mining and quarrying	0.6	0.9	0.5	0.5	0.3	0.5	0.6
Manufacturing	11.0	8.7	11.9	12.4	20.5	9.0	11.8
Electricity, gas and water	0.3	0.2	0.2	0.4	0.3	0.5	0.3
Construction	5.6	8.0	5.1	3.3	6.8	6.1	5.8
Wholesale and retail trade	8.1	4.7	7.7	13.4	16.8	9.7	9.1
Hotels & Restaurant	1.3	0.6	1.4	1.9	1.3	1.1	1.3
Transport, Storage and communications	3.7	3.3	3.4	4.8	6.4	4.2	4.0
Finance, insurance, real estate etc.	1.6	0.7	1.1	3.7	1.2	2.3	1.6
Community, social and personal services	7.9	6.3	6.6	12.4	6.8	10.2	7.9
Total	100	100	100	100	100	100	100
	Male						
Agriculture, livestock, forestry etc.	51.6	58.5	53.9	39.8	36.3	47.7	49.6
Mining and quarrying	0.8	1.1	0.7	0.7	0.4	0.7	0.7
Manufacturing	11.7	9.1	12.7	13.1	17.1	9.3	12.2
Electricity, gas and water	0.4	0.4	0.3	0.6	0.3	0.7	0.4
Construction	7.6	11.1	7.1	4.2	8.5	8.8	7.7
Wholesale and retail trade	10.8	6.4	10.2	17.1	20.2	13.3	12.1
Hotels & Restaurant	1.5	0.8	1.6	2.2	1.4	1.4	1.5
Transport, Storage and communications	5.5	5.2	5.1	6.4	8.2	6.3	5.8
Finance, insurance, real estate etc.	2.1	0.9	1.5	4.5	1.3	3.0	2.1
Community, social and personal services	8.0	6.4	6.9	11.6	6.3	8.8	7.8
Total	100	100	100	100	100	100	100
	Female						
Agriculture, livestock, forestry etc.	75.8	80.0	76.9	65.5	51.8	71.4	73.8
Mining and quarrying	0.3	0.5	0.2	0.1	0.1	0.1	0.3
Manufacturing	9.6	7.9	10.5	10.7	31.8	8.5	11.1
Electricity, gas and water	0.0	0.0	0.0	0.1	0.0	0.1	0.0
Construction	1.9	2.8	1.6	1.1	0.9	1.6	1.8
Wholesale and retail trade	2.9	1.9	3.2	4.2	5.3	3.3	3.1
Hotels & Restaurant	0.8	0.3	1.0	1.3	0.8	0.6	0.8
Transport, Storage and communications	0.3	0.2	0.2	0.8	0.2	0.6	0.3
Finance, insurance, real estate etc.	0.5	0.2	0.4	1.6	0.6	1.0	0.6
Community, social and personal services	7.8	6.2	6.0	14.6	8.5	12.7	8.1
Total	100	100	100	100	100	100	100



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Table 5.10: Distribution of Workers in Each Socio- Religious Category by Industry Groups in Rural and Urban Areas, 2004-05, (All workers aged 15-64)

Industry Group	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
	Urban						
Agriculture, livestock, forestry etc.	8.9	10.8	12.1	4.9	5.6	7.6	8.4
Mining and quarrying	0.9	1.1	0.8	0.9	0.2	0.4	0.8
Manufacturing	23.5	21.2	26.4	22	32.4	17.5	24.4
Electricity, gas and water	0.7	0.9	0.6	0.8	0.5	0.7	0.7
Construction	8.2	13.4	9.2	4.7	7.6	8.6	8.2
Wholesale and retail trade	19.9	14.7	18.7	23.8	28.1	23.9	21.3
Hotels & Restaurant	3.3	2.2	3.7	3.5	2.2	2.8	3.1
Transport, Storage and communications	8.7	10.4	8.2	8.2	10.3	7.8	8.8
Finance, insurance, real estate etc.	5.6	2.7	4.1	8.7	2.8	7.1	5.3
Community, social and personal services	20.1	22.6	16.2	22.6	10.3	23.7	18.9
Total	100	100	100	100	100	100	100
	Rural						
Agriculture, livestock, forestry etc.	73.7	75.5	73.7	70.5	56.3	72.3	72.1
Mining and quarrying	0.6	0.8	0.5	0.3	0.4	0.5	0.5
Manufacturing	7.6	6.7	8.5	7.1	14.7	6.3	8.1
Electricity, gas and water	0.1	0.1	0.1	0.3	0.2	0.4	0.2
Construction	4.9	7.1	4.2	2.5	6.4	5.3	5.1
Wholesale and retail trade	4.9	3.1	5.2	7.7	11.3	5.0	5.5
Hotels & Restaurant	0.7	0.4	0.8	1.0	0.8	0.5	0.7
Transport, Storage and communications	2.4	2.2	2.3	2.9	4.5	3.1	2.6
Finance, insurance, real estate etc.	0.5	0.3	0.4	1.0	0.4	0.7	0.5
Community, social and personal services	4.6	3.7	4.3	6.8	5.1	5.8	4.7
Total	100	100	100	100	100	100	100



Table 5.12: Distribution of Workers in Each Socio-Religious Category by Occupation Groups, 2004-05, (All workers aged 15-64)

Occupational Categories	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
Male							
Professional, Technical and Related Workers	4.1	2.1	2.9	8.1	3.0	5.0	4.0
Administrative, Executive and Managerial Workers	3.9	1.5	3.1	8.1	4.7	6.2	4.2
Clerical and Related Workers	3.6	2.2	3.0	6.4	1.9	4.3	3.5
Sales Workers	9.1	4.9	8.5	15.0	16.2	9.9	10.0
Service Workers	3.9	3.7	4.1	3.8	3.1	3.2	3.8
Farmers, Fishermen, Hunters, Loggers and Related Workers	51.5	58.3	53.9	39.7	35.8	47.7	49.5
Production and Related Workers, Transport Equipment Operators and Labourers	23.8	27.3	24.5	18.8	35.2	23.7	25.2
Workers not classified by Occupation	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Total	100	100	100	100	100	100	100
Female							
Professional, Technical and Related Workers	3.5	1.4	2.3	9.9	3.8	4.0	3.7
Administrative, Executive and Managerial Workers	1.5	0.9	1.2	3.2	2.9	3.7	1.6
Clerical and Related Workers	1.1	0.4	0.8	3.1	0.5	0.7	1.2
Sales Workers	3.0	2.1	3.3	3.9	4.8	5.2	3.1
Service Workers	4.4	4.9	4.0	4.4	4.9	5.6	4.5
Farmers, Fishermen, Hunters, Loggers and Related Workers	75.6	79.7	76.9	65.4	51.5	48.4	73.7
Production and Related Workers, Transport Equipment Operators and Labourers	10.9	10.6	11.5	10.1	31.5	32.3	12.2
Workers not classified by Occupation	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Total	100	100	100	100	100	100	100



Social, Economic and Educational Status of Muslim Community of India

Table 5.13: Conditions of Work of Regular Salaried /Wage (15-64 years) by Socio-Religious Categories, 2004-05

Contract	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
Duration of the Contract							
No written	58.2	62.9	62.6	51.7	72.8	57.3	59.4
<= 1yr	2.3	1.8	2.3	2.6	1.6	2.4	2.3
>1 to 3yrs	2.3	1.4	2.1	2.8	2.0	1.7	2.2
>3yrs	37.2	33.8	32.9	42.9	23.6	38.6	36.1
Total	100	100	100	100	100	100	100
	Social Security Benefits						
Only PF/Pension	9.5	9.4	8.6	10.5	6.5	9.1	9.2
Only Gratuity	0.8	0.8	0.5	0.9	0.4	0.4	0.7
Only Health Care & Maternity Benefits	1.4	1.1	1.4	1.4	1.1	1.3	1.3
Only PF/Pension & Gratuity	2.7	2.3	2.3	3.4	1.6	2.0	2.6
Only PF/Pension & health care & maternity benefits	2.7	2.4	2.5	3.1	1.9	3.1	2.7
Only Gratuity & Health Care & Maternity Benefits	1.4	1.2	1.4	1.7	1.1	1.0	1.4
Health Care & Maternity Benefits	28.1	25.2	23.7	33.5	17.0	31.7	27.3
Not Eligible for any	53.4	57.5	59.6	45.6	70.5	51.4	54.8
Total	100	100	100	100	100	100	100
Method of Payment							
Regular Monthly Salary	90.4	87.7	87.1	94.8	81.7	93.1	89.8
Regular Weekly Payment	4.2	5.6	6.4	1.6	7.9	2.4	4.4
Daily Payment	1.1	1.3	1.7	0.5	4.2	1.4	1.4
Piece Rate Payment	2.6	3.2	3.5	1.5	4.0	1.1	2.6
Others	1.6	2.2	1.3	1.6	2.2	2.0	1.7
Total	100	100	100	100	100	100	100



Table 5.14: Changes in Industrial and Occupational Profile of Workers of Different Socio-Religious Categories over time

Years	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
A. Shares in manufacturing							
All							
2004-05	11.0	8.7	11.9	12.4	20.5	9.0	11.8
1999-00	9.9	7.5	11.0	11.1	18.1	8.0	10.6
1993-94	14.2	11.0			20.9	16.8	14.9
Male							
2004-05	11.7	9.1	12.7	13.1	17.1	9.3	12.2
1999-00	10.9	8.1	11.6	12.8	15.6	8.8	11.3
1993-94	12.7	9.6			16.0	11.6	13.0
Female							
2004-05	9.6	7.9	10.5	10.7	31.8	8.5	11.1
1999-00	7.9	6.6	9.9	6.5	27.0	6.4	9.0
1993-94	17.2	13.2			38.1	27.1	18.9
Urban							
2004-05	23.5	21.2	26.4	22.0	32.4	17.5	24.4
1999-00	22.0	17.7	24.7	22.0	28.1	16.2	22.5
1993-94	25.4	20.3			30.9	20.1	25.7
Rural							
2004-05	7.6	6.7	8.5	7.1	14.7	6.3	8.1
1999-00	6.8	6.0	8.0	5.7	13.1	5.1	7.2
1993-94	11.5	9.8			15.7	15.8	12.1
B. Shares in trade							
All							
2004-05	8.1	4.7	7.7	13.4	16.8	9.7	9.1
1999-00	7.6	4.0	7.5	12.1	17.8	9.4	8.7
1993-94	6.3	3.4			14.0	8.3	7.1
Male							
2004-05	10.8	6.4	10.2	17.1	20.2	13.3	12.1
1999-00	9.9	5.2	9.6	15.0	21.1	12.0	11.3
1993-94	8.1	4.3			16.3	10.6	9.1
Female							
2004-05	2.9	1.9	3.2	4.2	5.3	3.3	3.1
1999-00	3.0	1.9	3.4	4.1	5.7	4.4	3.3
1993-94	2.6	2.0			5.6	3.6	2.8
Urban							
2004-05	19.9	14.7	18.7	23.8	28.1	23.9	21.3
1999-00	21.8	14.8	21.8	25.1	32.6	24.4	23.5
1993-94	16.5	9.9			21.7	18.8	17.3



Social, Economic and Educational Status of Muslim Community of India

Table 5.14 (Contd..) : Changes in Industrial and Occupational Profile of Workers of Different Socio-Religious Categories over time

Years	Hindus				Muslims	Other Minorities	All
	All Hindus	SCs/STs	OBCs	UC			
Rural							
2004-05	4.9	3.1	5.2	7.7	11.3	5.0	5.5
1999-00	4.0	2.4	4.4	5.8	10.4	4.3	4.5
1993-94	3.8	2.5			10.0	4.9	4.3
C. Shares in administrative, executive and managerial workers							
All							
2004-05	3.5	1.4	2.7	7.7	4.5	5.1	3.7
1999-00	2.7	1.1	2.2	5.4	3.8	3.6	2.9
1993-94	1.8	0.6		2.3	2.8	3.1	1.9
Male							
2004-05	3.9	1.5	3.1	8.1	4.7	6.2	4.2
1999-00	3.4	1.3	2.6	6.5	4.2	4.7	3.6
1993-94	2.2	0.7		2.8	3.0	4.0	2.3
Female							
2004-05	1.6	1.0	1.3	3.6	2.9	1.9	1.7
1999-00	1.4	0.7	1.5	2.1	2.3	1.4	1.4
1993-94	1.0	0.6		1.2	2.2	1.4	1.1
Urban							
2004-05	9.2	4.0	7.1	13.8	8.1	11.6	9.2
1999-00	8.2	4.0	5.8	12.2	6.8	10.0	8.1
1993-94	5.7	2.1		6.6	4.7	9.2	5.8
Rural							
2004-05	1.5	0.9	1.4	2.8	2.5	2.2	1.6
1999-00	1.3	0.7	1.4	2.0	2.3	1.4	1.4
1993-94	0.8	0.5		1.0	1.8	1.1	0.9



Access to Bank Credit

1. Introduction

Access to credit is critical for individuals, households and firms for consumption, production and investment needs. Iniquitous access to public and private banking institutions across Socio-Religious Communities (SRCs) can perpetuate disparities. This chapter analyses the extent to which the Muslim community has had access to the banking and credit facilities across various parts India during the recent five years.

After a careful study of the Prime Minister's 15-Point Programme in 44 minority concentration districts (59 bank branches) the Reserve Bank of India (RBI) found lack of thrust for increasing the credit flow to minority communities in the lead banks.¹ The study noted that no officers were designated to cater to the special needs of the minority borrowers in most districts. Even the District Consultative Committee meetings were not held in about half of the districts; and the banking staff was not sensitized to address the exclusive needs of the minority communities. While development programme publicity was absent; it found that even the most important Entrepreneurship Development Programmes were also not promoted. Realising the limitations enunciated above, the RBI took corrective measures from time to time. This chapter examines the extent to which Muslims have been able to benefit from such measures.

This Chapter is divided into four parts. Section 2 analyses the flow of priority sector advances of commercial banks to Muslims. This is followed by a brief analysis of the share of Muslims in the deposits of these banks in Section 3. Section 4 analyses the flows of credit to Muslims from specialised banking institutions, namely NABARD (catering to the rural sector) and SIDBI (providing credit to the small scale sector). Section 5 concludes the chapter with a summing up.

Iniquitous access to public and private banking institutions across Socio-Religious Communities can perpetuate disparities

1. Circular No. RPCD No.SPBC.13/09.10.01/2001-02 dated 13 August 2001.



the data from 27 public sectors banks and 29 private sectors banks are analyzed in this chapter

2. Priority Sector Advances of Scheduled Commercial Banks

Priority Sector Advances² (PSAs) extended by the Scheduled Commercial Banks (SCBs) form a large part of credit flows from the banking system. The RBI collects data about relevant details of these advances on a regular basis, which is analysed below. Additional data sought by the Committee from the RBI and SCBs are used to analyse the sectoral profile of advances and deposits to ascertain the share and participation of Muslims.

SCBs in India are categorised into five groups according to their ownership and/nature of operation: (a) State Bank of India and its Associates; (b) Nationalised Banks; (c) Regional Rural Banks; (d) Foreign Banks; and (e) Other Indian Scheduled Commercial (private) Banks. As on 31st March 2005, the deposits of SCBs were Rs. 17,53,174 crores and bank credits were Rs. 11,57,804 crores.³ The priority sector advances (PSAs) amounted to Rs. 3,45,627 crores (excluding those by RRBs).

From time to time the RBI issues guidelines and directives to banks on priority sector lending and advances. The RBI while prescribing a modified reporting system has advised a target of 40 % of all aggregate bank advances to be directed to PSAs. All SCBs file identified district and state specific data on PSAs made to members of specified minority communities vis-à-vis overall priority sector advances for the half year ending on 30th September and 31st March each year. The specified minority communities are: Christians, Muslims, Neo Buddhists, Sikhs & Zoroastrians. In the analysis below an effort is made to create simplified and aggregate categories which are amenable to assessing the relative positions of the SRCs.

The data analysed below was provided by the RBI for 27 Public Sector Banks (PuSBs) and 29 Private Sector Banks (PrSBs) (see list of banks in Appendix Table 6.1). In this analysis detailed estimates are presented separately for PuSBs and PrSBs. The client categories or the beneficiaries are divided into three groups: (a) Muslims; (b) Other Minorities; and (c) All Others; data is analysed to examine the flow of credit to Muslims relative to other groups. As the Committee was unable to obtain data on loans applied for, it has relied on three indicators, namely, number of accounts, amount outstanding and the amount outstanding per account. The share of Muslims in number of accounts is an indication of whether they are able to access PSAs. However, it does not take into account the volume of credit; this is obtained from the share of Muslims in amount outstanding. Combining these two parameters, we obtain the third indicator, amount outstanding per account. This gives the average size of the loans - whether 'Muslim PSAs' are larger or smaller than PSAs of other SRCs.

2. The priority sector broadly comprises agriculture, small scale industries, other activities/borrowers, such as small business, retail trade, small transport operators, professional and self employed persons, small housing, education loans, micro credit and so on. Certain types of funds deployment are also identified as priority sector advances: these are investments made by banks (prior to 31st March 2005) in special bonds issued by specified institutions like State Financial Corporations/State Industrial Development Corporations, Rural Electrification Corporation, NABARD, SIDBI, National Small Industries Corporation Ltd, National Housing Bank and HUDCO. Other investments by banks in securitized assets representing direct lending to agriculture, SSI sector, investment in mortgage-backed securities and venture capital and deposits in Rural Infrastructure Development Fund are eligible for inclusion in priority sector lending as well. These investments are included in the category of "others".

3. Respective shares in total bank credit of the five groups of banks are 24 %, 47 %, 3 %, 19 % and 7 %.



It is important to note that while all 29 PrSBs have a share of only 3 % in total number of accounts, their combined share in the amount outstanding is 15 % or Rs. 329 crores on an average over the period of study. The shares of different SRCs defined above in the number of account holders and credit in the Priority Sector Advances (PSA) are presented in Table 6.1. Estimates are provided at the aggregate all India level as well as for the 44 minority concentration districts under the 15 Point Programme. While the share of Muslims as account holders is satisfactory at the all-India level, there is a 12 % deficit (compared to the population share of Muslims) in the 44 minority concentration districts. If the quantum of priority sector advances is considered, one finds a deficit of about 9 percentage points at the all India aggregate level and an even higher deficit of 25 percentage points in the 44 minority concentration districts. On the other hand, while the share of 'Others' in account holders is roughly the same as their share in population they have a 10 percentage point advantage in PSA. The condition of 'other minorities' is also relatively better, particularly in the 44 minority concentration districts, where their share in accounts and amount outstanding is twice that of their population share.

Data from 44 minority concentration districts made available under the 15 Point programme are also analyzed

While these trends can be observed for both public and private banks, the share of Muslims in amount outstanding is 2 % higher in PrSBs. Overall PrSBs have a substantially higher average size of amount outstanding per account for all the SRCs considered. For example, while the amount outstanding was Rs. 19,837 for Muslims, Rs. 40,686 for other minorities and Rs. 59,055 for 'Others' in PuSBs; the respective amounts were Rs. 1,11,634, Rs. 2,01,840 and Rs. 2,74,911 in the PrSBs.

Table 6.1: Priority Sector Advances extended to SRCs by Type of Bank in India and 44 Selected Minority Concentration Districts
(Average of 5 years ending 31 March 2001 to 31 March 2005)

Parameter	Public Sector Banks			Private Sector Banks		
	Muslims	Other Minorities	Others	Muslims	Other Minorities	Others
[a] All Districts in India						
No. of Accounts (% of Total)	12.2	8.1	79.7	11.3	10.5	78.2
Amount outstanding (% of Total)	4.6	6.3	89.1	6.6	7.9	85.5
Amount outstanding per Account (Rs./account)	19837	40686	59055	111634	201840	274911
% Share in Population	13.4	5.6	80.9			
[b] 44 Minority Concentration Districts						
No. of Accounts (% of Total)	21.3	5.0	73.7	20.7	14.9	64.4
Amount outstanding (% of Total)	7.9	3.7	88.4	9.9	7.7	82.4
Amount outstanding per Account (Rs./account)	20343	40203	64665	108435	114971	330103
% Share in Population	32.8	2.0	65.2			



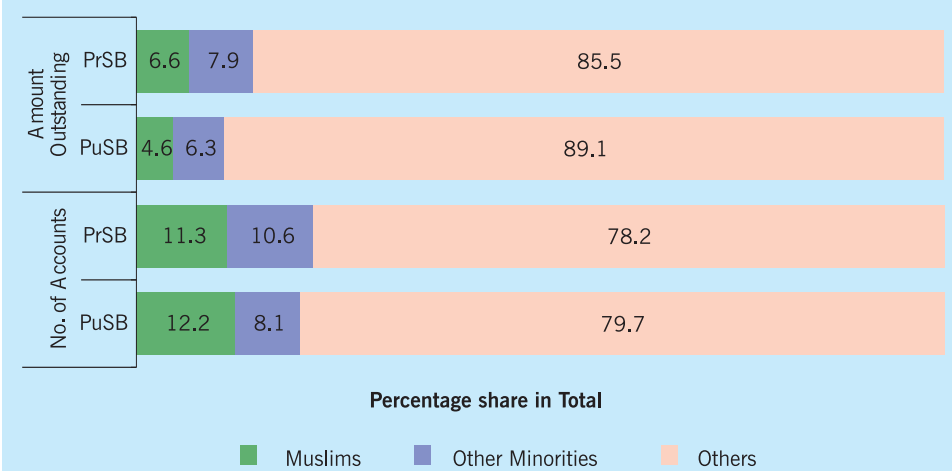
Share of Muslims in the 'amount outstanding' is only 4.7% compared to as high a share of 6.5% for other minorities which is disproportionate to their respective population shares

The differential between the SRCs in terms of average amount outstanding is somewhat lower in PrSBs. While there is a possibility of self-selection — i.e., only those who wanted higher amounts in loans would have approached the PrSBs - it is also true that PrSBs are exclusively guided by profit motives and will extend loans only to credit-worthy persons.

On an average, the number of Muslim account holders under PSAs by All Scheduled Commercial Banks (ASCBs) during the period of study was about 4.6 million per annum of which the predominant share (97 %) was with PuSBs. The total amount of PSA obtained by Muslims was Rs. 10394 crores but the share of PuSBs in PSA was only 85 %, suggesting that PrSBs extend larger credit amounts to Muslims.

Muslims constitute about 12 % of all ASCBs account holders. While this is close to their share in population the share of other minorities in accounts is slightly more

Fig. 6.1: Share of SRCs in No. of Accounts & Amount Outstanding by Type of Bank (Average for years ending March 2001 - 2005)



than 8 %. This is considerably higher than their share in population of 5.6%. It is noteworthy that the share of Muslims in the 'amount outstanding' is only 4.7% compared to as high a share of 6.5% for other minorities. (Appendix Table 6.2).

Even though, advances from the PuSBs are higher in magnitude compared to PrSBs the latter are performing better in respect of extending advances to Muslims vis-à-vis

On an average the amount outstanding per account for Muslims is about half that of other Minorities

other communities. For instance, the Muslim share in amount outstanding is 4.6 % in PuSB which is much lower than 6.6 % in PrSB (Fig 6.1). In absolute terms, the amount outstanding as at the end of March 2005, for Muslims was Rs.15685 crores, while for other minorities it was Rs. 19671 crores, as against the total PSAs of Rs. 328755 crores by all scheduled commercial banks.

One of the interpretations of the difference in percentage share in the number of accounts and the amount outstanding is that, while Muslims are able to get loans sanctioned, the amounts obtained for on average are small in comparison to other groups. For example, while the amount outstanding per account for Muslims has steadily gone up from Rs. 16319 in March 2001 to Rs. 32770 in March 2005 in respect of ASCB, the same ratio for other minorities is Rs. 34204 in March 2001 to Rs. 54186 in March 2005. On an average the amount outstanding per account for Muslims is about half that of other Minorities. The amount outstanding per account for Muslims in private sector banks varies from Rs.41085 in March 2001 to Rs.130224 in March 2005 as compared to Rs. 15581 to Rs. 28747 in public sector



banks during the same period. On an average, the amount outstanding per account is higher for each SRC in PrSBs as compared to PuSBs. As noted earlier this probably implies that the PrSBs typically provide fewer but larger loans. Even within PrSBs, the Muslims tend to get smaller loans than other SRCs.

2.1 State Level Analysis

State-wise figures for PSAs are given in Table 6.2. While the focus is on the 21 States,⁴ the data for the remaining States have been presented as an aggregate. The analysis covers five years ending 31st March 2001, 2002, 2003, 2004 & 2005. An analysis of four major states with a large number as well as proportion of Muslim population namely West Bengal, Kerala, Uttar Pradesh and Bihar presents a depressing scenario. For example, in West Bengal, just above 29 % of accounts are held by Muslims, 4 % more than their share in population; but the share of amount outstanding is an abysmal 9.2 %. In case of Kerala the respective shares are 22 %

Table 6.2: Priority Sector Advances of ASCBs for the SRCs by States
(Annual Average for 5 years' ending 31st March 2001 to 31st March 2005)

State (Population Shares)	Total PSA		Muslims		Other Minorities		Others	
	No. of A/Cs (000)	Amt. O/S(Rs crores)	%age Share in A/Cs	%age share in Amt. O/S	%age Share in A/Cs	%age share in Amt. O/S	%age Share in A/Cs	%age share in Amt. O/S
West Bengal(25.2; 2.1)	2192	10172	29.3	9.2	0.9	0.7	69.8	90.1
Kerala(24.7; 19.0)	2757	10788	21.6	15.8	27.0	22.2	51.4	62.0
Uttar Pradesh(18.5; 0.8)	3295	18209	16.3	8.6	4.0	3.8	79.7	87.6
Bihar(15.9; 4.4)	2413	4447	12.8	7.0	2.5	1.9	84.7	91.1
Assam(30.9; 4.1)	245	1461	16.9	7.9	3.0	2.1	80.1	90.1
J & K(67.0; 3.4)	249	1387	41.1	54.4	34.9	5.6	24.0	40.1
Karnataka(12.2; 2.9)	2271	17920	10.6	4.7	3.3	2.2	86.0	93.2
Delhi(11.9; 5.1)	239	18073	4.2	0.5	8.5	2.7	87.2	96.8
Maharashtra(10.6; 7.6)	1934	34820	6.0	2.0	6.6	2.3	87.4	95.7
Andhra Pradesh(9.2; 1.6)	5500	19639	7.5	2.8	3.6	1.6	88.8	95.6
Gujarat(9.1; 0.7)	1087	9485	12.4	2.6	0.9	0.6	86.7	96.8
Rajasthan(8.5; 1.6)	1238	9572	7.2	3.0	3.5	4.5	89.3	92.4
Madhya Pradesh(5.2; 1.9)	2543	11074	17.4	3.1	2.6	1.6	80.1	95.3
Haryana(5.8; 5.7)	682	7455	2.6	0.7	10.1	5.4	87.3	94.0
Tamil Nadu(5.6; 6.1)	7318	22989	9.6	6.6	7.5	3.9	82.9	89.5
Orissa(2.1; 3.5)	1186	4789	5.4	2.0	2.7	1.8	91.9	96.2
Himachal Pradesh(2.0; 2.6)	229	1368	2.0	0.6	3.3	2.6	94.8	96.8
Punjab(1.6; 61.3)	1047	15072	1.1	0.3	63.5	42.4	35.4	57.3
Other States(5.6; 45.0)	1053	7498	7.8	2.8	12.8	13.5	79.4	83.7
INDIA(13.4; 5.6)	37476	226219	12.2	4.6	8.1	6.6	79.7	88.9

Note: 1. Figures in brackets after states represents the share of Muslims and Other Minorities in the population of the State

4. The data for Chattisgarh, Uttaranchal and Jharkhand (formed within the period being studied) have been amalgamated into the data for Madhya Pradesh, Uttar Pradesh and Bihar, respectively.



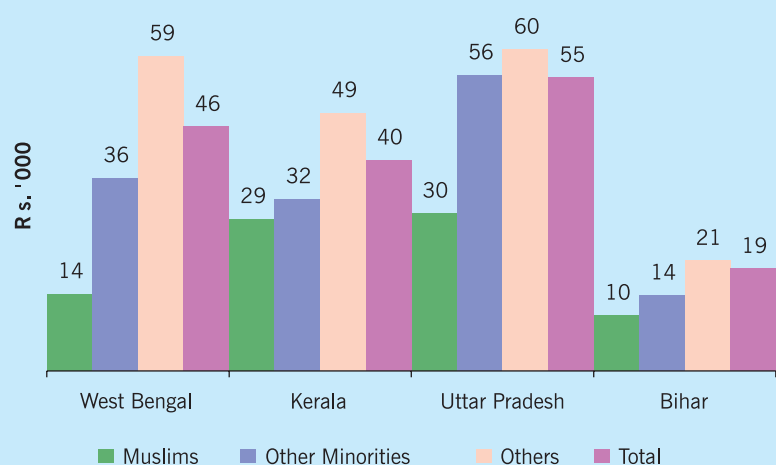
RBI's efforts to extend banking and credit facilities under the Prime Minister's 15-point programme has mainly benefited other minorities, marginalising Muslims

and 16 % for Muslims — which is lower than their share in population of 25 %. A similar situation is found in Uttar Pradesh and Bihar — where the share of Muslims in number of accounts is more or less comparable with their population share, but in terms of amount outstanding their share is significantly lower.

The situation in other states is broadly similar. In most of the states, Muslims have a higher share in the number of accounts than other Minorities, excepting in Delhi and Maharashtra. In fact, in the states of Assam and Delhi, the gap between the share of population and share of accounts is wider than in other states. This is in sharp contrast to the situation for other Minorities whose share in accounts is higher than their population share in most of the states. Gujarat, Madhya Pradesh, Tamil Nadu and Orissa are the only states where Muslims even have higher share in accounts compared with their share in population. Thus the state-level situation is similar to the one noticed at the national level; RBI's efforts to extend banking and credit facilities under the Prime Minister's 15-point programme has mainly benefited other minorities, marginalising Muslims.

Analysis of the amount outstanding per account in the four major states (Fig. 6.2) reiterates the fact that while Muslims have a relatively fair share in the number of accounts, their share in amount outstanding remains low. This is also reflected in the amount outstanding per account which is the lowest for Muslims among the three SRCs compared in this analysis. The state which shows somewhat lower gap between amount outstanding per account of Muslims and Other Minorities is Kerala; the differentials are very high in West Bengal and Uttar Pradesh.

Fig 6.2 Priority Sector Advances per Account-ASCBs- Average for 5 years ending 31st March 2001-05



The conditions are similar in all the remaining states (see Appendix Table 6.3) excepting Maharashtra and Tamil Nadu, where the amount outstanding per account for Muslims is higher than for other minorities. This analysis again suggests that while banks are being able to direct credit to minorities, they are not being able to do so specifically for Muslims. This requires closer re-examination which will be undertaken in the analysis of the subsequent section.

2.2 District-wise Analysis

Data on priority sector advances by all scheduled commercial banks was also made available by the RBI for the 44 minority-concentration districts covered by the Prime Minister's 15-Point Programme for the half years ending March 2001, 2002, 2003, 2004 and 2005.

The share of Muslims in accounts in ASCB over the period analysed averages only 20.6 %, which is lower compared to their population share of 32.8 % (see Appendix



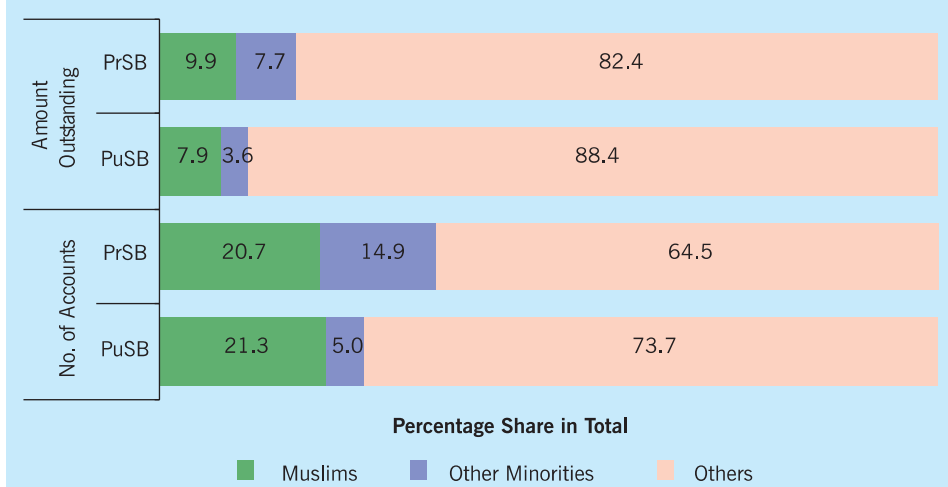
Table 6.4). The share of other minorities at 5.0 % is higher than their relative share in population of 2.0 %. The share of Muslims in amount outstanding is far lower at 8.0%. However, this is not the case with other minorities whose share in amount outstanding is at 3.8 %.

In the selected 44 minority concentration districts, the advances from the Public Sector Banks are much larger in magnitude compared to Private Sector Banks (Figure 6.3; see also Appendix Table 6.4). However, in terms of relative advances to Muslims vis-à-vis others, the PrSBs are performing better. The share of Muslims in amount outstanding is 7.9 % in PuSBs as compared to 9.9 % in PrSBs. In absolute terms the amount outstanding as at the end of March 2005, for Muslims was Rs.3535 crores and for other minorities Rs. 1666 crores, as against the total PSA of Rs. 44417 crores by ASCBs in the 44 minority concentrated districts. It can

be seen that a major portion of the accounts and amount outstanding is from the PuSBs. The share of these banks averages 98.1%, in all accounts and 91.2% in amount outstanding. In terms of number of accounts the share of Muslims in PrSBs is less than that of PuSBs whereas, in terms of amount outstanding, the share of Muslims in PrSBs is higher than that of PuSBs.

There are considerable variations across districts. To facilitate analysis, therefore, the districts have been divided into four groups based on the proportion of the Muslim population (Table 6.3 and Appendix Table 6.5) - above 40 % (11 districts), 26-40 % (12 districts), more than 22 % but less than 26 % (10 districts), and 22 % or less (11 districts). In the first group Muslims constituting 51.4 % of the total population have a 31.7 % share in number of accounts and 11.6% share in amount outstanding. This is awfully low. Their position is relatively better in the second group in which they constitute 34.2 % of the population, whereas their share in number of accounts and amount outstanding is 29.3 % & 19.3 % respectively. The credit off-take of Muslims is again worse in the third and the fourth groups. It can be seen that as the share of Muslims in population increases, their share in amount outstanding tends to decrease so that the deficit between these two shares displays an increasing trend.⁵ In all the four groups, the avilment of credit by Muslims is poor with respect to their population share. The share of Muslims in

Fig. 6.3: Share of SRCs in No. of Accounts & Amount Outstanding of Minority Concentration Districts by Type of Bank (Average for years ending March 2001 - 2005)



As the share of Muslims in population increases, their share in amount outstanding tends to decrease

5. The deficits are 38.5% and 38.2% for PuSBs and PRSBs for first group (share of Muslim in population is 51%), as compared to 14.5% and 16.0% for PuSBs and PRSBs in fourth group (share of Muslim in population is 18%).



Table 6.3: Priority Sector Advances of ASCBs for the SRCs by States
(Annual Average for 5 years' ending 31st March 2001 to 31st March 2005)

Group	Parameter	Public Sector Banks			Private Sector Banks		
		Muslims	Other Minorities	Others	Muslims	Other Minorities	Others
Group A: Districts with 40%+ Muslim Population out of Selected 44 Districts	No. of Accounts(% of Total)	31.6	5.3	63.1	31.8	7.9	60.3
	Amount Outstanding (% of Total)	12.9	3.4	83.7	13.2	4.8	81.9
	Amount outstanding per Account(Rs./account)	19700	31132	64317	104895	154208	342882
	% Share in Population	51.4	1.2	47.4			
Group B: Districts with 26-40% Muslim Population out of Selected 44 Districts	No. of Accounts (% of Total)	31.3	10.1	58.5	19.5	20.7	59.8
	Amount Outstanding (% of Total)	18.5	8.2	73.3	22.5	22.1	55.4
	Amount outstanding per Account(Rs./account)	18653	25524	39493	102314	95076	82238
	% Share in Population	34.2	2.5	63.3			
Group C: Districts with 26-40% Muslim Population out of Selected 44 Districts	No. of Accounts (% of Total)	13.7	1.5	84.8	4.7	2.4	92.9
	Amount Outstanding (% of Total)	6.3	1.8	91.9	2.0	2.4	95.7
	Amount outstanding per Account (Rs./account)	14749	38418	35016	169600	396964	416342
	% Share in Population	24.1	0.9	75			
Group D: Districts with below 22% Muslim Population out of Selected 44 Districts	No. of Accounts (% of Total)	11.6	3.9	84.4	10.3	3.9	85.8
	Amount Outstanding (% of Total)	3.6	3.1	93.3	2.1	1.6	96.2
	Amount outstanding per Account (Rs./account)	39834	99995	140904	138519	285315	758755
	% Share in Population	18.1	3.7	78.2			

number of accounts & amount outstanding tends to be significantly below their population shares in most of the districts, except for few in West Bengal and Kerala and one district in Bihar.

A direct comparison between the percentage share of Other Minorities and Muslims in accounts and amount outstanding is misleading because of their disparate population shares. Such a comparison predictably shows that the share of Other Minorities in both these parameters is lower than that of Muslims. But what is interesting is that in 33 out of the 44 minority concentration districts the share of Other Minorities in accounts is higher than their population share (against 13 districts for Muslims). The corresponding figures for share in amount outstanding are 32 and 4 respectively. This is in line with the earlier finding for States that the position of Muslims is somewhat



better in terms of number of accounts, but much worse when it comes to amount outstanding.

The amount outstanding per account for Muslims has steadily gone up from Rs. 15463 in March 2001 to Rs. 29671 in March 2005 in respect of ASCBs. The corresponding estimates for other minorities are Rs. 28781 in March 2001 and Rs. 57844 in March 2005. Even here in respect of 44 Minority Concentrated Districts, the Private Sector Banks seem to be lending a higher amount per account to Muslims compared to Public Sector Banks, as reflected in their amount outstanding per account. The amount outstanding per account in private sector banks varied from Rs.72747 in March 2001 to Rs.1,52,526 in March 2005 as compared to Rs. 14375 to Rs. 27417 in public sector banks during the same period.

While the average amount outstanding per account in the priority sector is nearly Rs. 57940, Muslims obtained only Rs. 21823 and other minorities have obtained Rs. 43954, which is roughly twice that of Muslims. The amount outstanding per account is much lower across all communities for public sector banks - while the average is Rs. 54005, Muslims and other minorities obtained Rs. 20343 and Rs. 40203 respectively. In other words, Muslims receive an amount that is only 37% of the average amount outstanding per account in this sector. In comparison, the relatively higher amount outstanding per account is granted by private sector banks to Muslims which is 43% of the average in the priority sector, reflecting the tendency of Muslims to approach PrSBs for 'larger amounts'.

An examination of the average amount outstanding per account for all districts for the year ending March 2005 shows that the outstanding amount per account for Muslims is about half the outstanding amount per account extended to Other Minorities, and one-third extended to Others. The amount outstanding per account of Muslims is higher than that for Other Minorities in only twelve districts - Kishanganj, Darbhanga, Araria (all in Bihar), Nadia & Maldah (West Bengal), Aurangabad (Maharashtra), Bidar & Bijapur (Karnataka), Hyderabad (Andhra Pradesh) and Kozhikode, Malapuram & Waynad (Kerala). This again indicates that Muslims are not getting a fair share of priority sector advances.

Given the RBI directives to target credit to minorities in these districts, a comparison of the amount outstanding per account of Muslims and other minorities is relevant for our purposes. The amount outstanding per account to other minorities is almost twice that extended to Muslims. In most of the districts there is a substantial difference between the amount outstanding per account extended to Muslims and other minorities.

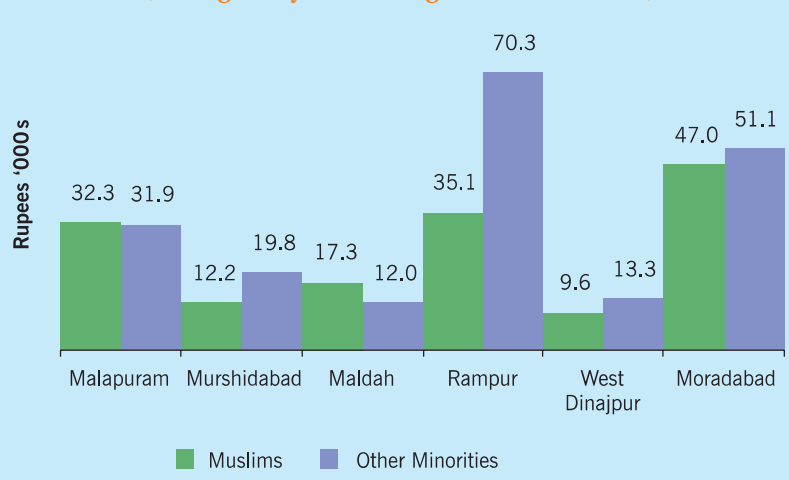
Figure 6.4 presents the amount outstanding per account averaged over the period of study for the six districts with the highest Muslim population.⁶ Muslims have a higher amount outstanding per account than other minorities only in Maldah

The outstanding amount per account for Muslims is about half that of other minorities and one-third of 'others'

6. Kishanganj (Bihar) was omitted as the Committee had data for only year ending March 2005.



Fig 6.4: Advance per Account by SCBs in Selected Districts
(Average for years ending March 2001-2005)

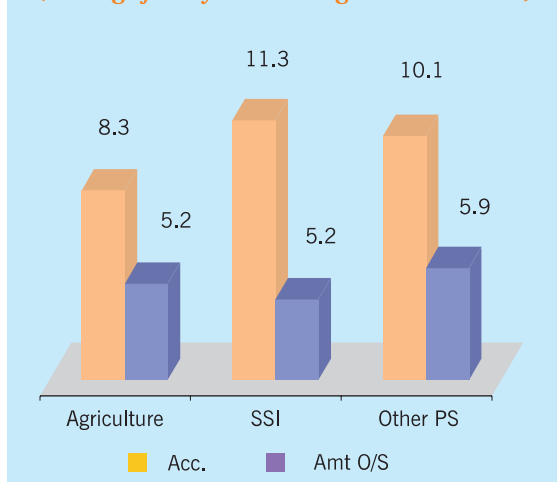


(West Bengal) and Malapuram (Kerala), with the difference in the latter being marginal. In all other districts the amount outstanding per account extended to Muslims is lower than that extended to Other Minorities. In Rampur (Uttar Pradesh) for instance, having almost 50% Muslim population, the amount outstanding per account of Muslims is only half that of Other Minorities.

The above analysis shows that the attempts to direct credit to minorities in line with the objectives of the Prime Minister's 15 Point Programme have been generally successful. However, while banks (particularly public

sector banks) have been successful in extending credit to Other Minorities, the percentage share of accounts and amount outstanding, and amount outstanding per account of Muslims remains disappointing. This can be seen when these parameters are compared with their share in population or with their corresponding values for Other Minorities.

Fig 6.5: Percentage Share of Muslims in SCBs PSAs by Economic Sectors
(Average for 3 years ending Mar2003-2005)



2.3 Priority Sector Advances by Economic Sectors

This section re-examines the share of PSAs to Muslims by segregating data according to economic sectors namely — Agriculture, Small Scale Industries (SSI) and “Other PSAs”. Data exclusive to banks specified in Appendix Table 6.1 were received through the RBI. After subjecting the data received to validation tests, (see Technical Note 6.2 for details) data for 31 banks were retained for analysis.

The share of Muslims in the PSA accounts is the highest in SSIs (11.3%) followed by ‘Other PSA’ (10.1%) and Agriculture (8.3%). In terms of Amount Outstanding, the share of Muslims is highest for ‘other PSA’ (5.9%) followed by Agriculture and SSI (5.2%). The results of the economic sector-wise and state-wise analysis (Figure 6.5) are similar to the state-wise PSA analysis narrated in the beginning of this chapter. The share of Muslims in terms of accounts is satisfactory in all the three economic sectors for West

Bengal, Kerala, Uttar Pradesh and Bihar (Fig. 6.6). However, their share in terms of amount outstanding is far less than their population shares in these states. In most of the other states also the share of Muslims in accounts and amount outstanding is far lower than their population shares.

3. Individual Deposits

In addition to the access of Muslims to PSA extended by ASCBs, an attempt was also made to examine the deposit behaviour of Muslims vis-à-vis the total



Fig. 6.6: Percentage Share of Muslims in PSA by Economic Sectors in SCBs in Selected States
(Average for 3 years ending Mar 2003-05)

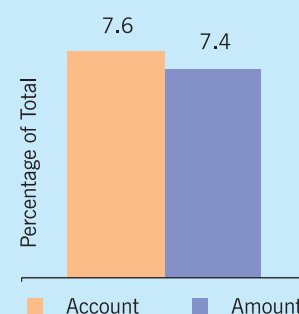


Note: A/C denotes Accounts; AO denotes Amount Outstanding; Agril denotes Agriculture; SSI denotes Small Scale Industries.

population. A special effort was made by the Committee to collect information on deposit for the three years ending 31st March 2003, 2004 and 2005 directly from the ASCBs with the assistance of the RBI. Nearly two-thirds of 56 banks responded. Some banks which had furnished inconsistent data were excluded from the analysis (See Technical Note 6.2 for details about consistency checks).

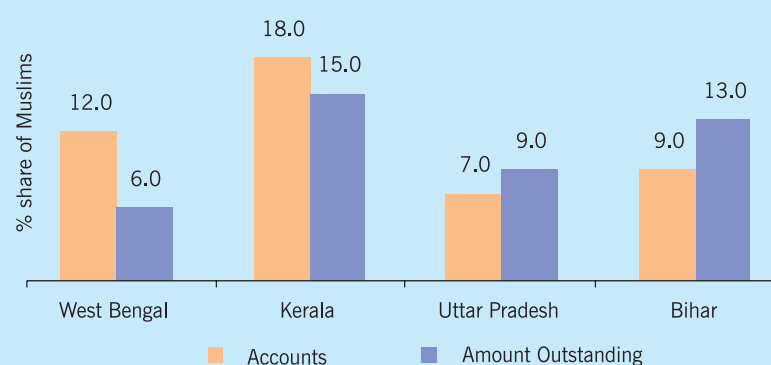
The share of Muslims in deposit accounts is again much lower than their population share (see Appendix Table 6.7). Out of 1800 lakh deposit accounts with SCBs, the share of Muslims is only 7.6% (Fig. 6.7); this is slightly higher than their share in amount deposited (7.4%). But what is interesting in this analysis is that their share in amount deposited matches their share in accounts, which is not the case with credit.

Fig. 6.7: Share of Muslims in Deposit of SCBs
(Average for 3 years ending 31st March 2003-2005)



In Uttar Pradesh and Bihar, the share of Muslims in deposit amount is higher than their share in accounts (Fig. 6.8). In West Bengal, however, the share of Muslims in amount deposited (5.5%) is much lower than their share in accounts (12.1%), the differences are marginal in Kerala. In 10 out of the remaining 17 states, the share of Muslims in amount deposited is higher than their share in accounts. This is a satisfactory situation which is brought out more clearly in the analysis of deposit per account presented in the Appendix Table 6.8. Uttar Pradesh and Bihar show higher deposit per account for Muslims than the respective State average, Kerala shows a marginal difference and only West Bengal shows deposit per account for

Fig 6.8: Share of Muslims in Deposit
(average for years ending March 2003-2005)





Muslim community is not averse to banking and more improvements can be brought about with specific measures

Muslims that is slightly less than half of the state average. The deposit per account for Muslims is higher than the state average in respect of 10 out of the remaining 17 States, with the differences being marginal in two other States. Even at the country level, the amount deposited per account for Muslims at Rs.28829 is only slightly lower than the national average at Rs. 29369. This is in sharp contrast to the situation prevailing for PSAs, where it was noticed that amount outstanding per account for Muslims is about half that of other minorities and one-third or others.

This shows that the Muslim community is not averse to banking and more improvements can be brought about with specific measures which are spelt more clearly in the concluding part.

4. Other Specialised Banking Institutions

The Committee also got access to information on credit flows from two specialised lending institutions - Small Industries Development Bank of India (SIDBI) and National Bank for Agricultural and Rural Development (NABARD). The importance of these two institutions lies in the nature of their operations - extending credit to the small scale sector and to the rural economy respectively.⁷ It is a matter of concern that even in these highly specialized institutions, the share of advances to Muslims is insignificant.

4.1 Small Industries Development Bank of India

SIDBI provides assistance to Small and Medium Enterprises in four ways: indirect lending assistance to Primary Lending Institutions (PLIs); direct lending through its branches; promotional and developmental activities and SIDBI Foundation for Micro Credit. SIDBI has begun providing direct advances only recently and data on such advances to Muslims is available only for the years 2004-05 and 2005-06. Indirect lending forms the bulk of the advances through PLIs⁸ by SIDBI. Data relating to all advances of SIDBI for Muslims for six years - 2000-01 to 2005-06 is presented in Appendix Table 6.9. The total amount sanctioned to Muslims (relating to both direct and indirect loans) during this period is a meagre Rs.180 crores against the total sanctioned amount of Rs. 31806 crores. The corresponding disbursement figures were Rs.124 crores against Rs. 26593 crores. The direct amounts sanctioned and disbursed to Muslims were even smaller.

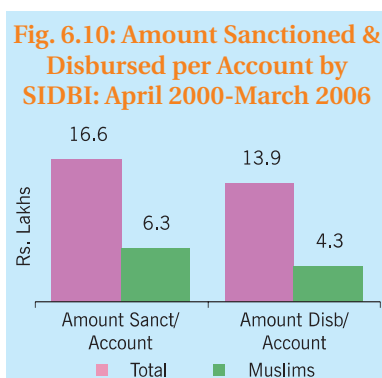
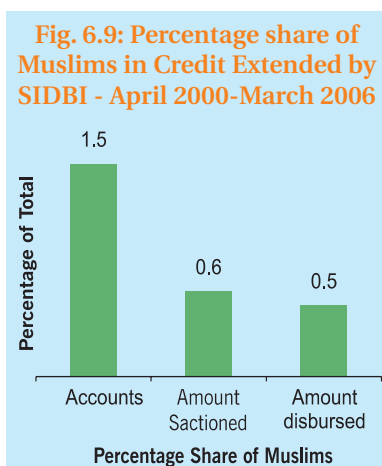


Figure 6.9 shows the percentage share of Muslims in number of accounts and amounts sanctioned and disbursed by SIDBI during the period of study. The percentage share of Muslims in number of loans, amount sanctioned and amount disbursed is extremely low.

Figure 6.10 shows that both the amounts sanctioned and disbursed per account are significantly lower for Muslims. Muslims are suffering from a double disadvantage - firstly they account for a significantly small percentage in the amount sanctioned and

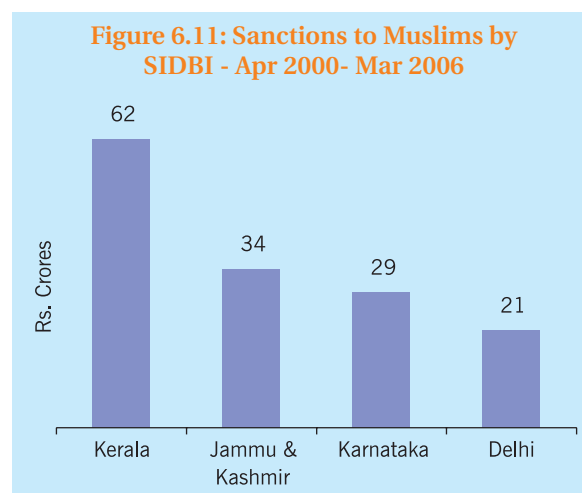
7. The amount sanctioned by SIDBI during 2004-05 was Rs. 9091 crores. The total financial support extended by NABARD in the form of loans and grants during 2004-05 was Rs. 27102 crores.

8. The share of direct accounts out of total "Muslim accounts" is only 0.45% (number of accounts), 15.5% (amount sanctioned) and 15.5% (amount disbursed) in the period of study.



disbursed and secondly, their sanctioned & disbursed amount per account is about one-third compared to the overall ratio.

Given the low share of Muslims in credit extended by SIDBI, a state-wise analysis is not very revealing (see Appendix Table 6.9). In most of the States the percentage share of Muslims in all three parameters is very low. Fig. 6.11 presents the percentage share of Muslims in States with the highest share of Muslims in amount sanctioned during the period of study. Kerala, Jammu & Kashmir, Karnataka and Delhi account for as much as Rs. 146 crores out of the sanctioned amount of Rs.180 crores to Muslims by SIDBI during April 2000-March 2006. This constitutes about 81% of the total amount sanctioned to Muslims.



4.2 National Bank for Agricultural and Rural Development

The schemes of NABARD covers small and marginal borrowers and the weaker sections, for both farm and non-farm sectors; it has also taken several initiatives under farm and non-farm sectors aiming to generate/enhance employment opportunities and improve the standard of living of rural poor through enhanced income level. Many of these measures focus on weaker/disadvantaged sections, including Muslims. The present Management Information Scheme (MIS) of NABARD does not capture community-wise credit flow data in respect of minority communities. Hence NABARD obtained data on credit flow to Muslims based on the information available with the State Level Bankers Committee (SLBC) and also directly from the banks on priority sector advances to agriculture. These estimates on flow of credit to Muslims were used for arriving at the share of Muslims in the production credit⁹ and investment credit¹⁰ being refinanced by NABARD. Accordingly, it has been estimated that 3.2% of production credit and 3.9% of investment credit, amounting to Rs. 291 crores and Rs. 333 crores, respectively, has been provided to Muslim community on an average annually during the two years 2004-05 and 2005-06. State-wise analysis (see Appendix Table 6.11) shows that except in West Bengal, Kerala, Uttar Pradesh, Rajasthan and Tamil Nadu, the share of Muslims in Refinance has been limited; Muslims have also received a good share of investment credit refinance in Assam and Jammu and Kashmir.

The success of NABARD in revitalizing the rural economy through its capacity building and assistance programmes is well known. Moreover, as the schemes are focused towards benefiting economically weak and vulnerable sections of the population and have significant linkages with other sectors of the rural economy, they have considerable potential to benefit Muslims and improve substantially their socio-economic status.

The SHG-bank linked Microfinance programme of NABARD is one of the largest in the world, and has tremendous potential to improve the economic conditions of

The capacity building and assistance programmes of NABARD has considerable potential to benefit Muslims and improve substantially their socio-economic status

9. Short Term Refinance for Seasonal Agricultural Operations.

10. Refinance in farm and non-farm sector and rural housing etc.



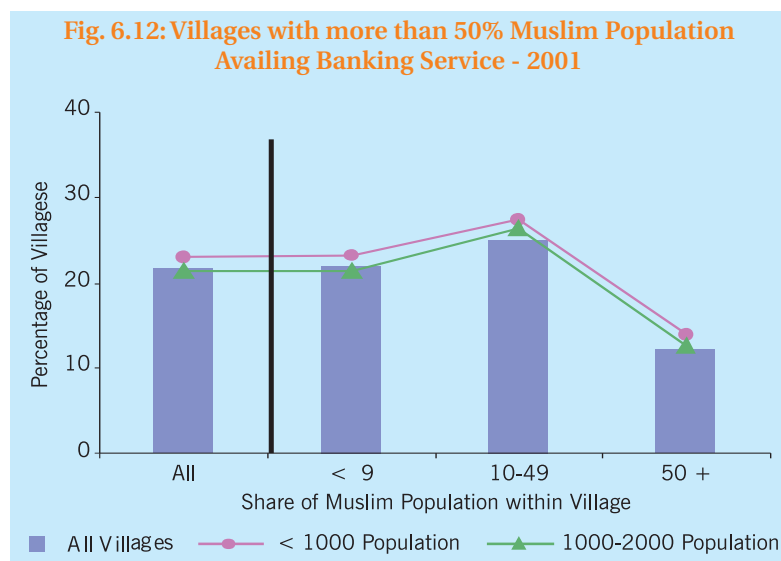
Inadequate targeting and geographical planning has resulted in a failure to address the economic problems of Muslims in rural areas

rural Muslims. However, out of 16.18 lakh SHGs assisted by NABARD up to 31st March 2005, 1.36 lakh SHGs are found in 44 minority concentrated districts. While the District Rural Industrialisation Project (DRIP) and the Rural Industrial Cluster Schemes (RIC) have the ability to transform rural communities by providing opportunities for self-employment and skill development, they have not been effectively utilized to revitalize the Muslim community. Out of the 44 minority concentrated districts, DRIP and RIC have been launched in only 14 districts and 7 districts, respectively. Similarly, only one watershed programme—having significant linkages with the local rural economy—has been launched in a minority concentrated district. Despite the tremendous innate potential of NABARD schemes to transform the economic status of the rural Muslim community, inadequate targeting and geographical planning has resulted in a failure to address the economic problems of Muslims in rural areas.

5. Summing Up

The findings of this Chapter show that the access of Muslims to bank credit, including the PSA, is low and inadequate. The average size of credit is also meagre

and low compared with other SRCs both in PuSBs and PrSBs. The position is similar with respect to finance from specialized institutions such as SIDBI and NABARD. The Census, 2001 data (Fig. 6.12) shows that the percentage of households availing banking facilities is much lower in villages where the share of Muslim population is high. One of the reasons for such an outcome could be non-availability of banking facilities in these villages. The financial exclusion of Muslims has far-reaching implications for their socio-economic and educational upliftment. As was discussed in Chapter 5, self-employment is the main source of income of Muslims. To empower Muslims economically, it is necessary to support self-



Some banks have identified a number of Muslim concentration areas as 'negative geographical zones' where bank credit and other facilities are not easily provided

employed persons by ensuring a smooth flow of credit to them.

The Committee was given to understand that some banks use the practice of identifying 'negative geographical zones' on the basis of certain criteria where bank credit and other facilities are not easily provided.¹¹ Such a practice is referred to as

11. On the basis of information furnished by one of the Scheduled Commercial Banks, the characteristics of negative zones are: [1] Either the bank has experienced high delinquencies or where, based on market information, such areas are known to be highly delinquent zones. [2] Crime rates are relatively high. [3] The bank's ability to recover its dues is undermined by the existence of a large proportion of anti-social elements residing in the area. [4] There are many illegal structures constructed in violation of municipal laws in such areas thereby preventing the bank's loan recovery. [5] Addresses are difficult to trace, as in highly congested areas or areas where addresses are not well coded, so that tracking customers becomes difficult in such areas. [6] High security areas where permission is normally not granted to civilians to enter these areas. In such areas lending is selectively done based on prior approvals given by authorities to bank officials to enter such areas; for e.g. military cantonment, defence establishment, atomic plant township etc. [7] Low income levels, implying that credit exposures in such areas will be prone to high credit risks.



‘red lining’ in the United States and ‘negative zones’ by some bankers in India. It is possible that in some of these areas the share of Muslim population is high and yet the community is not able to benefit fully from the banking facilities.¹²

Steps should be introduced to specifically direct credit to Muslims, create awareness of various credit schemes through publicity and organise entrepreneurial development programmes, bring transparency in reporting of information about SRCs on provision of banking services. One of the important ways to help communities living in poorer areas, both urban and rural, is to provide micro credit, especially to women. A policy to enhance the participation of Muslims in micro-credit schemes of SIDBI and NABARD should be laid down. This will enable Muslims to shift to economically less vulnerable sectors, thereby ensuring a more secure flow of income. Economic empowerment and financial security have important linkages, in increasing demand for education as well as providing the means for doing so. This will initiate an upward push that has the potential to bring about improvements in socio-economic status of the Muslim community.

Steps should be introduced to specifically direct credit to Muslims, create awareness of various credit schemes and bring transparency in reporting of information

12. For example, a few areas like Dharavi, Sewree, Kidwainagar in Mumbai and Gomtipur and Asarva in Ahmedabad are some such zones.



Access to Social and Physical Infrastructure

1. Minorities and Development

A definitive way to find out the quality of life in a state, region or dwelling place, whether rural or urban, is to ascertain the presence, accessibility and utility of the social and physical infrastructure by the residents of these spaces. In principle, such facilities are open to all citizens regardless of social and religious identities. Yet one can observe differentials in the presence (availability), accessibility and utilization of these facilities across SRCs.

In the following an attempt is made to ascertain, on the basis of empirical evidence, if Muslims in India have inadequate access to the social and physical infrastructure.¹ If Muslims are at a disadvantage vis-à-vis such facilities, then development potential gets constrained. For instance, lack of Government schools (particularly girls' schools) would lead to Muslim children from poor households dropping out; lack of health facilities, safe drinking water and sanitation would lead to malnutrition related disorders, reduced productivity and life-expectancy. Similarly lack of transport, communication and credit facilities obstruct artisans and craftsmen from obtaining inputs and marketing products. These might jointly operate to severely affect the social and economic status of Muslim households. In this chapter an attempt is made to investigate if Muslims are at a relatively higher disadvantage than other SRCs.

In determining access (or lack of it) to infrastructure, three broad dimensions of social and physical infrastructure have to be taken into account—'presence', 'access' and 'utilization'. Access also depends upon the place of residence. The matrix given below (Statement 7.1) lists the interaction of these dimensions, although the empirical evidence highlights merely the presence of the stated

There are noteworthy differentials in the presence (availability), accessibility and utilization of "Social and Physical " facilities across SRCs

1. Social infrastructure has reference to primary and elementary schools, health dispensaries etc.; physical infrastructure refers to services such as electricity, piped water, roads and bus service, post and communications etc..



social and physical infrastructure. Lack of access can emerge either due to the absence of social and/or physical infrastructure, or through inaccessibility to such facilities of SRCs even when they are present. Following the mandate of the Committee, the effort is to highlight both these aspects of the problem.

Statement 7.1: Dimensions of Access to Physical and Social Infrastructure

Place of Residence	Presence	Access	Utilization
Urban	High intensity	Location factors	Convenient access
	Low supply constraint	Demand constraints Need not be localized	Alternatives Individual choice Scope for localization Cultural constraints
	Quality of service	Hurdles to access Cost of access	Returns on investment
Rural	Low intensity Often at a distance	Over stretched institutions Inequity due to distance / feasibility to localize	Cost - Benefit Cost reduction Cultural conflicts
	Low quality and absence of alternatives	Not easy to access	

The two most dependable data sources—the Census and NSSO—do not generate a standard data base to analyze and understand the dimensions identified in Statement 7.1 in the Indian context. Thus, it is a difficult area to investigate; besides, understanding local issues from a national-level data set is not appropriate. Aggregation often obscures the local picture. Disaggregative analysis, on the other hand, is not easy as the sample size may be too small to enable generalization. Further, as a matter of policy, survey sites are often kept confidential by data collecting agencies, thereby making it difficult to identify specific localities.

Recognizing the complexity of the issues involved in analyzing access to social and physical infrastructure, particularly in view of want of information, an attempt is made to extract data from the Census and NSSO 61st Round Survey. The aim is to highlight differentials in the presence as an indication of access of social and physical infrastructure in rural areas and selected states in India.

A similar analysis for urban areas is not possible given the nature of data made available by the Census of India. There are conceptual and definitional problems in identifying smaller living areas such as wards and mohallas from the NSSO data because urban residential dynamics is complicated. It is a fact that practically all social and physical infrastructural facilities are available in urban areas though the intensity may differ according to the size of towns/cities. Yet the absence of social infrastructure such as elementary schools, anganwadi centers, availability of potable water, electricity and lack of sanitation are predominantly problems of the urban poor. As of now there is no dependable data to assess issues arising from the disparities in access to infrastructure in urban India.

*Census of India
2001 and NSSO 61st
Round Survey was
used to assess access
to social and
physical
infrastructure*



The rest of the chapter is divided into four sections. Section 2 analyses the availability of village amenities across villages with higher/lower shares of Muslim population. The data on living conditions across households of different SRCs is discussed in section 3. Results of a qualitative study on living conditions undertaken at the instance of the Committee are reported in section 4. The last section summarises the main findings.

2. Village Amenities

Physical access to educational, health, communication and transport services is an important determinant of the welfare of individuals and households. However, many localities lack such amenities. Villages with small populations pose a greater problem as it is not economically viable to establish infrastructure in each of them. It is possible that villages dominated by certain SRCs have been less successful in securing some amenities than others. In order to see whether Muslims are deprived on this count, data on village amenities based on the degree of concentration of Muslim population in a village, needs to be examined.

The Census of India provides information on various amenities available in each village. But since distribution of population by religion is not available at the village level, one can not find out if villages of Muslim concentration get amenities at par with other villages. However, honouring a request of the Committee, the Census of India undertook special cross-tabulations of villages according to the share of their Muslim population (Muslim population as percent of total village population) and the availability of specified amenities. This has facilitated an examination of whether the availability of an amenity in a village is correlated with its share of the Muslim population. For reasons related to viability and economies of scale, larger villages are more likely to have amenities than smaller villages. Hence such comparisons were made only among villages of similar size. The tabulations were made separately for villages of three population classes: small villages with less than 1000 persons, moderately sized villages with 1000 to 1999 persons, and large villages with more than 2000 persons.

For analytical convenience, the villages were further divided into three categories based on the proportion of Muslims in the village population - Muslims constituting less than 10 % of village population, the village population consisting of more than 10 but less than 40 % Muslims, and villages with more than 40 % Muslims. Five amenities are selected for these tabulations: educational institutions, medical facilities, post and telegraph facilities, pucca approach road to the village and bus stop. The presence of an educational institution generally refers only to a primary/elementary school, and the medical facility could be a health sub-centre, dispensary or a higher level facility such as a primary health centre.

2.1. National Level Findings

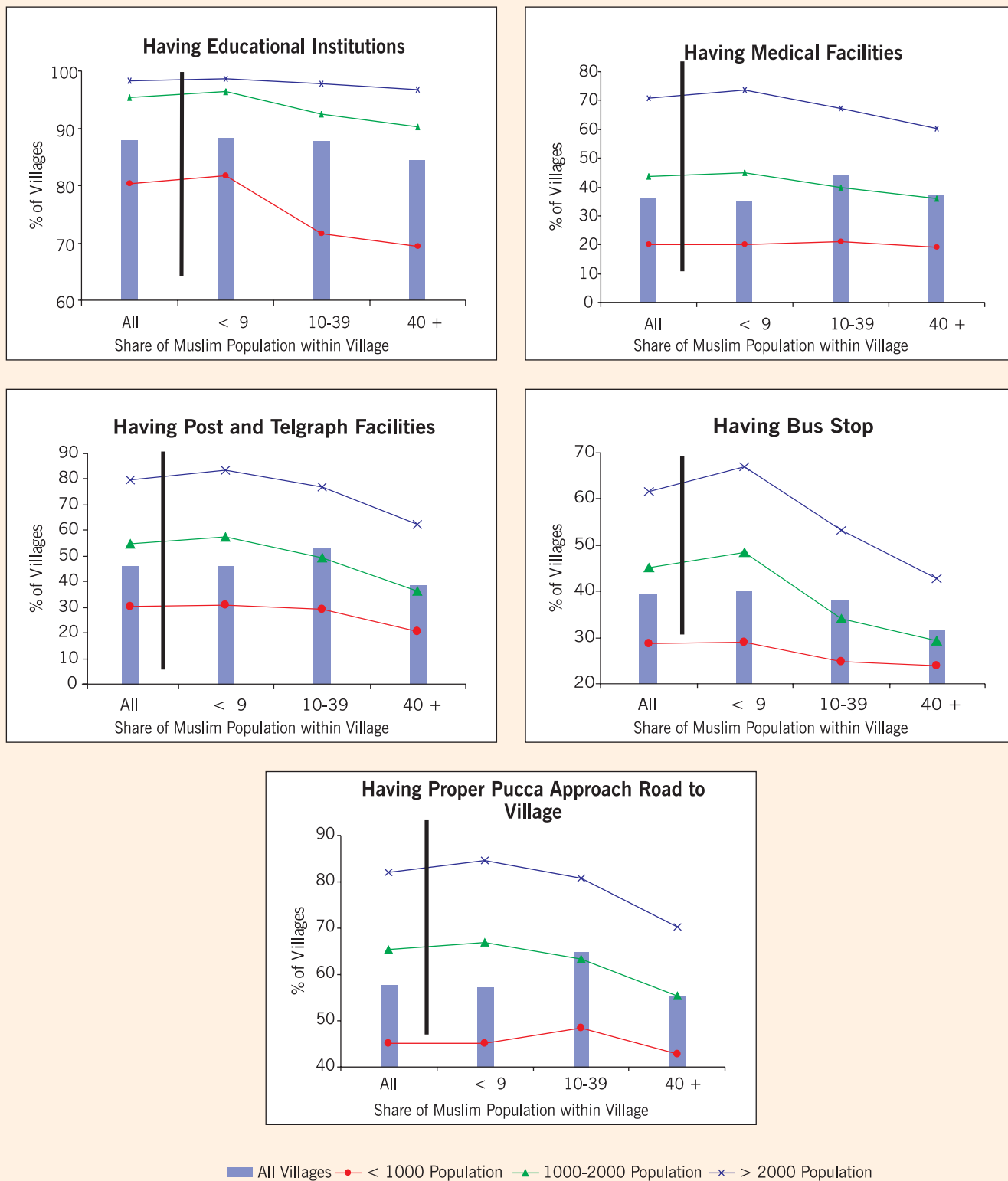
Figure (Set) 7.1 depicts the percentage of villages that have the specified facilities. The proportion of villages with the specified facility is shown for each of the three

the Census of India undertook special tabulations of villages according to the share of Muslim population (Muslim population as percent of total village population) and the availability of specified amenities



Fig. (Set): 7.1

Amenities within Villages, India, by Share of Muslim Population in Villages of various Sizes





categories based on the share of Muslims in the population. The blue bars show the situation with respect to all villages. The red, green and blue lines indicate the situation in small, moderately sized and large villages, respectively.

The proportion of villages with educational facilities falls from 88 % in villages with a low Muslim share in the population to 85 % in villages with a high Muslim share. In larger villages, the differences are small as practically all villages with a population of over 2000 have an educational institution. But as the size of village becomes small and the share of Muslims increases one finds a drop in the presence of primary and elementary schools. Thus, there is a clear and significant inverse correlation between the proportion of the Muslim population and the availability of educational infrastructure in small villages. While about 82% of small villages with less than 10% Muslims have educational institutions, this proportion decreases to 69% in villages with a substantial Muslim population.

The aggregate picture about medical facilities is not very clear—villages with 10-39% Muslims are better-off as compared to villages with a lower or higher share of Muslim population. However, when disaggregated by village size, a clearer pattern emerges. It shows a fall in the availability of medical facilities with the rise in the proportion of Muslims, especially in larger villages. A similar but sharper pattern can be seen with respect to post/telegraph offices. While the aggregate picture again shows that villages with 10-39% of Muslims are better served, disaggregative analysis indicates that the availability of such facilities declines sharply with the increase in the share of Muslim population.

Muslim concentration villages are not well served with pucca approach roads and local bus-stops. This trend gets worse as the village size increases. Having an all-weather road and getting a public bus visiting the village has a strong bearing on the kind of economic activity one can undertake. As Muslims are also less landed and more likely to be artisans, casual workers and small traders, physical mobility provided by roads and bus services will open up economic opportunities to them. The data suggest that they are at a significant disadvantage on this count.

Given substantial variations in the availability of amenities in rural areas across states it is necessary to attempt a disaggregative analysis. Therefore, tables were obtained for each state separately from the Census of India. The results are presented in Appendix Figures (7.1-7.4) and Appendix Tables 7.1 to 7.5. For the sake of convenience, villages are divided into two groups - those with less than 40% Muslim population, and those with more than 40 % Muslims.

2.2. State Level Differentials

The highlights of the state-level analysis on different types of facilities are discussed below:

(a) **Educational facilities:** More than 1000 Muslim-concentration villages in West Bengal and Bihar do not have any educational institutions; in Uttar Pradesh, this figure is 1943. The situation is worse in small villages. The proportion of Muslim

There is a clear and significant inverse association between the proportion of the Muslim population and the availability of educational infrastructure in small villages

Muslim concentration villages are not well served with pucca approach roads and local bus-stops



concentration villages (in all three size classes) with educational facilities is lower than the total proportion of villages that have such facilities. This is particularly so in the case of smaller villages where the differential is alarmingly high. This would indicate that Muslim concentration villages, especially smaller ones, lack access to educational institutions (Fig. 7.2).

Fig. 7.2: Having Educational Institutions Within Villages, 2001



(b)**Medical facilities:** The situation is poor with respect to medical facilities. More than 16% of the villages without medical facilities are located in Muslim concentration areas. Almost 2000 Muslim concentration villages in Assam and Jammu and Kashmir, more than 3000 villages in West Bengal and Bihar, and above 5000 villages in Uttar Pradesh are without any medical facilities. In most of the states, the proportion of Muslim concentration villages with medical facilities is some what lower than the proportion of all villages with such facilities, indicating a bias in public services provisioning in Muslim concentration areas. (See Appendix Figure 7.1)

(c)**Post and Telegraph facilities:** A large number of Muslim concentration villages in states like West Bengal, Uttar Pradesh, Bihar, Assam, Jammu and Kashmir and Jharkhand lack post and telegraph facilities. (See Appendix Figure 7.2)

(d)**Pucca Approach Roads and Bus Stops:** The proportion of Muslim concentration villages that have a pucca approach road is again lower than the corresponding estimate for all villages. The situation with respect to availability of bus stops is of particular concern in Muslim concentration villages of states like West Bengal,



Uttar Pradesh, Jharkhand (small villages), West Bengal, Bihar and Jharkhand (medium villages) and Uttar Pradesh, Bihar and Jharkhand (large villages). (See Appendix Figures 7.3 and 4)

Overall, the progress in creating infrastructural facilities is inadequate in all villages. This can be seen from the low proportion of villages that have

Table: 7.1 Number of Villages without Basic Facilities, All India 2001

Facilities	Small (Less than 1000 Population)			Medium (1000-2000 Population)			Large (More than 2000 Population)		
	Within Muslim Population Share of								
	< 9%	10-39%	40%+	< 9%	10-39%	40%+	< 9%	10-39%	40%+
	All India								
Education	44542	4676	4240	3667	1186	1078	906	423	382
Medical	193640	13051	11193	56813	9435	7130	18181	6191	4680
Post	168088	11670	11013	43838	7959	7111	11194	4398	4448
Bus Stop	172048	12410	10547	53199	10336	7898	22519	8859	6717
Proper Approach Road	133063	8496	7910	34124	5749	4970	10627	3644	3502
No. of Villages in the respective category	242549	16525	13840	103175	15648	11149	68537	18895	11763
% of Population (All)	87.7	6.8	5.5	23.2	2.6	74.2	26.7	3.3	70.0
% of Muslim Population	8.8	23.3	67.9	13.8	7.4	78.9	14.9	8.2	76.8

infrastructural facilities. The situation is of particular concern regarding medical facilities. There is no strong indication that Muslim concentration villages have less infrastructural facilities. However, the provisioning of infrastructure in states with substantial Muslim concentration like Uttar Pradesh, Bihar, Assam and Jharkhand is a matter of concern. The concentration of Muslims in states lacking infrastructural facilities implies that a large proportion of the Community is without access to basic services. Table 7.1 presents the actual number of villages of different sizes with Muslim concentration lacking specified physical and social facilities.

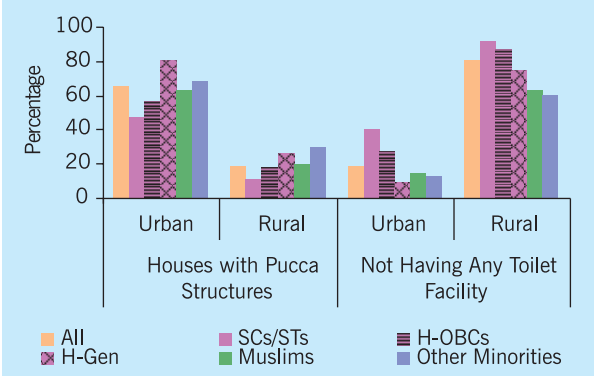
3. Living Conditions

Though the 2001 Census of India obtained detailed information on housing conditions in the House List Schedule, this schedule did not record religion. On the other hand, the Household Schedule that recorded religion did not collect data on housing conditions. It was therefore technically not possible to match the two schedules and hence the Census information could not be used to tabulate housing conditions by religion. The National Family Health Survey-2 (NFHS-2) that covered a sample of 92486 in all the states and the union territory of Delhi during 1998-99 provides data on housing and hygiene conditions and also on the source of domestic fuel .

The concentration of Muslims in states lacking infrastructural facilities implies that a large proportion of the Community is without access to basic services



Fig. 7.3: Households with Pucca Structures and not having any Toilet Facility by SRCs and Residence



3.1 House and Hygiene

The focus here is on basic aspects of housing conditions: the kind of house, sanitation, fuel for cooking, and source of lighting. The comparative picture of housing and sanitation is presented in Fig. 7.3. In addition to the all-India picture, comparisons are shown separately for rural and urban areas. This is because living conditions are known to differ substantially between rural and urban areas.

Depending on the building materials used houses are classified as pucca, semi-pucca and kutchha.² In both urban and rural areas, the proportion of Muslim households living in pucca houses is lower than the total population. Muslims are better-

off compared to OBCs and SCs/STs, though the proportion of Muslims in pucca houses is lower than the proportion of H-General in both areas.

In both urban and rural areas, the proportion of Muslim households living in pucca houses is lower than the total population

An important requirement for sanitation is the presence of toilet facilities. Almost half the Muslim households in India lack access to toilets; this proportion is higher in rural areas. Even in urban areas about one in every seven Muslim households lacks toilet facilities. However, the position of Muslims is better than that of SCs/STs and OBCs. About one in every five Muslim households has flush toilets of its own. This proportion is marginally better than that of the Indian population. In urban areas, however, the proportion of Muslim households who have flush toilets is much lower than the proportion for the whole urban population. A larger proportion of Muslim households also have access to public/shared flush toilets or own pit toilets. Overall, the access of Muslims to toilet facilities is low, but better than that of both SCs/STs and OBCs. This may be because of greater Muslim concern for privacy, especially amongst women.

Overall, the access of Muslims to toilet facilities is low, but better than that of both SCs/STs and OBCs

3.2 Household Electrification and Availability of Tap Water

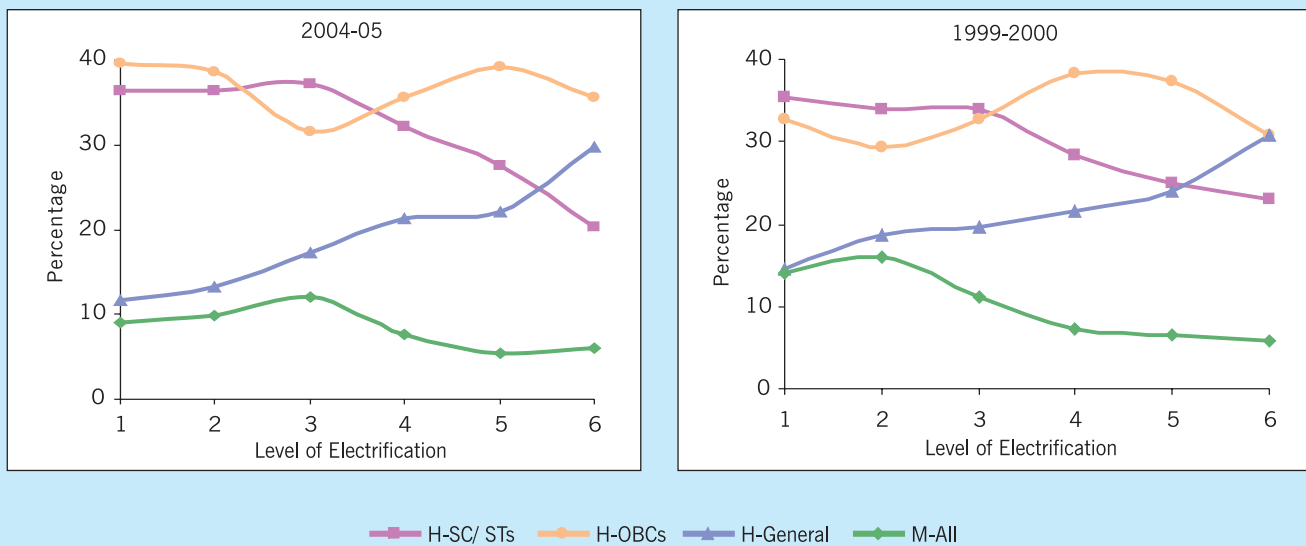
Electrification

The NSSO 55th and 61st round data provides the status of electrification at the household level. Direct village / residential area- specific data that can be linked with the household survey has not been collected by the NSSO. A unique method is used to get village level averages of specific variables from the household's sample, which reflects the relative differentials according to SRCs. The focus is on the availability of electricity in the village. The data-set provides information on the 'source of light' used by households. Household information is aggregated to give the village scenario in terms of the level of electrification. The level of electrification is determined by the number of households electrified in a village. All villages are assigned a rank ranging from level 1 (no electrification) to 6 (90 % and more households electrified). The idea is to analyse the differences in availability of electricity in the village according to the

2. Pucca houses are those built with high quality material such as brick, cement, tiles, kutchha are those with low quality material such as thatch, mud, and semi-pucca are those using partly low and partly high quality material.



Fig. 7.4: Share of SRCs by Levels of Village Electrification



share of SRCs in the village population. This gives a fair picture of the distribution of SRCs in terms of the availability of electricity. It is clear that the Muslims and the SCs/STs live in larger numbers in villages that are categorised as least electrified. Their share declines as the level of village electrification increases. On the other hand, the trend is the opposite for the H-General category whose share increases as the village electrification increases. The share of OBCs does not show a clear relationship with levels of village electrification. A comparison of these estimates from the 61st round data reconfirms the sharp differential access according to SRCs (Figure 7.4).

The Census data also suggests that the use of electricity for lighting is less among Muslims than the all-India average (Fig. 7.5). The disadvantage is quite large in Muslim concentrated villages; the share of villages with no electricity increases substantially as the size of the village falls and the share of Muslim population rises.

Piped Potable Water

The 60th round NSSO provides data on household use of tap water by place of residence. As expected, urban areas are better served with tap water and between 60 and 70 per cent households

Fig. 7.5: Not using Electricity for Lighting

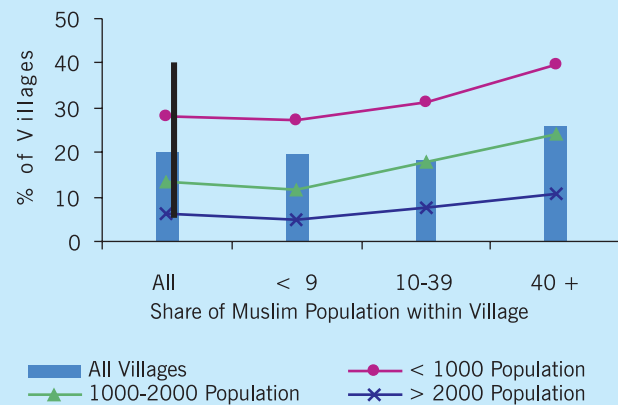
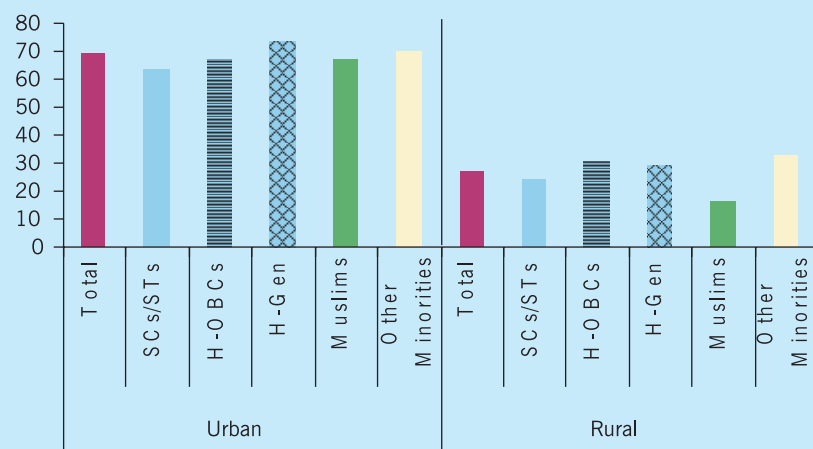


Fig. 7.6: % HHs having Tap Water

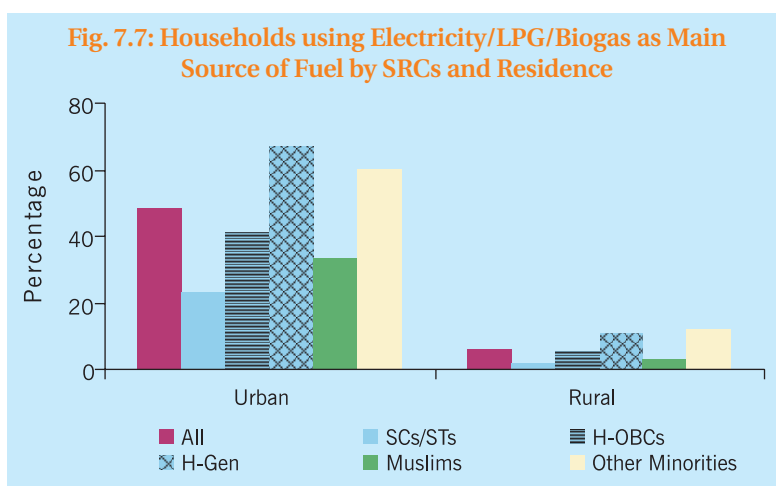




from across SRCs used water from this source with small variations amongst them. But the scenario is different in rural areas; as only about one quarter of all households have access to tap water (Fig. 7.6). But Muslims have the least access compared to all other SRCs. Even the NCAER's Human Development Report (NCAER, 1999) showed similar relative levels more than a decade ago suggesting nothing much has happened to improve the provisioning of tap water on the one hand and to reduce the relative differential accesses between the SRCs. This finding is consistent with the Census data relating to the distribution of villages for other items of infrastructure that also shows a deficit in Muslim concentration villages.

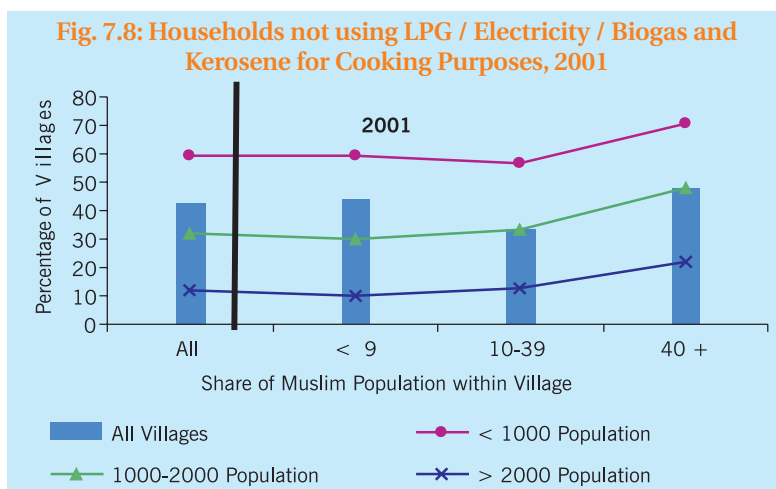
3.3 Fuel Use for Domestic Purposes

Clean fuel for cooking is important for health. It is a serious consideration for women who, in most cases, are burdened with the task of cooking.



NFHS data provides the pattern of use of modern fuels for urban and rural areas separately for the year 1998-99. Only 6% have reported the use of clean fuel in villages and about 48% in urban areas. Muslim households are poorly placed in this respect; the disparity is especially wide in urban areas (Fig. 7.7).

An examination of Census 2001 data suggests that just about 60 % of all rural households do not use any of the modern fuels such as LPG, electricity or even kerosene (Fig. 7.8). The non-use of these fuels for cooking increases as the share of Muslims increases, more so when the village size increases as well.



The overall picture in living conditions is a mixed one. The Muslim population seems to be close to average in terms of housing structure, and better placed in terms of toilet facilities; it ranks, poorly in water availability, electrification and cooking fuel facilities. Apparently, privacy seems to be given a higher priority by Muslims than others and this explains the relatively better availability of toilets in Muslim households. Generally, Muslim households are not as well equipped as H-General or Other

minorities, but as good as or better than H-OBCs and SCs/STs.

4. Qualitative Study and Observations

In order to supplement data from secondary sources, the Committee commissioned studies in selected urban and rural localities. The objective was to



probe the following questions:

- How do the Muslim concentration localities compare with other localities in terms of the availability of basic infrastructure such as schools, health centres, banks, roads, electricity and potable water?
- Whether Muslims residing in areas with a non-Muslim majority have equal access to such facilities?
- Is the pattern uniform in the cities and the villages or is there a perceptible difference? Similarly, does the pattern vary across states?

Surveys were conducted in three South Indian states (Karnataka, Andhra Pradesh and Tamil Nadu), and in Lucknow and its surrounding regions. In the southern states, samples were drawn from two urban localities - one predominantly Muslim, and the other where Muslims were few in number. A survey was undertaken on similar lines in two rural areas.

The result of these surveys suggest regional pattern while analysing Muslim inhabited areas and their access to basic amenities and infrastructure. In this context, the three Southern states that were studied showed only marginal deprivation in the Muslim concentration areas. Localities inhabited by comparable economic classes generally had similar living standards. If in certain places Muslim concentration areas suffered from the unavailability of a school or a health centre; in other places, it was the Muslim minority areas that lacked these facilities. All the localities studied were inhabited generally by low-income groups and governmental apathy seemed to disregard caste or creed.

However, the study of the Muslim concentration localities of Lucknow and its adjoining areas showed a perceptible difference. Compared to the Muslim majority areas, the areas inhabiting fewer Muslims had better roads, sewage and drainage, and water supply. Often there was a school and a health centre which were absent in areas where Muslims of similar economic background had a large share in population. For instance, a Hindu dominated urban slum in Lucknow had better quality roads, drainage system, sanitation, water supply and sewage disposal compared to another slum populated largely by Muslims.

5. Summary of Findings

To sum up, villages with large Muslim populations are located in states/areas with poor physical and social infrastructure. This has resulted in Muslim households being poorly served by amenities compared to other SRCs. Improvement of rural social infrastructure in these states will provide Muslims better physical access to key amenities such as education, health, transport and communication. In Jharkhand for example, Muslim concentration villages are poorly served in many respects compared to other villages; this imbalance needs to be addressed. Besides, disparities are seen in medical facilities in medium sized villages in Karnataka, educational facilities in villages of Tamil Nadu, and communication networks in villages in Jammu and Kashmir.

Compared to the Muslim majority areas, the areas inhabiting fewer Muslims had better roads, sewage and drainage, and water supply facilities



The housing conditions of Muslims are at par with the overall average. They are worse off than H-Gen but at about the level of H-OBCs. Muslim households are better provided with toilet and water supply but are not as well served in modern fuel and lighting. The overall standard of living of Muslims is close to the H-OBCs, better than SCs/STs but poorer than others. The following findings need to be highlighted:

- About a third of small villages with high concentration of Muslims do not have any educational institutions.
- There is a scarcity of medical facilities in larger villages with a substantial Muslim concentration. About 40% of large villages with a substantial Muslim concentration do not have any medical facilities.
- Muslims are concentrated in locations with poor infrastructural facilities. This affects their access to basic services like education, health facilities, transport, etc.
- As far as living conditions are concerned, Muslims seem to be at par with SCs/STs and OBCs with respect to house structure (pucca or not) and slightly better placed regarding toilet facilities. The availability of piped water, electricity and modern fuel (LPG/electricity) is lower among Muslims. Their position is poorer than H-Gen for all these parameters.

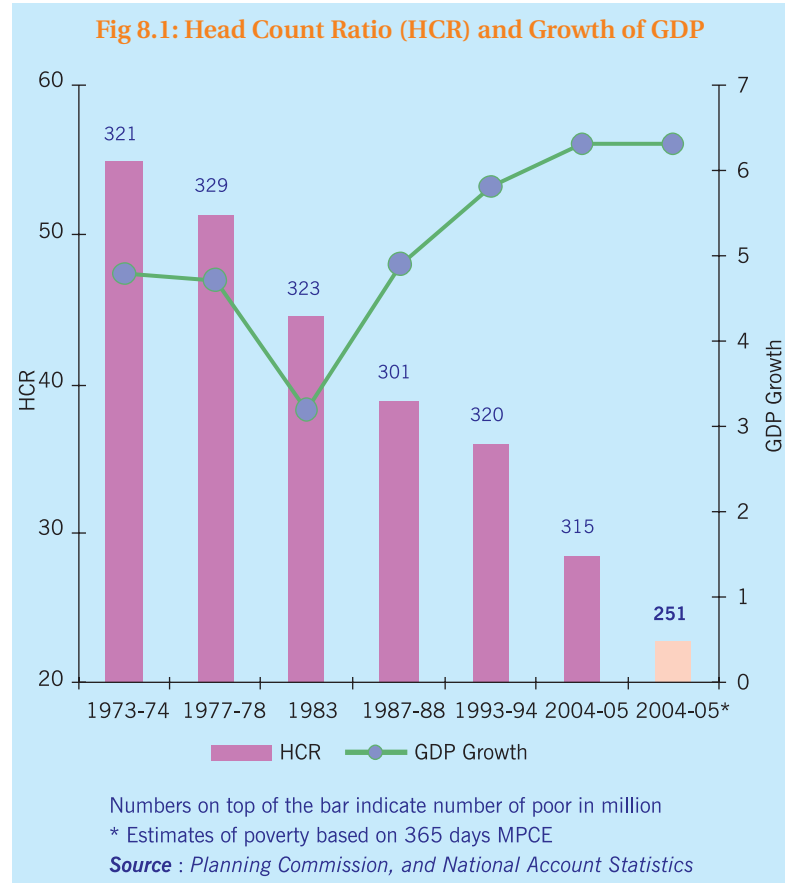
Policy initiatives to ameliorate these conditions are urgently required.



Poverty, Consumption and Standards of Living

1. Introduction

This chapter analyses disparities in levels of consumption and incidence of poverty across socio-religious categories (SRCs) in India. Though eradication of poverty has been one of the prime objectives of the Indian governments, it has persisted. The income and consumption levels of the masses at the time of Independence, were precarious. Even in the early 1970s, two decades after independence the proportion of persons below the poverty line, or the Head Count Ratio (HCR), was hovering around 55 % at the all India level and somewhat lower in urban areas. Poverty declined during the 1980s and continued to fall in subsequent years, with the most recent estimate placing all India poverty head count at 22.7 percent based on 365 days recall period and 28.5 percent based on 30 days recall period (2004-05). Irrespective of the proportion that was estimated to be poor in India over the years, the estimates of absolute number of poor continues to hover around 320 million (Fig 8.1), when a 30-day recall period is used. On the other hand if a 365-day recall period is used, there is a sharp fall in the number of poor to 251 million in 2004-05. The difference in number of poor differs by as much as 64 million for the same year (2004-05) when the recall period is changed to 30 days. The absolute dimension of poverty has remained a challenge for the





The target to reduce poverty (Head Count Ratios) by half as a part of Millenium Development Goals by 2015 seems difficult unless the recent GDP growth of over 8% is sustained and inflation is contained around 3%

government even in this century. The target to reduce HCRs by half as a part of Millenium Development Goals by 2015 seems difficult unless the recent GDP growth of over 8% is sustained while simultaneously reducing inequality within population groups.

This chapter is divided into four sections. Section 2 analyses average per capita expenditure differentials followed by estimates of poverty-HCRs in Section 3. The cross-sectional pattern with respect to consumption and poverty differentials are analysed at using the most recent NSSO 61st Round data with a reference period of July 2004 to June 2005. The estimates used in Sections 1 and 2 are based on the data on monthly consumption expenditure of individuals during 365 days, which is called the Mixed Reference Period Method (MRPM), given by the Planning Commission of the Government of India. Section 4 describes the change in poverty incidence during the period 1987-88 - 2004-05. The temporal changes are discussed using comparisons of the estimates based on the Uniform Reference Period (URP) method that uses consumption expenditure data of last 30 days from the date of survey¹. To keep the definitions and procedure of estimating HCRs uniform over the years, earlier NSSO Rounds data namely 43rd (July 1987 to June 1988) and 50th (July 1993 to June 1994) are used². Due to technical reasons the data for the 55th Round with the reference period July 1999 to June 2000 has not been used for comparative analysis.

It needs to be mentioned at the outset that we have used the well established Planning Commission methodology to compute incidence of poverty (HCR). Our estimate for the earlier years (1987-88, and 1993-94) matched with those of the Planning Commission estimates. The poverty estimates for the year 2004-05 should be seen as provisional. However, we believe that while the 'levels' may need to be checked and might undergo changes, the inter-SRC differentials would remain the same even after more robust estimates become available.

2. Differentials in Levels of Consumption Expenditure

One of the definitive indicators of well-being is the consumption expenditure of households. This section compares consumption expenditures across SRCs and also explores inequality in these expenditures within each SRC.

2.1 Mean per Capita Expenditures (MPCE)

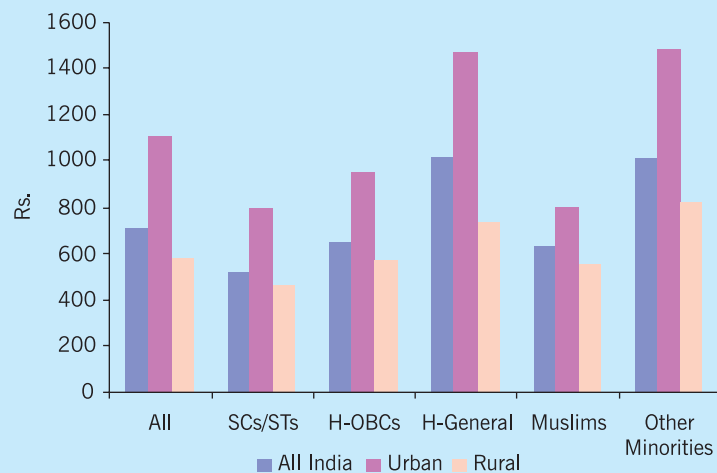
Historically deprived groups have exhibited lower levels of living in economic terms including levels of consumption. In the following, differentials across SRCs are discussed by place of residence.

-
1. For the analysis of sections 2 and 3, Poverty Line 1 given in Appendix Table 8.1 has been used and for section 4, Poverty Line 2 has been used. This will not affect comparisons across SRCs - the main objective of analysis.
 2. The households in these surveys are collected using a two stage stratified sampling design technique. Therefore, weights or multipliers are an integral part of the data. The survey during all three rounds covers almost the entire territory of India except some inaccessible areas that are less than 0.01 percent of the Indian Territory and even lower proportion of population. In this paper the consumption expenditure data is used in conjunction with the employment and unemployment survey data for the four rounds.



The all India average MPCE for the year 2004-05 is Rs. 712 with a high of Rupees 1023 for H-General followed by Rs. 646 for H-OBCs, Rs. 635 for Muslims and Rs. 520 for the SCs/STs (Fig 8.2). The average MPCE varies across SRCs considerably in urban areas - from Rs. 1469 for H-General to about Rs. 800 for SC/STs and Muslims. What is striking is that the MPCE of the H-General is about 80 per cent more than the MPCE of SCs/STs and Muslims. In urban areas, at the aggregate all India level, the level of consumption of Muslims is about the same as the level for SCs/STs. The MPCE in rural areas is low at about Rs. 579 and the SRC differentials are similar to the one described in the case of the all India scenario; the MPCE for H-General is higher than all other categories, but not to the extent found in urban areas. Thus, relative deprivation of the Muslim community in terms of consumption expenditure is much higher in urban areas than in rural areas.

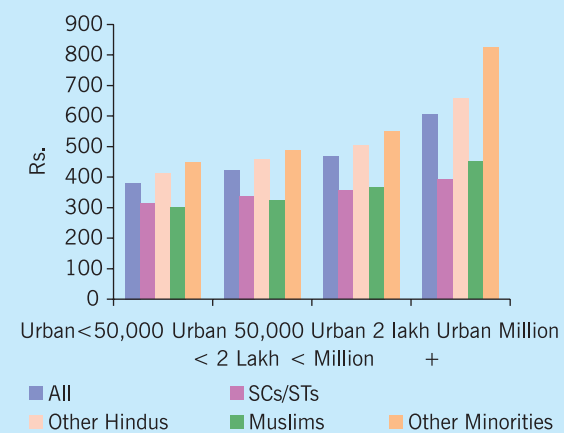
Fig. 8.2: MPCE by Place of Residence and SRCs, 2004-05



Given the particularly adverse conditions faced by Muslims in urban areas, it is important to know if the intensity of consumption deprivation differs according to sizes of cities and towns (Fig. 8.3)³. It is clear that while the average levels of consumption are positively associated with the size of towns for all SRCs, the conditions of Muslims in relative terms is the worst in smaller towns with <50,000 and 50,000 to < 2 lakh population size. In fact, the MPCE for Muslims is slightly lower than that of SCs/STs in the smaller towns across India.

The distribution of population of each SRC according to expenditure classes for urban and rural areas is presented in Fig. 8.4 and Fig. 8.5 respectively. In urban areas, the largest proportion of Muslims falls in the range of Rs.400-Rs.500, and about half of all Muslims are in the expenditure range of Rs.300 to Rs.600. The SCs/STs show slightly better distribution of consumption compared to Muslims, followed by OBCs. The distribution reflected in Figs. 8.4 and 8.5 also suggests a more equitable distribution of consumption for the H-General category than other SRCs. Less than 20% of urban Muslims have a spending capacity equivalent to or higher than the national average of Rs.1050. While the condition of SCs/STs and OBCs are somewhat better, the status of H-General is substantially better as more than 50 % have capacity to spend above the national average. In rural areas, however, Muslims are at par with

Fig. 8.3: MPCE According to Urban Size Class and SRCs, 1993-94



3. Since city/town size class data and codes were not made available in the 61st Round NSSO provisional data provided to the Committee, the city/town size class estimates were done using the 55th Round NSSO data relevant for year 1999-00.

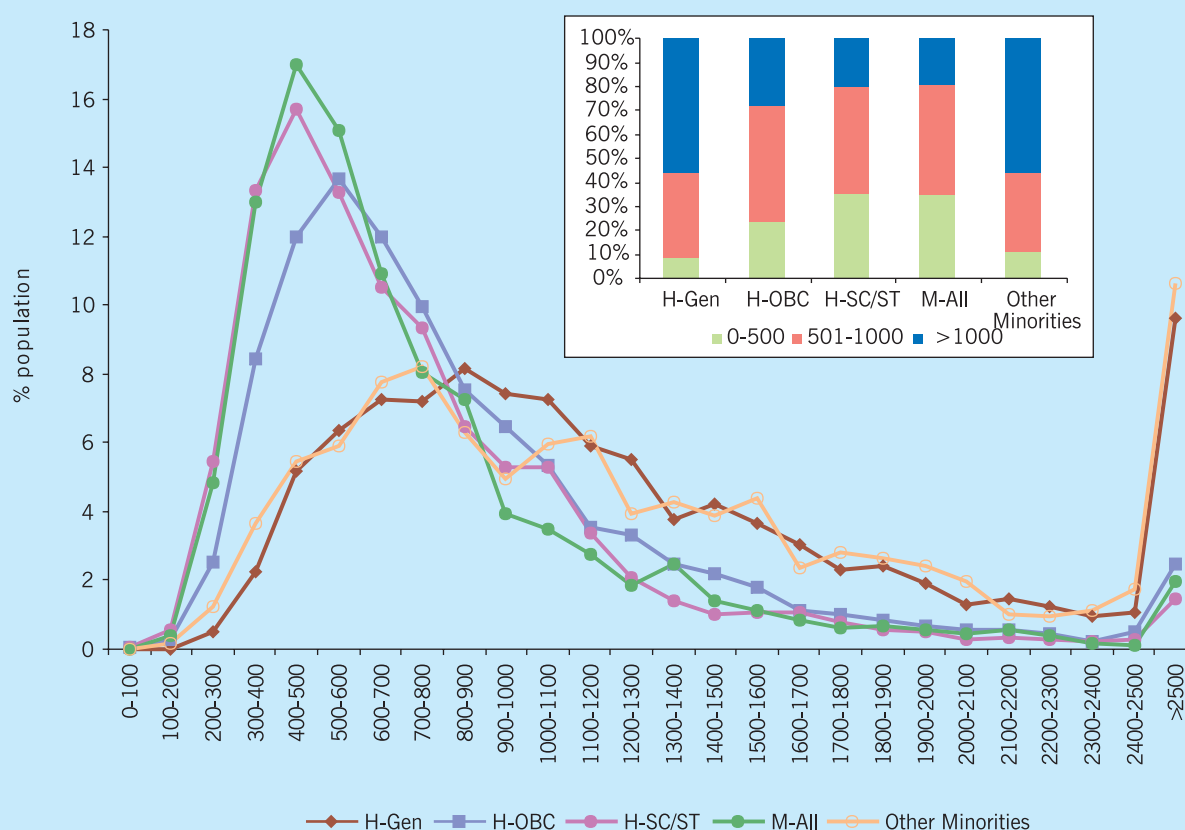


A substantially larger proportion of the Muslim households in urban areas are in the less than Rs.500 expenditure bracket

OBCs; again, over 50 % of H-General have a higher MPCE than the national average.

The inset graphs presented along with Figs. 8.4 and 8.5 the distribution of households in each SRC for different expenditure classes. A substantially larger proportion of the Muslim (and SCs/STs) households in urban areas are in the less than Rs.500 expenditure bracket, compared to H-General and 'all others'. While the proportion of middle income households (between Rs.500-Rs.1000) is also higher among Muslim, SCs/STs and OBCs, the share of high income households (above Rs.1000) is much lower among them.

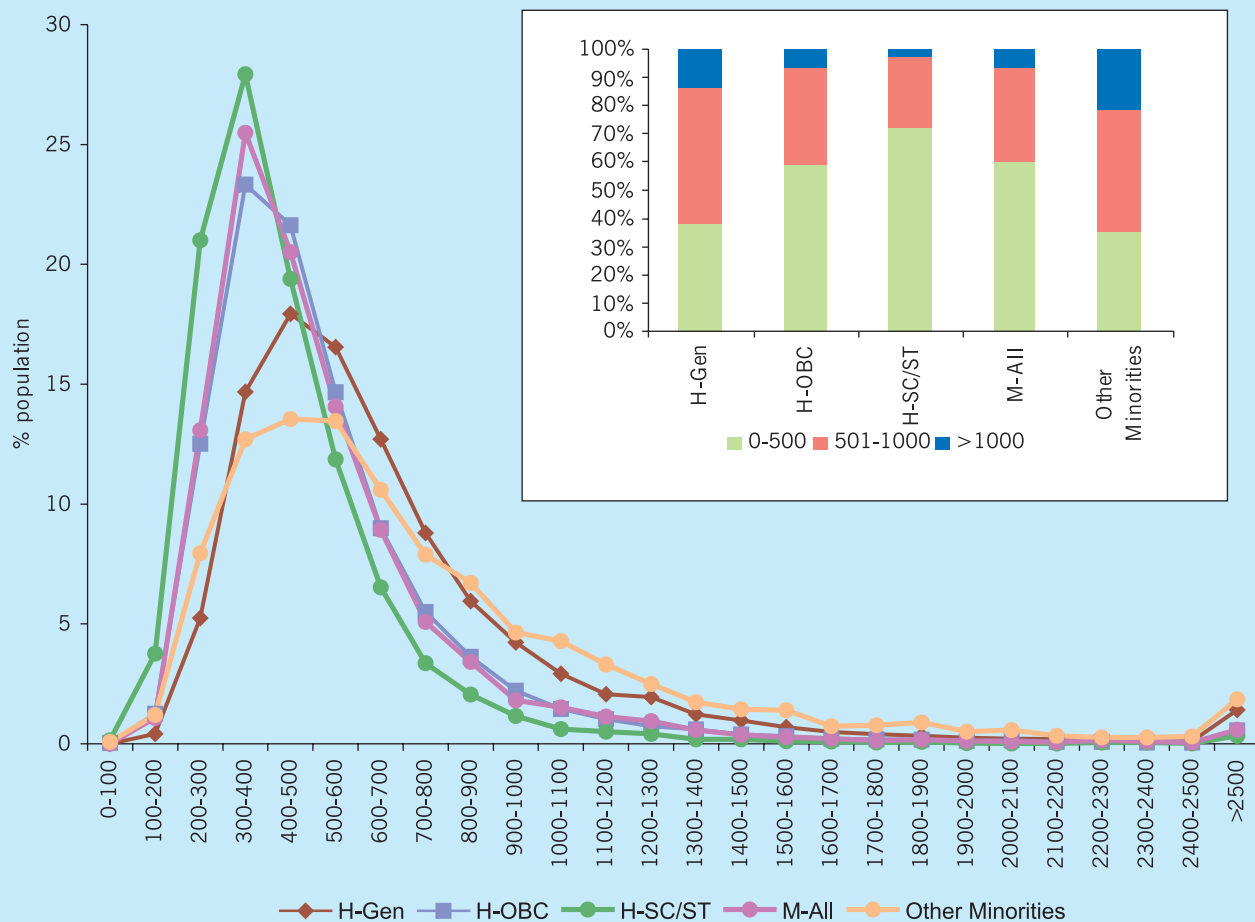
Fig. 8.4: Distribution of Population of Each SRC by Expenditure Classes, 2004-05 - Urban



The pattern of distribution of households of SRCs by broad expenditure classes in rural areas (Fig. 8.6) underlines the inequity existing in these areas. A large proportion of Muslim, SCs/STs and OBCs households are located in the below Rs.500 expenditure class; the proportion of H-General and 'all others' in this class is much lower. While there is a substantial proportion of households in all SRCs in the Rs.500 to Rs.1000 expenditure bracket, the share of such households among Muslims, OBCs and SCs/STs is lower, relative to the other SRCs. The proportion of households from these three SRCs with expenditure levels above Rs.1000 is also very low. One of the reasons for low expenditure levels among Muslims in rural areas is due to low



Fig. 8.5: Distribution of Population of Each SRC by Expenditure Classes, 2004-05 - Rural



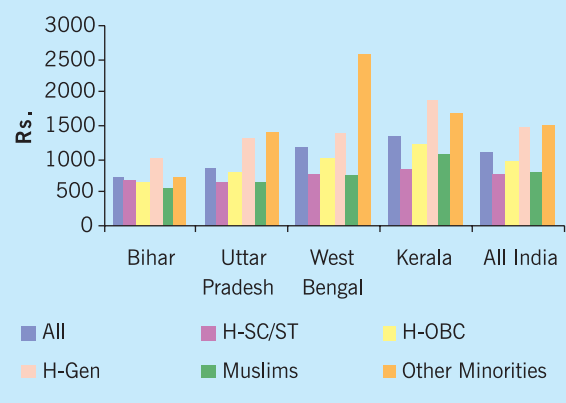
incidence of land ownership among Muslims (Box 8.1).

2.2 State Level Differentials in MPCE

Differentials across SRCs in MPCE levels in different states are similar to those observed at the national level in both urban and rural areas (see Appendix Tables 8.2 and 8.3). In urban areas in almost all the states where Muslim proportion is high, the MPCE of Muslims is substantially below that of other SRCs except SCs/STs. In fact in West Bengal, Bihar, Andhra Pradesh, Gujarat, Rajasthan and Madhya Pradesh they have levels lower than even the SCs/STs. Excepting Assam, Muslims in all the states have recorded lower than state average consumption levels. Fig. 8.6 present estimates of MPCEs for selected states for urban areas for different areas.

As compared to urban areas, the condition of Muslims is relatively better in rural areas, although the MPCE level itself is much lower than that in the urban areas.

Fig. 8.6 Urban-MPCEs according to SRCs for selected States - 2004-05





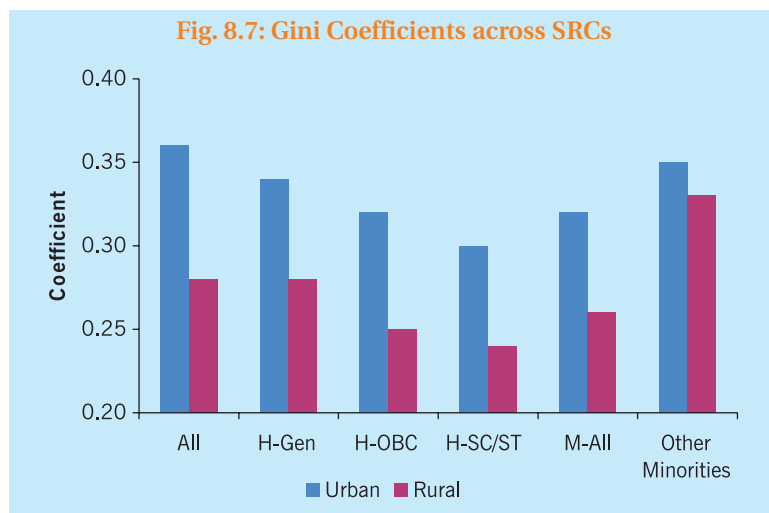
2.3 Inequality in Consumption Differentials within SRCs

A commonly used measure of inequality is the 'Gini Coefficient'⁴. The estimates of the coefficient for each SRC is presented in Fig. 8.7. This measure expresses

inequality within a group. Overall, inequality is higher in urban areas than in rural areas. Although Muslims, SCs/STs and H-OBCs have comparatively lower levels of expenditure than H-General and other minorities, consumption differentials within these SRCs are also lower. On the other hand, the H-General and other minorities are relatively richer but record higher levels of inequalities, particularly in urban areas.

State-wise estimates of the Gini coefficient (Appendix Table 8.4) show that the estimate is around 0.30 in almost all states. It is slightly higher in states like Maharashtra, Kerala and Tamil Nadu, but substantially higher in Kerala and Haryana. Inequality is least in Assam, Bihar and Jharkhand. As observed at the all-India level, inequality is higher in urban areas compared to rural areas in most of the states.

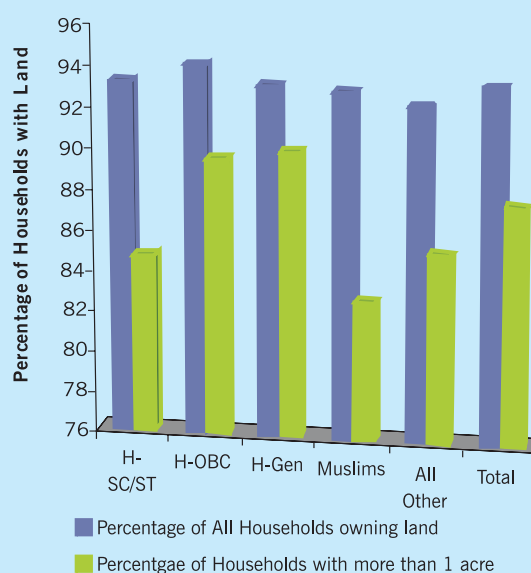
Inequality is higher in urban areas compared to rural areas in most of the states



Box 8.1: Land Holding

Land holding is an important form of asset in rural areas and is an important indication of economic status in developing countries. In Fig. 8.8 the situation with respect to rural land holding in rural areas is shown for owners based on NSSO 61st Round data (2004-05).

Fig. 8.8: Land Ownership by SRCs in Rural India - 2004-05



4. A higher value of the Gini coefficient denotes higher levels of inequality, with the maximum possible value being unity. In an egalitarian society, Gini is zero.



It can be seen that almost 94 % of rural households own land, including homestead land, while 87 % own more than one acre. It can also be seen that a relatively higher proportion of H-General and H-OBC household own land. The proportion of Muslim households owning land is much lower (83 %) than other SRCs. The data also shows that the average size of land holdings owned by Muslims is lower than all other SRCs.

3. Poverty Estimates and Differentials Across SRCs

As mentioned in the introductory section the estimates of poverty using the NSSO 61st Round data are provisional. In so far, as our all India and state-level estimates for earlier years matched with the Planning Commission estimates, we do not expect any major problems in our estimates. In any case, differentials across SRCs are unlikely to change.

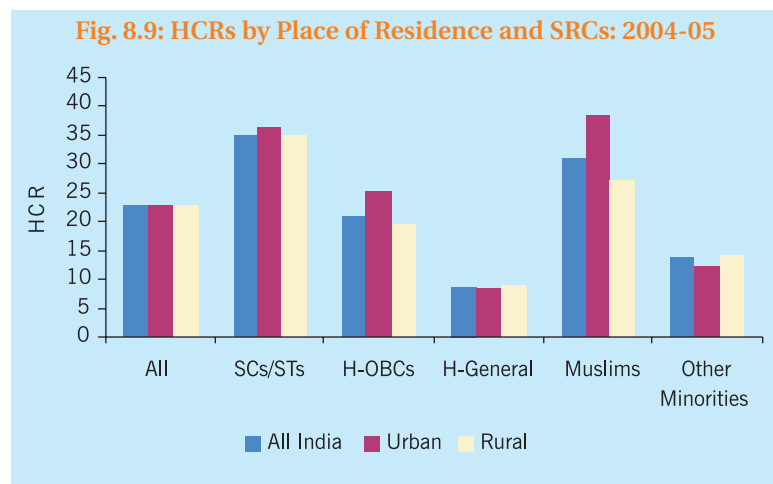
3.1 Differentials in Aggregate Levels of Poverty

As mentioned earlier, the Head Count Ratio (HCR) is a robust measure of the incidence of poverty. As mentioned, the official - National Planning Commission methodology was used to estimate HCRs according to place of residence and SRCs for major states using the 61st Round NSSO provisional data with a 365 days reference period⁵. An aggregate all India level analysis of HCRs according to SRCs and place of residence (Fig 8.9) suggests that overall 22.7 % of India's population was poor in 2004-05. In absolute numbers, this amounts to over 251 million people spread across India. The SCs/STs together are the most poor with an HCR of 35% followed by the Muslims who record the second highest incidence of poverty with 31 % people below the poverty line. The H-General is the least poor category with an HCR of only 8.7 % and the OBCs hold the intermediary level HCR of 21 %, which is also close to the all-India average.

It is noteworthy that incidence of poverty among Muslims in urban areas with a HCR of 38.4 % is the highest, followed closely at 36.4 % for SCs/STs. The urban - rural differential in poverty are the highest amongst Muslims with 11 percentage points higher incidence amongst urban Muslims followed by H-OBCs (5 percentage points). All other SRC groups have a lower urban-rural differential.

The differentials in poverty across SRCs estimated from the 50th Round survey data by size class of cities reveal that the incidence of poverty among Muslims is the highest in smaller towns with populations below 50,000, followed by the next

Incidence of poverty among Muslims in urban areas is the highest with a Head Count Ratio of 38.4 %



5. The poverty line was revised (inflated) using the CPII for agricultural workers for rural areas and CPII for Industrial workers available for 30 cities and towns spread all over India (See Appendix Table 4).

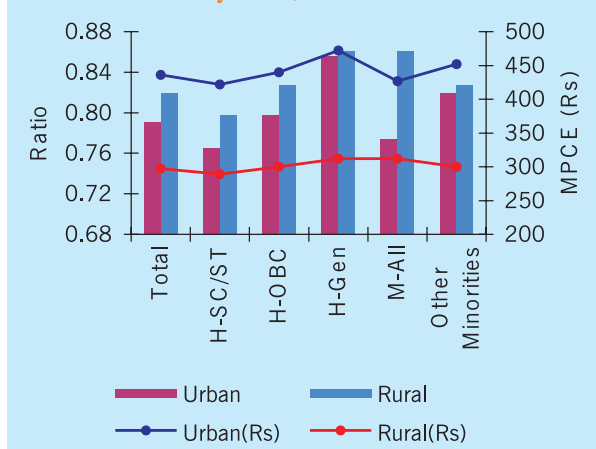


size class of 50,000 to 2 lakh population; their condition improves substantially as the size of the urban areas increases. However, in the case of SCs/STs improvements in poverty conditions do not take place with increase in size of town; they have 45 % poor compared to 28 % for Muslims and 14 % for H-General in the million+ cities of India.

3.2 Differentials in Intensity of Poverty

The HCR only considers the number (proportion) of persons who are below the poverty line, it does not consider how far below the poverty line they are⁶. In other words, the HCR considers only the extent of poverty, not its depth or intensity. A simple way to analyze the intensity of poverty across SRCs is to examine mean expenditure of the poor as a ratio of the poverty line for each SRC (Fig. 8.10). A lower value of the ratio implies a higher intensity of poverty.

Fig. 8.10 MPCE of Poor and Its Ratio to Poverty Line by SRCs, 2004 - 05



In general, it can be seen that the intensity of poverty (shown through bars) is higher for all SRCs, except H-General, in urban areas compared to rural areas. In urban areas, the intensity of poverty is the highest among SCs/STs, closely followed by Muslims. Poor Muslims consume only 75% of the poverty line expenditure on an average. The situation of OBCs is much better than these two SRCs. In rural areas, however, the intensity of poverty is much lower among Muslims as compared to other SRCs except H-General.

3.3 State Level Poverty Incidence

For the first time in the Post-Independence period the level of urban poverty is marginally higher than rural poverty (Table 8.3). Urban poverty is very high in Orissa, MP, Chhatisgarh and Bihar (range between 36-40 per cent). Other states with higher urban poverty are Maharashtra, UP, Karnataka, Rajasthan and AP (ranging between 26-30 per cent).

Poor Muslims consume only 75 % of the poverty line expenditure on an average which is lowest of the SRCs

It is worth noting that urban poverty is most pervasive amongst both Muslims and SCs/STs. The Muslim-HCRs are considerably higher than the state average in Orissa, MP, Chhatisgarh, Uttar Pradesh, Bihar, West Bengal, Jharkhand, Rajasthan, Maharashtra, Karnataka, and AP. In urban areas of Maharashtra, Gujarat, West Bengal, Chhatisgarh and UP poverty amongst Muslims is higher than the SCs/STs. At the all India level, however, the incidence of urban poverty among Muslims is slightly lower than that of SCs/STs, but considerably higher than the OBCs and H-General category.

Even in rural areas poverty levels among Muslims are high; in some states the HCRs among Muslims is much higher than the SCs/STs, not to speak of OBCs and H-General (Table 8.4). West Bengal and Assam stand out in this respect; where the

6. For instance, a society with twenty persons just below the poverty line is not the same as another society with (say) eighteen persons significantly below the poverty line.



poverty among Muslims is very high in rural areas. It may be noted that in most states, except Assam and West Bengal, urban poverty is very high as compared rural poverty among Muslims.

Table 8.3: State-wise Urban Poverty Incidence across SRCs in 2004-05

States- Urban	All	Hindu				Muslims	Other Minorities
		All	SCs/ STs	OBCs	Gen		
Total	22.8	20.4	36.4	25.1	8.3	38.4	12.2
West Bengal	12	10	22	13	6	27	1
Kerala	18	19	32	21	8	24	9
Uttar Pradesh	31	24	42	28	11	44	6
Bihar	36	34	65	39	8	45	4
Assam	3	3	4	5	1	5	0
Jammu & Kashmir	9	4	9	5	2	12	2
Jharkhand	18	16	37	15	5	32	27
Karnataka	30	27	52	30	13	45	9
Uttaranchal	15	14	29	20	8	24	0
Delhi	12	12	24	24	4	22	1
Maharashtra	26	20	33	25	12	49	27
Andhra Pradesh	26	25	41	27	11	35	16
Gujarat	11	10	17	18	3	24	0
Rajasthan	29	27	47	28	11	41	15
Madhya Pradesh	41	38	64	46	13	58	6
Haryana	5	5	16	5	1	6	0
Tamil Nadu	18	18	37	16	5	18	15
Orissa	43	42	69	49	22	48	49
Himachal Pradesh	2	3	3	10	1	1	0
Chhattisgarh	38	38	48	47	13	61	10
Punjab	1	2	3	2	0	0	0
All Other States	5	6	14	6	3	9	1

3.4 Change in Poverty between 1983 and 2004-05

As mentioned, according to the 2004-05 (NSSO 61st Round) estimates, urban poverty is slightly higher than rural poverty. This was not the case in the earlier years (Fig 8.11; also Appendix Table 8.5 and 8.6). The HCR (based on 30 days consumption expenditure data) which, among the SCs/STs was 54 in 1987-8 fell to 50 in 1993-04 and further declined to 42 in 2004-05; a similar trend is noticed for Muslims whose HCR fell from 47 to 46 by 1993-94 and again fell steeply to 37 in 2004-05. A point to note is that the fall in HCR for Muslims has been only modest during the decade 1993-4 to 2004-5 in urban areas, whereas the decline in rural areas has been substantial. The incidence of poverty is the least among other Hindu category, including H-General and OBCs.



Table 8.4 Statewise Rural Poverty Incidence across SRCs in 2004-05

States- Urban	All		Hindu			Muslims	Other Minorities
		All	SCs/ STs	OBCs	Gen		
Total	22.7	22.6	34.8	19.5	9.0	26.9	14.3
West Bengal	25	21	27	16	14	33	32
Kerala	9	9	19	7	4	11	4
Uttar Pradesh	28	28	39	26	10	33	40
Bihar	35	34	56	29	13	38	33
Assam	18	12	14	16	7	27	20
Jammu & Kashmir	3	3	4	0	2	4	0
Jharkhand	38	38	49	32	17	36	46
Karnataka	14	14	21	14	7	18	1
Uttaranchal	11	12	17	19	7	8	21
Delhi	-	-	-	-	-	-	-
Maharashtra	23	22	44	16	13	21	36
Andhra Pradesh	8	8	16	6	2	7	4
Gujarat	14	15	24	14	3	7	6
Rajasthan	16	16	28	9	6	11	15
Madhya Pradesh	30	31	45	22	6	25	2
Haryana	9	9	21	7	2	24	6
Tamil Nadu	17	17	23	14	14	10	18
Orissa	41	40	60	30	16	22	70
Himachal Pradesh	8	8	16	7	4	4	6
Chhattisgarh	33	33	40	27	26	40	11
Punjab	6	4	4	7	3	4	6
All Other States	12	18	29	12	10	22	3

The fall in poverty for Muslims has been only modest during the decade 1993-4 to 2004-5 in urban areas, whereas the decline in rural areas has been substantial

A closer look at the changes in HCRs across SRCs according to place of residence suggests a somewhat unique situation for Muslims (Fig 8.12). While rural poverty during the early period in fact increased by about 2%, there has been a substantial - 12% - fall in HCRs during the decade 1993-4 to 2004-5. On the other hand, the decline in HCRs in urban areas for Muslims has been consistent but modest in the same decade so that the incidence of poverty remains extremely high at 47% compared to only 33% in rural areas. For all other SRCs the urban-rural differentials are small, sometimes favoring rural areas, in others favoring urban areas; SCs/STs, however, have a 5% point higher HCR in urban areas. Thus, the reduction in poverty shows a unique trend for Muslims living in urban and rural areas - conditions of urban Muslims remains vulnerable with lower decline in poverty while rural Muslims appear to have had some extraordinary favorable economic opportunities and recorded the highest decline in poverty. These trends need to be analysed systematically.



Fig. 8.11: HCRs Over Time 1987 to 2005 According to Place of Residence and SRCs

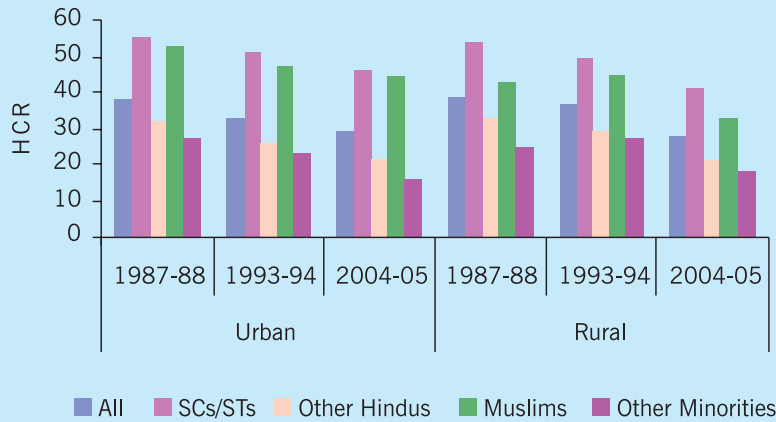
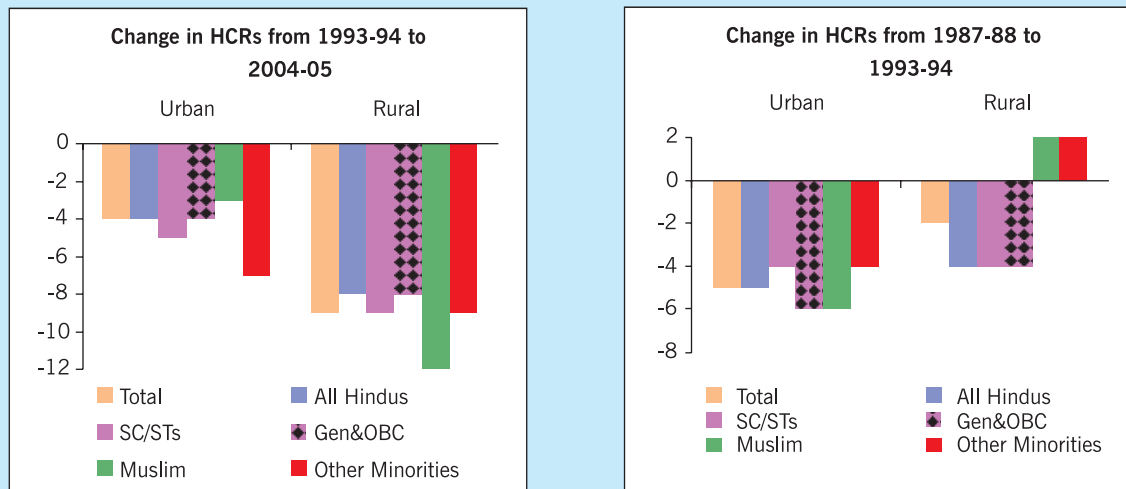


Fig. 8.12 Change in HCRs over time according to SRC and place of residence



4. Summing Up

The analysis of differentials in poverty across SRCs shows that Muslims face fairly high levels of poverty. Their conditions on the whole are only slightly better than those of SCs/STs. As compared to rural areas, Muslims face much higher relative deprivation in urban areas. Over time changes in poverty levels also show that the economic conditions of Muslims in urban areas have not improved as much as the other SRCs. No systematic patterns emerge when over time changes in poverty levels of various SRCs are analysed (See Appendix Tables 8. 5 and 8.6). A more detailed analysis is required to unravel these changes.



The economic conditions of Muslims in urban areas have not improved as much as of other SRCs

While there are variations in the conditions of Muslims across states, the situation of the community in urban seems to be particularly bad in relative terms in almost all states except Kerala, Assam, Tamil Nadu, Orissa, Himachal Pradesh and Punjab. Their relative situation in rural areas is somewhat better but here again in most states poverty levels among Muslims are higher than all SRCs, except SCs and STs. Policy interventions are urgently required to remedy the situation. It is hoped that the recommendations spelt out in various chapters and in the concluding chapter, once implemented, would help to ameliorate the conditions of the poor in the country, especially the Muslims.



Government Employment and Programmes

1. Introduction

Over 387 million people were employed in different sectors of the Indian economy in 2004-05. Chapter 5 analysed the structure and patterns of employment with a focus on Muslim workers. It was observed that the presence of Muslim workers in the most preferred organized sector of employment was very limited. According to the Economic Survey 2005-06, about 27 million persons were employed in the organized sector. Of these, about 18.6 million persons were employed by government departments and public sector undertakings (PSUs), a share of 70%, while the remaining workers were employed in the organized private sector. In India, government/public sector employment is still the preferred employment for most people due to a variety of reasons. Apart from having a long term regular income and retirement benefits providing economic security, the higher positions in government jobs offer the employee privileged positions in society through ascribed and sometimes assumed status; they are also accorded status and protocol privileges as representatives of the government. These features render government jobs attractive. The perquisite of an official residence or housing is another reason for choosing government employment. Although there has been a reduction in the size of public employment over the past decade or more, the charm of such employment has not lessened. In a pluralistic society a reasonable representation of various communities in government sector employment is necessary to enhance participatory governance.

In a pluralistic society a reasonable representation of various communities in government sector employment is necessary to enhance participatory governance

Central and State governments in India implement a wide variety of programmes to facilitate the economic development of vulnerable groups and to provide them social security. There is also a generic principle to help those who are identified as below the poverty line. This chapter analyses the participation of Muslims in various national and state level government departments, agencies and programmes in a comparative perspective. The next section (Section 2) presents an analysis of primary data on employment collected from both Union and State



governments. Section 3 of this chapter assesses the extent to which the Muslims are benefitting from these beneficiary programmes. The final section identifies some ingredients of desired policy initiatives.

The analysis is mainly based on the data provided by Central and State governments and their agencies. States were requested to collect and collate data on employment and beneficiary programmes in several specified proforma. While data on government employment in different States was relatively easy to collect, information on beneficiary programmes was difficult to get in the format needed by the Committee. This is primarily because such data are not often maintained in these formats. In addition, data from 129 Universities and 84 Colleges and 154 Public Sector Undertakings (PSUs) were also collected and are analysed below. A number of published lists, statements and directories consisting of the names of the officials were also scanned and analysed.

2. Participation of Muslims in Government Employment

Governments, at the National and State, employs a large number of educated and technically trained workforce. These are normally life-time or 'permanent' jobs. These jobs not only entail participation in decision making at different levels of government but also involve opportunities for mass contact in the process of implementing government programmes, providing services as health workers, agricultural extension workers, school teachers etc., or providing security as police personnel. Adequate participation of different SRCs in both the decision making processes and in the provision of services that involve mass contact is desirable.

As mentioned above, the government is one of the largest employers. The public sector also contributes significantly to the gross domestic product (GDP) and domestic capital formation (GDCF) (Fig. 9.1). Many of these investments affect the incomes and employment of various sections of the population. Thus, while regular secure employment in the government sector provides ample security they

can also influence decision making process in several ways which affect different sections of the population. While secondary data from the Census and NSSO analysed in Chapter 5 provided a macro picture of Muslim participation in government jobs, primary data collected from the Central and State governments helps us generate some micro insights. It is noteworthy that the Committee had access to data for more than 10.1 million employees. Even after excluding the data collected from private sector banks and the universities, the Committee had access to data from a large segment of the government sector. (Table 9.1)

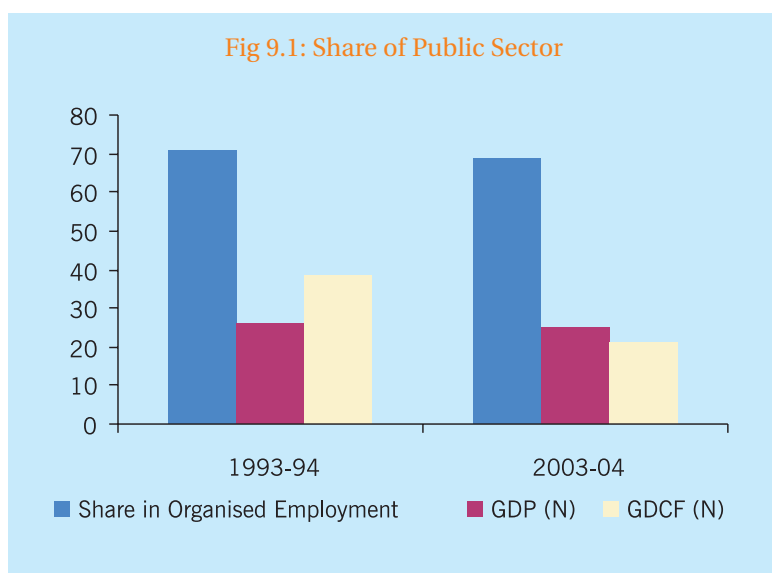


**Table 9.1: Muslim Employees in Government Sector Employment**

Departments/ Institutions Reporting	Reported No.of Employees	Reported number of Muslim Employees	Muslims as Percentage to reported Employees
State Level - Departments	4452851	278385	6.3
Railways	1418747	64066	4.5
Banks and RBI	680833	15030	2.2
Security Agencies*	1879134	60517	3.2
Postal Service	275841	13759	5.0
Universities**	137263	6416	4.7
All Reported Government Employment (Excludes PSUs)	8844669	438173	4.9
Central PSUs***	687512	22387	3.3
States PSUs	745271	80661	10.8
All PSUs	1432783	103048	7.2

*CRPF, CISE, BSF, SSB and other agencies; **129 Universities (Central and State) and 84 Colleges; *** Data from 154 PSUs

In all, data pertaining to 88 lakhs employees was received by the Committee from different government departments, agencies and institutions; of which only 4.4 lakhs or 5% are reported to be Muslims. Information on 1.4 million PSU workers shows that Muslims constituted only 3.3% of Central PSUs and 10.8% of the State level PSUs from which data was received. (Table 9.1)

National Level Employment

At the national level, data is available for the cadres of the civil services, different government departments, universities and public sector undertakings. In what follows we discuss the participation of Muslims in each of these segments.

Employment in Civil Services

The civil lists available for the key services, namely the Indian Administrative Service, Indian Foreign Service and Indian Police Service for the year 2006 were analysed to find out the share of Muslims. This was undertaken by identifying the religion of a government employee by her name and only in 10 cases out of the total 8827 entries was it not possible to ascertain the religion of the employee (Table 9.2). The presence of Muslims was found to be only 3% in the IAS, 1.8% in the IFS and 4% in the IPS. Moreover, Muslims who have secured high level appointments could do it mostly as 'promoted candidates'; their share as direct recruits through competitive examinations is low at 2.4%, 1.9% and 2.3% respectively.

UPSC Recruitments during 2003 and 2004

Data for two years, 2003 and 2004, was provided by the Union Public Service Commission (Table 9.3). As data on religious identities is not normally

The presence of Muslims was found to be only 3% in the IAS, 1.8% in the IFS and 4% in the IPS



Overall, Muslims constituted only 4.9% of candidates who appeared in the written examination of Civil Services in the years 2003 and 2004

Table 9.2: Share of Muslims in All India Civil Services - 2006

Service	All Officers	No. of Muslim Officers	Muslim as Percentage to All	Unconfirmed Names
Civil Service Officers (IAS, IFS & IPS)	8827	285	3.2	10
Direct Recruitment through competitive examination	6460	155	2.4	4
Promoted from State Service	2367	130	5.5	6
Indian Administrative Service	4790	142	3.0	4
Direct Recruitment through competitive examination	3542	80	2.3	0
Promoted from State Service	1248	62*	5.0	4
Indian Foreign Service	828	15	1.8	0
Direct Recruitment	621	12	1.9	0
Grade I of IFS(B) Personnel	207	3	1.4	0
Indian Police Service	3209	128	4.0	6
Direct Recruitment through competitive examination	2297	63	2.7	4
Promoted from State Service	912	65**	7.1	2

Note: All direct recruitments include appointments under Initial Constitution Scheme and EC/SSC * 20 Officers are from Jammu and Kashmir cadre; ** 30 Officers are from Jammu and Kashmir cadre. Note: Data for other allied services are not included

Source: Indian Administrative Service Civil List-2006 Ministry of Personnel, Public Grievances and Pensions, GOI (51st Edition), Indian Police Service Civil Lists-2006 Ministry of Home Affairs, GOI (50th Edition); Indian Foreign Service Civil Lists-2006 Ministry of External Affairs (GOI).

maintained, the UPSC undertook special tabulations from its records relating to the share of Muslims who appeared in the written examination, those selected for oral interviews and those selected for appointments. Overall, Muslims constituted only 4.9 % of candidates who appeared in the written examination of Civil Services in the years 2003 and 2004; this is far below the 13.4 % share of Muslims in the population. However, the success rate of Muslims is about the same as other

Table 9.3: Recommended Candidates through the Union Public Service Commission (2003 and 2004)

Category	Total	Muslim Candidates	Percentage of Muslim Candidates
Appeared for Main Written Civil Services Exams	11537	283	4.9
Selected for Interviews	2342	56	4.8
Recommended Candidates	835	20	4.8
Recommended Candidates as % of Appeared for Written Examination	7.2	7.1	-
Recommended Candidates as % of Selected for Interview	35.7	35.7	-



candidates. While the small number of Muslim candidates appearing in the written examination of the Civil Services is a cause for concern, similar success rates are re-assuring. There is a need to improve Muslim participation in the UPSC competitive selection process.¹

Employees in Select Central Government Departments

The overall participation of Muslims in Central Government departments and agencies is summarized in Table 9.4. Besides the actual share, a ratio that highlights the deficit in employment compared to their share in the all India population is also presented. Muslims' shares in employment in various departments are abysmally low at all levels. The share of Muslims increases only marginally for lower level jobs but even in group 'D' employment (which requires only a low level of education), the share is only about 5 %. Their share in this category of jobs is even less in Central PSUs. Across categories, Group 'C' has the largest number of employees and officers who normally establish mass contact during the course of employment are generally from this category. Muslim presence at this level is less than 5% and even lower (2.5 %) in public sector banks.²

A comparison of Muslim shares in government jobs at different levels with their share in the population provides an estimate of their under-representation. One can see that the deficit exists in all departments and at all levels but is particularly high at the higher levels in PSUs and Banks. While the overall employment deficit is large across departments, Muslims tend to get absorbed to a limited extent in lower positions of Group C and D. Compared to other departments, Muslims are better represented in the University jobs. The best level of representation is found in non-teaching jobs in universities, followed by Group D jobs in the Railways and Postal department.

Indian Railways: Indian Railways employs about 14 lakh people. Of these only 64 thousand employees belong to the Muslim community, a representation of only 4.5%. Besides, almost all (98.7%) Muslim railway employees are positioned at lower levels; with only 1.3% employed as Group 'A' or Group 'B' officers. In the Group A category, 'Other Hindu' (includes H-General and H-OBCs) group holds 72% positions followed by SCs/STs at 18%. Muslims have a meagre 3% share at this level. In lower level positions the share of Muslims is somewhat higher at 5%, whereas the share of Other Hindus is lower at 65% (Appendix Table 9.1).

National Security Agencies: India has about 19 lakh employees in various security agencies including the three wings of the defence forces. However, details of the levels of positions of SRCs are available only for 5.2 lakh employees belonging to the Border Security Force, Central Reserve Police Force, Central Industrial Security

Share of Muslims in employment in various departments is abysmally low at all levels

Muslim community has a representation of only 4.5% in Indian Railways. Almost all (98.7%) of them are positioned at lower levels

1. An analysis done in the early 1980s of the State Public Services Commission recruitment also showed that the success rate of Muslims was not significantly different from that of others (Hasan, 1997: pp. 290-291).

2. In some tables in the text, we have clubbed Group A and B jobs as "higher-level positions" and Group C and D jobs as "lower-level positions". This has been done to facilitate description. It needs to be noted, however, that while Group C employees can move up the ladder through promotions, such a facility is not available to Group D workers. In that sense, Group C and D are quite distinct.



Table 9.4: Share of Muslim Employees in Selected Central Government Department and Institutions

Category/ Level of Employment	Total number of Employees#	Civil Services	Railways Telegraph	Post & Services	Security	Banks	University	PSU***
Group 'A'	231619	4.8 (35.8)	2.5 (18.7)	3.8 (28.4)	3.1 (23.1)	1.7 (12.7)	3.7 (27.6)*	2.3 (17.2)
Group 'B'	122551	-	3.4 (25.4)	4.4 (32.8)	3.9 (29.1)			2.8 (20.9)
Group 'C'	1486637	-	4.9 (36.6)	4.8 (35.8)	4.6 (34.3)	2.5 (18.7)	5.4 (40.3)**	3.9 (29.1)
Group 'D'	659113	-	5.0 (37.3)	5.3 (39.6)	4.3 (32.1)			

Note: Figures in parenthesis are ratios (in percentage terms) of Muslims' share in employment of a specific department to their share in total population which is 13.4.

* Teaching Faculty, ** Non teaching Faculty

*** For PSUs Group A is Higher Managerial, Group B is Managerial and Group C & D Workers

For employment number under Group A PSUs, Railways, Security Agencies, Postal, Civil Services are shown for Group B PSUs, Railways, Security Agencies, Postal; for Group C Railways, Security Agencies, Postal; and for Group D Railways, Security Agencies, Postal department are indicated.

One also finds that about 11% of Group- A jobs are held by those belonging to minorities other than Muslims

Share of Muslims in security agencies is around 4%

Force and Sashastra Seema Bal. The share of Muslims even in these security agencies is as low as 3.6% at the higher and 4.6% at the lower levels/categories of employment. Taking all agencies together, practically all Muslim (96%) employees are positioned at the lower levels, especially in Group C, with only about 2% as Group 'A' or Group 'B' officers. Excepting Group D, which has only 4% of all jobs in security agencies, in which SCs/STs have a 37% presence, all other positions are dominated by the Other Hindu (includes H-General and H-OBCs) category. One also finds that about 11% of Group A jobs are held by those belonging to minorities other than the Muslims. (Appendix Table 9.2)

Post and Telegraphs: The Postal Department has about 2.75 lakh employees amongst whom the share of the Muslim community is only 5%. The Indian Postal Department has a good representation of Hindu-UC workers followed by SCs/STs. The shares of Muslims and OBCs in this department are far below their population shares. Like other departments, the Postal Department, too, shows that Muslims are represented more in lower level positions than higher level positions. Appendix Table: 9.3 shows that the maximum share of Muslims is in Group-D whereas their share in Group-A is just 3.8%.

Employment in Universities: According to the data received by the Committee from 129 Universities and 84 Colleges there are 1.37 lakh employees of which about 42 % are in the teaching segment and the remaining 58 % constitute non-teaching staff. It is evident from Fig. 9.2 that both the segments are dominated by H-Gen employees with a share nearly twice their population share. All other minorities which constitute about 6% of the population also showed good representation in university employment. Among the teaching faculty, OBCs have a good representation, more than their population share. Only Muslims and SCs/STs are under represented in university employment. Muslims are just 3.7% in the teaching



faculty and 5.4% in non-teaching staff and SCs/STs are 7.4% in teaching and 16.9% in non-teaching staff; the population shares of the two SRC's are 13.4 and 25.2 per cent respectively (Fig 9.2).

Employment in Public Sector Banks:

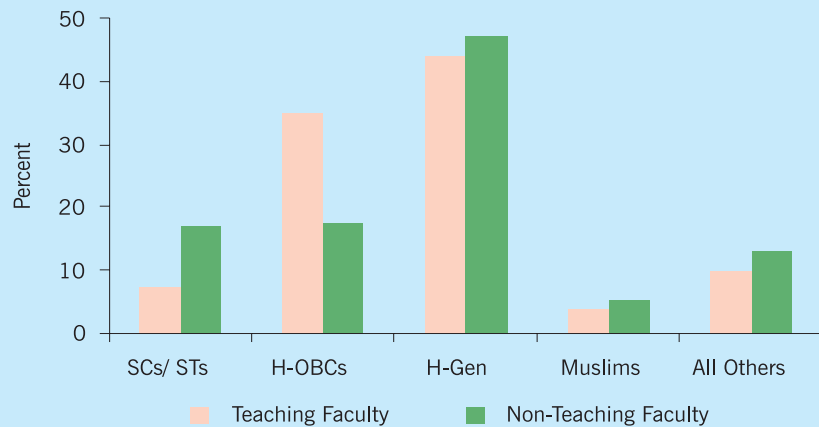
The data received by the Committee from the RBI, Scheduled Commercial Banks, NABARD and SIDBI shows that there are 6.8 lakh employees, about 32% at higher-level positions and 68% at lower-level positions. The representation of Muslims is very low at 2.2% in bank employment overall, just 1.7% at higher levels and 2.5% at lower level positions. (Fig. 9.3)

At the State level, the representation of Muslims in bank employment is more than 5%. However, the highest representation of Muslims is in Jammu & Kashmir (18.1%) followed by Assam (6.5%) and Andhra Pradesh (5.6%). But if we compare these shares with their population shares in the State population we find that Muslims representation is 3.6 percentage points less in Andhra Pradesh, 24.3 percentage points less in Assam and 48.9 percentage points less in Jammu & Kashmir, compared to their population shares. Similarly, available estimates suggest that the number of Muslim employees in the Reserve Bank of India (RBI) is 150 out of nearly 19000 employees.

Central Public Sectors Undertakings:

Information was received by the Committee from 154 Central PSUs which employ about 6.88 lakh people. Of these 28.7% were employed in higher managerial positions, 14.2% in managerial and the remaining 57.1% in lower level positions or as workers. Muslims have an abysmal representation at all levels of central PSU employment. For example, they are only 2.3% in higher managerial and 2.8% in middle managerial positions (Fig. 9.4). Amongst other workers they constitute only 3.9%. Compared with Muslims other minorities, who have a meagre share in the population, have as high as 25% share in managerial positions and close to 30% share amongst the workers. The 'Other Hindus' category has a substantially larger presence in managerial positions, and the SCs/STs have a

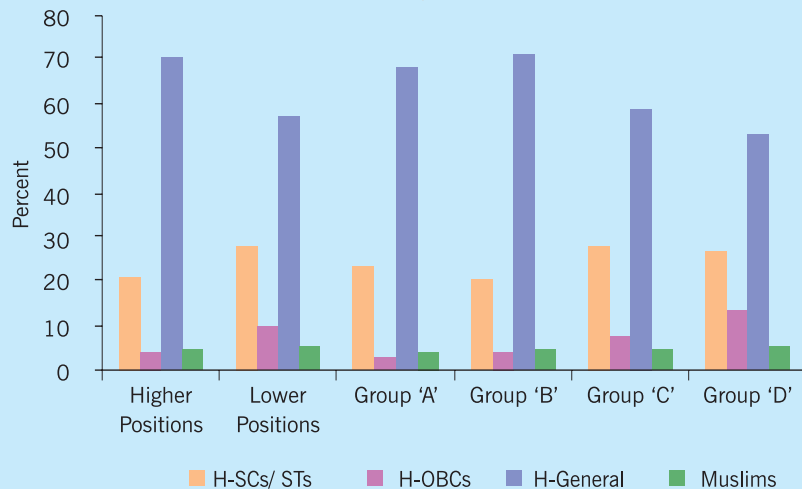
Fig 9.2: Employment in Universities among SRCs
No. of Employees: 1,37,263



Source: Data received from 129 universities and 84 colleges

Representation of Muslims is very low in the Universities and in Banks

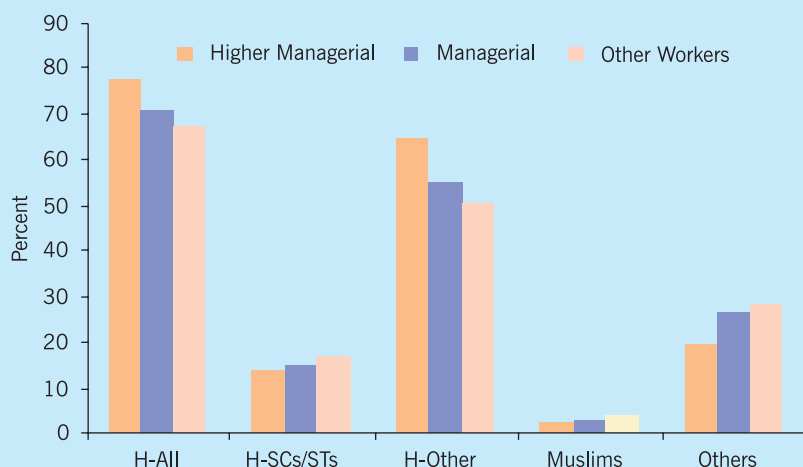
Fig. 9.3 : Employment in National Banks
No. of Employees: 275841





Social, Economic and Educational Status of the Muslim Community of India

Fig. 9.4 : Employment in Central PSUs No. of Employees: 687512



Note : Data Based on 154 PSUs; Higher Managerial includes Board of Directors, Top Management-Professionals and Administration, Executive Cadre, Managerial includes Supervisory Cadre-Technical and Non-Technical

reasonable share in the 'other workers' category.

2.2 State Level Employment

The Committee had requested the States to furnish employment data for all their departments and PSUs; only 12 states responded with some data, still fewer gave complete information. West Bengal failed to provide data in a usable format; while the data on the number of Muslim workers was made available, the absence of information on total workers and employment of other SRCs did not allow meaningful analysis. In the case of Bihar it was not possible to get data as the State Departments did not make sufficient

efforts to get the same.

In all, information on 4.4 million employees from different Departments of State governments was made available to the Committee. Complete data was received from Karnataka, Maharashtra, Gujarat and Tamil Nadu. Bihar supplied data pertaining to only about 75 thousand employees, Jharkhand for 15 thousand, Assam only for 81 thousand. West Bengal supplied data pertaining to about 1.35 lakh employees and Uttar Pradesh for a meagre 1.34 lakh employees. From the total

**Table 9.5: Share of Muslim Employees in Selected State Governments
(No. of Employees : 44,52,851*)**

States	Total number of Employees	Muslim Population (%)	Higher Positions	Lower Positions	Group A	Group B	Group C	Group D	Others
West Bengal	134972	25.2	4.7	1.8	6.7	3.9	2.1	2.5	1.4
Kerala	268733	24.7	10.3	10.4	11.8	10.1	11.1	9.1	10.5
Uttar Pradesh	134053	18.5	7.5	4.9	4.6	8.0	4.3	5.4	6.7
Bihar	78114	16.5	7.2	7.6	7.9	7.0	7.3	8.4	5.2
Assam	81261	30.9	10.2	11.4	9.2	10.7	11.5	9.9	10.5
Jharkhand	15374	13.8	3.8	7.2	4.0	3.7	9.0	4.5	-
Karnataka	528401	12.2	4.9	8.9	4.7	5.1	9.3	6.0	-
Delhi	135877	11.7	2.1	3.3	3.5	1.4	3.9	1.1	1.6
Maharashtra	915645	10.6	3.1	4.5	2.3	3.4	4.4	4.6	-
Gujarat	754533	9.1	3.4	5.5	-	-	-	-	-
Tamil Nadu	529597	5.6	4.2	2.9	4.0	4.2	3.1	2.5	-
Sum of States	4452851	16.0	5.7	5.6	5.8	6.1	5.9	5.1	3.3

Note: Higher Positions: aggregate of Group A and Group B. Lower Positions: aggregate of Group C, Group D and Others
*876291 employees from Andhra Pradesh are included in the Sum of States, further breakup of these data is not available.



information received from the States, about three lakh Muslim employees were found to be working in State service - this works out to about one half of their aggregated population share in these states (Table 9.5).

In no State does the representation of Muslims match their population share. Instead, they are falling far behind their population shares. Andhra Pradesh is the only State where the representation of Muslims is fairly close to, but still less than their population share. Three other States which show Muslim representation in government jobs as more than 50% of their population shares are Karnataka (70 %), Gujarat (59 %) and Tamil Nadu (57 %). All other States show the representation of Muslims as less than half of their population share (Table 9.5).

In general, one finds that the share of Muslims is relatively higher in lower level positions; only in West Bengal, Uttar Pradesh and Tamil Nadu presence of Muslims in higher level positions is more than their representation in lower level positions. The highest difference in the representation of Muslims between higher and lower positions is recorded in Karnataka where Muslims in higher level positions were 4.9 % but at lower level positions their share was 8.9 %. The other State where this difference is substantial is Jharkhand with 3.8 % and 7.2 % Muslim representation in higher and lower level positions respectively. Further, one notices that in most States, Muslims are employed more as Group-B officers than as Group-A officers. Only West Bengal, Delhi, Kerala, Bihar and Jharkhand have reported Group-A Muslim officers to be proportionately more than Group-B officers. In the case of lower positions about 5.9 % workers in Group-C are Muslim compared to 5.1 % in Group-D positions.

In no state does the representation of Muslims in the government departments match their population share

**Table 9.6: Share of Muslim Employees in Selected State Government Departments
(No. of Employees : 44,52,851)**

States	Muslim Population (%)	Education Dept.		Home Dept.		Health Dept.		Transport Dept.		Others Depts.	
		Higher Positions	Lower Positions	Higher Positions	Lower Positions	Higher Positions	Lower Positions	Higher Positions	Lower Positions	Higher Positions	Lower Positions
West Bengal	25.2	-	-	14.1	5.1	1.3	0.9	-	-	4.3	2.2
Kerala	24.7	13.0	11.7	10.8	10.7	11.2	10.2	9.4	9.2	8.9	10.5
Uttar Pradesh	18.5	-	-	8.1	9.9	4.3	5.6	1.9	4.9	7.6	4.8
Bihar	16.5	14.8	11.8	5.9	7.1	-	2.6	8.3	10.9	7.5	7.6
Assam	30.9	-	-	9.3	11.5	8.0	11.1	13.9	11.5	12.2	11.4
Jharkhand	13.8	-	-	5.7	7.6	6.0	3.2	-	-	3.7	7.8
Karnataka	12.2	5.0	12.4	3.6	4.2	4.7	5.0	16.8	7.0	5.1	7.3
Delhi	11.7	5.9	7.2	1.5	2.3	1.0	1.8	1.4	1.1	0.3	0.9
Maharashtra	10.6	2.9	4.7	4.2	4.2	2.6	3.3	-	-	2.2	3.9
Gujarat	9.1	1.7	4.5	5.6	5.6	2.2	1.5	9.4	16.3	-	-
Tamil Nadu	5.6	5.8	5.3	0.0	2.6	4.6	3.3	1.0	2.6	2.9	2.1
Sum of States	16.0	5.7	6.2	8.7	5.6	4.4	3.5	1.6	6.9	5.5	5.1



Representation of Muslims in the Education Department is just 6.5% and 7.3% in the Home department. Overall the share of Muslims as police constables is only about 6%

Muslim Representation in Selected State Departments

A summary of the presence of Muslims in selected State level government Departments (Table 9.6 and Appendix Table 9.4), suggests that the Home Departments have the highest presence of Muslims compared to any other Department of the state Government and yet the overall share was only 7.3 % followed by 6.5 % in the Education and Transport Department, 4.4 % in Health and 6.0 % in Other Departments. All the above shares in employment are very low compared with the share of Muslim population in respective states. The data received by the Committee is summarized here but it is desirable to collect more detailed information and to review the presence of Muslims in different departments.

Education Department: The data received by the Committee from 8 States reveals that the representation of Muslims in the Education Department is just 6.5 %, which is nearly half their population share. Only in three States, Kerala (12.3%), Bihar (12.3 %) and Karnataka (11.9 %) Muslim representation is more than 10 %. Karnataka is the only State that shows that representation (11.9 %) of Muslims in the Education Department close to their population share of 12.2 %. In the case of Bihar, the Muslim population is 16.5 % and their representation in the Education Department is 12.3%. Similarly, the representation of Muslims in the Education Department of Kerala is nearly half of their population share of 24.7 %.

Muslim employment in Education Departments is mostly at lower positions (Table 9.6). Only in the case of Bihar, Kerala and Tamil Nadu, Muslims' representation in the higher positions is better than their representation in the lower positions. Among the high Muslim concentration States, most of the Muslims in the Lower Position category are working in Group-D rather than Group-C positions. (Appendix Table 9.5)

Home Department: The Committee received information from 12 States regarding the Muslim representation in the Home Departments. Surprisingly, the total number of employees reported by Uttar Pradesh is only 1344, Jharkhand 728, Tamil Nadu 2637 and West Bengal 5690. However, as per the data received by the Committee among all major departments, the Home Department has the highest Muslim representation of 7.3% (Appendix Table 9.4). The States reporting Muslim representation of more than 10% are Andhra Pradesh at 14.6%, Assam 11.3% and Kerala 10.7%. Andhra Pradesh is the only State that shows a representation of Muslims in the Home Department more than their population share; all other states have huge deficits in the presence of Muslims in their police forces.

It appears that Muslims working in Home Departments have a better share in higher-level than in the lower-level positions (Table 9.6), however, there are more Muslims among Group-B officers than Group-A level officers. Amongst lower level positions, most Muslims work as Group-C workers in all states, except in Kerala, Uttar Pradesh and Maharashtra where Group-D Muslim workers are more than Group-C workers (Appendix Table 9.6). Ninety five per cent of the Group C



employees are police constables, and overall the share of Muslims as police constables is only about 6 per cent.

Health Department: Data on a total of 4.02 lakh Health Department employees was received from 12 States, including Assam, Karnataka, Delhi, Andhra Pradesh, Gujarat and Tamil Nadu. The representation of Muslims in the Health Department is just about 4.4% that is far below their population share. Only in two states, Kerala (10.5%) and Assam (10.8%), the representation of Muslims is more than 10%, but compared to their population share these shares too are low. Relatively speaking Muslim representation is somewhat better at higher level of employment, especially at the Group B level. (Appendix Table 9.7)

The representation of Muslims in the Health Departments is just about 4.4%

Transport Department: Nine States in all provided data for the Transport Department covering a total of 2.11 lakh employees. Kerala, Delhi, Gujarat and Tamil Nadu provided complete data. The representation of Muslims in the Transport Department is just 6.5 %, which is almost half of their population share. Out of a total of 9 States 4 show the representation of Muslims in this department as more than 10 %, Gujarat 16.3 %, Assam 11.8 %, Bihar 10.9 % and Andhra Pradesh 10.0 % (Table 9.6). Relatively speaking Muslim representation in lower-level positions (Groups C and D) is better than at the higher levels where they constitute only 1.6% of the employees. Only in the case of Kerala, Assam, Karnataka and Delhi is Muslim representation in the higher-level positions better than in lower-level positions. Transport is the only Department where one can find that the Muslim's representation in the Group-D is close to their population share. (Appendix Table 9.8)

The representation of Muslims in the Transport Department is just 6.5%

Other Departments: A total of 16.6 lakh employee data from 12 States for all other Departments showed the presence of Muslims at 6.0% (Appendix Table 9.4). Data from West Bengal, Kerala, Bihar, Assam and Jharkhand was not complete. Out of a total of 12 States which provided data only in two States was the representation of Muslims in the residual-other departments more than 10% - Kerala 10.2% and Assam 11.7% - still much lower than their population share. (Appendix Table 9.9)

The presence and participation of Muslims in the Judiciary has been a major point of concern

Share of Muslim Employees in Judiciary: In Judiciary, the recruitment procedures are considered quite fair.³ Yet the presence and participation of Muslims in the Judiciary has been a major point of concern.

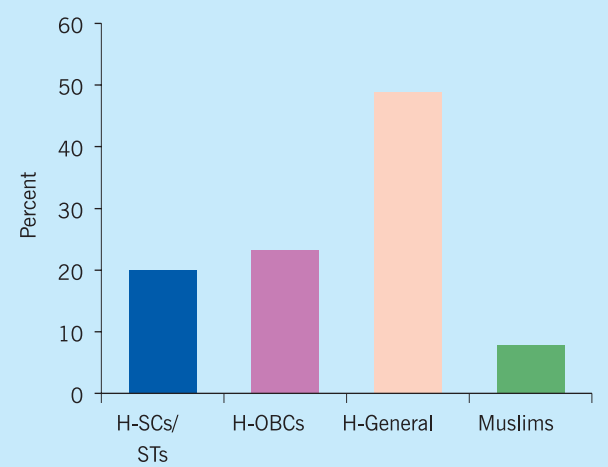
The Committee received data from 15 States adding up to a lakh of employees at various levels. This information is available according to SRCs as well (Figure 9.5).

3. For example, for recruiting subordinate judiciary the State Public Service Commission first holds a written examination. It is open to everyone with the laid down qualifications, the eligibility being a degree in law. There are minimum marks for clearing the examination and anyone who clears it is eligible for the interview. The number of people called for the interview depends upon the vacancies to be filled up. The selection is made by the Selection Committee presided over by a High Court Judge. It also includes a representative of the State Public Services Commission. The examination, like the other examinations held by UPSC, is open to everyone. The only fixed quota for selection is for SCs/STs. For all other SRCs, the selection depends upon obtaining the requisite marks in the examination plus the performance at the interview. Then, depending upon the number of vacancies, candidates are called for interview and the selection is made. The identity of the candidate, while the written examination is evaluated, is confidential. Prima facie, therefore, the question of any bias towards any community is ruled out.



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Fig. 9.5 : Share of Muslims in Judiciary Employment
No. of Employees: 98593



Overall, Muslim's representation in the Judiciary is about 7.8 %; the OBCs constitute about 23 %, and the SCs/STs about 20 %. The H-General category is over represented in the Judiciary with almost twice their share in the population and constituting nearly one half of all employed in the Judiciary. The presence of Muslims, relatively more at lower-level positions, is yet not commensurate with their share in the population. The presence of Muslims at higher-level judicial positions such as sessions judges and so on is nominal. (Appendix Table 9.10)

Overall, the representation of Muslims in different State departments for which data was available need to be improved. While proportionate representation in different segments of government is not being suggested, there is a

need to ensure a significant presence especially in those departments of government that have mass contact on a day to day basis or are involved in sensitive tasks. These include departments like home (especially the police force), health and education.

Recent Recruitments at the State Level

The Committee has received data for the last five years on recruitment through Public Service Commission from Uttar Pradesh, Assam, Gujarat, Karnataka, Uttaranchal, Delhi, Rajasthan, Orissa and Himachal Pradesh.

It is evident from the data presented in Table 9.7 that the representation of H-General category is significantly higher than their share in the population in all the categories of employment except Group-D workers. The share of Hindu-OBCs is

Table 9.7: Share of Muslims Recruited through State Public Service Commissions during the last 5 years.
(Recommended/selected for recruitment*: 63,402)

Category	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/STs	OBCs	Upper Castes		
Higher Positions	25.4	88.8	20.9	22.7	45.3	3.2 (20.7)	8.0
Lower Positions	74.6	98.0	35.2	29.0	33.9	1.6 (10.4)	0.3
Group 'A'	5.8	82.2	19.3	23.7	39.2	7.5 (48.6)	10.3
Group 'B'*	12.4	86.4	19.8	21.2	45.3	2.2 (14.3)	11.5
Group 'C'	21.1	95.8	12.6	20.8	62.4	3.0 (19.4)	1.2
Group 'D'	53.4	98.9	44.1	32.2	22.6	1.1 (7.1)	0.0

*Includes Uttar Pradesh, Assam, Gujarat, Karnataka, Uttaranchal, Delhi, Rajasthan, Orissa and Himachal Pradesh

Rajasthan is excluded due to non-availability of data on Hindus

Note : Group B, Group C, Group D includes candidates directly recruited or promoted

States not included: Maharashtra and West Bengal as data on Hindus is not provided.

Figures in parentheses are ratios of Muslim share to their population share in per cent terms.



Table 9.8: Share of Muslims Interviewed in State Public Service Commissions*
(Candidates called for Interview: 40,085)

Category	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/STs	OBCs	General		
Higher Positions	79.1	87.2	22.3	21.0	43.9	7.3 (46.9)	5.5
Lower Positions	20.9	87.4	40.1	20.5	26.7	3.3 (21.2)	9.4
Group 'A'	35.8	80.5	18.3	17.5	44.7	13.4 (86.1)	6.1
Group 'B' #	19.0	84.8	30.5	23.2	31.1	3.7 (23.8)	11.5
Group 'C'	19.9	87.8	41.4	20.0	26.4	2.5 (16.1)	9.7
Group 'D'	1.0	79.4	14.6	31.7	33.2	17.8 (114.4)	2.8

*Includes UP, Assam, Rajasthan, Orissa, HP

States not included: Uttaranchal, Delhi, Maharashtra and Gujarat (as data not provided). West Bengal not included as Hindus data is not provided. Kerala, due to lack of data, is not in our format.

Figures in parentheses are ratios of Muslim share to their population share in per cent terms.

quite close to their population share in the lower-level positions but about 8 percentage points less than their population share in higher-level positions. The representation of Muslims and SCs/STs is much lower than their respective population shares. Muslims, however, are represented relatively more in higher-level positions than in Group C and Group D positions, where a larger number of people are employed. The representation of SCs/STs in higher-level positions is just about 4 % but their share in Group-D employment is large. The share of Muslims in all recruitments by State Public Commissions is about 2.1% whereas their share in the population is about 12.4% in the States that provided the Committee with data. This shows a deficit of about 83% in recruitment.

The Committee received complete information regarding candidates called for interview from Uttar Pradesh, Assam, Rajasthan, Orissa and Himachal Pradesh. An analysis suggests that Hindu-Gen once again dominate among those called for interviews in all the categories and their shares are considerably larger than their population share (Table 9.8). It is observed that the Muslims' share of interviewees is slightly close to their share in the population as far as Group A positions is concerned. While the share of Muslims called for interviews for Group D positions was very high at about 18%, but their share in actual recruitment was only 1.1% in the states from which Committee had received information both on candidates called for the interview and candidates selected. Data suggest that the SCs/STs mostly appear for lower positions and while OBCs have an even share in those called for Group-D jobs, in all others they have a lower proportion.

State Public Sector Undertakings

The Committee received data on 7.6 lakh employees of State PSUs from only 10 States. The data received by the Committee shows that out of 7.6 lakh employees the Muslim share is 10.7 %, which is quite decent though still less than their population share of 14.8 %. Overall, the data shows a deficit of about 28 % in PSU employment. Muslims are better represented in the States of Gujarat and Andhra

There is a need to ensure a significant presence of Muslims especially in those Departments that have mass contact on a day to day basis or are involved in sensitive tasks



Share of Muslims in recent recruitments by State Public Service Commissions is about 2.1%

Given the economic vulnerability and unique socio-cultural requirements of Muslims/minorities, targeted programmes are also in place

Pradesh, where their representation exceeds their population share of 9.1 % and 9.2 % respectively. Gujarat shows the highest representation of Muslims at about 16 % followed by Andhra Pradesh with 12 %. In Kerala the share of Muslims, though high at 10.8 %, it is much lower than their population share. However, most Muslims in Gujarat and Kerala get jobs in lower-level positions compared to higher positions in State PSUs. (Appendix Table 9.11)

3. Programmes

As was seen in Chapter 8, about 38% of Muslims in urban areas and 27% in rural areas live below the poverty level. Many more are close to the poverty level. This reduces the credit worthiness of such households and makes it difficult for them to access credit from banks and similar financial institutions. Given this status of the Muslim community, assistance from Government programmes is critical for improving the welfare levels of the poor amongst them, particularly women and children. Several programmes are implemented in India to facilitate economic growth as well as to provide social safety-nets for vulnerable sections. For example, besides education and health schemes, there are programmes to improve rural incomes through agriculture, irrigation and land distribution. Similarly the Public Distribution System, the Integrated Child Development Scheme (ICDS) and Mid-day Meals Schemes are also meant to help the poor. There are also scholarship schemes for girls, social security/pensions and so on. While most of these programmes are meant to help the poor, they often focus on specific occupations, regions, and asset generation. Further, given the economic vulnerability and unique socio-cultural requirements of Muslims/minorities, targeted programmes are also in place. For example, institutions catering to the needs of Muslims/minorities and OBCs such as the National Minority Development and Finance Corporation (NMDFC) and the National Backward Classes Finance and Development Corporation (NBCFDC) have been established. It is important to know whether Muslims are getting adequate benefits from these programmes and specialised institutions.

3.2 Beneficiary Oriented Programmes

Although there are over two hundred Centrally Sponsored Schemes, some of them have inadequate provision at the State level and others have not been implemented across all the States. Further, many schemes do not target individual beneficiaries. There are others which focus on infrastructure and are aimed at the entire population of the locality. If such schemes are excluded, only a few remain which could be classified as beneficiary oriented schemes. Keeping in view the difficulty in collecting data, only a limited number of schemes in selected departments, which aim to offer direct and sizeable benefits to the poorer sections of society, were selected by the Committee to analyse their impact on the Muslim community. This selection was also based on the capacity of the Departments in the States to furnish information from computerized storage. The Committee was aware that the authorities concerned were not required by law to maintain data by the religion of the beneficiary and the Departments had to cull the information on the basis of the beneficiaries' names.



The data to analyse the schemes was obtained from the concerned State Governments. While information on the total benefits under individual schemes is readily available in State Annual Plans and Budgets, a religion-wise break-up is not maintained. The State governments were asked to collect this information from the implementing agencies and departments by extracting from the records maintained at the State and district level. Some States have estimated the figures from representative samples drawn from about 20% of the beneficiaries and then used the figures to project the Muslim share of total benefits from the scheme.⁴

State Level Patterns

The Committee asked the States to furnish data for four years — 2002-03, 2003-04, 2004-05 and 2005-06. Many States furnished data for the first three years, a few for four years and some for two years. In order to have a comparable analysis among States, this data was converted into annual average figures. The information was checked for erratic fluctuations and the Committee validated the data through data gathered from primary sources like the annual plans and reports of National and State governments. Despite these efforts the data was somewhat inadequate.⁵ The available information of the schemes covered and the data provided by the States is presented in the Appendix Table 9.12.

Some key findings are:

- While Muslims constitute 30.7% of the poor (BPL) in Kerala, their share under various Government programmes ranges between 5 % and 18 %, except in programmes like Co-operative Credit (25 %), National Tuberculosis Control Programme (28 %) and National Programme for Control of Blindness (21 %). The share of Muslims is less than 12 % in the schemes implemented by Rural Development and Housing Departments.
- The share of Muslims in Uttar Pradesh, who constitute about 23.6 % of the poor, is also unsatisfactory. It ranges between 3 % and 14 %, with the exception of programmes like Swarna Jayanti Shahri Rozgar Yojana (SJSRY) and Small Scale Industries in which Muslims' share is over 16 %. The share of Muslims is less than 10 % in the schemes implemented by Agriculture and Co-operation Departments.
- In Karnataka one-fifth of the poor are Muslims. The share of Muslims is satisfactory in SJSRY (over 15 %) and in establishment of SSI (11 %). The remaining schemes, however, have not covered Muslims adequately. Even in a successful programme like Yeshasvini, the share of Muslims is inadequate (see, Box 9.1).
- In Maharashtra, where Muslims constitute 16.4 % of the poor, the share of Muslims is good in schemes like SJSRY, NSAP and Handloom & Textile

the share of Muslims as beneficiaries in government programmes in U.P. ranges between 3-14% which is far less than their population share of 24% among the poor

4. This activity was coordinated by the Committee members by repeated visits to the States and meetings with Chief Secretary and concerned Principal Secretaries/Secretaries to Govt. to gather information. The Committee would like to appreciate the efforts of the States that have furnished information.

5. The Committee regrets to note that the response of many State Governments was not satisfactory. West Bengal, Assam, Andhra Pradesh and Bihar furnished very limited data, in spite of promising to provide full information. This was despite a second visit of some Committee Members to these States. In addition, States like Jammu and Kashmir, Rajasthan, Madhya Pradesh, Haryana, Orissa, Himachal Pradesh, Chhattisgarh and Punjab did not furnish any information on beneficiary oriented programmes.



Department schemes. However, there is need to target Muslims more effectively in the remaining schemes as their share is 8 % or even lower.

- Muslims constitute about 9.7 % of the poor population in Gujarat. The share of Muslims in most schemes is below this figure. Their share is satisfactory only in SJSRY and NSAP schemes.
- In Tamil Nadu Muslims constitute about 4.1 % of the poor population. The share of Muslims has been satisfactory only in the schemes of Co-operation and Health Departments.

In the States that submitted data to the Committee the overall coverage of Muslims is unsatisfactory. The virtual absence of representation of Muslims among nurses was noted. Only SJSRY, Co-operative Credit and NSAP schemes have covered Muslims adequately. It is also interesting to note that, contrary to popular perception, the participation of Muslims in Family Planning programmes has been encouraging.

In the States that submitted data to the Committee, the overall coverage of Muslims is unsatisfactory

Box 9.1: Yeshasvini - A Farmer's Health Insurance Scheme in Karnataka

On 14th November 2002 Karnataka launched "Yeshasvini Co-operative Farmers Health Care Scheme (Yeshasvini)". This is the World's largest scheme of Self Funded Healthcare recorded to date, offering low priced health care for a wide surgical cover, (covering over 1600 defined surgical procedures) to the registered co-operative farmer and his dependent family members.

Yeshasvini is a contributory scheme where the beneficiaries contribute a small amount of money every year (Rs. 10 per month for the adult member and Rs. 5 per month for children) to avail required surgery during the period. The beneficiaries are offered cashless treatment in the network of over 135 hospitals spread across the State of Karnataka. The scheme is open to all co-operative society members who have a minimum of 6 month membership in the co-operative society. The ages of the insured are from newborn to 75. The plan is open to all members on a voluntary basis; dependents (spouse and children) are also enrolled voluntarily by the member.

The scheme operates under the aegis of the Karnataka State Co-operative Department and "Family Health Plan Limited", an Insurance Regulatory and Development Authority of the Government of India. An approved Third Party Administrator has been appointed as the implementation agency for the scheme.

Till the end of March 2006, 17.01 lakh persons have benefitted from the Yeshasvini Health Care scheme implemented in Karnataka. Unfortunately, the number of Muslims who have availed the benefit is 0.17 lakh persons or only 1%.

Early Age Development and Nutrition Programmes

One of the best ways to compare relative development across countries and within countries across regions and population groups is to assess the status of children. Current investments in reducing infant and child mortality and improving childhood nutrition would, along with education, affect the quality of the workforce about a decade or so later. To understand this aspect of human development, three key programmes, each addressing the health/nutritional needs of children from birth to about the age of 16 is presented below.



Place of Delivery and Health Care – 1999-2000

One of the objectives of the government is to reduce the intra-natal, infant and child mortality. For this purpose the government has built decentralized health infrastructure and has provided health personnel (e.g. Auxiliary Nurse Midwife – ANM) at the local level. This infrastructure and health personnel are expected to improve maternal and child health including pre-birth care and child delivery practices. It is difficult to evaluate these large programmes. However, partial evaluations can be attempted. For example, safe child delivery practices can be evaluated by analyzing information on the place of birth of a child. Secondly, information on whether the delivery took place in the presence of and / or with the assistance of technically trained personnel would provide an additional input to the reach of these services. The NFHS-2 data on these subjects is summarized for both urban and rural areas.

One expects people to prefer institutional deliveries of children in dispensaries and hospitals which have the services of trained medical and nursing staff. However, many cannot afford to use institutional facilities, either because of distance or costs. The data suggests that there is a vast difference between urban and rural areas as to the place of delivery. For example, in urban areas, deliveries are predominantly institutional and that too in private institutions; in rural areas deliveries are typically home based without the help of trained personnel (Fig. 9.6).

Given this general pattern of rural-urban differences, the Muslims seem to be in the worst position amongst SRCs; only SCs/STs are similarly placed. In urban areas about 60% of deliveries for Muslims take place in institutions, mainly in privately run facilities. On the other hand, H-Gen and H-OBCs use institutional support in larger proportions; their use of both public and private institutions was also larger than Muslims and SCs/STs.

In the rural areas close to three-fourths of all deliveries are at home; of these over 80% occur with no trained staff. The extension programme in operation for about 5 decades or more were expected to improve the presence of trained assistants during delivery in rural areas but this programme seems to be ineffective as less than 10 % of all deliveries have reported presence of trained personnel at the time of childbirth. The conditions of deliveries by Muslim women are even worse in urban areas; in fact a lower proportion of births for Muslims had the support of trained staff compared to SCs/STs and other SRCs. Despite the low level of use of institutions for child birth, even in rural areas the share of institutional deliveries is relatively high among the OBCs and H-Gen categories.

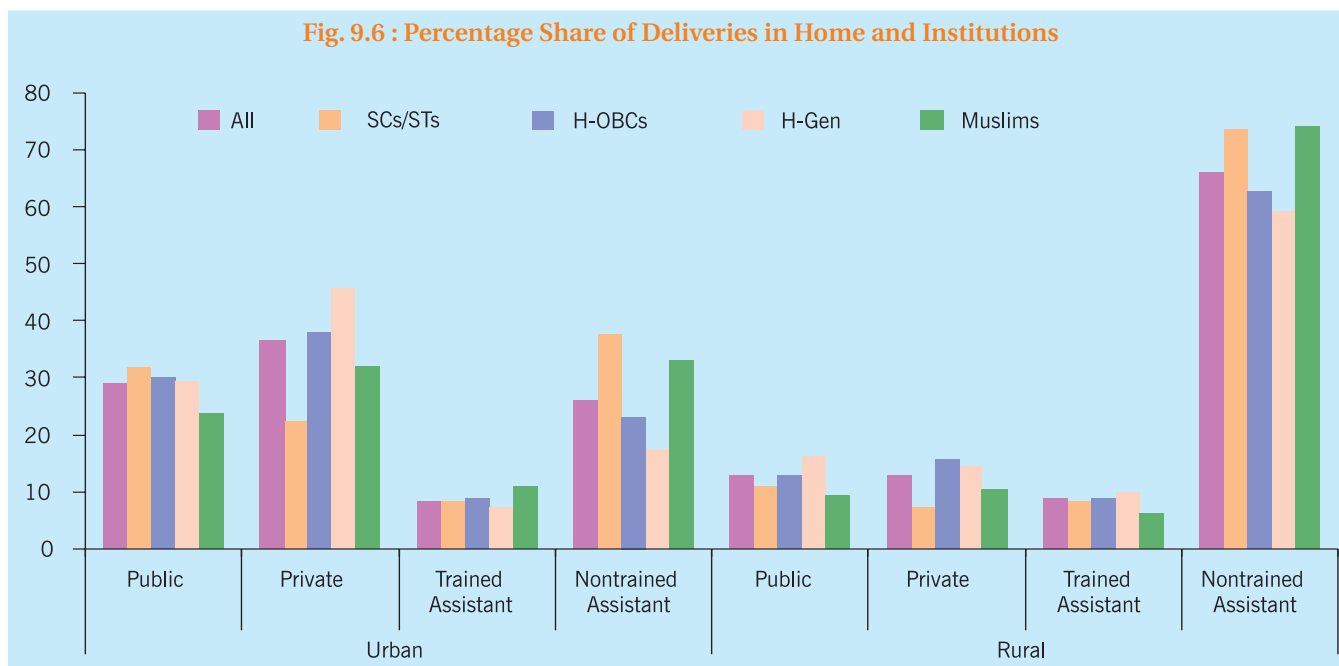
Integrated Child Development Services (ICDS) - 2004-05

Once a child is born early nutrition is very important. The ICDS is a comprehensive programme to address this issue amongst the 0-6 year old (pre-school) children across India, especially in the rural areas and amongst the

In urban areas about 60% of deliveries for Muslims take place in institutions, mainly in privately run facilities, which is lower than all SRCs except SCs/STs



Fig. 9.6 : Percentage Share of Deliveries in Home and Institutions



poorer communities⁶. This programme has two components. The first is behavioral change and the second actual nutritional supplementation on a daily basis. A recent all-India survey offers data on State-specific ICDS and Mid-day meals provided by government structures across India. Similarly, another survey provides information on crucial health inputs as reflected in 'place of birth' and the 'type of professional support' available at the time of the delivery of a child.

The ICDS programme appears to have been a failure, as it has not reached any SRC adequately. The coverage of Muslims has been poor in most states

Analysis of the 61st round NSSO data suggests that the spread of the ICDS is only nominal covering about 11% of 0-6 age group across India (Table 9.9). Relatively speaking, the ICDS coverage appears better in Kerala, Maharashtra, Gujarat and West Bengal and very poor in Uttar Pradesh, Bihar, Jharkhand, Uttaranchal and Rajasthan where less than 3% of the eligible population is covered.

An analysis of the use of ICDS according to SRCs suggest that at the all India level the OBCs have an advantage with about 13 % of eligible children getting benefits compared with 10 % each of SCs/STs and H-Gen and less than 8 % of Muslims. Kerala shows large variations in terms of access to ICDS by SRCs. While 31% of OBC children are covered, this coverage is 27 % for SCs/STs, 22 % for H-Gen, but only slightly more than 9 % for Muslims. ICDS services are not evenly distributed in West Bengal also where it is the H-Gen category which has the highest coverage of about 22% followed by the OBCs (19%), SC/STs (16%) and Muslims (14%). Coverage of Muslims is relatively better in Gujarat, Uttaranchal and Madhya Pradesh.

On the whole the ICDS programme appears to have been a failure, as it has not reached any SRC adequately. The coverage of Muslims has been poor in most states.

6. The ICDS is not targeted exclusively to the poor or any specific SRC although in practice it is oriented towards the SCs/STs.



Mid-day-Meal (MDM) Beneficiaries (children aged 6-16 years) – 2004-05

The mid-day meal programme is less than a decade old. It has been implemented across India. Up to about one-third of the education budget is devoted to this programme. One of its main objectives is to ensure enrolment and retention of children in school. A school feeding programme for all children

Table 9.9: Percentage Coverage of the ICDS for 0-6 years old Population by States and SRCs 2004-05

Incidence	All	Hindus				Muslim All	All Others
		All Hindus	SCs/STs	OBCs	General		
India	10.5	10.9	10.2	12.5	9.9	7.6	13.5
West Bengal	16.6	17.9	16.3	18.8	21.5	13.8	24.5
Kerala	20.9	25.2	26.9	31.2	22.2	9.4	29.1
Uttar Pradesh	1.9	2.0	1.5	2.7	1.6	1.9	0.0
Bihar	2.7	3.0	1.8	2.3	3.5	1.7	0.0
Assam	11.8	13.3	12.0	10.8	19.3	10.4	2.8
Jammu & Kashmir	6.6	1.0	1.3	0.6	0.9	10.1	0.0
Jharkhand	2.0	1.8	0.0	0.9	2.9	4.0	0.7
Karnataka	10.6	11.1	6.2	14.8	11.4	6.7	15.4
Uttaranchal	3.1	2.5	1.4	4.8	1.7	7.8	0.0
Delhi	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Maharashtra	21.2	22.2	16.6	23.4	26.6	14.0	21.4
Andhra Pradesh	9.6	9.9	8.0	13.1	8.7	6.3	9.8
Gujarat	23.3	22.5	14.3	28.0	22.9	31.7	11.7
Rajasthan	2.4	2.5	5.6	2.4	1.6	2.2	0.2
Madhya Pradesh	5.0	4.8	2.0	6.1	4.6	8.1	0.9
Haryana	23.7	24.7	20.2	25.2	30.1	6.6	20.2
Tamil Nadu	17.6	18.3	8.0	22.7	17.1	15.1	8.8
Orissa	38.3	38.3	34.1	40.4	37.6	39.3	39.8
Himachal Pradesh	17.8	18.2	21.1	17.3	8.9	9.0	15.9
Chhattisgarh	22.5	22.7	12.1	25.2	21.4	2.6	17.0
Punjab	4.1	5.9	7.5	6.5	0.6	0.0	3.2
All Other States	20.1	10.5	4.3	16.8	9.5	12.4	32.4

present during the day appears to be one of the most egalitarian ways to pass on benefits, yet there is a certain selectivity that adversely affects SRCs that have low level of school enrolment and continuation. Moreover, if children of certain SRCs do not attend government and government-aided schools, they do not get this benefit. Therefore, the estimates of coverage should be interpreted carefully. Broadly, the best results would be achieved if the mid-day meal programme is used concurrently with other incentives to promote school enrolment and continuation.

The overall coverage is modest at about 27 %, somewhat higher for the SCs/STs



Social, Economic and Educational Status of the Muslim Community of India

(35 % of eligible children⁷), followed by OBCs (28 %), Muslims (23 %) and H-Gen (19 %). Statewise analysis (Table 9.10) suggests that MDM coverage is high in Tamil Nadu (54 %), Karnataka (46 %), and Kerala and West Bengal 35 % and 32 % respectively. Amongst these better performers, where a sizable number of Muslim children also attend school, the coverage of Muslims is similar to other SRCs, except in Tamil Nadu.

Schemes for Welfare of Minorities

The Central Government has introduced various schemes for the welfare of minorities. The scope and efficacy of these programmes is discussed here.

Table 9.10: Percentage Coverage of the Mid Day Meal for 6-16 years old Population by States and SRCs 2004-05

Incidence	All	Hindus				Muslim All	All Others
		All Hindus	SCs/STs	OBCs	General		
India	26.8	28.1	34.7	27.6	19.1	22.8	17.2
West Bengal	32.3	31.9	35.6	31.6	27.6	33.3	23.5
Kerala	35.0	37.4	47.4	37.5	26.8	37.4	24.2
Uttar Pradesh	17.0	17.9	25.6	16.2	10.4	13.8	10.5
Bihar	13.4	13.3	13.7	13.6	11.3	14.0	0.0
Assam	21.9	21.2	23.8	23.9	15.5	22.4	30.3
Jammu & Kashmir	2.0	0.0	0.0	0.0	0.0	3.0	0.0
Jharkhand	17.6	18.0	23.7	16.3	6.5	10.8	24.7
Karnataka	45.8	46.5	50.7	49.8	36.1	42.4	33.6
Uttaranchal	28.7	29.9	37.0	24.5	27.4	16.7	44.6
Delhi	9.7	9.9	19.8	13.9	2.5	13.7	0.0
Maharashtra	31.4	32.5	33.4	33.9	30.4	25.2	28.9
Andhra Pradesh	29.9	30.2	40.2	29.7	17.9	26.5	32.7
Gujarat	33.0	33.6	48.0	38.4	9.9	31.4	13.1
Rajasthan	25.5	26.1	29.2	27.2	16.6	23.1	8.7
Madhya Pradesh	33.7	35.0	42.6	34.6	15.9	21.2	13.7
Haryana	16.7	16.3	29.7	14.8	8.4	29.2	16.1
Tamil Nadu	53.8	55.2	71.5	50.9	11.2	38.5	45.9
Orissa	32.2	32.0	36.3	29.7	26.4	35.5	36.3
Himachal Pradesh	37.4	37.8	43.1	35.7	35.0	39.7	19.6
Chhatisgarh	40.2	41.1	45.9	38.2	22.1	27.8	12.9
Punjab	2.5	2.8	5.2	0.0	1.3	0.0	2.4
All Other States	56.5	59.1			59.1	32.5	52.0

Maulana Azad Education Foundation

The Maulana Azad Education Foundation was established in 1989 to promote

7. The denominator is all children age 6-16 years old irrespective of enrolment status. If children attending school, for which no dependable data exists, is considered as denominator, the percentage figures might increase for each State but the inter-state differentials might increase as enrolment rates differ significantly across States.



education amongst the educationally backward sections of society, in particular and the weaker sections of minorities. The Foundation provides financial assistance to NGOs to establish and expand schools, purchase scientific equipment, construct girls' hostels and strengthen vocational training facilities. The Foundation also provides scholarships of Rs. 10,000 each to 5,000 meritorious girls through the "Maulana Azad National Scholarship Scheme". The coverage is as low as 0.1% of eligible girls from below poverty line section of the Muslim community.

The Foundation received a little over above Rs.100 crores as a Corpus Fund from the Central Government. In the Union Budget for 2006-07 this amount was increased to Rs. 200 crores. The intention was to retain the principal amount intact and utilize the interest accruing on the investment of this Corpus Fund. This has been used to sanction grants of about Rs.90 crores since its inception and to assist 688 NGOs. The schemes of the Foundation have been popular. They have served to generate a climate for expanding and upgrading existing institutions, and to encourage improvement in the educational status of Muslims and other backward minorities. However, a shortage of funds has restricted the overall impact of the schemes. The interest from the corpus is too low for its schemes to have a significant impact on educational status. The reduction in interest rates too has reduced the funding capacity of the Foundation. During 2002-03 to 2005-06 the Foundation has sanctioned grants of only Rs. 27 crores. To be effective, the corpus fund needs to be increased to Rs. 1000 crores.

Centrally Sponsored Scheme of Area Intensive and Madarsa Modernisation Programme

This scheme is evolved in the Tenth Five Year Plan from the merger of two separate Central schemes, Area Intensive Programme for Educationally Backward Minorities and Modernisation of Madarsa Education Programme. The scheme currently has two components: infrastructure development and madrasa modernisation. The data furnished to the Committee from the Ministry of Human Resource Development (Minority Cell) reveals that 4694 Madarsa have been provided assistance under this scheme. The total allocation in the four years covered from April 2002 to March 2006 is a paltry Rs.106 crores of which Rs.79 crores is for Infrastructure Development and Rs.27 crores for modernization of Madarsa. This needs to be enhanced considerably. Other details of Madarsa Education are covered in Chapter 4.

State Backward Classes & Minorities Departments/Corporation

There are some schemes that are meant exclusively for Minorities or for Backward Classes, which are implemented by the Minority Welfare/Backward Classes Department/ Corporations. Only 8 States — West Bengal, Kerala, Uttar Pradesh, Assam, Karnataka, Maharashtra, Gujarat and Orissa provided data on the share of Muslims in these programmes. The details of the data provided by these States for the period 2002-03 to 2004-05 are presented in Appendix Table 9.14.

For the Maulana Azad foundation to be effective the corpus fund needs to be increased to 1000 crores

Total allocation in the four years (April 2002 to March 2006) for Madarsa modernisation and infrastructure development is a paltry Rs.106 crores



Obtaining a guarantee from the State government remains the biggest hurdle to getting a loan from the NMDFC

In terms of the benefits to minorities West Bengal has shown an expenditure of Rs.64 crores benefitting 17618 persons most of whom were Muslims. In Kerala, where Muslims constitute 57 % of the minority population, the share of Muslims is only 22 % in the total expenditure of Rs.141 crores.⁸ In Uttar Pradesh the share of Muslims in the total expenditure of Rs.539 crores is as high as 98 %.⁹ The expenditure is high in Uttar Pradesh on account of grant for teachers' salaries and the coverage of a large number of students for pre-matriculation scholarships by the Department of Minorities. In Karnataka Muslims' share is 71 % in an expenditure of only Rs. 56 crores. The other four States have low outlays for the welfare of Minorities/Muslims.

National Minorities Development and Finance Corporation

The National Minorities Development and Finance Corporation (NMDFC) was set up in 1994 to provide "special focus to the economic development of minorities", i.e. Muslims, Christians, Sikhs, Buddhists and Parsis. The main objective of the NMDFC is to "promote economic and development activities for the benefit of 'backward sections' amongst the minorities, preference being given to various occupational groups and women." The NMDFC provides concessional self-employment finance to minorities living close to the poverty line. Families with an annual income of less than Rs.40,000 in rural areas and Rs.55,000 in urban areas are eligible.¹⁰

The Authorized Share Capital of the NMDFC is Rs. 650 crores, of which 65% is earmarked for the Central Government, 26 % for the State Governments/Union Territory Governments and 9 % for organizations engaged in the promotion of economic welfare of minorities. The paid up share capital as on 31st March 2006 was Rs.437 crores, of which Rs. 357 crores has been contributed by the Government of India and Rs.80 crores by various State Governments as well as UTs. There has been no contribution from other organizations so far. By the end of the Tenth Plan, the NMDFC is projected to disburse a cumulative amount of Rs. 1065 crores, and cover 3.01 lakhs beneficiaries, with an outreach of 2.19% of the eligible (Double Below the Poverty Line, BPL, families). Corresponding figures for the Eleventh Plan are Rs. 2658.29 crores, 6.30 lakhs and 5.63 %.¹¹

The NMDFC has two channels to reach the ultimate beneficiaries: one through the State Channelising Agencies (SCAs) nominated by State governments and the other through the Non-Governmental Organisations (NGOs). Presently, the NMDFC has 35 operational State Channelising Agencies in 25 States and two Union Territories and a network of more than 150 NGOs across the country. Mainly Term Loans of up to Rs.5 lakhs and Micro Finance of Rs. 25000 per beneficiary are provided at concessional rates of interest through SCAs and NGOs respectively. The NMDFC has been able to finance more than Rs.803 crores for about 2.87 lakh beneficiaries

8. In terms of beneficiaries Muslims constitute 17%.

9. In terms of beneficiaries Muslims constitute 92%.

10. These amounts are calculated by doubling the poverty line amount for rural and urban areas.

11. Strategic Plan for NMDFC prepared by Agricultural Finance Corporation Ltd. (March 2005)



under these two schemes. These two schemes cover about 96 % and 3 % of the loan funds disbursed by NMDFC. The Term Loan Scheme is the main activity of the NMDFC, which is undertaken through the SCAs. The NMDFC provides assistance of up to 85 % of the project cost for any commercially viable and technically feasible venture, under its Term Loan Scheme, the remaining 15 % being contributed by SCAs and the beneficiaries. Term Loans of up to Rs.50,000 are sanctioned often only with the guarantee of one or two State Government servants. Loans above this amount require clearance from the NMDFC. The objective of the Micro Financing Scheme is 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 credit from normal banking channels.

The cumulative flow of funds and beneficiaries covered under the term loan scheme for the 2002-03 to 2005-06 is presented in Figure 9.7 and Figure 9.8 (see also Appendix Table 9.14). NMDFC has disbursed Rs. 400 crores under this scheme, of which 73 % has been disbursed to Muslims. The total number of persons assisted in this period is 1.15 lakhs; Muslims constitute 77 % of these beneficiaries.

Fig. 9.7: Disbursals under Term Loan Scheme by NMDFC: 2002-3 to 2005-6

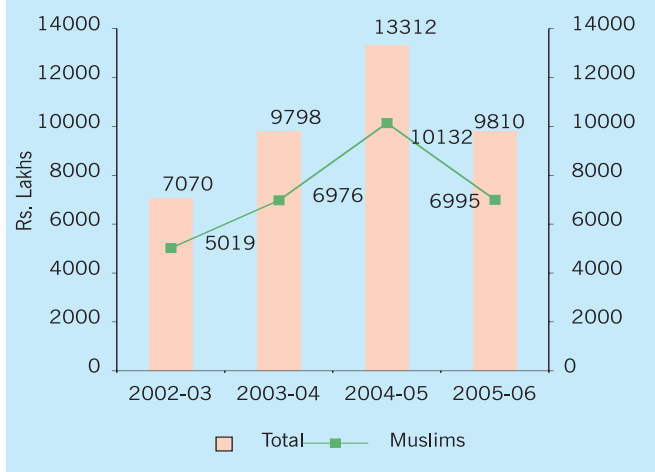
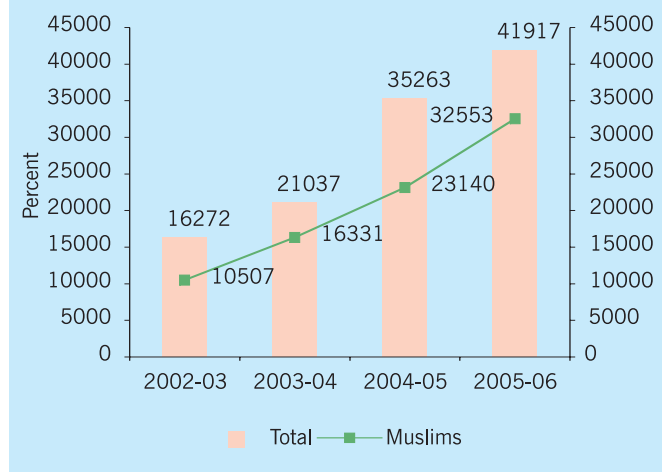


Fig. 9.8: Beneficiaries under Term Loan Scheme by NMDFC: 2002-3 to 2005-6



By and large the distribution of funds under this scheme is satisfactory in most of the states excepting Uttar Pradesh. Under the Micro Finance scheme only Rs. 19 crores has been disbursed to about 36 thousand beneficiaries over the period studied; this is a small amount, unlikely to have any measurable benefits (Figure 9.8).¹²

While Muslims have benefitted from the activities of the NMDFC, it should be noted that the total flow of credit from the NMDFC in comparison to the flows through banking and other financial institutions (analyzed in Chapter 6) is extremely small. This limits the impact of NMDFC assistance on the economic progress of the Muslim community. Moreover, obtaining a guarantee from the

12. The data provided for 2005-06 is "amount utilized" instead of data on amount disbursed provided for earlier 3 years.



The share of Muslims in the total funds disbursed by the NBCFDC is low; only 23 crores out of 247 crores have been disbursed to Muslim OBCs

State government remains the biggest hurdle to getting a loan from the NMDFC. Given the tight financial position of State governments, they are becoming increasingly reluctant to guarantee loans. This has lessened the flow of funds to beneficiaries. In addition, the identification of beneficiaries based on recommendations has led to credit flowing to households that are not DBL households.¹³ The time taken for loan disbursal is not standardized; in many cases it is slow and depends upon the availability of funds from the NMDFC. Under Micro Finance, the demand for loans from NGOs is quite high. The availability of funds from NMDFC has to be increased and made more regular to meet targeted needs.

National Backward Classes Finance and Development Corporation

The National Backward Classes Finance and Development Corporation (NBCFDC) was set up by the Government of India in January 1992. Its main objective is to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer sections of these classes in skill development and self-employment. Members of Backward Classes living below the poverty line and those living above the poverty line but below double the poverty line are given loans at concessional interest rates by the NBCFDC through the State Channelising Agencies (SCAs) and NGOs.

The NBCFDC's authorised share capital is Rs. 700 crores and its paid up share capital is Rs. 437.35 crores (as on 31.5.2006). The cumulative disbursement of funds by the NBCDFC is 1103.55 crores, while a total of 7.02 lakh beneficiaries have been assisted up to 31 May 2006. The main schemes implemented by NBCFDC are Term Loan Scheme and Micro Finance Scheme similar to those implemented by NMDFC. Other schemes implemented by the NBCFDC are New Swarnima Scheme for Women, Swayam Saksham Scheme, Education Loan Scheme, Margin Money Loan Scheme and Training Grant Scheme.

The share of Muslims in the total funds disbursed by the NBCFDC is low; only 23 crores out of 247 crores have been disbursed to Muslim OBCs. This appears extremely low compared to the share of Muslim OBCs in the total OBC population. Since these amounts are very small any analysis at the state level is unlikely to be meaningful.¹⁴

4 Concluding Observations

A detailed analysis of Muslim presence in government employment highlighted the same pattern that was observed in Chapter 5. A very small proportion of government/public sector employees are Muslims and on average they are

13. Noted in Agricultural Finance Corporation Ltd. (2005) Strategic plan for NMDFC: Final Report, page 116, 121. This observation was based on interaction with beneficiaries and NGOs.

14. The information received from the NBCFDC is not adequate. This prevents a thorough analysis of the extent to which Muslims have benefitted from this organization. Quite a few states have not supplied data; for many states the data received was partial, as all the SCAs did not provide information. According to the data furnished, the coverage of Muslims in terms of the amount advanced and the number of beneficiaries is low; besides the funds allocated for the Corporation are on the lower side and are not expected to have a major impact in the welfare of OBCs.



concentrated in lower-level positions. This is consistent with the finding above that the average earnings of Muslim regular employees are lower than those of employees belonging to other SRCs. While no discrimination is being alleged, it may be desirable to have minority persons on relevant interview panels. This can be done on the lines of SC/ST participation in panels. Although efforts were made to ensure the presence of Muslims on the selection committees for Group C and Group D, the results were not made available to the Committee (see Appendix 9.15).

A brief review of programmes suggests that Muslims have not benefitted much from them. At times Muslims do not have adequate participation as beneficiaries and at others, when participation is adequate, the total amounts involved in the programme are too low to make a meaningful impact. The current formats in which the data are kept do not permit easy assessment of the benefits that have accrued to various SRCs. There is also a lack of transparency in the assessment and monitoring of the programmes. Apart from collecting appropriate data for evaluation purposes, there is a need to sensitize the state bureaucracy at all levels to include Muslims in the different programmes.

While it is difficult to identify all the causes, one of the reasons for the low efficacy of these programmes is lack of Muslim participation in political processes and governance, especially at the local level. Muslims' participation in nearly all public spaces is low. Enhancement of their democratic participation and role in policy making is important. This would facilitate their meaningful and active participation in the development process. Democratic participation is one of the cherished aims of a parliamentary democracy that is expected to provide opportunities for all communities. In India this participation is possible at a number of levels – at the national level, at the level of the states/ union territories and at the grassroots level – the panchayat and urban bodies. Besides these institutions of parliamentary democracy, there are a number of para-governmental institutions which run on the principles of electoral democracy and public representation. For example, a cooperative society formed for the purpose of providing developmental finance in a locality can elect its own representatives from among its residents. However, in a multicultural society, such as the one we have in India, parliamentary democracy founded on the principles of electoral rules often fails to provide ethnic, linguistic and religious minorities opportunities to get elected and become part of the governance structure.

Muslim participation in elected bodies is known to be small. Of the 543 candidates in the current Lok Sabha, only 36 are Muslims. Even if the share of Muslims in elected bodies is low they and other under-represented segments can be involved in the decision making process through innovative mechanisms. The experiment undertaken by the Andhra Pradesh government (Box 9.2) can be used to enhance Muslim participation in the decision making processes.

Apart from enhancing political participation, the Government also has a direct responsibility for addressing the basic needs of poor households and weaker

While it is difficult to identify all the causes, one of the reasons for the low efficacy of these programmes is lack of Muslim participation in political processes and governance

Even if the share of Muslims in elected bodies is low they and other under-represented segments can be involved in the decision making process through innovative mechanisms



sections of society. This analysis has shown that Muslims constitute a low proportion of the beneficiaries from programmes.

Box 9.2: Innovative Design to Promote Participation in Institutions under 73rd and 74th Constitutional Amendments

A revolutionary change in the Indian democratic process was the devolution of powers to local self-governments (LSGs) enshrined through the 73rd and 74th constitutional amendments. Through these amendments it was expected that locally elected bodies would not only be in a better position to identify the problems but find mechanisms to redress them through solutions. This process was also expected to be inclusive, as a smaller area focus is expected to be more sensitive to marginalized communities. While the LSG have achieved various levels of success depending upon the backward linkage with the State administration and the bureaucracy, what is not clear is whether such institutions will present greater inclusion in decision making. The classical dominant caste / class socio-cultural traits of local populations have firmed up control of these institutions. In such an environment it is expected that minorities/Muslims, especially when fewer in number, are likely to be left out. However, the constitutional guarantees favoring SCs/STs seem to ensure their political participation and associated social and economic gains.

Given such a scenario, the following is a narration of mechanisms through which a minimum level of democratic participation is guaranteed, however little political power these mechanisms bestow upon those favoured through this process of affirmative action. One may argue that the nominated and co-opted members of various institutions discussed below, while they have no right to vote to alter a collective decision, must be provided with powers to suggest and include items for discussion in the agendas of scheduled meetings. A case study of the formal provisions for nominating minorities to Mandal and Zila Parishads (73rd Constitutional amendment), Corporations and Municipalities (74th Constitutional Amendment; Cooperative Societies (Banks) and Marketing Institutions is presented below.

Mandal and Zila Parishads: A new act of Andhra Pradesh Panchayat in Sec 149 has made provision for "(v) one person belonging to minorities to be co-opted in the prescribed manner by the members specified in clause (i) from among members who are registered voters in the Mandal and who are not less than 21 years of age. The 'minorities' has a local context which includes both religious and linguistic minorities from within the Mandal area. A similar provision has been made for two persons belonging to minorities to be co-opted for the Zilla Parishads in Andhra Pradesh. This provision holds even if there are members belonging to minority communities who are elected in the normal course of Mandal and Zilla Parishad elections.

Municipal Corporations and Municipalities: Through the new Andhra Pradesh Municipal Laws (Amendment) Act, 2006 the Andhra Pradesh Legislative Assembly enables all its Municipal Corporations to co-opt two persons belonging to minorities as members of the corporations; "who have right to speak in and otherwise to take part in the meetings of the corporations but shall not have right to vote". These provisions are implemented in Municipal Corporations located at Hyderabad, Visakhapatnam and Vijayawada. A similar provision has been made for co-opting two persons belonging to minorities in the "Nagar Panchayats". This provision holds even if there are members belonging to minority communities who are elected in the normal course of municipal elections

Cooperative Banks - The AP Co-operative Societies (Amendment) Ordinance, 2005: In each district in Andhra Pradesh there are over 200 Cooperative Agricultural (credit) Societies leading to a total of over 3000 cooperative banks in the State. Each such bank was to have 8-9 elected members. A recent amendment in 2005 of the "Andhra Pradesh Co-Operative Societies ACT, 1964" through the AP Legislative Assembly, in Section 31(d) states "one member belonging to a minority community shall be nominated by the Registrar to the Committee ... may take part in proceedings of the meetings of the Committee but shall not have the right to vote". This scheme has been extended to the cooperative banks at higher levels such as the district cooperative banks and so on.

Agricultural Marketing Committees (ACMs): Andhra Pradesh again has been in the forefront to enhance the inclusive nature of the agricultural marketing committees in private markets, special markets and Integrated Produce Markets. Andhra Pradesh has 371 such marketing committees across all districts and each committee now has a provision to get a total of 14 nominated members of different types. Five nominations are to represent the SCs/ STs/ BCs / Minorities / and Women out of the 14 nominations permitted..

Other committees: There are number of other committees such as the, AP Wage Committee. Committee of the Self-Employed, Forest Committees, Minority Committee / Commission where similar nominations and co-opting procedures can be championed to increase the democratic participation of Minorities / Muslims and other marginalized communities.



The Muslim OBCs and Affirmative Action

1. Introduction

This chapter looks into various policies of affirmative action available for the Muslims or a segment of them and the impact of these policies on their living conditions. Since the implementation of the Mandal Commission Report for Central Government services, Other Backward Classes (OBCs) among Muslims have been identified and, along with backward groups from other religions, the benefit of OBC reservation has been extended to them. The present attempt is to compare the socio-economic status of Muslims who are not listed as OBCs (named Muslim-General) and do not avail reservation of any kind with those who are OBCs. The status of both these social groups is also compared with those of Hindu OBCs, who form bulk of the OBC population in the country. The attempt is to comprehend the extent of respective relative deprivation. This comparison is now facilitated by the NSSO that from its 55th Round onwards has begun collecting data on Muslims which can be disaggregated along Socio-religious Communities (SRCs). At the outset, it must be noted that the NSSO data is self-reporting and, particularly so in the case of OBCs, it is contingent on the awareness of the respondent of his/her social status.

The primary intent of this chapter is to look at Muslim-OBCs from the perspective of affirmative action. Therefore, the most pertinent categories are Hindu-OBCs and Muslim-OBCs. However, in order to understand the intra-community variations, it is necessary to provide comparative data regarding the rest of the Muslims (referred to as Muslim-Gen from now onwards). This chapter draws from a wide array of data, both secondary and primary. Sociological studies on Muslim social stratification have been drawn upon to comprehend the complexity of castes or biradaris among Muslims in India. Studies on backward class movements, analysis of Constituent Assembly Debates and the various landmark judgments of the Supreme Court and the High Courts have been of great help in understanding the historicity of the emergence of the category 'Other Backward

The present attempt is to compare status of Muslims who are not listed as OBCs and do not avail reservation with those who are OBCs.

The NSSO data on SRC status is self-reporting and, particularly so in the case of OBCs, it is contingent on the awareness of the respondent of his/her social status



The Constitutional reference to the term 'backward classes' finds place in articles 15(4) and 16(4) wherein the State is empowered to make special provision

In its early usage, the 'backward classes' was an all-encompassing category that would include the underprivileged and the marginalized castes, tribes and communities

Classes'. In the wake of the absence of caste enumeration after Independence, much of the empirical data on Muslim OBCs—their share in population, in education and in public employment, have been drawn from the 61st Round of National Sample Survey (NSS) that includes OBC among Muslims as a category of analysis. For the sake of comparison, data from 55th Round is also used. More importantly, the data on education and public employment that has been made available exclusively to this Committee by various departments and ministries of the central and state governments, universities and institutions and Public Sector Undertakings (PSUs) have been studied and analysed for the purposes of comprehending the relative share of Muslim OBCs.

In order to understand whether all the backward groups among Muslims have been included in the state and the central lists of OBCs, we have depended largely on the state and central lists and tried to identify the lack of correspondence between them. Further, the list provided by the Mandal Commission has also been consulted. The massive exercise undertaken by the Anthropological Survey of India, under its People of India Project, to profile social groups in India has been utilized to cull out the various Muslim castes/biradaris found in different regions and provinces of the country.

The rest of the chapter deals with the following areas. Section 2 looks at the emergence of the category, OBCs, in the official discourse and the debates surrounding it. The next section draws the social profile of Muslim OBCs. This is followed by an analysis of various attempts, both at the Centre as well as at the state levels, at affirmative action targeting them. The subsequent section is an attempt at comparing the central and various state lists of OBCs so as to identify the lack of correspondence between them. The last section studies the empirical situation and compares the relative status of Muslim-OBCs with that of the OBCs among Hindus and also Muslim-Gen.

2. The Emergence of The Category 'Other Backward Classes'

The Constitutional reference to the term 'backward classes' finds place in articles 15(4) and 16(4) wherein the State is empowered to make special provision for any socially and educationally backward classes (SEBCs) of citizens. Yet unlike the categories of Scheduled Castes (SCs) and Scheduled Tribes (STs) that were distinctly defined, the category 'backward classes' remained ambiguous. The term had come into usage during the British period but with a variety of referents and evidently without any clearly specified parameters regarding the inclusion and exclusion of groups clubbed as backwards. In its early usage, the 'backward classes' was an all-encompassing category that would include the underprivileged and the marginalized castes, tribes and communities. The term was used as far back as 1880 to describe a set of groups, also called illiterate or indigent classes, entitled to allowances for study in elementary schools.

The imprecision in the definition of the term could be observed even at the time of the framing of the Constitution. In the Constituent Assembly, multiple



interpretations of the term emerged in the articulations of members participating in the debate. Broadly, two distinct usages can be spelt out: One, as an inclusive group of all sections that required preferential treatment. Here, the category 'Backward Classes' included the untouchables and the tribes as well. Two, as a stratum higher than the untouchables, but nonetheless depressed. In this case, the distinctive term that came into usage was 'Other Backward Classes'. In both the usages, however, the point of reference was largely the Hindu social structure. The question of backward groups from among the religious minorities remained absent in the debate until delegates belonging to such groups raised the issue. Thus, Mohammad Ismail Sahib from Madras sought clarification whether the term extended to "the backward classes of minority communities".¹

Article 340 empowers the State to appoint a commission 'to investigate the condition of socially and educationally Backward Classes'. At the all India level two such commissions have so far been appointed-Kaka Kalelkar Commission and B.P Mandal Commission. The First Backward Classes Commission (Kaka Kalelkar Commission) submitted its report in 1955. The Commission emphasized the lower status in the caste hierarchy as the determining factor for backwardness along with other considerations such as educational levels, income levels and representation in public employment. The Commission's Report was the first instance in which certain castes/communities among Muslims (and other religious minorities) were also declared backward and brought within the purview of affirmative action. The Second Backward Classes Commission (B.P Mandal Commission, 1980) too relied on the caste criterion, however, the tangible indicators to ascertain a caste or any social group as 'backward' included lower position in the caste hierarchy, lower age at marriage within the group, higher female work participation, higher school drop out rate, inaccessibility to drinking water, lower average value of family assets, higher occurrence of Kutcha houses and so on. In the case of non-Hindu communities, different yardstick was employed which is discussed later in this chapter.

The usage of 'classes' instead of 'caste' in Constitutional reference to OBCs viz. article 15 (4), 16(4) and 340 (1) has led to many legal wrangles and disputes. However, the courts, like the two Backward Classes Commissions accepted 'caste' as a basis of classification. In Venkataramana Vs State of Madras, the Supreme Court upheld the list of Hindu castes declared as backward by the Madras government.² This was further confirmed in Ramakrishna Singh Vs. State of Mysore in which the Mysore High Court held that class included persons grouped on the basis of their castes.³ A series of Supreme Court cases have further refined the provision. In Balaji v. the State of Mysore, the Supreme Court put a ceiling on the total quota for affirmative action at fifty %. It was critical of using the caste criterion, and one of the reasons cited was its inapplicability to non-Hindu groups.⁴ In Chitralkha v State of Mysore the Court clarified that the (i) 'caste...may

The usage of 'classes' instead of 'caste' in Constitutional reference to OBCs has led to many legal wrangles and disputes. However, the courts, like the two Backward Classes Commissions accepted 'caste' as a basis of classification

1. VII CAD, 692

2. All India Reporter 1951, S.C. 229

3. All India Reporter 1960, Mys. 338.

4. All India Reporter, 1963 SC 649



On the question of backward classes among non-Hindus, the Court held that they should be identified on the basis of their traditional occupations

The Census of India, 1901 listed 133 social groups wholly or partially Muslim, which reflects the social stratification within the Community

be relevant...in ascertaining..social backwardness'; but (ii)'it cannot be the sole or dominant test'. The 'caste basis' was further clarified in 1968 in P. Rajendran vs. State of Madras, wherein the Supreme Court held that 'a caste is also a class of citizens if the caste as a whole is socially and educationally backward'.⁵ This was reaffirmed in U.S.V. Balaram Vs. State of Andhra Pradesh when the Supreme Court scrapped the Andhra Pradesh High Court ruling and allowed the use of caste as a determinant to define backwardness.⁶ In the celebrated Indira Sawhney vs. the Union of India (Mandal case), the 9 judge bench rejected economic criterion as the determinant of backwardness. The Court upheld the concept of caste: 'A caste can be and quite often is a social class in India'.⁷ On the question of backward classes among non-Hindus, the Court held that they should be identified on the basis of their traditional occupations.

Thus, from an all encompassing category as during the British period, backward classes as a category has gradually emerged to specifically refer to those caste groups that occupy the middle position in the social hierarchy and lag behind in terms of economic, educational and other human development indicators.

3. Muslim OBCs: A Profile

Sociological studies on the social structure of Muslims in India have emphasized on the presence of descent based social stratification among them. Features of the Hindu caste system, such as hierarchical ordering of social groups, endogamy and hereditary occupation have been found to be amply present among the Indian Muslims as well. The Census of India, 1901 listed 133 social groups wholly or partially Muslim. The present day Muslim Society in India is divided into four major groups: (i) the Ashrafs who trace their origins to foreign lands such as Arabia, Persia, Turkistan or Afghanistan, (ii) the upper caste Hindus who converted to Islam, (iii) the middle caste converts whose occupations are ritually clean, (iv) the converts from the erstwhile untouchable castes, Bhangi (scavenger), Mehtar (sweeper), Chamar (tanner), Dom and so on.

These four groups are usually placed into two broad categories, namely, 'ashraf' and 'ajlaf'. The former, meaning noble, includes all Muslims of foreign blood and converts from higher castes. While 'ajlaf' meaning degraded or unholy, embraces the ritually clean occupational groups and low ranking converts. In Bihar, U.P and Bengal, Sayyads, Sheikhs, Moghuls and Pathans constitute the 'ashrafs'. The 'ajlaf', are carpenters, artisans, painters, graziers, tanners, milkmen etc.⁸ According to the Census of 1901, the ajlaf category includes 'the various classes of converts who are known as Nao Muslim in Bihar and Nasya in North Bengal. It also includes various functional groups such as that of the Jolaha or weaver, Dhunia or cotton-carder, Kulu or oil-presser, Kunjra or vegetable-seller, Hajjam or barber, Darzi or tailor, and the like'.⁹ The 1901 Census also recorded the presence of a third category called

5. All India Reporter 1968 S.C 1012 at 1015

6. All India Reporter, 1972, S.C. 1375

7. Supreme Court Cases, 1992, p. 217

8. Ahmad (1977), p. 9

9. Census of India, 1901, p. 543.



Arzal: 'It consists of the very lowest castes, such as the Halalkhor, Lalbegi, Abdal, and Bediya...'¹⁰

Similar pattern of descent based social stratification is discernible in other regions as well. In Kerala, the Moplahs of Malabar, are divided into five ranked sections called the Thangals, Arabis, Malbaris, Pusalars and Ossans. The Thangals trace their descent from the Prophet's daughter, Fatima, and are of the highest rank. Next in rank are the Arabis, who claim descent from the Arab men and local women and retain their Arab lineage. The Malbaris are next in rank. They have lost their Arab lineage and follow matrilineal descent. The Pusalars are the converts from Hindu fishermen called Mukkuvan, the new Muslims. They have low status. The Ossans are the barbers, and by virtue of their occupation, they rank lowest.¹¹ In Andhra Pradesh, a field study conducted in 1987 found hierarchically arranged endogamous groups among Muslims. At the top of the ladder were those claiming foreign descent—Syeds, Shaikh, Pathan and Labbai (descendants of Arab traders who took native wives). At the lowest level were groups with 'unclean' occupations—Dudekula (cotton cleaners), Hazam (barbers) and Fakir-budbudki (mendicants).¹²

Muslim groups currently bracketed under the category 'OBC' come essentially from the non-ashraf section of the Muslim population. They are the converts from the middle and lower caste Hindus and are identified with their traditional occupation. A study of a village in Uttar Pradesh could identify eighteen such groups, for example, Julahas (weavers), Mirasis (singers), Darzis (tailors), Halwais (sweetmakers), manihars (banglemakers) and so on.¹³ The 1911 Census listed some 102 caste groups among Muslims in Uttar Pradesh, at least 97 of them came from the non-ashraf category. Many such groups such as the Rajputs, Kayasthas, Koeris, Koris, Kumhars, Kurmis, Malis, Mochis were common among both Hindus and Muslims.

Since the Constitutional (Scheduled Caste) Order, 1950, popularly known as the Presidential Order (1950), restricts the SC status only to Hindu groups having 'unclean' occupations,¹⁴ their non-Hindu equivalents have been bracketed with the middle caste converts and declared OBC. Thus, the OBCs among Muslims constitute two broad categories. The halalkhors, helas, lalbegis or bhangis (scavengers), dhobis (washermen), nais or hajjams (barbers), chiks (butchers), faqirs (beggars) etc belonging to the 'Arzals' are the 'untouchable converts' to Islam that have found their way in the OBC list. The momins or julahas (weavers), darzi or idiris (tailors), rayeens or kunjars (vegetable sellers) are Ajlafs or converts from 'clean' occupational castes. Thus, one can discern three groups among Muslims: (1) those without any social disabilities, the ashrafs; (2) those equivalent to Hindu OBCs, the ajlafs, and (3) those equivalent to Hindu SCs, the arzals. Those who are referred to as Muslim OBCs combine (2) and (3).

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10. Ibid. p. 544.

11. D' Souza (1973), pp. 49-51

12. Saheb (2003)

13. Bhaty (1973)

14. Later amendments were made for Mazhabi Sikhs (1956) and Neo-Buddhists (1990).



In the conference on Muslim OBCs there was a consensus among the participants that Muslims were a differentiated group and this should be reflected in all policy initiatives of the government

Conference on Muslim OBCs

A national level consultation on Muslim OBCs was organized by this Committee to take stock of the divergent issues plaguing this section of Muslims in India. The two-day Conference drew participants from different regions and provinces of the country. It included activists from the Muslim OBC groups, scholars who had studied and reflected on the problem and representatives from religious bodies.

There was a consensus among the participants that Muslims were a differentiated group and this should be reflected in all policy initiatives of the government. Activists made a strong case for the inclusion of Muslim groups with similar occupation as that of Hindu SCs in the SC list. The question of discrimination in according ST status was also raised. It was reported that in Uttar Pradesh, the Hindu Banjaras were in ST list while their Muslim counterparts were listed only in the OBC list. The gross under-representation of Muslims in public and also in private sector employment was seen as a matter of concern. The representation of Muslim OBC was even worse. Therefore, there was a need for a separate quota for them within the OBC quota, it was suggested.

While upholding the reservation for Muslim OBCs, one view was that the condition of those currently not covered by the reservation scheme was also pathetic and calls for immediate remedies. Women participants complained how the benefits of reservation were always usurped by the male members of the community. However, majority of Muslim women were self-employed and hence required different measures, it was pointed out.

Scholarships, free uniforms and construction of hostels for children of backward Muslims was demanded. In the wake of the onslaught of globalisation, it was held that the emerging situation calls for the upgradation of technology and re-skilling of the technicians. The activists complained about the bureaucratic hurdles in getting caste certificates. They also demanded implementation of the Mandal Commission recommendations in centrally governed institutions of higher learning.

4. Approaches to Affirmative Action for Muslim OBCs

At the all India level, the issue of OBCs has been attempted to be addressed by instituting two backward classes commissions with the mandate to evolve the criteria of backwardness, identify social groups on that basis and suggest measures to ameliorate their condition. Of the two, the report of the first commission (Kaka Kalelkar Commission) was rejected by the Union government for having used 'caste' and not the economic criterion for identifying backward classes. The report of the second commission (Mandal Commission) was partially implemented in 1991 more than a decade after it was submitted. Beside these two attempts at the Centre, various state governments instituted their own backward classes commissions and have evolved distinct approaches to reservation of backward classes.



4.1 Kaka Kalelkar Commission (1955) and B. P. Mandal Commission (1980)

The First Backward Classes Commission submitted its report in 1955. The Report presented a list of 2399 castes and communities considered backward, 837 of these were considered 'most backward' requiring special attention. Thus the category, backward classes was further bifurcated into two categories-the backwards and the most backwards. The list included not only backward groups from amongst the Hindus, but also non-Hindus, including Muslims as well. The Commission's Report was the first instance wherein the presence of 'backward communities' among Muslims (and other religious minorities) received recognition in official parlance. The caste basis did not find approval from the chairperson of the Commission and one of the reasons cited was the assumed castelessness of Muslims and Christians: "My eyes were however open to the dangers of suggesting remedies on the caste basis when I discovered that it is going to have a most unhealthy effect on the Muslim and Christian sections of the nation."¹⁵

The second All India Backward Classes Commission, the Mandal Commission, submitted its report in 1980. The Commission evolved eleven indicators, a mix of caste and class features, for assessing social and educational backwardness. The Commission saw castes as the 'building bricks of Hindu social structure' that despite the Constitutional commitment to establish a casteless and egalitarian society had continued to persist. It arrived at an exhaustive list of 3743 castes that were declared as backward. The Commission, in principle, accepted that occurrence of caste or caste like feature was not restricted to the Hindu society, its influence was also found among non-Hindu groups, Muslims, Sikhs and Christians, as well. Based on the data provided by 1931 census and field survey conducted at the instance of the commission, at least 82 different social groups among Muslims were declared OBCs. The Commission however desisted from employing 'caste' as a criterion to identify non-Hindu OBCs as 'these religions are (were) totally egalitarian in their outlook'.¹⁶ The Commission, however, refrained from invoking 'poverty' too as the sole criterion. The 'rough and ready' criteria that the Commission evolved had two conditions:

- a. All 'untouchables' converted to any non-Hindu religion. In the Muslim case, they are the arzals.
- b. Such occupational communities which are known by their name of their traditional hereditary occupation and whose Hindu counterparts have been included in the list of Hindu OBCs. Among Muslims, this comprises the ajlaf category.

By clubbing the arzals and the ajlafs among Muslims in an all encompassing OBC category, the Mandal Commission overlooked the disparity in the nature of deprivations that they faced. Being at the bottom of the social hierarchy, the arzals are the worst off and need to be handled separately. It would be most appropriate if they were absorbed in the SC list, or at least in a separate category, Most Backward Classes (MBCs) carved out of the OBCs.

At least 82 different social groups among Muslims were declared OBCs by the Mandal Commission

15. Cited in Report of the Second Backward Classes Commission (Vol. I), 1980, p. 3

16. Ibid., p. 55.



4.2 Muslim OBCs and Affirmative Action in the States

Kerala and Karnataka Model

In terms of their policy of reservation for backward classes, Kerala and Karnataka stand out for having extended the benefits of reservation to their entire Muslim population. This has been achieved by including Muslims (minus the creamy layer) as a distinct group within the broad category of backward classes and then provided with exclusive quota. This distinct feature of their reservation policy dates back to the colonial period. In the erstwhile princely state of Mysore, affirmative action began as early as in 1874 when a government decision reserved 80 % of the posts in the Police department for the non-Brahmins, Muslims and Indian Christians. In Kerala, the demand for reservation for under-represented communities was accepted as early in 1936 in the princely states of Travancore and Cochin, and in Malabar, even earlier, in 1921. Quotas were fixed not only for caste groups such as the Ezhavas, but also for religious minorities, the Muslims and sections of Christians.

Post-Independence, on the re-organisation of State of Mysore as Karnataka, all non-Brahmin Hindu castes and all non-Hindu minority communities like Muslims and Christians were declared as backward classes. In 1960, on the recommendations of the Nagan Gowda Committee, the category backward classes was bifurcated into backwards (28%) and more backwards (22%). Together with the quota for SC/ST, the magnitude of reservation rose to 68 %. The Supreme Court in a landmark judgment, however, placed 50 % ceiling on the quantum of reservation.¹⁷ Muslims as a whole continued to be considered as among the backward communities. The Havanur Commission, 1972 recommended the creation of a distinct category of minority group with reservation not exceeding 6 %. The State classified Backward Classes into three categories: (a) Most backward; (b) More backward and (d) Backward. All Muslims whose income is less than Rs. 2 lakh per annum have been declared backward and placed exclusively in one of the sub-categories of 'More Backwards' with four per cent of the seats set aside for them. According to the information provided by the state government to this Committee, this measure has led to a substantive rise in Muslim share in the state government services. The number of seats Muslims get in professional courses like Medicine, Dental and Engineering has also increased to a considerable extent. Between 1996 to 2002, 346 Muslim students were able to secure seats in Medicine, 258 in Dental and 3486 in Engineering courses.

In Kerala, the reservation scheme introduced in 1952, fixed the quantum of reservation at 45 % (including 10% for SCs and STs). The beneficiaries included the Ezhavas, Kammalas, the Nadars (Hindu and Christian), other Hindu backward castes and SC and OBC converts to Christianity. On the re-organisation of the State in 1956, the quota for backward classes was enhanced to 40 %. Later the scheme was modified to introduce sub-quotas for major backward groups. A separate

Kerala and Karnataka stand out for having extended the benefits of reservation to their entire Muslim population

The Havanur Commission, 1972 recommended the creation of a distinct category of minority group with reservation not exceeding 6%

In Kerala a separate Muslim share was fixed at 10% that later rose to 12%

17. Balaji vs the State of Mysore, All India Reporter, pp. 649-64.



Muslim share was fixed at 10 % that later rose to 12 %. At present, the reservation system in Kerala is as follows: Backward Classes 40 % (Ezhavas 14 %; Muslims 12 %; Latin Catholics 4 %; Nadars 2 %; Christian converts from S.C.s 1 %; Dheeveras 1 %; Other Backward Classes 3 %; Viswakarmas 3 %) and S.C.s and S.T.s 10 %.

Tamil Nadu Model

Tamil Nadu offers a model of affirmative action for Muslims or Muslim OBCs that is slightly different from that offered by Kerala and Karnataka. Unlike Kerala and Karnataka, Muslims as a distinct category are not eligible for reservation, yet most of the Muslim biradaris are included either in the backward or in the most backward list. The state government has done away with reservation on ground of religion, yet nearly 95 % the Muslims have been included within the fold of backward classes.

To begin with, the Muslims who were educationally backward were given special treatment vide a resolution dated July 29, 1872. Later it was extended to the 'aborigines' and low caste Hindus. As the Brahmins were grossly over represented in high salaried jobs, a Government Order (1927) introduced compartmental reservation whereby the non-Brahmins were to have 42 % of the posts available and Muslims 17 %.

Post Independence, reservation was extended to only the constitutionally recognized deprived categories, such as the SCs, the STs and the Backward Classes. Separate quota for Muslims was also withdrawn; rather various communities among Muslims considered backward were included in the list of Backward Classes. The Sattanathan Commission (1970) endorsed the 1951 categorisation, it identified 105 castes/communities as backward, and recommended 31 % reservation, whereas 18 % was left for the SCs and STs. Tamil speaking Muslim groups, such as Labbais, Deccani Muslims and others were included in the backward list. In 1980, 31 % quota for backward classes was raised to 50 % taking the total to 68 %.

Following the recommendations of the Ambasankar Commission (1982) the backward classes were split into Backward Castes (BCs), Most Backward Classes (MBCs) and Denotified Communities. The quantum of reservation currently is 69 %; far beyond the Supreme Court limit of 50 %. The Tamil Nadu Backward Classes, Scheduled Castes and Scheduled Tribes (Reservation of Seats in Educational Institution and of appointments or posts in the Services under the State) Act, 1993 was included in the 9th Schedule through the 76th amendment of the Constitution.

Bihar Model

The 'Karpuri formula' as it is popularly called allows for the bifurcation of the category backward classes into its advanced section, the Other Backward Classes (OBCs) and relatively more deprived, the Most Backward Classes (MBCs). The first major effort to understand the plight of backward classes in Bihar was undertaken

Tamil Nadu government has done away with reservation on ground of religion, yet nearly 95 % the Muslims have been included within the fold of backward classes



Muslim caste groups, depending on their level of backwardness, have been included either in the OBC or in the MBC list

when the Mungeri Lal Commission was constituted in 1971. In its report submitted in 1975, the Commission recommended the bifurcation of the backward classes into Other Backward Classes (OBCs) and Most Backward Classes (MBCs). The OBC list contained 128 castes and the MBC list had 93 castes groups. The Karpoori Thakur government in 1978 accepted the classification made by the Mungeri Lal Commission. For the purposes of recruitments to jobs, 8 % was set aside for the OBCs, 12 % for the MBCs, 14 % for the SCs, 10 % for the STs, 3 % for the women and another 3 % for the economically backward. After the carving out of Jharkhand from Bihar, the above scheme was slightly amended. The ST quota was reduced to one %; the SC quota was now fixed at 15 %, 13 % for OBCs, 18 % for the MBCs and 3 % for backward caste women. Muslim caste groups, depending on their level of backwardness, have been included either in the OBC or in the MBC list. While 9 Muslim groups are in the state's OBC list, 27 of them form part of the MBC list.

The three different models for affirmative action for the Muslims/ Muslim backwards, as detailed above, can be summarized as:

- Reservation of seats for the entire Muslim community (excluding the creamy layer): Kerala and Karnataka.
- Reservation on the basis of backward caste/biradari but most of the Muslim groups included covering 95 % of Muslim population: Tamil Nadu
- Bifurcation of OBCs into backwards and most backwards (MBCs), most of the Muslim backwards in the MBC list: Bihar

Table 10.1 Relative Reservation shares/Quotas for Public Employment : All India and Major States

India/States	Muslim Pop.(%)	Quota for SRCs (%)				Remarks
		SCs	STs	OBCs	Total	
India	13.4	15	7.5	27	49.5	- No separate quota for Muslims. - Muslim OBCs clubbed with all OBCs.
West Bengal	25.2	22	6	7	35	- No separate quota for Muslims. 9 Muslim groups in the state list of OBCs.
Kerala	24.7	10		40	50	Within OBC separate 10 to 12% quota is fixed exclusively for Muslims for different levels.
Uttar Pradesh	18.5	21	2	27	50	- No separate quota for Muslims. - Nearly 30 Muslims groups included in the OBC list.
Bihar	16.5	15	1	34	50	- No Separate quota for Muslims. - OBC quota subdivided into BCs (13%), MBC (18%) and OBC women(3%). 9 Muslim groups figure in the BC list and 27 in the MBC list.
Assam	30.9	7	15	15	37	- No separate quota for Muslims. - OBC category divided into BCs and MBCs. Muslim groups figure in both BC and MBC lists.
Jharkhand	13.8	11	27	22	60	- No separate quota for Muslims. - Muslim OBCs included in the OBC list.



India/States	Muslim Pop.(%)	Quota for SRCs (%)				Remarks
		SCs	STs	OBCs	Total	
Karnataka	12.2	15	3	32	50	The backward classes are further categorized into category I, IIA and IIB, IIIA and IIIB. Category I : 4% (89 castes that includes Muslim groups such as Darvesu, Chapperband, Bazigar, Pinjari, Nadaf, Ladaf, Dudekula, Mansoori including creamy layer), IIA: 15% (101 caste groups, also includes Muslim groups such as darzi, rangrez, julaha); II B: 4% (Exclusively for Muslims, excluding creamy layer) ; IIIA : 4 %, no Muslim group; IIIB : 5 %, no Muslim group.
Uttaranchal	11.9	19	4	14	37	- No separate quota for Muslims - A few Muslim groups in the state list.
Delhi	11.7	15	7.5	27	49.5	- No separate quota for Muslims - Has 54 castes in its state list out of which at least 19 are Muslim.
Maharashtra	10.6	13	7	32	52	- No separate quota for Muslims - The category backward classes is subdivided into Vimukta Jati (3 %), Nomadic Tribes (8 %), Special Backward Castes (2 %) and OBCs (19 %). Around 35 Muslim groups in the state list under various categories.
Andhra Pradesh	9.2	15	6	25	46	- No separate quota for Muslims. - The Backward Classes Category is subdivided into Group A (7%), Group B (10%), Group C (1%) and Group D (7%). A few Muslim groups such as Dudekula, Laddaf, Pinjari/Noorbash, Mehtar are included in Group A, B and D. Group C is exclusively for SC converts to Christianity.
Gujarat	9.1	7	15	27	49	- No Separate quota for Muslims. - Nearly 50 Muslim groups in the state OBC list.
Rajasthan	8.5	15	7.5	27	49.5	- No separate quota for Muslims - Nearly 30 Muslim groups in the OBC list.
Madhya Pradesh	6.4	16	20	14	50	- No separate quota for Muslims. 37 Muslim groups included in the OBC list. - Population figure of OBCs not available
Haryana	5.8	15	7.5	27	49.5	- No separate quota for Muslims. - A few Muslim groups in the OBC list.
Tamil Nadu	5.6	18	1	50	69	No separate quota for Muslims.



India/States	Muslim Pop.(%)	Quota for SRCs (%)				Remarks
		SCs	STs	OBCs	Total	
						- OBC category subdivided into BCs (30%) and MBCs& Denotified Communities (20%). - The Muslim groups in the state list constitute nearly 95 % of the Muslim population.
Orissa	2.1	15	7.5	27	49.5	- No separate quota for Muslims. - A few Muslim groups in the OBC list.
Himachal Pradesh	2	15	7.5	5%	27.5	- No separate quota for Muslims. - A few Muslim groups in the state list. - OBC quota not applicable for admissions into educational institutions.
Chhattisgarh	2	15	18	14	47	- No separate quota for Muslims - For Class III and IV posts, the quota is slightly different. SC-16, ST-20, OBC-14.· Population figures for OBCs not available.
Punjab	1.6	20	5	5 (17% others)	47	- No separate quota for Muslims. - Other beneficiaries include women, from backward area and from border areas, freedom fighters and their children, Wards of defence personnel/ Para-Military Personnel (4%), Sportspersons (2%).

There are many OBC groups, irrespective of their religion, that are present in the State list but missing in the Central list

5. Muslim OBCs Not Included in the State and Central List of OBCs

Reservations for OBCs has a longer history in the states than at the Centre. As the recommendations of the Mandal Commission came to be accepted, the Central list of OBCs, in the initial phase, was prepared by employing the principle of 'commonality'. Thus, only those castes/communities listed both in the state list and also in the list prepared by the Mandal Commission were included in the Central list. It is not surprising therefore that a number of castes/communities that had either been listed only in the Mandal list or only in the state list were left out. This discrepancy was expected to be solved once a permanent body, namely, the National Backward Classes Commission (NCBC) was formed.¹⁸ The NCBC formed in 1993, has issued a set of guidelines based on social, economic and educational indicators, for castes/communities to be included in the Central list of OBCs. The discrepancy between the two lists, Central and State, is still evident. This is a general complaint and not confined to the Muslims alone. There are many OBC groups, irrespective of their religion, that are present in the State list but missing in the Central list. Madhya Pradesh, for instance, has 91 social groups listed as OBCs in the list recommended by the State Backward Classes Commission, but only 65

18. Under Section 9(1) of the National Commission for Backward Classes Act, 1993 the Commission shall examine requests for inclusion of any class of citizens as a backward class in the Central List of Backward Classes and hear complaints of over-inclusion or under-inclusion of any backward class in the lists and tender such advice to the Central Government as it deems appropriate.



such groups have found entry in the Central list. Uttar Pradesh has 79 castes in the state OBC list, but only 74 in the Central list, in Rajasthan there are 74 castes in the state list but only 65 have been accorded OBC status in the Central list.

Such discrepancy also applies in the case of Muslim OBCs. In Madhya Pradesh, for example, there are 37 communities listed in the state list as Islamic groups, however, only 27 of them are found in the Central list. In Bihar, after the recent revision of the list, there are 17 OBC groups that have not found place in the central list. Six of them are exclusively Muslim, namely, (i) Faqir/Diwan, (ii) Julaha/Ansari (the synonym Momin is in the Central List), (iii) Itrfarosh/Gadheri/Itpaj/Ibrahimi, (iv) Jat, (v) Gadaria and (vi) Surajpuri. In Uttar Pradesh, two Muslim groups-Mirshikar and Nanbai-have not found entry in the Central list. In Gujarat, Muslim groups such as Jilaya, Tariya-tai, Mansuri, Arab, Sumra, Tarak, Kalal and Bahvaiya are listed in the State's backward list but not in the Central list. Similarly many Muslim groups in Maharashtra such as Mansooris, Pan Faroshis, Ataar, Sanpagarudi, Muslim Madari, Muslim Gawli, Darwesi, Hashmi, Nalband among others have not found entry in the Central list.

The lists of OBCs prepared by the state governments have also missed many underprivileged castes and communities. There are a few groups among Muslims that have found place in the Central list but are yet to be included in the State lists. Kalwars in Bihar, Mansooris in Rajasthan, Atishbabs in Uttar Pradesh, Rayeens, Kalwars, Rangwas and Churihars in West Bengal are examples of such Muslim groups. There are still a number of Muslim groups that have neither been included in the State list nor in the Central list. These groups can be identified using the information collected by Anthropological Survey of India under its People of India Project. In Gujarat for instance, the Project found 85 Muslim communities, of which at least 76 are non-ashraf. In the Central list, however, only 22 of them have found entry, whereas in the State list, there are only 27 Muslim groups. In Bihar, according to the Project, there are 37 castes/communities that can be counted as non-ashraf, however, only 23 are in the Central list. In Uttar Pradesh, the Project lists 67 communities among Muslims, 61 of whom are occupational groups. Both the State and the Central lists of OBCs contain only 32 of them.

SC status for Muslim groups

While the Ashrafs and the Ajlafs occupy the highest and the middle positions in the Muslim social structure, the Arzals are the lowest comprising of those having similar traditional occupation as their Hindu counterparts in the list of Schedule Castes. It is widely believed that these communities are converts from the 'untouchables' among Hindus. Change in religion did not bring any change in their social or economic status. Because of the stigma attached to their traditional occupation, they suffer social exclusion. Despite this, they have been deprived of SC status available to their Hindu counterparts.

Their exclusion from the SC list dates back to 1936 when the Imperial

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Many have argued that the Order of 1950 is inconsistent with Article 14, 15, 16 and 25 of the Constitution that guarantee equality of opportunity, freedom of conscience and protect the citizens from discrimination by the State on grounds of religion, caste or creed

Most of these variables indicate that Muslim-OBCs are significantly deprived in comparison to Hindu-OBCs

(Scheduled Caste) Order rejected SC status to Christians and Buddhists of similar origins. Depressed classes among the Muslims such as Halalkhors were included in the list but were barred from availing the benefits. This colonial decree remained the basis on which the government of Independent India, through the Constitutional (Scheduled Caste) Order, 1950, has denied them the status in accordance with the deprivations that they face. The Order, however, has been amended twice; once in 1956 to include the SCs among the Sikhs and later in 1990 to include the neo-Buddhists. Thus, practically only the Muslims and Christians of such origins continue to be denied the status. As a result, such Muslim groups namely, gadheris, gorkuns, mehtars or halalkhors, Muslim dhobis, bakhos, nats, pamarias, lalbegis and others remain impoverished and marginalized. Their inclusion in the OBC list has failed to make any impact as they are clubbed with the more advanced middle castes.

Many have argued that the Order of 1950 is inconsistent with Article 14, 15, 16 and 25 of the Constitution that guarantee equality of opportunity, freedom of conscience and protect the citizens from discrimination by the State on grounds of religion, caste or creed.

6. Empirical Situation

In this section, attempt has been made to quantify the relative deprivations that Muslims in general and Muslim-OBCs in particular face. Different variables have been employed, for instance, male and female work participation, representation in various levels and sectors of public employment, salaries and wages, per capita income, incidence of poverty, urban and rural land holding, relative share in education etc to ascertain the status of Muslim OBCs vis-à-vis their Hindu counterparts and also the non-OBC Muslims or Muslim-General. Most of these variables indicate that Muslim-OBCs are significantly deprived in comparison to Hindu-OBCs.

6.1 Population Distribution of Muslim OBCs

For determining population distribution, the decennial census operation in India is the most credible source. In our task of determining the share of Muslim-OBCs, however, the Census exercise is inadequate, as since Independence, enumeration across castes or biraderies has been shelved. Such a decision has only led to speculations, claims and counter claims that lack precision. In some of the states however, the state backward classes commissions have made attempts to figure out the population of various castes listed as OBC in their respective states. But one must remember, most of such surveys date back to more than a decade or two. Further, since all the state governments or state level backward classes commissions have not undertaken such a survey, no all-India estimate can be made from them.

Relying on the data provided by the 1931 Census, The Mandal Commission estimated the OBC population of the country to be 52 % of the total population of the country. It assumed the share of OBCs among non-Hindu (Muslims, Christians



and Sikhs) religious groups also to be in the same proportion. Thus the share of non-Hindu OBCs in the total population of the country was projected at 8.40 %. Given the fact that the 1931 base is itself contentious, this estimate needs to be further examined. The Mandal estimate is also unreliable because a large number of castes/communities that were included in the Mandal list have not yet found place in the Central list of OBCs. More recently, the National Sample Survey Organization (NSSO), from its 55th round onwards, has begun providing self-reporting data across the broad category of OBCs among various religious groups. Thus, the share of Muslim OBCs in population, employment or education can now be gathered from it. The count of individual castes and their share, however, is still not available. In our analysis of population share of Muslim OBCs we will largely depend on the National Sample Survey, 61st Round.

National Sample Survey, 61st Round

The survey data on OBCs falls short of the estimate made by the Mandal Commission; also, there is considerable variation in the figures provided by the two surveys, 55th and 61st round. Table 10.2 indicates that those reporting as OBCs among Muslims constitute 40.7 % of the Muslim population, as per the 61st round. Compared to the 55th round when Muslim OBCs were reported to be only 31.7%, the growth is of 9 %. The pattern remains the same in both rural and urban areas. As the NSSO provides self-reporting data, this only reflects either an enhanced awareness of their OBC status among the Muslim OBCs or substantive revision of the OBC list since the last round of survey. The growth in the population share of Hindu OBCs is also noticeable. The population share of SC/ST in the total Hindu population remains consistent in both the surveys. The category SC/ST and the benefits associated with it has a longer history, more than 50 years, and therefore the social groups included, to a large extent, are aware of their status.

The survey data on OBCs falls short of the estimate made by the Mandal Commission; also, there is considerable variation in the figures provided by the two surveys, 55th and 61st round

Table 10.2: Distribution of Population by SRCs

	Hindus							Muslims					Other Min
	Pop. (%)	% SCs/STs		% OBC		% Gen		Pop. (%)	% OBC		% Gen		
		55th	61st	55th	61st	55th	61st		55th	61st	55th	61st	
All India	80.5	31.3	31.2	38.3	43.0	30.5	25.9	13.4	31.7	40.7	68.3	59.3	6.1
Urban	75.6	20.6	20.5	33.0	36.9	46.5	42.6	17.3	32.6	40.2	67.4	59.8	7.1
Rural	82.3	34.6	34.5	39.9	44.9	25.5	20.6	12.0	31.2	40.9	68.8	59.1	5.7

Source: Based on NSSO 55th Round (Schedule 10) and 61st Round (Schedule 10) data
Note: Muslim-OBC population includes those of SC origins.

State-wise Distribution of OBC Population

Table 10.3 provides the state wise distribution of Hindu and Muslim OBC population in the country. In the states of Kerala, Tamil Nadu and Haryana, Muslim OBCs constitute almost their entire Muslim population. In Kerala, this is mainly because of the fact that Mapillas who constitute more than 90 % of the Muslim population of the State have been included in the Central list. Similarly, Meo Muslims, an OBC group, forms the bulk of the Muslim population in Haryana. The Hindi-Urdu belt comprising Bihar, Uttar Pradesh, Rajasthan, Madhya Pradesh



In 14, out of the 20 states for which data are presented, the share of Muslim OBCs has risen in the 61st round as compared to the previous round of survey

and Jharkhand also has the majority of the Muslims listed as OBCs. On the other hand, in the two states of West Bengal and Assam, both with substantial population of Muslims, the proportion of OBCs is miniscule. Thus, the benefits attached to OBC status is denied to most Muslims residing in these states.

Regional analysis reveals significant inter-state differences. In 14, out of the 20 states for which data are presented, the share of Muslim OBCs has risen in the 61st round as compared to the previous round of survey. The increase is the highest in Rajasthan (32 percentage points), followed by Bihar (23 percentage points) and Uttar Pradesh (18 percentage points). A fall in their share is observed in West Bengal, Assam, Jammu and Kashmir, Karnataka, Delhi and Himachal Pradesh. While the change is extremely high in Delhi (24 percentage points), it is marginal in West Bengal.

Table 10.3: Distribution of Population According to SRCs by States

State	Pop. 2001 (Millions)	Hindus					Muslims			Other Min.
		ALL	% SCs/STs		% OBCs		ALL	% OBCs		
			'99-00	'04-05	'99-00	'04-05		'99-00	'04-05	
India	1028.6	80.5	31.3	31.2	38.3	43.0	13.4	31.7	40.7	6.1
West Bengal	80.2	72.5	43.3	42.0	8.3	8.4	25.2	2.6	2.4	2.3
Kerala	31.8	56.2	18.1	21.1	49.4	56.0	24.7	89.8	99.1	19.1
Uttar Pradesh	174.7	80.8	28.8	28.5	41.6	51.5	18.2	44.4	62.0	0.9
Bihar	109.9	79.6	29.5	26.9	54.4	60.2	15.9	40.6	63.4	0.2
Assam	26.7	64.9	34.5	40.7	24.6	26.6	30.9	4.9	3.0	4.2
J & K	10.1	29.6	22.9	35.4	3.1	10.1	67.0	19.4	17.1	3.4
Jharkhand	-	-	-	37.8	-	47.0	-	-	61.7	-
Karnataka	52.9	83.9	29.2	29.7	35.1	39.2	12.2	56.8	52.7	3.9
Uttaranchal	-	-	-	27.8	-	14.9	-	-	53.2	-
Delhi	13.9	82.0	18.5	27.8	22.4	14.1	11.7	45.1	21.6	6.3
Maharashtra	96.9	80.4	23.5	22.2	30.0	37.7	10.6	6.8	11.6	9.0
Andhra Pradesh	76.2	89.0	27.3	25.6	49.4	50.2	9.2	10.7	19.5	1.8
Gujarat	50.7	89.1	30.0	29.0	29.3	39.8	9.1	25.6	33.0	1.8
Rajasthan	56.5	88.8	37.4	37.9	34.0	43.1	8.5	24.2	55.8	2.8
Madhya Pradesh	81.2	92.1	42.4	39.0	41.2	41.6	5.2	36.8	48.3	2.5
Haryana	21.1	88.2	24.7	25.5	25.1	29.3	5.8	82.4	86.2	6.0
Tamil Nadu	62.4	88.1	27.3	23.6	64.8	72.5	5.6	83.2	93.3	6.3
Orissa	36.8	94.4	44.0	41.6	30.5	37.8	2.1	7.8	8.5	3.6
Himachal Pradesh	6.1	95.4	23.6	32.4	11.5	14.8	2.0	33.4	30.9	2.6
Punjab	24.4	36.9	43	39.6	17.4	14.3	1.6	40.6	54.4	61.5

Source: Census 2001, NSSO 55th and 61st Round.

The latest round of NSSO's survey (61st Round) estimates the OBC population share in the total population at 40.4 %. Of these, 34 % is the share of Hindu-OBCs and the remaining 6.4 of M-OBCs. In the total OBC population of the country,



Muslim-OBCs have a share of 15.7 %. This, as we will see below, is not reflected in their representation either in public employment or in educational institutions.

6.2 The Schedule Tribe Component among Muslims

Unlike the category Scheduled Caste, the category Scheduled Tribe irrespective of the religious affiliation of the members of the tribe is entitled for reservation. The criterion followed for specification of a community, as scheduled tribes are indications of primitive traits, distinctive culture, geographical isolation, shyness of contact with the community at large, and backwardness. The criteria is not spelt out in the Constitution but has become well established.

The Muslim component of ST population is very small. According to 1991 Census, it accounts for only 0.25 % of the total ST population of the country. The highest proportion of Muslims declared as STs is found in Lakshadweep where Muslims constitute the entire ST population (99.74 %). Muslim share in the ST population of Himachal Pradesh (7 %) is also quite significant. Elsewhere, Muslim STs are miniscule in numbers. The Muslim ST population is only 1,70,428 whereas the total population of the STs stands at 6,77,58,285 (1991 Census). (See Appendix Table 10.1)

It must be noted that while STs get all entitlements irrespective of their religious backgrounds, all Muslims of tribal background do not get this benefit. There are many cases of claims of ST status by Muslim groups that have remained unattended.

6.3 Educational Conditions

Literacy Levels

The most common indicator of educational attainment is literacy. In the absence of any other source providing data on the literacy levels of OBCs, in particular Muslim-OBCs, the Committee has used NSSO data to compute literacy levels. Literacy levels among the population aged 6-years and above shows marginal differences at the all-India level (Table 10.4). However, disaggregated analysis by place of residence reveal sharp differences across SRCs in urban areas; Muslims, and in particular Muslim-OBCs, are lagging behind Hindu-OBCs. The literacy levels among the Muslim-OBCs is the least in rural areas as well but the difference is not as sharp between them and other SRCs in urban areas.

The highest proportion of Muslims declared as STs is found in Lakshadweep where Muslims constitute the entire ST population (99.74 %)

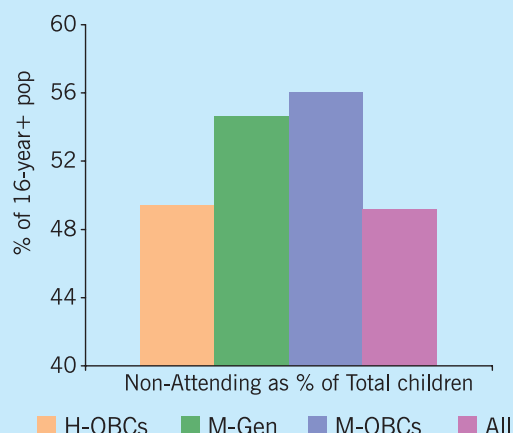
Table 10.4: Literacy Levels of SRCs by Place of Residence

SRCs	INDIA	URBAN	RURAL
Hindu-OBCs	65.7	80.8	61.7
M-Gen	66.0	75.6	61.2
M-OBCs	61.9	70.1	57.8
India	67.3	82.6	61.9

Source: Estimated from NSSO (2004-5) 61 Round, Sch. 10



Fig. 10.2: % of Children aged 6-12 years not attending school



Almost half of the children aged 6-12 years are not currently attending school

Children Not Attending Schools

Almost half of the children aged 6-12 years are not currently attending school. It can be seen that the proportion of Muslim OBC children not attending schools aged 12 years or less is much higher than that of this figure (Fig. 10.2). While the difference between Muslim-OBCs and Muslim-Gen is not marked (both are about 55%), the difference in non-attendance level between Hindu-OBCs and Muslim-OBCs (49%, compared to 56%) is significant.

Levels of Education

Table 10.5 presents the proportion of persons in each SRC classified according to the highest level of education attained. A comparison across SRCs suggests that the educational levels of

Muslim-OBCs and Muslim-Gen are lower than those of Hindu-OBCs. In general, educational levels among Muslim-OBCs are lower than the other two SRCs; the illiteracy is the highest among this group and a lower proportion of persons in this group complete school education or undertake graduate studies.

Table 10.5: Distribution of Persons (aged 6 + years) in Each SRC by Levels of Education

Educational Level	H-OBCs	M-Gen	M-OBCs	Total
Illiterate	33.4	33.3	37.4	31.6
Just Literate	1.2	2.2	2.9	1.4
Below Primary	0.8	1.7	1.5	1.0
Primary	15.9	18.0	17.5	15.4
Middle	16.0	18.6	16.0	15.7
Secondary	15.0	12.6	13.1	14.2
Higher Secondary	7.4	5.9	5.1	7.8
Diploma/Certificate	3.9	2.8	2.5	4.4
Graduate and above	3.2	2.4	1.9	4.3

Source: Estimated from NSSO 61 Round (2004-5), Sch. 10.

Achievements in Higher Education

Finally, the status of the three SRCs is examined with respect to their attainments in the field of higher education. Three levels of education have been used for this purpose - general graduates and above, technical graduates and technical diploma and certificate courses.

Table 10.6: Proportion of Persons aged 20 years+ with Higher Education in Each SRC

SRCs	General Graduate	Technical graduates	Tech Dip/Cert	Higher Education
H-OBCs	3.7	0.2	2.3	6.2
M-Gen	3.5	0.2	1.4	5.2
M-OBCs	2.3	0.1	1.7	4.1
Total	5.5	0.3	2.6	8.5

Source: Estimated from NSSO 61 Round (2004-5), Sch. 10.



It can be seen that all the three SRCs have a lower proportion of persons holding a technical/non-technical degree or technical diploma/certificate compared to the Hindu-OBCs. Except in the case of technical diploma/certificate courses, Muslim-OBC has the lowest level of achievements in higher education; in general, Hindu-OBCs do better than the other two SRCs. Thus, in terms of higher education also, the Muslim-OBCs lag behind the other SRCs namely Hindu-OBCs and Muslim-Gen.

6.4 Employment Status

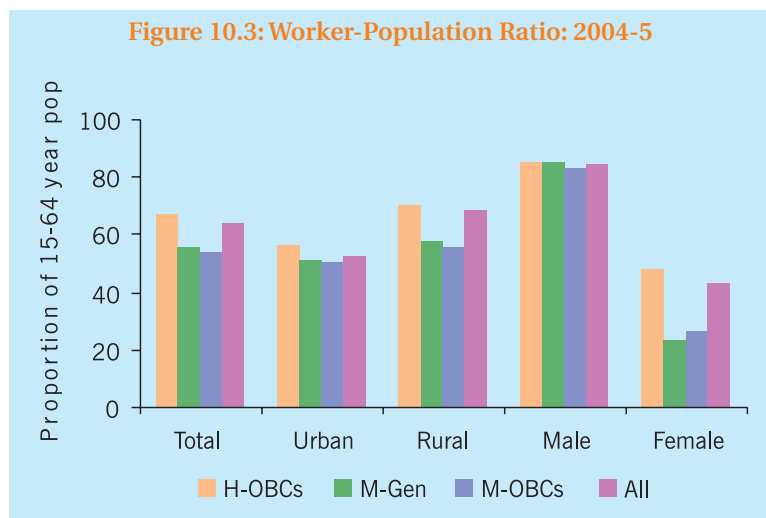
The achievement levels in education of a community get reflected in its employment status.¹⁹ The relatively low levels of attainment in education by the Muslim community, in comparison with national averages, and even Hindu-OBCs, can be expected to result in correspondingly low status in the labour market. The employment status of workers of the three SRCs is analyzed using different indicators, qualitative and quantitative, based primarily on NSSO 61st Round data. In addition, the Committee has also used data from the earlier 55th Round survey (1999-2000) on earnings. Finally, data specially furnished to the Committee by ministries of the Central Government, Central Public Sector Undertakings (PSU), Central Security agencies, State Public Service Commissions, and Academic Institutions provides valuable information on the representation of these SRCs in what can be referred to as an elite sector.

Work Participation and Unemployment Rates

The work participation rate²⁰ (WPR) among the 15-64 year population shows the presence of a sharp difference between Hindu-OBCs (67%) and the two Muslim SRCs (about 55%), with WPR among both categories of Muslims being substantially lower at the all India level (Fig. 10.3, see also Appendix Table 10.2). The difference between Muslim-Gen and Muslim-OBCs, however, is marginal (56% and 54% at the all India level). This difference can be observed in both rural and urban areas and among females. Within the male population, however, differences in the WPR are marginal.

According to the NSSO 61st Round data, while 9.2% of Muslim-OBCs of all age groups were unemployed in 2004-05, the unemployment rates were lower at 7.5 and 7.7 per cent respectively for Hindu-OBCs and Muslim-Gen. Similar differences were observed for both men and women and in rural and urban

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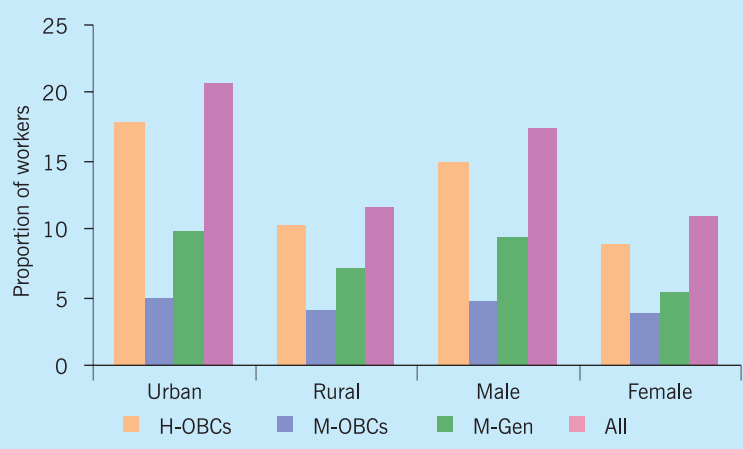


19. This is not to deny the complex two way linkages between employment and education. For instance, secure employment provides parents with the resources to invest in education of their children, as well as creating economic incentives to education.

20. This is the proportion of persons aged 15-64 years who are engaged in nay economic activity (working), either as principal or subsidiary activity.



Fig. 10.4: Proportion of workers in Formal sector: 2004-5



areas²¹ suggesting that in general, unemployment rates were the highest among Muslim OBCs as compared to the other two SRCs under consideration here.

Share of Workers in the Formal Sector

The sector in which the workers are engaged is an important indicator of the socio-economic status of the community. Fig. 10.4 clearly indicates that the proportion of Muslim-Gen and Muslim-OBC workers engaged in the formal sector is below the corresponding proportion for According to the NSSO 61st Round data, within the formal sector, the share of Muslim-OBCs in government/ PSU

jobs was much lower than those of Hindu-OBCs and Muslim-Gen. While 7.2% of Hindu-OBC workers in rural areas were employed in such jobs, the shares of such workers among Muslim-Gen and Muslim-OBCs were 5.8 and 3.4 per cent respectively. The differences in urban areas were sharper with Hindu-OBCs (11.3%) much ahead of Muslim-Gen (7%) and Muslim-OBCs (3.5%). The inferior employment situation of the Muslim-OBCs vis-à-vis the other two SRCs is also reflected in the fact that a much smaller proportion of workers among them are engaged in regular wage/salaried jobs, especially in urban areas. The proportion of workers engaged in regular employment in rural areas ranged between 6-7 % for all the three SRCs. However, in urban areas, the participation of Muslim OBCs (20.4%) in regular jobs was much lower than that of Muslim-Gen (31.2%) and Hindu-OBCs (36.4%).

In general, therefore, Muslim-OBCs are lagging behind Muslim-Gen and Hindu-OBC categories in terms of participation in the formal sector and jobs that provide regularity of employment (both waged and salaried).

Differentials in Earnings

Workers can be divided into two broad categories-casual and regular. Regular workers can be further subdivided into those who work in public or private sectors. Table 10.7

Table 10.7: Average Daily Wages and Salary for Casual and Regular Workers (Rupees)

Earning Category	Gender	H-OBC	M-Gen	M-OBC	All
Wages	Total	39	43	49	40
	Male	45	46	52	45
	Female	27	27	32	28
Salary-Public	Total	190	196	176	213
	Male	199	199	177	220
	Female	138	164	173	177
Salary-Private	Total	85	87	79	110
	Male	92	91	83	115
	Female	48	57	39	79

Source: Estimated from NSSO (1999-2000) 55 Round, Sch. 10.

Unemployment rates were the highest among Muslim OBCs as compared to the other two SRCs under consideration here

Within the formal sector, the share of Muslim-OBCs in government/ PSU jobs was much lower than those of Hindu-OBCs and Muslim-Gen



shows that there is no significant difference in wages paid to SRCs. Interestingly, wages received by Muslim-OBCs are higher than that received by Muslim-Gen and Hindu-OBCs. This can be observed for both male and female workers.

Salaries paid to Hindu-OBC and Muslim employees in both the public and private sectors are lower than the average salaries. Muslim-Gen employees are marginally better off than Hindu-OBC employees. Muslim-OBC employees receive salaries that are significantly lower than the other two SRCs. This is true for both the public as well as the private sector thus indicating that more Muslim OBCs tend to be in low salaried jobs as compared to other SRCs.

Among male regular workers, Muslim-OBCs are relatively more deprived than other two SRCs; differences between Muslim-Gen and Hindu-OBCs, however, are marginal. In the case of women workers, Muslim-OBC workers are less deprived in the public sector vis-à-vis the other two SRCs; in the private sector, on the other hand, they are deprived to a greater extent.

Distribution of Workers According to Place of Work

The distribution of male workers by place of work is not very different across SRCs. A large proportion belonging to all these SRCs either work in employer's enterprises or one's own enterprise/dwelling. A few differentials across SRCs can be noticed. For example, a relatively larger proportion of Muslim-OBC workers work in employer's enterprise while lower in construction sites (See Table 10.8).

Table 10.8: Distribution of Male Workers by Place of Work for Each SRCs

Location of Work	Hindu-OBCs	M-Gen	M-OBCs	All
No Fixed Place	8.5	9.6	5	8.3
Own Dwelling	14.7	13.8	10.2	12.3
Own Enterprise	17.5	21.9	24.9	18.5
Employer's Dwelling	2.6	3.5	2.9	3.0
Employer's Enterprise	34.3	25.5	43.2	35.0
Street- Fixed location	3.4	4.3	2.4	3.3
Street - No Fixed Location	4.2	8.0	2.8	4.6
Construction Sites	10.8	9.7	4.8	11.0
Others	4.0	3.9	4.0	4.2

Source: Estimated from NSSO (2004-05) 61 Round, Sch. 10.

The bulk of women workers in all SRCs work in their own dwelling. However, the proportion of such workers among Muslims, especially Muslim OBCs is higher (See Table 10.9)

Muslim OBCs in Public Employment

Data collected by the Committee from various Public Sector Undertakings (PSUs), Railways and the central security agencies have been used to analyze representation of SRCs in public sector employment. Besides, data on the existing employees of various central and state universities have also been analyzed. The Committee's estimates indicate that while out of every hundred workers about eleven are Hindu-OBCs, only three are Muslim-Gen and one is a Muslim-OBC.

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While Hindu-OBCs are also under-represented, deprivation is less than that of Muslim-OBCs in five out of the six agencies, and less than that of Muslim-Gen in three out of the six agencies

Table 10.9: Distribution of Female Workers by Place of Work for Each SRCs

Location of Work	Hindu-OBCs	M-Gen	M-OBCs	All
No Fixed Place	3.2	4.0	3.1	3.2
Own Dwelling	52.1	66.8	73.6	51.3
Own Enterprise	12.4	6.5	5.9	10.7
Employer's Dwelling	5.4	6.9	4.3	6.7
Employer's Enterprise	17.5	10.2	9.4	18.9
Street- Fixed Location	1.5	0.3	0.4	1.3
Street - No Fixed Location	1.8	1.3	1.7	1.6
Construction Sites	3.9	1.0	1.0	4.0
Others	2.3	2.9	0.6	2.4

Source: Estimated from NSSO (2004-05) 61 Round, Sch. 10.

Table 10.10 summarizes the situation in three central government organizations, employing a total of over 26 lakh workers (see also Appendix Table 10.3 for details).

Table 10.10: Representation in Public Employment

Department/Undertaking/Institution	H-OBCS	M-Gen	M-OBCs
Central Security Agencies	11.4 (33)	1.0 (15)	3.6 (82)
Railway	9.3 (27)	4.5 (66)	0.4 (9)
Central PSU	8.3 (24)	2.7 (40)	0.6 (14)
SPSC - Recommended for selection	27.0 (77)	0.9 (13)	0.9 (20)
University Faculty	17.6 (50)	3.9 (57)	1.4 (32)
University-Non Teaching	24.9 (71)	3.0 (44)	1.7 (39)

Note: Figures in parenthesis represent relative deprivation (This is calculated as Share of each SRC in workforce of sector * 100 / Share of SRC in population aged 21-60 years).

Source: Data obtained from concerned agencies

Relative deprivation of Muslim-OBCs is highest in the Railways (employing more than 14 lakh workers) and in Central PSUs (for which the Committee has received data pertaining to almost 7 lakh workers). Representation is also low among candidates recommended for selection by State Public Service Commissions (SPSC). Muslim-Gen are also significantly under-represented in all sectors, and particularly in Central Security Agencies, Central PSUs, candidates recommended by SPSC and Universities (both teaching and non-teaching posts). While Hindu-OBCs are also under-represented, deprivation is less than that of Muslim-OBCs in five out of the six agencies, and less than that of Muslim-Gen in three out of the six agencies.

Representation in Selected Central and State Institutions and Undertakings

A cursory look at Table 10.10 and Appendix Table 10.3 makes it clear that all the three SRCs, Hindu-OBCs, Muslim-OBCs and Muslim-Gen, are under-represented when their share in employment is compared with that in population. Hindu OBCs constitute 34% of the population but in none of the Central Organisations is their share more than 12%. This includes even the lowest level, i.e, group D employees. Muslim OBCs whose share in the population is 6.4 %, have less than one percent presence in these organizations, with the exception of central security forces (3.6%). In the higher echelons of these services, they are nearly absent. In the



central security forces (including BSF, CRPF, CISF and others), Muslim OBCs are better represented than Muslim-Gen (3.6%, compared to 1% Muslim-Gen). They however still fall short of their share in population. It is noteworthy that in the case of Muslims, even the non-OBC section of their population is significantly under-represented (varying from 3% to 4.5%).

Representation in State Services

In the states the situation is better for the Hindu OBCs (Table 10.10 and Appendix Table 10.3). Although still short of proportionate representation, their share in the upper and middle levels is much higher than that in the central organizations. However, a large proportion of the Hindu OBCs find employment at the Group D level. While Muslim-Gen has a comparatively better representation in Group A and D posts of state services, their representation in middle levels posts is marginal. Muslim OBCs have better share at the Group A level, but their presence is insignificant at all other levels.

Representation in Universities

Out of almost 1.5 lakh persons working in Universities, the representation of Hindu OBCs among faculty members is more or less the same as their share in population (Fig. 10.5). Muslims, both OBC and non-OBCs, seem to have only a token presence in the universities.

This analysis indicates that while Hindu-OBCs have been able to reap the benefits of reservation of posts in universities, the representation of both Muslim-OBCs and Muslim-Gen in different sectors remains grossly inadequate.

6.5 Economic Status

The educational and employment status of a community together contribute to the economic status of a community. In this sub-section, the economic status of the SRCs is analyzed using different economic indicators. The most important of such indicators, particularly in developing economies with large rural bases, is land holdings and expenditure (as a proxy for income) levels. Based on the latter, it is possible to estimate the incidence of poverty and the extent of inequality between the three socio-religious categories (SRCs).

Incidence of Poverty

The incidence of poverty is measured by the proportion of poor persons (referred to as Head Count Ratio). In Fig. 10.6, all India estimates show that the incidence of poverty is highest among Muslim-OBCs (38), followed by Muslim-General (35). In contrast the proportion of poor among Hindu-OBCs (27) is lower than even the national average (28).

Muslim OBCs have better share at the Group A level, but their presence is insignificant at all other levels

Fig 10.5 Distribution of Employees in Universities

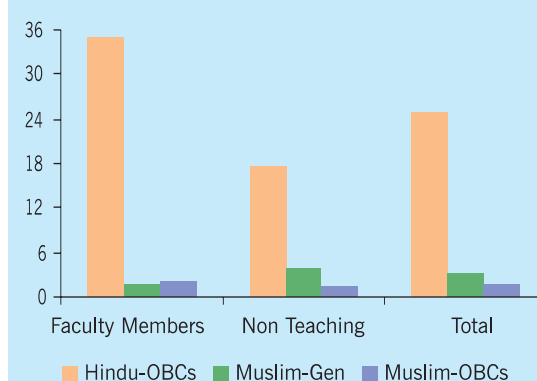
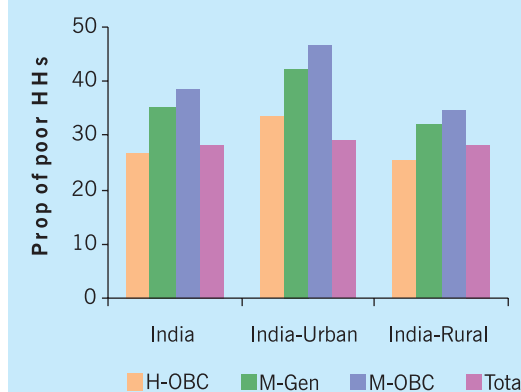


Fig. 10.6: Incidence of Poverty Among SRCs – 2004-05





The Monthly per Capita Expenditure of both Muslim groups is much lower than the national average

Overall, the inequality levels are somewhat higher among Muslim-OBCs as compared to other SRCs

The higher incidence of poverty among Muslim-OBCs and Muslim-Gen, compared to the national average and Hindu-OBCs, can be observed in both urban and rural areas. The difference between Muslim OBCs and Hindu-OBCs is particularly striking in urban areas. The proportion of poor Muslim-Gen persons is almost 9 percentage points higher than among Hindu-OBCs. The Muslim-OBCs were even worse off with the share of poor persons being 14 percentage points higher than that of Hindu-OBCs.

Monthly Per Capita Expenditure (MPCE)

The MPCE of the three SRCs is much lower than the national average (Fig. 10.11). Among the three SRCs, the MPCE of Muslim-OBCs is the least. The condition of Muslim-Gen is marginally better off than the other two SRCs as reflected in their MPCE. In urban areas, also, the MPCE of the three SRCs is lower than the national average. As was the case with poverty levels, however, the difference between SRCs

Table 10.11: Average Monthly per Capita Expenditure by Place of Residence and SRCs

Sector	H-OBC	M-Gen	M-OBC	Total
Total	620	633	605	684
Urban	901	833	689	1052
Rural	548	532	566	559

Note: Estimated from NSSO (2004-5) 61 Round, Sch. 10

is striking in urban areas. The MPCE of both Muslim groups is much lower than the national average. Moreover, the MPCE of Muslim-OBCs is much lower as compared with Muslim-Gen in urban areas. In rural areas, differences between MPCE of SRCs are narrower. The MPCE of Muslim-OBCs is about the same as the national average, while MPCE of Muslim-Gen is marginally lower than that of Hindu-OBCs.

Table 10.12: Inequality Measured Using Gini Coefficient

Sector	H-OBC	M-Gen	M-OBC	Total
All India	0.32	0.32	0.33	0.36
Urban	0.34	0.35	0.37	0.38
Rural	0.29	0.27	0.33	0.30

Note: Estimated from NSSO (2004-5) 61 Round, Sch. 10

Inequalities Among SRCs

At the all-India level, there are marginal differences in inequality levels between the three SRCs being analysed (Table 10.12).²² Overall, the inequality levels are somewhat higher among Muslim-OBCs as compared to other SRCs. Given the discussion above, higher levels of poverty is combined with relatively higher levels of inequality.

Ownership and Average Size of Land Holdings

Asset holding of different SRCs is an important index of development. While there

22. Inequality levels are measured using the Gini Coefficient. The lower the value of this coefficient, the less is the extent of inequality.



is no all-India level data source on asset holdings, NSSO does provide information on land owned. Land holdings constitute an important form of asset holding for the population in developing countries, particularly in rural areas (Figure 10.7). Average land holdings of Hindu-OBCs are clearly much better (about twice) than that of Muslim-OBCs and Muslim-Gen. In fact the average land holdings of Hindu-OBCs (1.9 acres) are higher than even that of the national average (1.7 acres). The differences in average land holdings of Muslim-Gen and Muslim-OBCs are almost the same (1.0 and 0.7 acres, respectively).

7. Concluding Comments

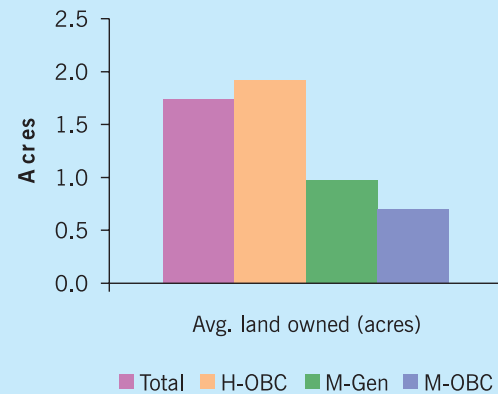
As per the latest round of NSSO survey, Muslim OBCs constitute 40.7 % of the total Muslim population. They are also a sizable component (15.7%) of the total OBC population of the country. The NSSO survey however fails to provide disaggregated figures across individual castes/ groups included in the OBC lists of the Centre and the various states. As a result, intra-OBC differentials along castes/groups in terms of crucial indicators such as educational attainment and employment share cannot be estimated. The Committee therefore is of the opinion that enumeration of castes/groups as part of the decennial Census exercise is critical to assess the equitable distribution of benefits meant for groups included in the category, OBC.

The main findings about the economic and educational status of the three SRCs are summarized in Table 10.13. It is important to underline that Muslims in India are not a monolith, and this is what our analyses across various indicators of human development also suggests. While Hindu-OBCs continue to be relatively deprived in terms of the all-India data, the Muslim community as a whole is lagging behind Hindu-OBCs. However, overall, the conditions of Muslim-OBCs are worse than those of Muslim-Gen. The abysmally low representation of Muslim OBCs suggests that the benefits of entitlements meant for the backward classes are yet to reach them.

To explore the differentials across the SRCs further, an exploratory exercise was undertaken to assess if the proportions of Muslim-OBC, Muslim-Gen and Hindu-OBC differ significantly in high and low income groups (See Appendix Table 10.4). It is noteworthy that, as compared to other SRCs (except SC/ST), the share of Muslim-OBCs and Muslim-Gen population is significantly higher in low income groups. Within the Muslim community, a larger percentage of Muslim-OBCs fall in the low income category as compared to Muslim-Gen. In contrast, much smaller share of Muslim persons belong to the high income category. Interestingly, a larger share of SCs/STs belong to the high income group as compared to Muslims. Within Muslims, Muslim-OBCs are slightly lagging behind the Muslim-Gen in the high income group.

Based on the arguments and data presented here, it is logical to suggest that

Fig. 10.7: Average Per Household Land Owned - 2004-05



The abysmally low representation of Muslim OBCs suggests that the benefits of entitlements meant for the backward classes are yet to reach them

The conditions of Muslim-Gen are also lower than the Hindu-OBCs who have the benefit of reservations



Social, Economic and Educational Status of the Muslim Community of India

Muslims in India, in terms of their social structure, consist of three groups-ashrafs, ajlafs and arzals. The three groups require different types of affirmative action. The second group, ajlafs/OBCs, need additional attention which could be similar to that of Hindu-OBCs. The third group, those with similar traditional occupation as that of the SCs, may be designated as Most Backward Classes (MBCs) as they need multifarious measures, including reservation, as they are 'cumulatively oppressed'.



Table 10.13: Educational, Employment and Economic Status of Muslim – OBCs, Muslim – Gen and Hindu – OBCs – A Comparative Picture

Group	Indicator	How Muslim-OBCs fare with respect to:	
		Hindu-OBCs	M-Gen
Education	Never attending children	Substantially higher proportion of M-OBC children do not attend school	No major difference between M-Gen and M-OBCs.
	Literacy	Literacy levels of M-OBCs is substantially lower than H-OBCs	M-OBCs lag behind M-Gen
	School Education	Deprivation level among M-OBCs is substantially higher than among H-OBCs	No significant difference between Muslim-OBCs and Muslim-Gen
	Higher education	While attainment levels are low among both SRCs, M-OBCs have substantially lower achievements than H-OBCs	Muslim-Gen better than M-OBC in terms of graduate attainment
Employment Status	Work participation Ratios (WPRs) and Unemployment Rates (URs)	Lower WPRs among M-OBCs than among H-OBCs, especially for women. URs higher among M-OBCs than H-OBCs	Differences in WPRs marginal URs higher among M-OBCs than M-Gen
	Presence in formal sector	Presence of M-OBCs is much less than H-OBCs	Presence of M-Gen higher than M-OBC particularly among males and urban workers.
	Location of work	Male M-OBCs have higher concentration in employer's enterprises than H-OBCs Higher proportion of M-OBCs work in own dwelling Female M-OBC workers are more in own dwellings than H-OBC	Male M-OBCs are concentrated in employer's enterprises. Female M-OBC workers are more in own dwellings than M-Gen
	Earnings level	Wages are the same M-OBCs receive lower salaries than H-OBC.	Wages are similar Salaries of M-OBCs lower than M-Gen
	Central Employment	Both SRCs under-represented M-OBCs are more deprived than H-OBCs	Both SRCs under-represented No clear pattern
	State Employment	Both under-represented. H-OBCs better-off than M-OBCs	Both under-represented. No clear pattern
	University Employment	H-OBCs adequately represented in teaching posts; but under-represented in non-teaching posts. M-OBCs worse off than H-OBCs	Marginal difference in representation levels



Social, Economic and Educational Status of the Muslim Community of India

Group	Indicator	How Muslim-OBCs fare with respect to:	
		Hindu-OBCs	M-Gen
Economic Status	Poverty	M-OBCs are significantly poorer than H-OBCs	Marginal differences in incidence of poverty.
	Expenditure levels	Higher for H-OBCs than M-OBCs in urban areas Not much difference in rural areas	Significantly lower for M-OBCs as compared to M-Gen in urban areas In rural areas, differences are marginal
	Inequality	Inequality levels higher among M-OBCs than H-OBCs in both rural and urban areas	Marginally higher among M-OBCs than M-Gen particularly in rural areas
	Land holdings	Land holdings of M-OBCs is almost one third of that of H-OBCs	Marginal difference between land owned by M-OBCs and M-Gen.



Leveraging Community Initiatives: The Case of Wakfs

1. Introduction

The Chapters in this Report bring to the fore a considerable amount of deficits in a number of socio-economic and developmental measures that were empirically evaluated for the Muslim community in comparison with the other SRCs. Since such deficits are faced by all poor people, efforts to bring about improvement in the condition of Muslims would require additional funds to be earmarked from the ongoing programmes, such as the Sarva Shiksha Abhiyan (SSA), Public Health Programmes, JawaharLal Nehru National Urban Renewal Mission (JNNURM) etc and increased allocations to institutions of higher learning. It is increasingly recognized that additional investments and fresh programme initiatives can receive a boost from community involvement and financial participation of the local area resources that can be accessed through the process of bequests and donations, also known as the third sector activity. In fact, community participation in terms of physical contribution of resources can facilitate the implementation of many programmes like provision of land to establish schools and ICDS centres in villages, urban fringes and slums. That can also take care of the requirement of playground to establish even a primary school. Similarly, promotion of special help groups (SHGs) and micro-financial institutions (MFIs) require both institutional and financial resources to be contributed by the community groups.

It is in this context that the initiatives of the Muslim community to enhance its welfare should be seen. The initiatives relating to Madarsas were discussed in Chapter 4. The other important community-specific initiative relates to Wakfs. To earmark a part of what one has earned or inherited and set it apart in perpetuity for charitable purposes is considered an act of piety. As such, generous Muslims adhering to the principles of 'endowment' embedded in Islam often bequeath large and valuable acreage of properties in the name of God. The proceeds from these properties are dedicated to meet the exclusive needs of the poor and also to the perpetual maintenance of the bequeathed property. This type of property

The proceeds from Wakf properties are dedicated to meet the exclusive needs of the poor and also to the perpetual maintenance of the bequeathed property



bequests made by Muslims is called 'Wakf'.

The objectives of Wakfs recognized in Islam as religious, pious and charitable include, though are not limited to, the following:

- Establishing, maintaining and fostering the educational institutions, hostels, libraries, sports facilities and so on. Awarding of scholarships so as to promote education.
- Providing health care, relief and financial aid to all poor including the victims of communal riots and natural disasters.
- Construction of musafir khanas and marriage halls for community use.
- Maintenance of mosques, dargahs, graveyards and consolidation of Wakf properties.
- Financial support to poor widows, indigent and physically handicapped persons; arranging the marriage of indigent girls and maintenance of divorced women.
- Payment of salary to Imams and Muazzins as ordered by Supreme Court.

The objectives of Wakfs in Islam are recognized as religious, pious and charitable

The person who so dedicates his or her property is known as Waakif and the person nominated by the Waakif to manage the affairs of the Wakf property is known as Mutawalli. Apart from landed (often agricultural) and built up commercial and residential properties, Wakfs in India include Mosques, Dargahs, Khanqahs, Maqbaras, Ashoorkhanas, Qabristans (graveyards), Takiyas, Idgahs, Imambaras, Anjumans and so on.

The Britishers who were finding ways to subdue Muslim resistance passed Land Resumption Act taxing Wakf lands and thus dealing a crushing blow to Muslim traditions. "An amount of 1.1 million pounds was thus collected in taxes in Bengal from formerly tax-exempt lands. A large part of this sum was derived from lands (hitherto) held rent free by Musalmans or by Mohammadan foundations. The panic and hatred which ensued have stamped themselves forever on the rural records. Hundreds of ancient families were ruined and the educational system of the Musalmans which was almost entirely maintained by such grants, received its death blow. The Mohammadan foundations suffered the most."¹ Although the Wakf is a perpetual bequest, the Mutawallis, often tend to have almost absolute control over the income generated from it.

2. Economic Potential of Wakf Assets in India

The Committee asked all the state Wakf Boards and Central Wakf Council to provide data on the nature, type and distribution of Wakf properties especially taking the location factor into account². It was expected that such data would be routinely available as the Wakf surveys of the properties have to be undertaken on a regular basis as per the Act. However, the information was not available as in many states

1. The Politicization of Islam by Keman H. Karpas, 2001

2. A large number of Wakfs are located in prime areas such as the central city wards and mohallas. Incidentally, all reference in this chapter is to public Wakfs (in no case to family Wakfs known as Wakf-'al-al-aulad)



such surveys were not up-to-date. Data on the income from rental and other sources were also sought. A roundtable brainstorming workshop was held in Delhi to get first hand information and views about the Wakfs across India. The chairpersons and CEOs of Wakf Boards, a few academics and practitioners of Wakf law and former chairpersons of Wakf Boards participated. The Committee also received a number of representations from mutawallis and their associations.

There are more than 4.9 lakh registered Wakfs spread over different states and union territories of India³. Large concentration of the Wakf properties is found in West Bengal (148,200) followed by Uttar Pradesh (122,839). Other states with a sizeable number of Wakfs are Kerala, Karnataka and Andhra Pradesh (see Table 11.1)⁴. The total area under Wakf properties all over India is estimated at about 6 lakh acres and the book value at about Rs 6,000 crores. However, the market value of these properties will be higher manifold. For instance, a recent estimate of the current value of Wakf properties in Delhi alone is in excess of Rs. 6,000 Crores (Rs. 60 billion). A good number of the Wakf properties in urban areas are found to be located in city centres where the current value is many times more than the book value⁵. However, the current annual income from these properties is only about Rs. 163 crores, which amounts to a meagre rate of return of 2.7 per cent. Of this amount the Wakf Boards are entitled to receive a share at the rate of 7% which is used for the working expenses of the Wakf Boards. The remaining amount is expected to be spent on the stated objectives of the respective Wakfs.

As the book values of the Wakfs properties are about half a century old, the current value can safely be estimated to be several times more and the market value of the Wakf properties can be put at Rs. 1.2 lakh crores (1,200 billion). If these properties are put to efficient and marketable use they can generate at least a minimum return of 10 per cent which is about Rs. 12,000 crores per annum. It has emerged from the data presented in Table 11.2, that wherever the Wakf lands have been put to efficient use they have generated an average return of about 20 per cent⁶. It is obvious, therefore, that if some of these Wakf properties situated in prime locations across the country are developed and put to commercial use, their market value and annual income will shoot up. The enhanced Wakf income could be utilized to upgrade the educational status and improve other human development dimensions of the beneficiaries of Wakfs. This is being done even now but such success stories are few and far between. The Committee would, however, like to put a caveat here. The optimum utilization of Wakf properties would require proper administrative back up by the central and state governments as well as legislative support by way of crucial amendments to the Wakf Act and some other pieces of existing legislation.

There are more than 4.9 lakh registered Wakfs spread over the country but the current annual income from these properties is only about Rs. 163 crores, which amounts to a meagre rate of return of 2.7 per cent

3. Many Wakfs have multiple properties.

4. Information in respect of other states (though smaller in size) could not be received by the Committee in time to be included in this report.

5. A large number of Wakf properties are also agricultural land.

6. The loans provided by the central Wakfs Council to State Wakf Boards for investment and development produced a rate of return of just about 20 per cent as the 21st century unfolded itself.



Report on the Social, Economic and Educational Conditions of Muslims in India

Table 11.1: Properties Gazetted as Wakfs in Indian States

States	Area (acre)	No. of properties	Book Value (in lakhs)	Total Current Income of all the properties	7% share of Wakf Board
West Bengal	59090	148200	16000	457	32
Uttar Pradesh	15000	122839	15200	1214	85
Kerala	22410	36500	135586	803	56
Andhra Pradesh	145512	35703	8135	388	326
Karnataka	18033	28731	-	1288	90
Maharashtra	92207	23566	4185	443	31
Gujarat	8792	22485	600	381	27
Rajasthan	153180	19543	196755	8314	58
Madhya Pradesh	-	15000	-	-	-
Haryana	20895	11929	1125	500	500
Punjab	1778	11243	1589	596	596
Tamil Nadu	34388	7057	165072	1385	97
Bihar	-	2459	2000	33	2
Uttaranchal	-	2032	285	268	19
Delhi	152	1977	-	67	5
Pondicherry	425	589	179	118	8
Assam	190	168	110	35	2
Total	572052	490021	546821	16290	1934

Source: As per information received by the Prime Minister's High Level Committee from State Wakf Boards in 2005-06.

Table 11.2 Returns to Investment in Wakf Properties in India

State	Loan given (Rs. in lakhs)	Annual Return before Development (Rs. in '000)	Annual Return after Development (Rs. in '000)	Increase in Return after Development (%)	Rate of Return to Loan
Kerala	49.8	96	877.7	814	15.7
Bihar	23.8	5.8	459	7,814	19.0
Karnataka	633.7	1,087.8	12,001	1,003	17.2
Maharashtra	41	9.7	590	5,988	14.2
Andhra Pradesh	58.7	30.7	1,160	3,681	19.2
Rajasthan	3.2	--	106	--	32.9
Madhya Pradesh	75.4	85	2,512	2,855	32.2
Tamil Nadu	191.4	720.3	3,747	420	15.8
Orissa	188.1	60.4	4,232	6,907	22.2
Punjab	17.6		666		37.9
INDIA	1241.6	2,086	25,760.7	1,135	19.1

Data : S.K Rashid (2005) - Protection, Maintenance and Development of Awqaf in India (with special reference to Rajasthan), Institute of Objective Studies, New Delhi: pp 74-85.



3. Constraints on the Fulfillment of Wakf Objectives

To safeguard the existence of a large number of Wakf properties in India, a comprehensive Wakf Act was passed by Parliament in 1954. Over the years, during the process of the implementation of the Wakf Act, many lacunae and loopholes were noticed and the Wakf Inquiry Committee recommended amendments that were incorporated in the Wakf Act of 1995. Despite these efforts, the management of the Wakf Boards and the properties remains unsatisfactory. This is due to inadequate empowerment of the State Wakf Boards and the Central Wakf Council.

3.1 Organizational Constraints

Though there are conscientious Mutawallis too, yet there instances where Wakfs are treated by Mutawallis as their personal properties. From dargahs the offerings are sometimes appropriated by them. In any case, Mutawallis are classically known for not coming forward to seek grants or loans from Central Wakf Council or Wakf Boards for the development of the Wakf properties. Proposals for educational institutions are replaced by them for construction of shops. Rental is negotiated at low level in lieu of extraneous considerations. Despite the above mentioned efforts, the management of the Wakf Boards and the properties remain unsatisfactory due to inadequate empowerment of the State Wakf Boards and Central Wakf Council. Wakf properties which sub-serve the larger public interest should be protected as such. However, Wakf properties where specific religious rites are observed because of the importance of the site should be respected. Such a policy will lead to effective social cohesion and economic development. Therefore an effort should be made not to include such properties in land acquisition.

Non-availability of Records

The records of Wakf properties are not well maintained and are prone to the vagaries of weather, mutilation and loss. This calls for immediate remedial action. These should be digitized under a Government programme. The Central Government may consider special grants through the Central Wakf Council to undertake this task and supervise the quality of documentation. In spite of listing of Wakfs in statutory surveys often the properties are not registered as Wakfs in revenue records and in the records of the Local Self Governments. These lacunae and inaction on the part of the state governments are the source of prolonged litigation.

Encroachments on Wakf Properties

Encroachments on the Wakf properties are made not only by private persons but also by the government and its agencies as was brought to the notice of the Committee across the country. The encroachments are in two forms - (1) an absolute usurpation of property with no rents or other payments of any sort; and (2) those where the occupying party pays a nominal rent which has not been revised for decades. The number of private encroachments is very large. They are scattered all over the country and are often involved in litigation. Focussed attention is, therefore, called for on encroachments by the State that is the custodian of the Wakf interests.

The management of the Wakf Boards is unsatisfactory due to inadequate empowerment of the State Wakf Boards and Central Wakf Council

Encroachments by the State who is the custodian of the Wakf interests is common



The attitude of the state governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Wakfs

A list of properties which are gazetted as Wakf properties⁷ but are currently under the unauthorized occupation by the governments and their agencies submitted to the Committee is presented in Box 11.2. (An illustrative list of properties claimed to be under unauthorized and illegal occupation by the private as well as the government agencies from all over India can be found in Appendix 11.1). It would be seen that the attitude of the state governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Wakfs for which such endowments were created. In fact encroachment by the State on the Wakf lands, besides causing embarrassment to the authorities and emboldening private encroachers, has stood in the way of reform and reconstruction. As early as nineteen seventies Prime Minister Indira Gandhi wrote a letter to the Chief Ministers asking them to either vacate or pay to the Wakf Boards the market value of the Wakf properties. Alternatively, the directive was to pay lease rent at market rents for the Wakf properties encroached upon by the governments and their agencies (See Box 11.3).

Box 11.2
Some instances of unauthorized occupation of gazetted Wakfs by Governments and their agencies reported to the Committee by various state Wakf Boards during 2005-06

State	No. of Wakf properties
Delhi ⁸	316
Rajasthan	60
Karnataka	42
Madhya Pradesh	53
Uttar Pradesh	60
Orissa	53

Note: This is not an exhaustive list of properties.

7. The list provided to the Committee is not exhaustive and further details can be obtained from the respective state Wakf Boards.

8. Archaeological Survey of India, Delhi Development Authority, Railways, Cantonment, Delhi Police, Central Public Works Department, New Delhi Municipal Committee, Delhi Municipal Corporation, Delhi Transport Corporation, Delhi Jal Board and Lady Harding Medical College and Hospital.



Box 11.3

Prime Minister Indira Gandhi's letter addressed to the Chief Ministers

APPENDIX VII

No. 71-PMO/76

New Delhi, March 26, 1976

I have been concerned for some time about improving the administration of Wakfs. The State Governments must ensure that Wakfs are properly maintained and administered by the State Wakf Boards in terms of the Wakf Act of 1954. The following are some matters which require your urgent attention.

For a variety of reasons, including unsettled conditions after partition, a large number of Wakf properties have gone into the adverse possession of private parties as well as State Government departments and local bodies. The Wakf Boards could well start legal proceedings against the concerned State Government Departments. Obviously such litigation would not be desirable. Hence you should settle the issue on an administrative basis. As far back as 1961, we had made the following three concrete suggestions for quick settlement of such cases:

- (i) Where feasible, the Wakf property should be vacated and handed over to the Wakf concerned;
- (ii) Where costly buildings have been put up on the land and their vacation is not feasible, the State Governments may enter into permanent leases with the Wakf Boards, after paying to the Boards the bulk of the market value as premium; or
- (iii) In the alternative, the State Governments may arrange to make over the fair market value of the lands to the Boards, which will relinquish their rights over the land if in their direct management, or obtain from the Mutawallis concerned with their consent, the necessary deeds of relinquishment.

I understand that the Wakf Boards have sent your Government lists of Wakf properties in the possession of Government departments and local bodies. Please see that these are dealt with as suggested above. A periodic review should be undertaken and a monthly report sent to me and to the Minister for Wakfs.

Most Wakf properties are leased out on very nominal price which cannot be increased because of Rent Control Acts. In its Interim Report the Wakf Inquiry Committee has suggested that all public Wakfs serving a religious or charitable purpose or for that matter all public trusts and endowments belonging to any community, should be exempted from the provisions of the Rent Control Acts. The Committee rightly felt that Wakfs, which are not meant to benefit individuals, should be treated differently from individual landlords. I understand that at the suggestion of the Centre, the States of Andhra Pradesh, Kerala, Karnataka and Tamil Nadu have already agreed to exempt public Wakf properties from their respective Rent Control Acts. Please look into the possibility of making a similar exemption in your State.

Yours sincerely,

(Sd)

(INDIRA GANDHI)



To attain the objective of putting the Wakf properties to optimum use, fresh institutional support is essential

The importance of stricter monitoring of the Wakf management in general and the vacation of encroachments in particular cannot be over-emphasized

3.2 Present day Management of Wakfs

To attain the objective of putting the Wakf properties to optimum use fresh institutional support is essential. Presently state Wakf Boards comprise Muslim MPs, MLAs and some others. They may not be necessarily equipped with the technical expertise and knowledge required to exploit the Wakf resources optimally. The importance of stricter monitoring of the Wakf management in general and the vacation of encroachments in particular cannot be over-emphasized. The respective state governments have remained indifferent for many years and the matter once again received the Parliament's attention and a Joint Parliamentary Committee was constituted during 1996-2006. The comprehensive recommendations of this JPC are yet awaited. However, its reports in respect of nine states (Tripura, Manipur, Maharashtra, Goa, Assam, Meghalaya, Dadra & Nagar Haveli, Pondicherry, Lakshadweep) and Ajmer Dargah Act are available on the Web :-<http://RAJYASABHA.NIC.IN/BOOK2/REPORTS/WAKF/REPORTSLIST.HTML>

Mandate of the Joint Parliamentary Committee on Wakfs - 1996-2006

1. Assess, ascertain and identify the Wakf properties in the country.
2. Identify the Wakf properties which have been encroached upon in various States and Union Territories and to suggest ways to retrieve the property.
3. Identify the Wakf properties illegally gifted, transferred, mortgaged, leased or sold etc. and to suggest ways to fix responsibility and to retrieve the property.
4. Suggest ways and measures for proper utilization of the Wakf properties.
6. Ascertain the status of implementation of the Wakf Act 1995 by various State Governments.
7. Suggest such amendments to the Wakf Act 1995 as may be considered necessary, so as to achieve its objectives including retrieval of the Wakf properties encroached upon.
8. To examine the functioning of the Central Wakf Council and suggest suitable measures for making it effective.
9. To look into the working of the State Wakf Boards and recommend suitable measures for their proper and smooth functioning.
10. Suggest suitable legislative measures to realize all or any of the above objects.

General Issues and Constraints: Problems Faced by State Wakf Boards

Various State Wakf Boards brought to the notice of the Committee a number of problems out of which a selected few are presented here as examples. Such occurrences are detrimental to the interests of Wakf and also infringe the entitlement of its designated beneficiaries in particular and the poor in general.

Private Occupation of Prime Wakf Properties:

Often Wakf properties are situated in the heart of a town / city. These are



commercially valuable assets of the Wakf Boards and should be available for appropriate development and enhancement of the revenues. However, such properties have often been occupied either by corporations or third parties. An effective methodology would need to be evolved for expeditious settlement of such disputes⁹.

Over-ruling or Conflicting Orders by State Governments

The Minorities Department of U. P. Government has unauthorisedly passed orders over-ruling the quasi-judicial orders given by the Wakf Board a copy of the most recent example of the UP government over ruling the Wakf Boards orders is available with the community. The Department has, in this way, been staying over-ruling and vacating the Board orders. Such actions are ultra vires the Wakf Act. Both Sunni and Shia Boards drafted and submitted in 2004 the proposed Rules for the functioning of the Wakf Board and for implementation of the Wakf Act 1995. But the Department has yet to take action thereupon. While the U.P. Government could be advised to look into the matter, the Wakf Act 1995 may be amended to prevent such interference.

Transfer of Records and Jurisdiction

Due to non-transfer, delay in transfer or confusion in administrative jurisdiction Wakf properties often suffer from mismanagement. Clarity would have to be brought about both administratively and by legislation so as to improve Wakf management. See example in the footnote below¹⁰.

Undoing the Trifurcation of Punjab Wakf Board

Till 2004 there was a combined Wakf Board for Punjab, Haryana, Himachal Pradesh and Chandigarh. The Wakf resources of all these states were pooled together and were being utilized for the people of erstwhile undivided Punjab. This

Due to non-transfer, delay in transfer or confusion in administrative jurisdiction Wakf properties often suffer from mismanagement

9. One case of mis-utilisation of prime Wakf property is that of Sajan Lal Shia Wakf property located in the heart of the city of Hyderabad. It was a graveyard and is now under the occupation of the prestigious Viceroy Hotel. The latter is not even accepting that it is a Wakf property and is not allowing the Surveyor of Wakfs to discharge his duty. Similarly, Prince Ghulam Mohammad Wakf Estate situated at a prime location in Kolkata was on lease favouring the Shaw Wallace Company on a meager rent since 1906. The lease was terminated by the Wakf Board in 1984. The lessee approached the High Court where the matter is pending for the last 22 years. For the intervening period the High Court decided that an amount of Rs. 25,000/- per month should be paid as occupation charges to the Wakf Board. However, the market rental is of the order of Rs. 10 lakhs per annum.

10. The case of Maharashtra Wakf Board is placed below; however these problems vary across states and contexts. Maharashtra: Before the commencement of the Wakf Act 1995 in Maharashtra, all the Muslim trusts and Wakfs (except those in Marathwara Region which were governed by Wakf Act 1954) were covered under the purview of Bombay Public Trusts Act 1950 and were handled by the Charity Commissioner of Maharashtra. However, the Wakf Act 1995 was enforced from 1 January 1996. It was thus mandatory for the Charity Commissioner of Maharashtra to transfer all the Mosques, Idgahs, Imambaras, Dargahs, Khanqahs, Maqbaras and graveyards etc to the Maharashtra Wakf Board. In the meanwhile even the Wakf Survey Commissioner completed his job and the State Government published the list of Wakfs under section 5(2) of the Wakf Act 1995 in the Government Gazette on 13 November 2003. The Charity Commissioner was directed to transfer the amount collected by him from Wakf properties after the jurisdiction over them stood transferred to the Wakf Board. The Charity Commissioner ignored the legislative-cum-administrative mandate as well as the Wakf Minister's direction and has continued to collect a share from the Wakf income. After persistent follow up by the Wakf Board, the Charity Commissioner has transferred only part of the record to the Wakf Board in 2006. Hence the interests of the Wakfs are being jeopardized as proper follow up is not possible in various legal cases as well as complaints received by the Wakf Board cannot be properly investigated in the absence of complete record. In some cases the Charity Commissioner is also alienating Wakf properties without jurisdiction.¹⁰



Many states have huge amounts that are outstanding but not paid to the Wakf Boards for various reasons

provided the required flexibility in fiscal matters vis-à-vis the general welfare and particularly the provision of educational & vocational institutions and medical facilities etc. However, the trifurcation of the Wakf Board entailed huge enhancement of administrative expenditure as now there are three separate Boards and corresponding administrative infrastructure. There are 11,000 Wakf properties in Punjab but not many Muslims to take advantage there from. Haryana has a huge Mewat belt where large number of Muslims are among the most backward in the country. But they can no longer enjoy the usufruct of prime Wakf properties situated in Punjab. The people of Himachal Pradesh and Chandigarh are now practically bereft of the welfare measures hitherto available to them. The Committee analysed the representations made to it in this regard and studied the issue. It is of the view that the Central Government may revert to the status quo ante and undo the trifurcation of the erstwhile Punjab Wakf Board.

Outstanding Amounts due to Wakfs

Many states have huge amounts that are outstanding but not paid to the Wakf Boards for various reasons. For example, Maharashtra Wakf Board informed the Committee that the state Government owes an amount of Rs 81,68,285/- and associated interest to the Maharashtra Wakf Board against acquisition of properties in Aurangabad, Jalna, Parbhani, Nanded, Beed, Osmanabad, Latur, Pune, Nasik, Amrawati, Sangli, Nagpur, Ahmednagar and Dhule¹¹. It is necessary that appropriate directives should be incorporated in the Wakf Act with respect to the payment of the outstanding dues within a reasonable time.

Non-implementation of the JPC Recommendations

There are a number of situations in which even the recommendations given by the Joint Parliamentary Committee have not been implemented

There are a number of situations in which even the recommendations given by the Joint Parliamentary Committee have not been implemented. Following is one such case study: In Shillong, Umshyrpi College was established in 1994 by Muslims of Meghalaya. For a long time the College Committee has been requesting the State Government to withdraw the acquisition proceedings in respect of the Wakf land at Grove Side, Keating Road, Shillong and to allot it to the College for its expansion. The Wakf Board and the Mutawalli of the Wakf concerned, namely Golam Rahman Wakf Estate, have approved the proposal. Even the Joint Parliamentary Committee recommended it to the Chief Minister and the Union Minister of Welfare wrote to him in this regard. But this work has not yet been done though the land required by the College is lying in disuse. The Central Government may consider taking up the matter with Meghalaya Government and asking the latter to pass necessary order withdrawing the acquisition proceedings in respect of the said property and allotting it to Umshyrpi College¹².

A Case Study of National Capital Territory of Delhi

The Government of India acquired large areas of land between 1911 and 1915 for

11. Letter no. MSBW/REG/668/2006 of the CEO, Maharashtra State Wakf Board of Wakfs addressed to the Committee

12. Letter No. MSWB/PMO/2005-06/1029 dated 08 August 2005 of Meghalaya Board of Wakfs addressed to the Committee.



construction of the New Capital/Extension of Delhi city. A number of Wakf properties were also acquired although compensation was not received or accepted in case of many of these properties. In 1940, individual agreements were made by the Government of India in 42 cases with the Sunni-Majlis-e-Auqaf (predecessor of Delhi Wakf Board) permitting the use of the properties for religious purposes. By notification in the Delhi Gazette in 1970 a large number of properties, including those under agreement, were declared as Wakf properties. This was challenged by over 300 suits in the District Courts by the Land & Development Officer (L&DO) and the Delhi Development Authority (DDA), both under the Ministry of Urban Development, Government of India.

Between 1974 and 1984 four high-powered committees examined the disputes between the parties. The matter was also examined by a Group of Ministers comprising six Cabinet ministers. A Committee of Officers including representatives from the Ministry of Works and Housing, Ministry of Home Affairs, Delhi Development Authority, Land & Development Officer and the Delhi Wakf Board surveyed the properties in detail to assess the nature of each property in the context of the requirements for development of the capital city. They verified that in the case of 123 properties it was clear that they could be classified as Wakf properties and recommended that they be transferred to the Delhi Wakf Board. The Government of India approved the recommendation of the Committee on 31.1.84 and ordered the transfer of 123 properties (61 in the control of L&DO and 62 in the control of the DDA). Besides these 123 properties, it was found by the Committee of Officers that there were 40 other properties which were also Wakf properties but which were situated inside government properties such as the public parks. It was decided that in respect of these properties the ownership would continue to vest with the government and the Delhi Wakf Board would be permitted to use them as Wakf properties.

A number of Wakf properties were also acquired although compensation was not received or accepted in case of many of these properties

In spite of the above mandates, as a consequence of a writ petition, the Delhi High Court on 1st June 1984 ordered that 'status quo regarding the property should be maintained and possession should be retained by the government. The Union of India has stated in its reply before the High Court that, only after thorough scrutiny of the notified Wakf properties and verification at site, it was decided to transfer to the Delhi Wakf Board only such properties which were:

- i. Clearly Wakf in nature,
- ii. Not required for public utilities and
- iii. Could clearly be separated from the adjacent public buildings.
- iv. The transfer of Wakf properties to Delhi Wakf Board is for their effective management and in the public interest.
- v. Wakf properties that did not exist at site but had been notified in the Gazette were ignored.

Accordingly all disputes between the Government agencies and the Delhi Wakf Board had come to an end and all pending cases from both sides were to be



The Delhi Wakf Board has effectively been deprived of the use of its valuable properties

High legislative, administrative and judicial priority should be accorded to Wakf in order to improve the management of about five lakhs Wakf properties spread across India

withdrawn from the courts. However, due to the interim stay of 6th June 1984 no further action has been taken in this regard. It is sad that even after 22 years and 112 listings of the case the matter is not heard due to lack of enthusiasm on the part of the Government.

During the intervening 22 years the Wakf properties have been extensively encroached upon and this is an ongoing process. It would be seen that the Delhi Wakf Board has effectively been deprived of the use of its valuable properties. It has been unable to generate resources from its assets to discharge its statutory Wakf obligations and is currently impoverished.

In 2003 the market value of these 123 properties was estimated at about Rs.3,000 crores by the petitioners. Property prices in Delhi have since doubled. Therefore these, Wakf properties could now be valued at Rs.6,000 crores. Due to the protracted litigation their economic value could not be tapped. If the commercial potential is now exploited it could generate enough resources to meet many needs of the Muslim community in Delhi. The Government of India may consider instructing its law officer to take active interest in the matter and have the long pending court matter disposed off at the earliest. This could be done by getting the legal support upgraded and imparting the overdue urgency to the finalization of this case.

4. Overcoming Constraints: Some Recommendations

4.1 Organizational Reforms

This chapter brings to light the importance of Wakf as a socio-religious institution almost equivalent to the present day 'non-government organizations' involved in welfare activities. However, at present, the management of Wakf properties is seriously impaired both due to high incidence of litigation and poor management. Often important Wakf cases, and thereby valuable properties, are lost because of lack of financial and administrative resources. Therefore strengthening Wakf Boards administratively with necessary financial and legal backup is absolutely necessary. High legislative, administrative and judicial priority should be accorded to Wakf in order to improve the management of about five lakhs Wakf properties spread across India. Governments both at the centre and in the states have, perhaps because of their heavy preoccupations, found it fit just to maintain the status quo, without realizing the high potential that Wakfs have both for generating wealth and meeting the welfare requirements of the poor and the needy. With appropriate legislative and legal empowerment as indicated in this chapter, the management of Wakf properties can be revitalized so as to make them not only financially viable but also rewarding. Following are some recommendations designed to improve the management and functioning of the Wakfs across India.

It appears to be essential to provide a technical advisory body for development of Wakf properties both at the state and national levels. This body may comprise representatives from state Wakfs Boards, area experts from institutions such as



School of Planning and Architecture, National Institute of Design and IITs and academics such as sociologists, economists, financial and legal experts. A representative from appropriate government department should also be part of this body. Any Wakf property whose current undeveloped market value is estimated to be Rs.1 crore or more, or whose area is more than one bigha in urban and above 2 acres in rural parts of India should be referred to the Technical Advisory Body. All Wakf properties should be developed, mortgaged or encumbered only with the concurrence of the State or Central Technical Advisory Body as the case may be.

- **Woman Representation:** It is of utmost importance to provide for atleast two women each in the Central Wakf Council and each state Wakf Board. Besides providing gender equity this will help in improving direct access to welfare measures for women and children.
- **Composition of the Central Wakf Council (CWC):** A Union Minister occupies the position as the ex-officio President of the Central Wakf Council. Given his preoccupations, often the Council is not able to prepare and take timely action on matters of urgency. It is, therefore, proposed that a full time President should be appointed from out of eminent persons like retired high court judges, chancellors and vice chancellors of central universities and former chiefs of state Wakf Boards. The President may hold office for a period of three years. The other members of the Central Wakf Council could be nominated from a list of eminent Muslims drawn from various professions such as architects, doctors, lawyers, chartered accountants and academicians. The representation of MPs and MLAs as at present may be combined and their gross number in each state Wakf Board may be reduced from the existing four to two. The Secretary of the Central Wakf Council should be an officer of the rank of at least Joint Secretary to Government of India so that meaningful and effective communication and interaction with government authorities is facilitated. In order to be effective, this officer must have a good knowledge of Wakf matters, Muslim scriptures and proficiency in Urdu.
- **State Wakf Boards:** The chairmen and members of the state Wakf Board can be selected from a list of eminent persons in each state. For example, a retired high court judge, the former vice chancellors, and those who have established Muslim educational institutions of repute should be considered for appointment in the Wakf Board. The other members of the Wakf Boards can be nominated from a list of Muslim professionals drawn from various professions such as the architects, doctors, lawyers, chartered accountants and academicians. The representation of MPs and MLAs as at present may be combined and their gross number in each state Wakf Board may be reduced from the existing four to two. The Act does not provide any qualification for a person to be appointed by the state Government as Chief Executive Officer of the Board. It has been found that in cases where the Chief Executive Officer is not high ranking in the hierarchy of state bureaucracy the interests of the Wakf

It is of utmost importance to provide for atleast two women each in the Central Wakf Council and each state Wakf Board

The chairman and members of the state Wakf Board can be selected from a list of eminent persons in each state



The government may, consider creating a new cadre of officers with knowledge of Islamic law to deal with the specific affairs of the Wakfs efficiently

A National Wakf Development Corporation may be constituted by the central Government with a revolving corpus fund of Rs 500 crores

Board often suffer. It is, therefore, necessary that the Chief Executive Officer must be full time and must rank with senior officers of the state Government. Ideally a Class I Officer of All India or Central Services directly recruited through UPSC should be appointed as CEO.

- **Group-A Officers for Wakfs:** There is strong case to create a new cadre of officers to manage the affairs of State Wakf Boards and Central Wakf Council. It is estimated that up to 200 Group-A officers are needed to service the Wakfs 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 Wakfs efficiently. Such officers, however, should have the knowledge of Islamic law and Urdu, as most of the documents relating to Wakfs are in that language. Some officers of this cadre could, subject to the concurrence of the Central Haj Committee, be seconded to the Central and State Haj Committees for giving them administrative support.
- **Maintenance of Accounts:** It is recommended that all the Wakfs are compulsorily brought under the scheme of 'financial audit'.
- **National & State Wakf Development Corporations:** A National Wakf Development Corporation may be constituted by the central Government with a revolving corpus fund of Rs 500 crores. It would also be advisable to seek out matching funds to be added to the corpus from the community and NGOs. The CMD of this corporation should be well versed in Muslim religious practices and be proficient in Urdu. The corporation may continue providing financial and technical help for development of Wakf properties with a view to enhance Wakf resources. Similar corporations should be established in all the states.
- **Ajmer Dargah Act needs to be amended:** Wakf Act 1954 was amended in 1995. Now some more amendments are being suggested in this Report. However, Dargah Khwaja Saheb Ajmer Act 1955 has never been amended while the problems there are same as in the case of all other Wakfs in the rest of India. Hence it is necessary to introduce comprehensive changes in Dargah Khwaja Saheb Ajmer Act also.

4.2 Legal and Administrative Remedies

- **Removal of Avoidable Judicial Dichotomy:** Amendment of Wakf Act Section (6) sub-section (1) : The Supreme Court in Board of Muslim Wakf, Rajasthan vs Radha Kishan and Others stated that where a non-Muslim is in possession of a certain property his right, title and interest therein can not be put in jeopardy merely because the property is included in the list of Wakfs. Such a person is not required to file a suit (within a period of one year) for declaration of his title, as required in the Wakf Act. That is to say, the special rule of limitation laid down in the proviso to sub-section (1) of Section 6 is not applicable to non-Muslims. Such interpretation is detrimental to the interests of Wakf and may well tend to encourage encroachments. Section 6 may therefore be amended to avoid the



confusion and the amendment should be given retrospective effect from the date of notification of the property as Wakf. In section 6(1) of the Wakf Act 1995 after the expression "or any person interested therein" the following words may be added "irrespective of his / her / its religion".

- **Enhanced Lease Period:** Increase the maximum period of lease of Wakf properties from 3 to 30 years where the property is used by registered charitable societies or trusts for building and/or running educational or health care institutions, or for other social and economic developmental purposes consistent with the objects of the Wakf (if any specified) and as permissible under Islamic law.
- **Define 'Encroacher':** The definition of 'Encroacher' needs to be inserted in Section 3. This definition should say that 'Encroacher' means "any person occupying the Wakf premises without the authority of law and includes a person whose tenancy, lease or license has expired or has been terminated by the Board, or who has altered the property leased out or occupied by him without the prior written permission of the Wakf Board concerned". The inclusion of this definition will help the Wakf Boards in removing encroachments. Secondly, a person occupying the Wakf premises should be included in the definition of "person interested". Thirdly, the "Wakf premises" should be defined to mean "any Mosque, Graveyard, Mazar, Takiya, Eidgah, Imambara, Dargah, Khanqah, Maqbara, Anjuman and land appurtenant or belonging to them, the property dedicated for their maintenance, the property purchased from their income, the land, garden, well, baoli, school, hospital and other institutions dedicated as Wakf and the passages used leading to the Wakf premises". This definition will help in the proceedings under Section 54, for removal of unauthorised occupants of Wakf property.
- **Rent Control Act:** Often the Rent Control Act (RCA) provides protection to the tenants in such a way that the owners lose incentive to develop and maintain properties. Wakf properties are in the purview of RCAs in most of the states¹³. Thus the application of the RCA to Wakfs is damaging the noble interests of Wakfs and hurting the entitlements of the beneficiaries. Therefore, an amendment exempting the Wakf properties from the purview of the RCA within the Wakf Act is urgently needed. This can be done by introducing an over-riding provision in the Wakf Act.
- **Extension of Time for Recovery from Adverse Possession:** The Public Wakf (Extension) of Limitation Act, 1959 facilitated the recovery of properties forming part of public Wakfs by way of suits. Under the said Act the time for filing suits for recovery of Wakf properties against adverse possession was extended till 31st December 1970. Various states extended the said time further; these are as follows :

Increase the maximum period of lease of Wakf properties from 3 to 30 years where the property is used for education, health care and other purposes consistent with the objects of the Wakf and as permissible under Islamic law

An amendment exempting the Wakf properties from the purview of the Rent Control Act within the Wakf Act is urgently needed

13. For example, the Wakfs are taken out of the purview of RCA in Uttar Pradesh and Andhra Pradesh.



Failure on the part of the State and statutory bodies entrusted with safeguarding...administering Wakf properties has caused disquiet in the Muslim community

Bihar & UT Delhi	till	31st December 1985
Haryana	till	31st December 1975
Madhya Pradesh	till	31st December 1983
Himachal Pradesh	till	31st December 1978
Orissa	till	31st December 1981
Rajasthan	till	31st December 1980
West Bengal	till	31st December 1976

However, since 1947, most state Wakf Boards were either not properly constituted or were not sufficiently equipped to utilise or take advantage of the periods of extension of limitation. Although the administration and supervision of public works is the statutory obligation of the State, often for very long periods there has existed a virtual vacuum or absence of Wakf administration. Consequently, a large number of Wakf properties have been subjected to adverse possession and suits for recovery of the same have become time-barred. Therefore, the period of limitation should be extended till 2035 with retrospective effect. Otherwise, very valuable properties would stand unfairly encroached upon and appropriated by strangers. This would be tantamount to a collective failure of the State Wakf machinery. Due to their inaction or insufficient action the government would be deemed to be a party to the undue loss/shrinking of Wakf properties. Such failure on the part of the State and/or the statutory bodies entrusted with safeguarding/managing/developing/administering Wakf properties has caused disquiet in the Muslim community.

- **The Ancient Monuments and Archeological Sites and Remains (AMASR) Act, 1958:** This Act has often been at cross purposes with the Wakf Act. Very often the former has an over riding effect. There are innumerable cases where the Wakf property, despite being a place of worship and of religious reverence, cannot be touched by the Wakf Board because it is declared as protected monument¹⁴. Given the present state of large number of Wakf properties under the control of the Archeological Survey of India (ASI), it would only be proper if their lists are annually reviewed and their condition is assessed in a joint meeting of senior officers of the ASI with the representatives of the Central Wakf Council. The minutes should be signed by both the parties, copies should be preserved by both of them as well as the ministries concerned. An indicative list of properties which are under the physical control of the ASI but but are gazetted as Wakf properties can be found in Appendix 11.1.
- **Thika Act :** The West Bengal Assembly in 1981 enacted a Thika and Other Tenancies and Lands (Acquisition and Regulations) Act popularly known as Thika Act which was amended in 2001. By virtue of this Act the tenants of a large number of properties across the state became their owners. While the Act exempts the application of Thika Act to the government and municipal

14. The reference is to properties which are already gazetted as Wakf properties but are under the control and occupation of the Archeological Survey of India. The reference made here is not to such properties which have historical monuments such as the Taj Mahal, Qutab Minar and Humayun's Tomb, etc.



properties, the same benefit was not extended to cover the Wakf properties. Consequently the Wakf Board lost a large number of properties and income there from. Efforts have been made by the Wakf Board and NGOs to seek exemption of Wakf land from the Thika Act. The West Bengal Government may be advised to accord the solicited exemption.

- The Committee is of the firm view that law should not be used for acquiring Wakf properties and recommends that to ensure this on permanent basis the Government should take appropriate action.
- **Wakf Rules:** Even after a lapse of eleven years since the Wakf Act 1995 was enacted, a large number of states have not framed the Wakf Rules; this is one of the main reasons for non-implementation of the provisions of the Wakf Act and perpetuation of corruption and lack of accountability. Refresher training courses are to be offered regularly so that the staff of the State Wakf Boards are adequately trained. This work could be supervised by the Central Wakf Council.

4.3 Enabling Legal Provisions

- **Amendments to Wakf Act 1995**

The Committee suggests that the following issues should be dealt with in the Wakf Act 1995 in such a way that the state Wakf Boards become effective and are empowered to properly deal with the removal of encroachment of Wakf properties. Additionally it has been observed that the Wakf Tribunals as notified in the Wakf Act have been found to be not as effective as they were envisaged to be (Section 83 and 84). The primary reason is that the members of the state judicial service who preside over the Wakf Tribunals normally hold dual or multiple charges, i.e., as district, sessions or civil judge. Consequently, they have paucity of time in attending to Wakf matters and the Tribunals in some instance sit only a few days in a month. It is common knowledge that delay in adjudication of properties especially suffering from encroachment / unauthorized construction/ illegal occupation / misuser creates its own resultant problems. Additionally the Wakf Board is deprived of the legitimate use of and profits accruing from the property. It would therefore be appropriate to amend Section 83 (4) of the Wakf Act to specify that the Wakf Tribunal will be manned by full time presiding officer appointed exclusively for Wakf purposes. The Wakf Tribunal would also have the power to give the interim relief and award damages etc., as the case may be.

According to the the Islamic precepts the ownership of Wakfs rests only with God, the Mutawallis are the managers of the properties and the usufruct is meant only for the poor and needy. These principles do not get reflected in a number of other laws that have relevance to proper implementation of the Wakf Act. Wakf deserves to get benefited in two ways: firstly, some enactments that are found in various laws need to be amended to facilitate the functioning of Wakfs and, secondly there are a few other Acts that offer empowerment in

The Committee is of the firm view that law should not be used for acquiring Wakf properties and recommends that to ensure this on permanent basis the Government should take appropriate action

Wakf Tribunal should be manned by full time presiding officer appointed exclusively for Wakf purposes



The Public Premises (Eviction of Unauthorized Occupation) Act, 1971 should be applied to remove encroachment from Wakf properties and arrears of rent, at market rates, should be recovered as arrears of land revenue

The exemption of Wakf properties from some enactments would serve the greater philanthropic purpose of Wakf properties

such a way that Wakf Boards can take advantage of by getting legally empowered. The state level examples for both the above types are given below:

- **Public Premises (Eviction of Unauthorized Occupants) Act**

All Wakfs as notified in the Gazette should be treated as public premises. Wakfs are meant for a large section of the public. Some activities of Wakfs such as running schools, orphanages, monthly financial assistance to the needy, are philanthropic and secular in nature. Any encroachment on these properties should be treated like encroachment on government land. The Public Premises (Eviction of Unauthorized Occupation) Act, 1971 should be applied to remove encroachment from Wakf properties and arrears of rent, at market rates, should be recovered as arrears of land revenue.

- **Other Legal Structures which can empower Wakfs**

As stated in the beginning of this chapter the character of Wakf properties is quite different from privately held properties. The ownership of Wakf properties is vested in God, understood in mundane sense as an artificial juridical person. And, the usufruct invariably belongs to the downtrodden, the poor and the needy. Yet, the state and central legislation, does not usually take cognizance of such difference. While the exemption of Wakf properties from some enactments would serve the greater philanthropic purpose of Wakf properties, appropriate though minor amendments in the following Acts would strengthen the functioning of the Wakfs without in any way hurting their general public objective. Government may like to take necessary action after consulting Wakf Boards and enlightened public opinion.

Some of such enactments are:

- Rent Control Act, Land Reforms Act
- Agricultural Land Ceilings Act
- Urban Land Ceiling Act
- Registration of Properties Act
- Tenancy Act
- Stamp Duty Act
- Court Fee Act
- Income-tax Act
- Private Forest Vesting & Assignments Act

5. Summing up

This chapter brings to light the deeper malaise and misuse of the Wakf properties both by individuals and institutions. Such a state of affairs exists due to a number of organizational, managerial and legal impediments. The information provided above should be sufficient to initiate corrective action especially by the governments and the legal system which will enable the Wakfs to put the properties to good use for expanding and augmenting and putting at a proper level the welfare activities of Wakfs. This would supplement to some extent the broad based



ameliorative endeavours of the State which necessarily have a massive magnitude. This will also be a step towards self-reliance by the Muslim community. It is possible to use the Wakf properties to put in place world class facilities such as universities and colleges, hospitals and health centers and convention centers. The properties can also be used to put up old age homes, polytechnics, and coaching centres.



Looking Ahead: Perspectives and Recommendations

1. The Context

This report has probed the question of whether different socio-religious categories (SRCs) in India have had an equal chance to reap the benefits of development, with a focus on Muslims in India. It was stated at the outset that minorities have to grapple with issues relating to identity, security and equity. It was also recognized that these three sets of issues are inter-related. But since the mandate of this Committee is primarily on equity, the Report essentially deals with relative deprivation of Muslims vis-à-vis other SRCs in various dimensions of development. It may also be useful to recall the distinction made in the introductory chapter between issues that are common to all poor people and those that are specific to minorities, especially Muslims.

Our analysis shows that while there is considerable variation in the conditions of Muslims across states, (and among the Muslims, those who identified themselves as OBCs and others), the Community exhibits deficits and deprivation in practically all dimensions of development. In fact, by and large, Muslims rank somewhat above SCs/STs but below Hindu-OBCs, Other Minorities and Hindu-General (mostly upper castes) in almost all indicators considered. Among the states that have large Muslim populations, the situation is particularly grave in the states of West Bengal, Bihar, Uttar Pradesh and Assam. Interestingly, despite such deficits, the Community has lower infant mortality rates and sex-ratios. In addition to the 'development deficit', the perception among Muslims that they are discriminated against and excluded is widespread, which exacerbates the problem.

The Committee strongly suggests that the policies to deal with the relative deprivation of the Muslims in the country should sharply focus on inclusive development and 'mainstreaming' of the Community while respecting diversity. There is an urgent need to recognise diversity in residential, work and educational

While there is considerable variation in the conditions of Muslims across states, the Community exhibits deficits and deprivation in practically all dimensions of development



Mechanisms to ensure equity and equality of opportunity to bring about inclusion should be such that diversity is achieved and at the same time the perception of discrimination is eliminated

Creation of a National Data Bank (NDB) where all relevant data for various SRCs are maintained is recommended

spaces, apart from enhancing inclusion of the really deprived SRCs in 'spaces' created by public programmes and policy interventions. The need for equity and inclusion in a pluralistic society can never be overemphasized. But the mechanisms to ensure equity and equality of opportunity to bring about inclusion should be such that diversity is achieved and at the same time the perception of discrimination is eliminated. This is only possible when the importance of Muslims as an intrinsic part of the diverse Indian social mosaic is squarely recognized.

Given this context, the policy perspectives and recommendations discussed below fall into two broad categories:

- *General* policy initiatives/approaches that cut across different aspects of socio-economic and educational development analysed in the Report; and
- *Specific* policy measures that deal with particular issues and/or dimensions (e.g., education, credit, etc.) covered in the Report.

2. General Policy Initiatives and Approaches

We discuss here a set of over-arching initiatives that are of importance on their own and would also enhance the efficacy of more specific instruments discussed later.

2.1 Need for Transparency, Monitoring and Data Availability

Availability of reliable data on a continuing basis across SRCs on socio-economic conditions, participation in government programmes and the like is critical for designing appropriate policies, ensuring transparency and effectively monitoring various initiatives and programmes. In other words, availability of detailed data is a prerequisite for good governance. Availability of such data would also make policy instruments like Right to Information Act more efficacious. The Committee had faced the acute problem of non-availability of reliable data and, therefore, had to launch an independent effort to collect, collate and, consolidate available data. The data obtained through these mechanisms with considerable difficulty was still not exhaustive enough to analyse several issues to our satisfaction. There is an immediate need, therefore, to make arrangements to collect data for different SRCs on a regular basis and make it available to researchers and the public.

We recommend a creation of a National Data Bank (NDB) where all relevant data for various SRCs are maintained. All the data should be eventually computerized and made available on the Internet. The Census, the National Accounts Statistics (NAS) and NSSO are the most important sources of large scale good quality data but they are not able to readily provide data on crucial variables to assess the social, economic and educational conditions according to SRCs. There is an urgent need, therefore, to assess afresh the data needs for evaluating conditions of citizens by SRC status on a regular basis so as to understand and assess the flow of development benefits. The NDB should also be the repository of data on different beneficiary-oriented government programmes undertaken at the national and the state levels along with the details of beneficiaries drawn from different SRCs. Details of employment, credit flows, programme participation, etc. should also be



shared by various national and state agencies and undertakings with the NDB. For this purpose, the NDB should have the resources and authority to access data from other agencies identified above as well as to obtain required information from government departments both at the Centre and the state levels. In fact, it should be obligatory on the part of the relevant departments of the Central and state governments to supply the information to the NDB. While the Central Statistical Commission which has been set up recently could provide the broad framework, the NDB should function as an autonomous body.

Once such data are available there is a need to institutionalize the mechanisms for assessment and monitoring in order to suggest policy options on a timely basis. The Committee recommends the setting up of an autonomous Assessment and Monitoring Authority (AMA) to evaluate the extent of development benefits which accrue to different SRCs through various programmes. Academics, professionals, civil society organizations alongwith state authorities as the official members can be part of this Authority and perform a watch-dog function which closely monitors the participation of various SRCs in both state and Central level programme implementation. As the government and public records are being digitized it would be possible for the AMA to monitor 'diversity' in participation on a regular basis. The digitization will also facilitate monitoring at all levels of governance particularly the panchayats and nagar palikas, districts and of course the states and the Centre. While monitoring should be done on a concurrent basis, an elaborate monitoring exercise should be undertaken every five years. The results of this exercise can be profitably utilized for reformulation of policies, if required.

2.2 Enhancing the Legal Basis for Providing Equal Opportunities

The widespread perception of discrimination among the Muslim community needs to be addressed. There are hardly any empirical studies that establish discrimination.¹ Research in this area needs to be encouraged but is particularly difficult at the moment due to non-availability of data. Hopefully, better availability of data would result in more studies in this area. While equity in the implementation of programmes and better participation of the Community in the development process would gradually eliminate this perception of discrimination, there is a need to strengthen the legal provisions to eliminate such cases.

The Indian Constitution in 'Part-III - Fundamental Rights' has exhaustively provided not only for equality of all citizens irrespective of their religion but has also provided special provisions for protecting the rights of minorities in respect of their religion, language and culture. Thus, any violation of the rights of the minority by the State could be challenged in a court of law. There are also institutions like National Human Rights Commission (NHRC), National

An autonomous Assessment and Monitoring Authority (AMA) is needed to evaluate the extent of development benefits which accrue to different SRCs through various programmes

While equity in the implementation of programmes and better participation of the Community in the development process would gradually eliminate the perception of discrimination, there is a need to strengthen the legal provisions to eliminate such cases

1. A recent study shows that despite the presence of eligible persons in the villages in Gujarat that she studied, there were no Muslim beneficiaries in the Self Help Group (SHG) programme and not a single Below Poverty Line (BPL) card was issued to them. See Nikita Sud (2004) 'There are no non-Gujaratis in this village' 'We can recognise a Waghri from his chaal': Constructing and Contesting a Gujarati-Hindu Identity. Paper prepared for the workshop on 'Engagements with Tradition in the Gujarati World', School of Oriental and African Studies, London



It is imperative that if the minorities have certain perceptions of being aggrieved, all efforts should be made by the State to find a mechanism by which these complaints could be attended to expeditiously

The Committee recommends that an Equal Opportunity Commission (EOC) should be constituted to look into the grievances of the deprived groups

Commission for Minorities (NCM) to look into complaints made by the minorities with respect to the State action. But, these mechanisms can only have a limited role and cannot look into many complaints arising on a day-to-day basis against non-State agencies. The minorities, many a time, may feel that there is discrimination against them in the matter of employment, housing, for obtaining loans from the public or private sector banks, or opportunities for good schooling. It is self evident that if minorities have these perceptions, law must provide an effective mechanism which should examine their complaints and be able to give effective relief. It is imperative that if the minorities have certain perceptions of being aggrieved, all efforts should be made by the State to find a mechanism by which these complaints could be attended to expeditiously. This mechanism should operate in a manner which gives full satisfaction to the minorities that any denial of equal opportunities or bias or discrimination in dealing with them, either by public functionary or any private individual, will immediately be attended to and redress given. Such a mechanism should be accessible to all individuals and institutions desirous to complain that they have received less favourable treatment from any employer or any person on the basis of his/her SRC background and gender.

It is wrong to assume that there is an inevitable conflict between the interests of majority and minority communities in the country. This is flawed reasoning and assumption. Deprivation, poverty and discrimination may exist among all SRCs although in different proportions. But the fact of belonging to a minority community has, it cannot be denied, an in-built sensitivity to discrimination. This sensitivity is natural and may exist among religious minorities in any country. Recognizing this reality is not pandering to the minorities nor sniping at the majority. This recognition is only an acceptance of reality. It is a well accepted maxim in law that not only must justice be done but it must appear to be done. It is in that context that the Committee recommends that an Equal Opportunity Commission (EOC) should be constituted by the government to look into the grievances of the deprived groups. An example of such a policy tool is the UK Race Relations Act, 1976. While providing a redressal mechanism for different types of discrimination, this will give a further re-assurance to the minorities that any unfair action against them will invite the vigilance of the law.

2.3 Enhancing Participation in Governance

One reason for less than adequate participation in the development process may be due to inadequate participation in the governance structures. The Indian democracy provides opportunities for communities and groups of various social, economic and political orientations to democratically get elected and participate in different levels of 'governance' beginning from the grass roots to the state and national level political structures. Thus, democratic participation is possible for all communities within the country at a number of levels - national, the states/ union territories and at the grassroots. The local self governments - panchayats and zilla parishads in rural areas, and municipalities and corporations in urban areas - are crucial instruments in this context. Besides these institutions of parliamentary



democracy, there are a number of para-governmental institutions which run on the principles of electoral democracy and public representation. For example, a cooperative society established for the purpose of providing finance for development in a locality can elect its own representatives from among its residents. In a society characterized by considerable socio-cultural complexity, such as the one we have in India, democratic processes founded on universal adult franchise often fail to provide opportunities to ethnic, linguistic and religious minorities from getting elected and becoming part of the governance structure because of their low population shares. Over the last sixty years minorities have scarcely occupied adequate public spaces. The participation of Muslims in nearly all political spaces is low which can have an adverse impact on the Indian society and polity in the long run. The marginalized either have inadequate numbers that comes in the way of making their presence felt in the normal course of governance or they are not politically empowered. Given the power of numbers in a democratic polity, based on universal franchise, minorities in India lack effective agency and political importance. They do not have the necessary influence or the opportunity to either change or even influence events which enables their meaningful and active participation in development process. Therefore, there is a strong case to put mechanisms in place that enable them to engage in democratic processes at various levels of polity and governance. Mere material change will not bring about the true empowerment of the minorities; they need to acquire and be given the required collective agency.

Formulating and Implementing New Nomination Procedures

For increased participation it is imperative that there is a corresponding representation in governance structures. A carefully conceived 'nomination' procedure can be worked out to increase the participation of minorities at the grass roots. Mechanisms should be put in place so that a larger number of minorities are indeed nominated so as to increase their participation in public bodies. The Committee recommends that on the lines of initiatives taken by the Andhra Pradesh government, appropriate state level laws can be enacted to ensure minority representation in local bodies (See Box 9.2 in Chapter 9). Each state implementing this provision may need to recognize both linguistic and religious minorities. This effort on the part of the government to enhance diversity in the local governance structures leading to the visible participation of minority communities would go a long way in building an atmosphere of trust and faith and will yield extraordinary results enabling India to be a vibrant democracy.

Establishing a More Rational Procedure for Delimitation of Constituencies

The Committee also recommends the elimination of the anomalies with respect to reserved constituencies under the delimitation schemes discussed in Chapter 2. A more rational delimitation procedure that does not reserve constituencies with high minority population shares for SCs will improve the opportunity for the minorities, especially the Muslims, to contest and get elected to the Indian Parliament and the State Assemblies. Apart from these two initiatives it is important to evolve other methods to enhance political participation of the Community.

A carefully conceived 'nomination' procedure should be worked out to increase inclusiveness in governance

The Committee recommends the elimination of the anomalies with respect to reserved constituencies under the delimitation schemes



The idea of providing certain incentives to a 'diversity index' should be explored. A wide variety of incentives can be linked to this index so as to ensure equal opportunity to all SRCs in the areas of education, government & private employment and housing

2.4 Shared Spaces: Need to Enhance Diversity

There is an urgent need to enhance diversity in living, educational and work spaces. A variety of initiatives may be required for this purpose, some of which are discussed later in this chapter. With increasing ghettoisation and limited participation of certain SRCs in regular employment and educational institutions, the spaces available for interaction among SRCs have shrunk. Efforts are required to recreate and enhance such spaces. Enhancement of diversity in different spaces should be seen as a larger policy objective. And in this context, while SRCs can be the core element for defining diversity, in specific contexts (say employment and education), gender should also be included. The challenge is to develop an index of diversity that is transparent and easy to implement.

Linking Incentives to Diversity

The idea of providing certain incentives to a 'diversity index' should be explored. Admittedly, this is a complex proposition but if a transparent and acceptable method to measure diversity can be developed, a wide variety of incentives can be linked to this index so as to ensure equal opportunity to all SRCs in the areas of education, government & private employment and housing. The diversity principle which entails equity is to be applied not only between the majority and minorities but also between minorities so that the truly disadvantaged can and should benefit. Given an acceptable diversity index, policies can provide for :

- Incentives in the form of larger grants to those educational institutions that have higher diversity and are able to sustain it. These incentives can apply to both colleges and universities, both in the public and the private sector.
- Incentives to private sector to encourage diversity in the work force. While such initiatives should be part of the corporate social responsibility, some affirmative action may help initiate this process.
- Incentives to builders for housing complexes that have more 'diverse' resident populations to promote 'composite living spaces' of SRCs.

Facilitate Creation of Common Public Spaces

Most poor children do not have access to parks, libraries and even study spaces within their own houses. Such spaces can enhance interaction among SRCs and also provide the much needed fillip to educational initiatives; such spaces can be used by the community or civil society to organize remedial classes, reading rooms and other constructive initiatives. The State should encourage such initiatives in mixed localities and across neighbourhoods so that children belonging to different SRCs can interact and at the same time pursue studies. These spaces can also be used for interaction and constructive activities among adults of different SRCs. Such initiatives are essentially a domain of civil society but mechanisms to encourage such activities through provision of unused/vacant municipal premises/land etc. can be quite useful.² Part of the funds earmarked for the Jawaharlal Nehru National Urban Renewal Mission(JNNURM) can be used for this purpose.

2. One such experiment with community participation is being successfully run in parts of Gujarat by the Society for Promotion of Rational Thinking (SPRAT).



Sensitization-Related Initiatives

In order to respect and sustain diversity in the development and implementation of innovative programmes or in the provision of services, the relevant functionaries should be sensitive to the need to have diversity and the problems associated with social exclusion. It is important to sensitize state and other functionaries on these issues. A large scale programme for sensitization of various staff members, especially those who come in public contact on a regular basis is desirable, with a focus on health personnel, teachers, police and other security personnel.

3. Specific Policy Initiatives

While the initiatives discussed in Section 2 would provide a broad thrust to diversity, equity and inclusiveness, specific policy interventions in the areas of education, employment, credit etc. will also be required to complement them. Two points need to be emphasized at the outset. One, the policy measures suggested below and outlined above will have a better impact if they are adopted together and not in a piecemeal manner. Two, there is a need to focus more sharply on issues relating to women in each of the initiatives discussed in this section.

3.1 Criticality of Education

Access to education is critical for benefiting from emerging opportunities that are accompanied by economic growth. The report brings out clearly the educational deprivation experienced by the Muslim community. From lower levels of enrollment to a sharp decline in participation in higher levels of education, the situation of Indian Muslims is indeed very depressing as compared to most other SRCs; in fact their situation seems to have worsened in relative terms. And the problem is more acute for girls/women. Reasons for this are varied - ranging from poverty to perceived discrimination resulting in alienating school environment. While the overall situation remains bad, the enrolment rates of Muslims have picked up in recent years and the policies should help sustain the momentum that can get created through this change. Our analysis also shows that the major problems lie in school education; the likelihood of Muslim children completing school education is significantly lower than other SRCs, except SCs/STs, once factors like household expenditure, place of residence, gender etc. are controlled for. Once the "hurdle" of school education is crossed, the differences across most SRCs in the likelihood of completing graduate studies narrow down and are at times not very significant. Therefore, a sharper focus on school education is desirable.

Free and compulsory education up to the age of 14 is the responsibility of the State. And the fulfillment of this obligation is critical for the improvements in the educational conditions of Muslims, in fact, of all socio-economically deprived children. In addition, a sharper focus on a few areas listed below is desirable.

Adequate Reflection of Social Diversity in the Content of School Text Books

The school text book is one of the most enduring influences in the formative years of

*Relevant
functionaries
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The Committee recommends that a process of evaluating the content of the school text books needs to be initiated and institutionalized

childhood. Along with the family, the school teaches the child not only the three Rs but values and attitudes that shape the child's character and create a sense of values. Given the influence of the text book, the Committee feels that it can work as an important instrument of imparting social values. The text book should not only reflect reality but also help in creating appropriate values. Since the children tend to read their text books several times, their familiarity with the text is significant and acts to reinforce the values being suggested in the text. If the texts do not reflect diversity or are derogatory with respect to specific communities, they can alienate children of those communities from the wider society. Simple things in the text books can sow the seeds for religious intolerance, create caste bias and/or reduce sensitivity to gender differences, while the intent and purpose of texts should be to do just the opposite. The Committee recommends that a process of evaluating the content of the school text books needs to be initiated to purge them of explicit and implicit content that may impart inappropriate social values, especially religious intolerance.³

Initiatives in School Education

Muslims have the largest percentage share of children in the age group of less than 10 years with 27 percent falling in this range as compared to the 23 per cent for the country as a whole. However, the current enrollment and continuation rates at elementary level (though picking up in recent years) are the lowest for the Muslims. These facts make primary education particularly important for the Community and the need to ensure that all children in the age group 0-14 have access to free and high quality education more urgent. In addition, the following initiatives are desirable:

- Given the fact that a substantial proportion of households in urban settlements live in one- room accommodation it is absolutely necessary to create local community study centres for students so that they can spend a few hours to concentrate on their studies. This is an area in which the government, NGOs and the corporate sector can co-operate.
- High quality Government schools should be set up in all areas of Muslim concentration.
- Exclusive schools for girls should be set up, particularly for the 9-12 standards. This would facilitate higher participation of Muslim girls in school education. In co-education schools more women teachers need to be appointed.
- Availability of primary education in one's mother tongue is constitutionally provided for. There is an urgent need to undertake appropriate mapping of Urdu speaking population and provide primary education in Urdu in areas where Urdu speaking population is concentrated.

Once again utilization of JNNURM funds for this purposes should be explored

Technical Education and Training for Non-matriculates

As noted in the chapter on education, majority of Muslim girls and boys fail in their

3. A very systematic effort of this kind has been done by Samaan and NGO based in Calcutta, for the State board text books (Class 7-10) in West Bengal.



matriculation examinations or drop out before that. This group of children who have completed middle school but have not managed to study further needs to be incorporated in different types of technical training. The skill demands in the manufacturing and service sectors are changing continuously. And for many of these, highly educated/trained persons may not be required and youth with middle school education with adequate technical training may be appropriate for meeting these needs. However, almost all vocational training programmes run by the ITI's and polytechnics require a matriculation certificate. The Committee recommends that:

- The pre-entry qualification for admission to ITIs should be reduced to Class VIII. The scope of ITI courses should be expanded to focus on emerging market needs including those of the retail sector.
- Skill development initiatives of ITIs and polytechnics should focus on sectors which have high growth potential and in which the Muslim population is concentrated. These training initiatives should also focus on areas where the minority population concentrated.
- The eligibility for such programmes should also be extended to the Madarsa educated children, as they are ineligible to get trained under many current formal technical education streams.

Initiatives for Higher Education

Our analysis has shown that there is a high "deficit" as far as Muslim population in the higher education is concerned. And this "deficit" is higher than for all SRCs except SCs/STs. It has been already mentioned, that the best long term measure to correct this deficit is to increase school completion rates among the Muslims. In the medium and short run, a two prong strategy can be employed:

Strategy No. 1: The University Grants Commission (UGC) should be encouraged to evolve a system where part of the allocation to colleges and universities is linked to the diversity in the student population. Even private colleges, including those run by the minorities and which have affiliation with universities or are recognized by state bodies can be provided additional funds if they have a diverse student population and charge reasonable fees. As mentioned earlier, an appropriate diversity index will need to be developed for such purposes. It is advisable that the UGC undertakes a proactive exercise to sensitize the educational institutions with respect to the need to reflect diversity on these campuses.

The Muslims of some states like Andhra Pradesh, Karnataka, Tamil Nadu have established a number of 'minority managed professional institutions' which have opened up avenues for higher education for Muslims and other minorities. They need to get encouragement as community initiatives but even these institutions need to have diverse populations. Government financial aid to these institutions can be linked to low tuition and other fees and partly to diversity of student population. These 'minority institutions' are typically inaccessible to the poor from these communities. Low fees combined with merit-cum-means scholarships

The University Grants Commission (UGC) should be encouraged to evolve a system where part of the allocation to colleges and universities is linked to the diversity in the student population



To facilitate admissions to the 'most backward' amongst all the SRCs in the regular universities and autonomous colleges, alternate admission criteria need to be evolved

Providing hostel facilities at reasonable costs for students from minorities must be taken up on a priority basis

(partly funded from the additional government grants) would enhance participation of poor among the minorities.

Strategy No. 2: To facilitate admissions to the 'most backward' amongst all the SRCs in the regular universities and autonomous colleges, alternate admission criteria need to be evolved. The following example provides a rating/grading system that can potentially be used (Statement 12.1):

This system should help the poor among all communities. As a complement to the first strategy, part of state funding can also be linked to the use of such criteria in admissions by the educational institutions.

Statement 12.1

Total Points	100
• Assessment of Merit to the maximum of	60
• Assessment of Backwardness to the maximum of	40
Backwardness to be defined as the sum of the following (Each with about one third weight)	
(1) Household income (income criteria to be revised periodically)	13
(2) Backward district (list to be updated on annual basis)/ residence in a notified urban slum	13
(3) Backward class (assessed based on a combination of family occupation and caste)	14

Provision of Hostels

Providing hostel facilities at reasonable costs for students from minorities must be taken up on a priority basis. While this is required for all minority students, such facilities for girls in cities of all sizes are particularly desirable. The availability of such hostels would ensure that many girls would continue schooling (beyond secondary/college education) as they would not have to commute on a daily basis to access educational institutions located at a distance from their place of residence. Hostels are equally important in the context of boys accessing college education. High rents in cities are a deterrent for those from lower income households to access higher levels of education. Besides the high cost are other factors, like reluctance to accept Muslims as tenants, which make it difficult for them to rent accommodation. Ideally, the provision of such facilities should be made in partnership with the Community; the State can facilitate Community initiatives in this area through grants and other support. The taluka headquarters and educational centers would be the best locations for such facilities.

Another possibility is to create boarding houses for backward SRCs in taluka headquarters where large number of poor minority and other children can stay and study in local schools. This may reduce drop out rates and ensure retention in school up to higher secondary levels. Apart from taking the children out of the ghettos, such facilities would ensure that the backlog of parental illiteracy will not negatively impact the performance of these children because of the 'learning



friendly' atmosphere in these hostels. In fact, tutors can be provided for remedial classes in these boarding houses to supplement and monitor their studies.

For both these initiatives allocations can be made from the special funds earmarked by the Centre for the upliftment of the educational status of educationally backward groups. Once again, participation of the Community should be encouraged. Muslim Wakfs should be encouraged to utilize their assets for this endeavour. In addition, donations from NGOs and multilateral organizations can also be utilized.

Teacher Training Programme

Teacher training should compulsorily include in its curriculum components which introduce the importance of diversity/ plurality within the country and sensitize teachers towards the needs and aspirations of Muslims and other marginalized communities. The implementation of this should be monitored by the National Council of Teacher Education (NCTE). The other issue is that of dearth of Muslim school teachers, especially women. Given the current education levels, the possibility of more Muslims opting for B.Ed course is limited. But more Muslims may be able to participate as para teachers. An effort should be made to enhance participation of Muslims in this cadre as an interim measure.

There are only a few teachers who can teach in the Urdu medium. Given the commitment to provide primary education in the child's mother tongue, the State is required to run Urdu medium schools. This in turn would require teachers capable of teaching in the Urdu medium. Preference to teachers who can instruct through Urdu medium is desirable in all teacher training departments in states where Urdu speaking population is substantial.

Interventions to Support the Urdu Language

While Urdu language is not a language of the Muslims alone, contemporary circumstances make it appear to be so. The language has been neglected. The fallout of this has been inadequate access to education in the mother tongue for many Urdu speaking children. The neglect has also resulted in poor performance of Urdu medium school students because of poor infrastructural facilities and absence of adequate number of qualified teachers. As mentioned above, given the constitutional responsibility of the State, it is imperative that Urdu language is supported to provide a regular stream of Urdu teachers. Moreover, for secondary education the distortions made in the Three Language Formula should be corrected in order to accommodate Urdu in schools of the Hindi region. In addition, three more measures are desirable:

- Often Urdu schools have teachers who have no knowledge of Urdu. This problem is partly compounded by the fact that posts of Urdu teachers are reserved for the SCs/STs and such candidates are not available. This anomaly needs to be corrected urgently.
- High quality Urdu medium schools can be opened in those parts of the country

Teacher training should compulsorily include in its curriculum components which introduce the importance of diversity/ plurality within the country and sensitize teachers towards the needs and aspirations of Muslims and other marginalized communities

Given the commitment to provide primary education in the child's mother tongue, the State is required to run Urdu medium schools



Work out mechanisms whereby Madarsas can be linked with a higher secondary school board so that students wanting to shift to a regular/mainstream education can do so after having passed from a Madarsa

Recognition of the degrees from Madarsas for eligibility in competitive examinations is desirable

wherever there is demand for them. However, it needs to be ensured that good quality text books are available in Urdu language and the products of these schools are employable.

- Urdu should be introduced as an optional subject in all government and government-aided schools in states having a substantial Urdu speaking population.

Madarsas and Mainstream Education

Madarsas have played an important role in providing religious education to the Muslim population. They also provide 'mainstream' education in many cases and several of them are in the process of modernizing their curriculum. While this is an important initiative of the Community to improve educational conditions, it is important to take note of the fact that less than 4 per cent of the Muslim children in the school going age actually attend the full time regular Madarsas. Therefore, the modernized Madarsas are unlikely to satisfy the educational demand of the Community and the State will have to make provision for mainstream schools in areas where such schools are not available. In other words, Madarsas should not to be looked upon as alternatives to the regular school, but a complement. The following steps seem desirable:

- Work out mechanisms whereby Madarsas can be linked with a higher secondary school board so that students wanting to shift to a regular/mainstream education can do so after having passed from a Madarsa.
- Provision of "equivalence" to Madarsa certificates/degrees for subsequent admissions into institutions of higher level of education. Flexibility should be introduced so as to enable Madarsa graduates to move across to regular mainstream education after graduating from these institutions, if they so wish. In other words the opportunity should be made available to them, especially in courses where admission is done through an entrance test/ competitive examination.
- Recognition of the degrees from Madarsas for eligibility in competitive examinations such as the Civil Services, Banks, Defense Services and other such examinations. The idea is to facilitate a process whereby Madarsa graduates too have a choice and an incentive to participate in these employment streams. This should, however, remain within the existing framework of these competitive examinations.
- In the 1990s government introduced a scheme for modernization of Madarsas. This was a step in the right direction but it was robbed of part of its utility because of some deficiencies relating for example to choice of subjects, quality of teachers, accommodation of the modern subjects in a time-table intensely packed with traditional subjects. Government will be well advised to review and revamp the scheme before embarking on its expansion.

3.2 Enhancing Access to Credit and Government Programmes

The chapters on Bank Credit and Government Programmes have highlighted the fact that flow of credit to Muslims is quite limited. While part of this could possibly



be due to lower demand for credit due to low income levels of the Community, low access to credit cannot be ignored. Lack of access to credit is a more serious problem for the Community as a significantly larger proportion of workers are engaged in self-employment, especially home-based work. Therefore, non-availability of credit can have far-reaching implications for the socio-economic and educational status of the Community. Wherever comparative analysis between Muslims and other minorities has been carried out, it has been shown that the access of other minorities to credit from banks and other programmes is far better than Muslims and they are at times the principal beneficiaries of some programmes wherever targeting has been done. In some programmes where Muslims have received an adequate share of credit, the total flow of funds has been low. The chapter on Poverty has also shown higher presence of Muslims in 'persons below poverty line'. Keeping in mind these empirical facts, the following recommendations can be made:

- Several complaints about the exclusion of Muslim concentrated areas from the activities of the banks have been reported to the Committee. To partly address at least this perception, a simple regulation on the lines of the one adopted by the government of United States, is desirable. All banks should be required to provide information to anyone who asks about the localities to which loans have been disbursed. If sharing information with the individuals can add significantly to the transaction costs, such information can be provided to the Reserve Bank of India, which in turn can provide this information to others under the Right to Information Act. The information regarding the SRC background of customers and clients should also be maintained by the banks and made available to the RBI. It is not required to provide information on individual accounts but aggregated across SRCs.
- The Committee, therefore, recommends promoting and enhancing access to Muslims in Priority Sector Advances. Any shortfall in achievement of targeted amount in minority specific programmes should be parked with NMDFC, NABARD and SIDBI and specific programmes should be funded with this amount. However, the real need is of policy initiatives that improve the participation and share of the Minorities, particularly Muslims in the business of regular commercial banks. Since the size of the credit flows through regular banking channels is much higher than various community specific programmes, higher participation of minorities will result in larger gains to them.
- Analysis of the Census of India 2001 results has indicated that banking facilities are inversely correlated to the proportion of the Muslim population in a village/locality. This issue should be addressed on a priority basis by providing incentives to banks to open more branches in Muslim concentration areas. Instead of reporting 'Amount Outstanding', the RBI periodic reports on Priority Sector Advances should contain data on 'Sanctions or Disbursements to Minorities' in the reporting period, along with the 'amount outstanding'. The modified reports on priority sector advances should also segregate figures furnished under 'Others' to reflect the deployment of funds by banks in

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It may be desirable to have experts drawn from the Community on relevant interview panels and Boards

institutions like NABARD and other financial institutions.

- The Committee also recommends that the coverage under Public Programmes should be extended to include more schemes and should also include lending by NABARD and SIDBI. SIDBI should set aside a fund for training for minorities under its Entrepreneurial Development Programme. Such programmes should not only aim to improve skills of artisans in traditional occupations but also re-equip them with modern skills required to face the adverse effects of globalization in their area of artisanship. Given the substantial presence of Muslims in these occupational groups special attention should be given to them.
- While the available data is inadequate, there is a widespread perception that the participation of Muslims in the Self Help Groups (SHGs) and other micro-credit programmes is very limited.⁴ A policy to enhance the participation of minorities in the micro-credit schemes of NABARD should be laid down. This policy should spell out the intervention required by NABARD through a mix of target and incentive schemes based on the population percentage of Muslims in the village in order to enhance the participation of Muslims in micro-credit. In any case, data on the participation of different SRCs in such schemes should be collected and shared with the RBI or the NDB. The implementation of such schemes may need to be tailored to specific situations.⁵
- The detailed analysis of Muslim participation in government employment and other programmes has shown very limited participation in both. While no discrimination is being alleged, it may be desirable to have experts drawn from the Community on relevant interview panels and Boards. This practice is already in vogue in the case of SCs/STs.
- There is a need to revise the coverage of districts under the Prime Minister's 15 Point Programme based on the Census 2001 data. The Committee recommends that all 58 districts with more than 25 % Muslim population should be brought under the 15 Point Programme. A special assistance package for the development of these districts should be launched. The same principle might be applied to units taluka/block with similar concentration of Muslims.
- There should be transparency in information about minorities in all activities. It should be made mandatory to publish/furnish information in a prescribed format once in three months and also to post the same on the website of the departments and state governments. There should be provision for reporting default and delays in processing/rejection of application at the state/district/block levels. In line with the thrust towards greater transparency,

4. See Sud (2004), for some instances showing lower participation of Muslims in SHGs.

5. For example, quantitative targets with respect to the minimum number of SHGs to be formed may be set for villages with more than 50 % Muslim population. Given the dominance of Muslims in the population, this will automatically enable the inclusion of Muslims into the micro-credit movement. In villages where Muslims constitute 25-50 % of the population, the intervention strategy should be based on assessments of the socio-economic profile of Muslims. Multi-dimensional targets may have to be set, based on self-set targets to increase Muslim participation. In villages with less than 25 % Muslim population, Self Help Promotional Institutions to form, train, educate and motivate SHGs to establish credit linkages could be offered financial incentives to increase Muslim participation. Since Muslims are mainly concentrated in the non-farm sector, activity specific schemes should be introduced. Blocks/Clusters should be mapped according to artisanal activities. In order to face competition, intervention strategies should address their problems through training, skill up-gradation and marketing.



applicants should also have full right to information about the status of their applications. The information regarding the application, and the processing stage should be made known to the applicant on request. This information should also be made available through the website and touch screens to the applicants. This is a far-reaching measure which will benefit, not only Muslims but all communities.

- The review of Government programmes suggests that Muslims have not benefited much from them. At times the Muslims do not have adequate participation as beneficiaries; when participation is adequate, the total amounts allocated to the programme are too low to make any meaningful impact. The current formats in which the data are kept do not permit easy assessment of the benefits that have accrued to various SRCs. Detailed data should be collected regularly on the participation of different SRCs in government programmes, both at the state and the Central level. As suggested earlier such data should be made available to the NDB which will maintain it and make it available to users.
- Last but not the least, although there are many Centrally Sponsored Schemes (CSS) and Central Plan Schemes (CPS) available for the welfare of SCs, STs and OBCs, such schemes for the welfare of minorities are rare. Even the available schemes are inadequately funded. Overall, targeting backward districts and clusters where special artisanal groups exist, will ensure a sharp reduction in disparities of access and attainment. The Central Government should introduce a few schemes with large outlays for welfare of minorities with an equitable provision for Muslims.

3.3 Improving Employment Opportunities and Conditions

The country is going through a high growth phase. This is the time to help the underprivileged to utilize new opportunities through skill development and education. A large segment of the Muslim community is engaged in self-employment activities. Besides, a significant proportion, especially women, is actually engaged in home-based work. While some of these workers are engaged in sectors that have experienced growth, many are engaged in occupations/sectors that are stagnant. The policy intervention needs to help workers engaged in growth-oriented sectors to become part of the larger network of market-oriented firms engaged in that sector. For those caught in the stagnant sectors, a transition path will have to be evolved. Skill up-gradation, education and credit availability, referred to earlier will have an important role in both these strategies. The other deficit is in regular employment as a very small proportion of Muslim workers are engaged in regular work, especially in salaried jobs with the public sector or the large private sector. The conditions of work of not only the self-employed Muslim workers but also the regular workers are precarious.

Given these conditions, the following initiatives seem desirable:

- Provide financial and other support to initiatives built around occupations where Muslims are concentrated and that have growth potential. These initiatives can take the form of interventions where existing skills of the

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Provide financial and other support to initiatives built around occupations where Muslims are concentrated and that have growth potential

workers are combined with knowledge of modern management practices, new technology, and emerging market needs. The case of Maya Organic, discussed in Chapter 5 as a good example of such an intervention. Similar initiatives need State support but market orientation of such initiatives is critical for their success. In specific contexts the skilled persons benefiting by these interventions may consist of youth who have not had adequate schooling. In these situations the intervention may need to include some educational content, as an essential concomitant.

- While initiatives of the kind discussed in the earlier point can also be undertaken in areas/clusters which have large concentrations of Muslim population, a few more cluster/area specific initiatives are desirable. Since skill up-gradation needs might be high in such clusters, location of ITIs, polytechnics and other institutions that provide skill training to non-matriculates need to be located here. Availability of such institutions in the vicinity would not only help those sections of the workers who are involved in growth-oriented industries but also those who wish to move to new sectors through skill formation or up-gradation.
- Given the precarious conditions of the self-employed persons in the informal sector, especially the home-based workers, it is desirable to have a mandated social security system for such workers. Casual workers in the informal sector should also be able to participate in such schemes. Since the State is already thinking of such a scheme, an early implementation would benefit a large section of the Muslim population along with helping the larger segment of the informal sector workforce.⁶
- A more transparent recruitment system will help to build public confidence in the system. It is not being suggested that inclusion of minorities in selection committees will improve the chances that Muslims will get selected, it can surely improve the confidence of Muslim applicants during the selection process.
- It is imperative to increase the employment share of Muslims particularly in contexts where there is a great deal of public dealing. Their public visibility will endow the larger Muslim community with a sense of confidence and involvement and help them in accessing these facilities in larger numbers and greater proportion. To achieve this, efforts should be made to increase the employment share of Muslims amongst the teaching community, health workers, police personnel, bank employees and so on. Employers should be encouraged to endorse their organizations as 'Equal Opportunity Institutions' so that applicants from all SRCs may apply. A time bound effort in this direction is desirable.
- As our data shows when Muslims appear for the prescribed tests and interviews their success rate is appreciable. This applies both to the public and private sector jobs. Some simple measures like undertaking a visible recruitment process in areas and districts with high percentage of Muslims, job advertisements in Urdu and vernacular newspapers and other media, or simple

6. See, Social Security for the Unorganised Sector, National Commission of Enterprises in the Unorganised Sector, Government of India, New Delhi, May 2006.



messages like 'women, minority, and backward class candidates are encouraged to apply' may create an atmosphere of trust and confidence. Similarly, not as a measure to eliminate discrimination but as an initiative to build confidence, it may be useful to have at least one Muslim inspector/sub-inspector in the Muslim concentrated Thanas, Muslim health personnel in health units located in such areas, a few Muslim teachers in schools located in such areas and so on.

3.4 Enhancing the Efficacy of Infrastructure Provision

Inadequate availability of infrastructure is one of the many problems that Muslims share with all poor especially the disadvantaged SRCs in the country. While the number of service providers from the non-governmental organizations is on the rise, public provision of infrastructure remains critical and desirable. Sensitivity to the issues of different SRCs is very important to the delivery of services such as primary education, health, etc. Service providers face a number of difficulties in reaching out to the Muslim community for various reasons, ranging from a sheer lack of understanding of issues particular to the Community to lack of Muslim presence in the organization and a sense of suspicion which the Community may have towards them. It is alleged that in many situations, the service providers have inherent biases and show resistance to reach out to the Community. To correct this situation the following measures are suggested.

- Sensitization of the service staff regarding issues of social exclusion has already been mentioned and can be quite useful in reducing these problems.
- Credible NGOs, with necessary expertise, from the Muslim community are few and far between. But many face problems in getting their organizations registered. The registration of trusts set up by the Community, such as Wakf institutions and mosque committees should be facilitated. These institutions, being closer to the community can indeed play an important role as intermediaries between policy programmes announced by the government and their beneficiaries within the Muslim community. Besides, there is need to encourage the setting up of civil society organizations from amongst the Muslim community as well. But once again, the reach of such organizations is going to be very limited and the responsibility of the State in providing basic health and other infrastructure facilities remains the main hope of all poor, including Muslims.
- Lack of access to crucial infrastructural facilities is another matter of concern for the Muslims. Access to schools, health care, sanitation facilities, potable water and means of daily transportation are some of the basic facilities one can expect a state to provide for its citizens. Differentials in accessibility of infrastructural facilities vis-a-vis other SRCs has been discussed in Chapter 9 which shows relatively low access to such facilities for Muslims across India except in the state of Kerala. As is the case for some of the issues discussed above, as far as infrastructural facilities go there seems to be not much of an argument in building a case for Muslims alone. Wherever these facilities are lacking they impact the entire people in that vicinity/region who are

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The issues relating to disparities across socio-religious communities are of utmost importance to our nation today. If this Report contributes in any way in constructively dealing with these issues and in facilitating a more informed discussion on them, the Committee's efforts would be well rewarded

dependent upon it. For example if a Muslim concentration village does not have a school or a health care facility, then the other SRCs of that village are at an equal disadvantage as they too are bereft of this facility. The government would therefore be well advised that all villages/towns/habitations/ be provided with basic amenities, good quality government schools and health facilities, pucca approach roads, and general improvement in living conditions (supply of electricity/housing/clean drinking water and sanitation). This is in the overall interest of India and not only of Muslims alone. Not providing these basic facilities is a violation of human rights.

3.5 Encouraging Community Initiatives

Many of the measures suggested above would become more efficacious if there is community participation. In fact, partnerships between the government, the community and the private sector maybe quite useful to deal with problems faced by the Muslims . In this context, better utilization of Wakf properties can provide partnership opportunities. Large number of Wakf properties spread all over the country have been in a state of neglect. They have often been exploited by unscrupulous persons. This has been possible because the administration of Wakf properties has been slack. The report has pointed out the deficiencies and flaws in the management and suggested the necessary legal and administrative steps to remedy them. These would merit the immediate attention of the authorities so that better management of the properties results in raising resources for a number of welfare activities, some of which can be undertaken in partnership with the government and the private sector.

It is a matter of great satisfaction for this Committee that this report has addressed most of the problems that the Muslim community has been facing. It has made comprehensive recommendations for setting the Community on the road to progress. It is expected that the recommendations will receive the attention of the Central and the state governments and will be implemented with all the earnestness and the thoroughness that they deserve. It is also expected that the Report would invoke a positive response from the Civil Society , which will ensure that the policy measures introduced by the State in pursuance of these recommendations receive full support and active cooperation from all sections of the society, including the Muslim community. The issues relating to disparities across socio-religious communities are of utmost importance to our nation today. If this Report contributes in any way in constructively dealing with these issues and in facilitating a more informed discussion on them, the Committee's efforts would be well rewarded.



Commissioned Papers

1. Deolalikar, Anil B. (June 2006): '*How do Indian Muslims fare on Social Indicators?*', Background paper prepared for Prime Ministers High Level Committee.
2. Dube, Amaresh. (June 2006) 'Quantitative analysis of Disparities in Consumptions and Poverty Incidence across Social-Religious Groups', from 55th Round NSSO Data. Background paper prepared for Prime Ministers High Level Committee.
3. Kulkarni, P.M. (April 2006), '*The Muslim Population of India-A Demographic Portrayal*' Draft for Background paper prepared for Prime Ministers High Level Committee.
4. Unni, Jeemol (July 2006): '*Informality and Gender in the Labour Market for Muslims in India*', Background paper prepared for Prime Ministers High Level Committee.



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Technical Notes

Chapter 4

Technical Note 4.1. Estimating Mean Years of Schooling

Census (2001) was the source of data for estimating mean years of schooling. The Census does not give the years of school attended - it only gives the education level of different age groups. Thus, the mean year of schooling had to be based on certain assumptions. The method is explained for the age group 7-16 years, corresponding to those who should have completed matric level schooling.³⁴ The assumptions are such that they are likely to result in an over-estimate. If the actual figures are lower will only strengthen the findings of the Report. Further, some of the errors are compensating.

The population aged 7-16 years is divided by the Census into the following groups: illiterate and literate. The latter, in turn, is sub-divided into:

- Literate, but without education: They do not have any schooling
- Below primary education: They are either studying at class I-V, or have dropped out.
- Completed Primary Education: They are either studying in Class VI-VIII or have dropped out after Class V.
- Completed Middle Level Education: Completed Class VIII.
- Completed Matric Level of Education: Completed 10 years of Education

The first group was ignored, as they have no education (their years of schooling is zero).

The second group consists of children who have not completed primary education. If an enrolment age of 7 years is assumed, those aged 12 years and above can be assumed to have dropped out. Their year of schooling is assumed to be 4 years.

Those below 12 years cannot be expected to have completed primary education. Depending upon their age they are assigned the appropriate year of schooling. Thus, a child of age 7 is assumed to have attended school for one year; the year is 2 for an

34. The mean year is also estimated for the age group 7-16 years.



Technical Note Table 4.1: Years of Schooling assigned to each age category

Age	Literate, without education	Below Primary	Completed Primary	Completed Middle
7 years	0	1	NA	NA
8 years	0	2	NA	NA
9 years	0	3	5	NA
10 years	0	4	5	NA
11 years	0	4	5	NA
12 years	0	4	6	7
13 years	0	4	6	7
14 years	0	4	6	8
15 years	0	4	6	9
16 years	0	4	6	9

8-year old child. It is assumed that after each year 5% of the children drop out.

Those who have completed primary education are assumed to have attended school for 5 years if their age is 11 years or less.

Children aged 12-13 years having completed middle school education, in which case they are assigned 7 years of schooling. Those who have achieved only primary education are assumed to have attended school for 6 years. Children who have below primary education are assumed to have dropped out after 4 years of schooling.

The years of schooling assigned to each group is summarized in Technical Note Table 4.1

All those who had completed matric level are assigned 10 years of educations.

The subsequent steps are simple. The number of children in each category is

multiplied with the corresponding age group to get the total years of schooling attended. The figure is divided by the total number of children aged 7-16 years. Thus both enrolled and non-enrolled students are included in the denominator.

Technical Note Table 4.2: Distribution of Population Completing at Least Primary Education by Religion

Age Group	Muslim	SCs/STs	All Others
14-15	57.8	60.1	77.6
16-17	60.9	61.4	79.3
18-19	58.4	55.9	75.5
20-24	54.7	49.0	71.4
25-29	47.3	40.2	64.7
30-34	41.0	32.2	59.0
35-59	33.6	23.1	50.4
60+	18.2	8.8	27.8

Technical Note 4.2. Converting Age Specific Education Levels into Time Trends

While the Report focuses on the current educational status of Muslims (and other communities), it also recognizes the need to

situate the current in a historical context. Unfortunately, the Census has religion-wise figures only for 2001. An attempt to deconstruct the figures for earlier figures



using estimated population distributions proved unsuccessful.

Returning to the 2001 Census figures, it was decided to utilize the available age specific levels of education to obtain trends in educational attainments over time. The method finally employed is illustrated with respect to the time trend for population completing at least primary education.

The Census provides educational levels attained for different age groups. It was an easy task to find out the population in a particular age group, and the number completing different educational levels in this group. Converting the numbers into percentages, a table like the following was obtained.

Technical Note Table 4.3: Age Groups, Mid Points and corresponding years

Age Group	Mid-point	Rounded off Mid-point	Year in which completed primary education
14-15	14.5	15	2001
16-17	16.5	17	1999
18-19	18.5	19	1997
20-24	22	22	1994
25-29	27	27	1989
30-34	32	32	1984
35-59	47	47	1969
60+	70	70	1946

The method for transforming age into time was simple and based on the realistic assumption that a person should have completed 5 years of schooling by the age of 11-12. Given that a person was aged 16-17 in 2001, at the time of undertaking the Census survey, it is an easy task to estimate the year when that person would have been aged 11-12 years, and completed his primary education. Proceeding in this way, the corresponding year in which an age group had completed primary education is estimated below.³⁵

The same method was then applied, with appropriate modifications, to convert the age specific educational level into time trends in educational attainments.

One problem in creating the graphs was the presence of a small fraction of persons who had commenced schooling at an earlier age than the majority of the population. This caused a fall in the trend line. Since an analysis of this part of the curves are not relevant and might even have proved misleading, the downward segments of the curves were dropped.

Chapter 6

Technical Note 6.1. Sources of Data used in Study

The chapter employs some unique data sets that have been analysed for the first time by any external body.

- The first set of data relates to priority sector advances from scheduled commercial banks (both public and private commercial banks). According to a Master Circular relating to Priority Sector Lending to Minority Communities, all commercial banks have to submit statements reporting situation with respect to priority sector advances to different minority communities, and all

35. For large age groups, a rounded off mid-point had to be taken.



others for (a) all states, and (b) designated districts covered under the Prime Minister's 15 Point Programmes. While the first part provides aggregative state level data, (b) presents disaggregate information for 44 minority concentrated districts, where the situation can be expected to be relatively better for Muslims.

- The second data set relates to information directly obtained from commercial banks by the HLC. This data set has two sub-components:
 - ◆ Priority Sector Advances granted by commercial banks to SRCs. This is basically the same data set as part (a) of the earlier data set, with one major difference. In this case, the priority sector advances are classified according to sectors (agriculture, small scale industries and others).
 - ◆ Deposits in commercial banks.
- Thirdly, data has been obtained from Small Industries Development Bank of India and National Bank for Agricultural and Rural Development about the total assistance provided by these two institutions, and the share of Muslims.

Technical Note 6.2. Selection of Banks for Analysis

The Committee had requested all Scheduled Commercial Banks to submit data on Deposits and on Priority Sector Advances by Economic Sectors.

In case of deposits, the data submitted by the banks were subject to process of scrutiny and checks, as detailed below:

Stage 1: The State figures were added and compared to the figure supplied for the all-India level.

Stage 2: The Deposit amount furnished by the banks to HLC was compared with figures furnished by banks to the RBI. As the reference points were slightly different, the figures do not match perfectly. In the case of a reasonably close fit, the bank data was accepted.

Stage 3: The deposit amount per account was estimated for the banks. Clarifications were sought from Banks with unusually high (or low) deposits per account.

In case of discrepancy, even for one year, data for all three years were rejected. The data furnished by the following 14 Public Sector Banks and 13 Private Sector Banks, that passed the checks were selected for analysis:

1. **Public Sector Banks:** State Bank of India, State Bank of Hyderabad, State Bank of Indore, State Bank of Saurashtra, State Bank of Travancore, Allahabad Bank, Bank of Baroda, Central Bank of India, Corporation Bank, Indian Overseas Bank, Oriental Bank of Commerce, UCO Bank, Union Bank of India and Vijaya Bank.
2. **Private Sector Banks:** Bharat Overseas Bank, City Union Bank, Lord Krishna Bank, Tamil Nadu Mercantile Bank, The Catholic Syrian Bank, Dhanalaxmi Bank, The Federal Bank, Karur Vysya Bank, The Nainital Bank, The Ratnakar Bank, The Sangli Bank, The South Indian Bank and UTI Bank.



In the case of Priority Sector Advances by Economic Sectors, the data submitted by the banks were subject to process of scrutiny and checks, as detailed below:

Stage 1: The State figures were added and compared to the figure supplied for the all-India level.

Stage 2: The sectoral figures were added and compared with figures for Total PSA.

Stage 3: The Total PSA (Amount Outstanding only) furnished by the banks to HLC were compared with figures furnished by banks to the RBI. As the reference points may have been different, the figures do not match perfectly. In the case of a reasonably close fit, the bank data was accepted.

Stage 4: The amount outstanding per account was estimated for the banks. Clarifications was sought from Banks with unusually high (or low) amount outstanding per account.

In case of discrepancy, even for one year, data for all three years were rejected. The data furnished by the following 17 Public Sector Banks and 14 Private Sector Banks, that passed the checks were selected for analysis:

1. **Public Sector Bank:** State Bank of India, State Bank of Hyderabad, State Bank of Indore, State Bank of Travancore, Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of Maharashtra, Canara Bank, Corporation Bank, Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab National Bank, UCO Bank, Union Bank of India and Vijaya Bank.
2. **Private Sector Bank:** Bharat Overseas Bank, Development Credit Bank, Lord Krishna Bank, SBI Commercial & International Bank, Tamil Nadu Mercantile Bank, The Catholic Syrian Bank, The Federal Bank, Karur Vysya Bank, The Nainital Bank, The Ratnakar Bank, The Sangli Bank, The South Indian Bank, The ING Vysya Bank, United Western Bank.

Appendix Table 6.1 lists all Public Sector Banks and Private Sector Banks and identifies the banks which did not furnish any data at all despite reminders by the Committee and by Reserve Bank of India.



APPENDIX

Appendix Table 1.1: Distribution of Population according to SRCs by States (All India)

STATE	Popu- lation - 2001 (Mill- ions)	Pop- 2001 (%)	HINDUS						MUSLIMS					Others- popu- lation 2001 (%)
			% SCs/STs		% OBCs		% General		Pop- 2001 (%)	% OBCs*		% Genenral		
			1999- 00	2004- 05	1999- 00	2004- 05	1999- 00	2004- 05		1999- 00	2004- 05	1999- 00	2004- 05	
India	1028.6	80.5	31.3	31.2	38.3	43.0	30.5	25.9	13.4	31.7	40.7	68.3	59.3	6.1
West Bengal	80.2	72.5	43.3	42.0	8.3	8.4	48.4	49.6	25.2	2.6	2.4	97.4	97.6	2.3
Kerala	31.8	56.2	18.1	21.1	49.4	56.0	32.5	22.9	24.7	89.8	99.1	10.2	0.9	19.1
Uttar Pradesh	174.7	80.8	28.8	28.5	41.6	51.5	29.6	19.9	18.2	44.4	62.0	55.6	38.0	0.9
Bihar	109.9	79.6	29.5	26.9	54.4	60.2	16.1	12.8	15.9	40.6	63.4	59.4	36.6	0.2
Assam	26.7	64.9	34.5	40.7	24.6	26.6	41.0	33.8	30.9	4.9	3.0	95.1	97.0	4.2
J & K	10.1	29.6	22.9	35.4	3.1	10.1	74.0	54.5	67.0	19.4	17.1	80.6	82.9	3.4
Jhar- khand	-	-	-	37.8	-	47.0	-	15.2	-	-	61.7	-	38.3	-
Karna- taka	52.9	83.9	29.2	29.7	35.1	39.2	35.7	31.1	12.2	56.8	52.7	43.2	47.3	3.9
Uttar- anchal	-	-	-	27.8	-	14.9	-	57.3	-	-	53.2	-	46.8	-
Delhi	13.9	82.0	18.5	27.8	22.4	14.1	59.1	58.1	11.7	45.1	21.6	54.9	78.4	6.3
Maha- rashtra	96.9	80.4	23.5	22.2	30.0	37.7	46.6	40.1	10.6	6.8	11.6	93.2	88.4	9.0
Andhra Pradesh	76.2	89.0	27.3	25.6	49.4	50.2	23.3	24.2	9.2	10.7	19.5	89.3	80.5	1.8
Gujarat	50.7	89.1	30.0	29.0	29.3	39.8	40.7	31.2	9.1	25.6	33.0	74.4	67.0	1.8
Rajas- than	56.5	88.8	37.4	37.9	34.0	43.1	28.6	18.9	8.5	24.2	55.8	75.8	44.2	2.8
Madhya Pradesh	81.2	92.1	42.4	39.0	41.2	41.6	16.4	18.6	5.2	36.8	48.3	63.2	51.7	2.5
Haryana	21.1	88.2	24.7	25.5	25.1	29.3	50.3	45.2	5.8	82.4	86.2	17.6	13.8	6.0
Tamil Nadu	62.4	88.1	27.3	23.6	64.8	72.5	7.9	3.9	5.6	83.2	93.3	16.8	6.7	6.3
Orissa	36.8	94.4	44.0	41.6	30.5	37.8	25.5	20.5	2.1	7.8	8.5	92.2	91.5	3.6
Himachal Pradesh	6.1	95.4	23.6	32.4	11.5	14.8	65.0	52.8	2.0	33.4	30.9	66.6	69.1	2.6
Punjab	24.4	36.9	43	39.6	17.4	14.3	39.6	46.1	1.6	40.6	54.4	59.4	45.6	61.5

Note: Based on NSSO 55th Round (Schedule 10) and 61st Round (Schedule 10) data * a small percentage of SCs and STs included



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table 1.2: Distribution of Population according to SRCs by States (Urban)

STATE	Popu- lation - 2001 (Mill ions)	Popu- lat- 2001 (%) (%)	HINDUS						MUSLIMS				Others - popu- lation 2001 (%)	
			% SCs/STs		% OBCs		% General		Pop- 2001 (%)	% OBCs*		% Genenral		
			1999- 00	2004- 05	1999- 00	2004- 05	1999- 00	2004- 05		1999- 00	2004- 05	1999- 00		2004- 05
India	286.1	75.6	20.6	20.5	33.0	36.9	46.5	42.6	17.3	32.6	40.2	67.4	59.8	7.1
West Bengal	22.4	83.4	24.2	23.6	5.7	6.9	70.0	69.5	15.1	1.7	0.1	98.3	99.9	1.5
Kerala	8.3	58.4	10.2	13.3	53.6	59.0	36.2	27.7	24.2	87.8	98.8	12.2	1.2	17.4
Uttar Pradesh	34.5	66.3	21.9	18.7	31.4	42.4	46.8	38.9	32.1	46.2	57.0	53.8	43.0	1.7
Bihar	8.7	79.7	20.9	14.2	49.9	60.2	29.2	25.6	19.6	44.1	71.7	55.9	28.3	0.7
Assam	3.4	82.0	19.8	26.0	11.5	21.0	68.7	52.9	15.3	8.3	1.7	91.7	98.3	2.8
J & K	2.5	35.0	18.0	24.5	7.2	9.7	74.8	65.8	59.8	0.9	2.6	99.1	97.4	5.2
Jhar- khand	-	-	-	22.8	-	39.3	-	37.9	-	-	45.6	-	54.4	-
Karna- taka	18.0	73.0	21.1	20.7	28.7	36.8	50.2	42.5	21.2	51.0	49.9	49.0	50.1	5.7
Uttar- anchal	-	-	-	21.7	-	15.3	-	63.0	-	-	41.1	-	58.9	-
Delhi	12.9	81.4	19.3	29.0	14.9	12.4	65.8	58.6	12.1	35.0	21.8	65.0	78.2	6.5
Maha- rashtra	41.1	70.7	15.5	20.8	25.6	29.7	58.9	49.6	17.5	5.9	11.1	94.1	88.9	11.8
Andhra Pradesh	20.8	77.4	19.5	16.8	46.7	51.8	33.8	31.5	19.5	6.6	19.7	93.4	80.3	3.1
Gujarat	18.9	82.3	18.9	14.1	25.6	32.1	55.5	53.8	14.2	28.8	24.8	71.2	75.2	3.5
Rajas- than	13.2	77.7	29.2	30.3	27.9	34.5	42.9	35.1	17.5	14.3	43.3	85.7	56.7	4.8
Madhya Pradesh	16.0	80.3	27.9	20.6	36.7	38.6	35.4	40.8	15.3	21.3	51.3	78.7	48.7	4.5
Haryana	6.1	91.2	22.3	18.2	19.9	23.6	57.9	58.1	2.9	32.2	56.8	67.8	43.2	5.9
Tamil Nadu	27.5	82.6	13.6	15.3	68.4	76.4	18.0	8.3	9.2	85.5	91.2	14.5	8.8	8.2
Orissa	5.5	91.2	26.8	27.2	30.8	32.6	42.4	40.2	5.8	0.9	8.9	99.1	91.1	3.0
Himachal Pradesh	0.6	90.7	19.3	24.1	9.7	10.7	71.0	65.2	2.9	16.6	8.0	83.4	92.0	6.4
Punjab	8.3	59.7	32.4	30.3	13.0	11.2	54.7	58.5	2.0	29.1	56.0	70.9	44.0	38.3

Note: Based on NSSO 55th Round (Schedule 10) and 61st Round (Schedule 10) data * a small percentage of SCs and STs included



Appendix Table 1.3: Distribution of Population according to SRCs by States (Rural)

STATE	Popu- lation - 2001 (Mill ions)	Pop- 2001 (%)	HINDUS						MUSLIMS				Others - popu- lation 2001 (%)	
			% SCs/STs		% OBCs		% General		Pop- 2001 (%)	% OBCs*		% Genenral		
			1999- 00	2004- 05	1999- 00	2004- 05	1999- 00	2004- 05		1999- 00	2004- 05	1999- 00		2004- 05
India	742.5	82.3	34.6	34.5	39.9	44.9	25.5	20.6	12.0	31.2	40.9	68.8	59.1	5.7
West Bengal	57.7	68.2	50.4	49.8	9.3	9.0	40.3	41.2	29.2	2.7	2.5	97.3	97.5	2.6
Kerala	23.6	55.4	21.1	23.5	47.8	55.0	31.1	21.5	24.9	90.4	99.2	9.6	0.8	19.7
Uttar Pradesh	131.7	84.4	30.3	30.4	43.7	53.3	26.1	16.3	14.9	43.4	64.6	56.6	35.4	0.7
Bihar	74.3	83.6	30.7	28.2	55.0	60.3	14.3	11.6	16.2	39.9	62.5	60.1	37.5	0.2
Assam	23.2	62.4	36.9	42.8	26.8	26.2	36.3	31.0	33.2	4.8	3.0	95.2	97.0	4.4
J & K	7.6	27.8	23.9	38.6	2.3	10.2	73.8	51.2	69.3	24.6	22.3	75.4	77.7	2.8
Jhar- khand	-	-	-	41.5	-	48.8	-	9.7	-	-	63.2	-	36.8	-
Karna- taka	34.9	89.4	31.6	33.0	37.0	40.1	31.3	26.9	7.6	64.2	56.3	35.8	43.7	3.0
Uttar- anchal	-	-	-	29.7	-	14.8	-	55.5	-	-	60.8	-	39.2	-
Delhi	0.9	89.7	16.1	16.0	42.8	31.1	41.0	52.8	6.9	87.9	0.0	12.1	100.0	3.4
Maha- rashtra	55.8	87.5	27.5	23.1	32.1	42.3	40.3	34.7	5.5	8.7	12.6	91.3	87.4	7.0
Andhra Pradesh	55.4	93.4	30.1	28.3	50.3	49.7	19.6	22.0	5.3	16.9	19.2	83.1	80.8	1.3
Gujarat	31.7	93.1	34.7	35.8	30.9	43.3	34.5	20.9	6.0	21.0	40.2	79.0	59.8	0.9
Rajas- than	43.3	92.1	39.5	39.9	35.5	45.4	25.0	14.7	5.7	30.7	69.5	69.3	30.5	2.2
Madhya Pradesh	44.4	95.1	45.9	44.4	42.2	42.3	11.8	13.2	3.2	60.3	43.0	39.7	57.0	1.8
Haryana	15.0	87.0	25.7	28.3	27.1	31.5	47.2	40.2	7.0	86.5	92.3	13.5	7.7	6.0
Tamil Nadu	34.9	92.4	34.1	28.4	63.0	70.2	2.9	1.3	2.7	78.0	97.2	22.0	2.8	4.9
Orissa	31.3	94.9	47.3	43.8	30.4	38.6	22.3	17.6	1.4	12.4	8.1	87.6	91.9	3.7
Himachal Pradesh	5.5	95.9	23.9	33.2	11.6	15.2	64.4	51.6	1.9	35.2	32.9	64.8	67.1	2.2
Punjab	16.1	25.2	54.6	52.9	22.3	18.7	23.1	28.3	1.3	55.3	53.5	44.7	46.5	73.4

Note: Based on NSSO 55th Round (Schedule 10) and 61st Round (Schedule 10) data * a small percentage of SCs and STs included



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table 2.1: Summary of Representations by States

States	Number of Issues Raised by Category									
	No of Representations	Educational	Reservation	Employment	Security	Infrastructural Facilities	Minority Educational Institutions	Credit facilities	Welfare schemes	Others
All India	578	847	331	326	237	144	128	119	90	246
West Bengal	47	73	19	20	5	14	8	5	4	14
Kerala	45	77	32	20	2	9	9	6	7	44
UP	50	71	40	24	20	11	6	12	9	10
Bihar	51	79	38	27	20	10	8	8	10	45
Assam	50	41	25	53	33	22	5	12	5	12
Jammu Kashmir	17	29	10	18	6	5	4	3	3	16
Karnataka	31	49	14	22	10	3	8	5	7	2
Delhi	13	9	2	1	2	5	2	3	2	8
Maharashtra	66	100	33	24	24	9	21	10	8	15
AP	52	66	35	26	15	6	17	10	12	6
Gujarat	64	107	39	55	52	20	2	22	7	16
Rajasthan	47	78	29	17	29	23	15	14	12	14
Madhya Pradesh	45	68	15	19	19	7	23	9	4	44
Issues as percentage of total representations		147	57	56	41	25	22	21	16	43

Source: Representations received by the Committee.

Notes:

- Issues relating to Education include (a) Access to education infrastructure and quality of schooling; (b) Reasons for Educational Backwardness; (c) Role of Madarsas; (d) Problems of Minority Educational Institutions; (e) Teaching of Urdu; (f) Discriminatory practices towards Muslim students; (g) Problems associated with Muslim Girls Education; (h) Incentives required for enhancing enrolment and continuation in educational institutions; (i) need for technical education and others.
- Issues raised regarding Economic and Employment Opportunities include: (a) Muslim representation in public and private employment; (b) Poor employment and working conditions; (c) Adverse impact of economic liberalization and globalization (e.g., displacement from traditional occupation); (d) Poor conditions of Artisans and need for training, financial, infrastructural and other support; (e) Problems and support needed for Muslim entrepreneurs; and (f) impact of communal riots and natural calamities etc.
- Problems associated with Banking and Credit facilities included: (a) Limited access to Credit facilities; and (b) Discrimination against Muslim borrowers.
- For Security the issues raised included (a) Problems related to communal riots and associated ghettoisation; (b) Inappropriate attitude of government towards Muslims; (c) Sense of Discrimination; and (d) Impact of militancy and problems in border areas.
- Representations on Infrastructural Facilities in Muslim dominated Areas essentially provided information on poor civic amenities like roads, electricity, water, medical care, anganwadis, banks etc.
- Reservation related representations sought better representation in employment, education, political/local bodies/parliament; and better implementation of OBC reservation.
- Issues around Implementation of Welfare schemes and programmes included bad implementation and lack of information to potential Muslim beneficiaries.
- Representations on the functioning of Minority Institutions covered Minority Commissions, Minority Financial Corporations, Waqf Boards etc.



Appendix Table 2.2: State Assembly Electoral Constituency / Tahsil, Reserved for Scheduled Castes with relative share of Muslim Population

Tahsil Name	Total Population	Muslim Population	SCs Population	STs Population	SCs Pop as % of Total Population	Muslims as % of Total Population
Uttar Pradesh : Reserved Assembly Constituency						
Hapur	773899	220996	181026	11	23.4	28.6
Najibabad	605199	297892	139227	418	23.0	49.2
Nagina	625366	264523	134807	2004	21.6	42.3
Koil	1373814	368210	283384	203	20.6	26.8
Khalilabad	605777	194538	123577	192	20.4	32.1
Mankapur	530697	95791	87701	9	16.5	18.1
Jansath	767827	280764	125816	0	16.4	36.6
Faridpur	383771	88280	61607	0	16.1	23.0
Uttar Pradesh: Un-Reserved Assembly Constituencies						
Marihan	189950	6167	93575	617	49.3	3.2
Ghorawal	225824	10198	100869	8	44.7	4.5
Lalganj	287983	17125	122031	189	42.4	5.9
Hardoi	975970	85110	391950	98	40.2	8.7
Misrikh	764302	65750	289823	19	37.9	8.6
Sandila	828047	120541	309395	75	37.4	14.6
Haidergarh	507962	72085	182517	61	35.9	14.2
Bakshi Ka Talab	276134	33062	98476	93	35.7	12.0
Tahrauli	151202	4688	53302	57	35.3	3.1
Bihar : Reserved Assembly Constituencies						
Raniganj	302261	86655	64383	13708	21.3	28.7
Phulwari	191005	41698	35844	212	18.8	21.8
Sakra	242815	50630	44809	26	18.5	20.9
Chhatapur	215493	39568	36445	2264	16.9	18.4
Bagaha	314874	53235	45190	947	14.4	16.9
Korha	210656	78482	29961	19209	14.2	37.3
Darbhanga	496486	131287	65236	280	13.1	26.4
Mairwa	93497	11713	10310	1617	11.0	12.5
Dhuraiya	186270	55960	18899	1474	10.1	30.0
Bihar : Un-Reserved Assembly Constituencies						
Dumaria	100411	13420	39474	29	39.3	13.4
Banke Bazar	100354	11903	39220	263	39.1	11.9
Dobhi	117763	9620	43803	129	37.2	8.2
Manpur	108516	9368	40169	3	37.0	8.6
Amas	81640	12190	29668	164	36.3	14.9
Tan Kuppa	93175	3721	33606	4	36.1	4.0
Mohanpur	161817	15796	58185	214	36.0	9.8
Gurua	142853	19924	49980	2	35.0	13.9
Sirdala	136369	10431	46468	61	34.1	7.6



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Appendix Table 2.2: State Assembly Electoral Constituency / Tahsil, Reserved for Scheduled Castes with relative share of Muslim Population

Tahsil Name	Total Population	Muslim Population	SCs Population	STs Population	SCs Pop as % of Total Population	Muslims as % of Total Population
West Bengal : Reserved Assembly Constituencies						
Basanti	278592	114736	107602	17462	38.6	41.2
Rajarhat	145381	60108	52233	938	35.9	41.3
Nanoor	193775	64827	61803	3834	31.9	33.5
Kulpi	242752	88230	77380	141	31.9	36.3
Ketugram - I	145859	64975	39011	582	26.7	44.5
Sankrail	290924	92942	73191	1761	25.2	31.9
Keshpur	288489	76866	72536	17012	25.1	26.6
Khargram	234780	120557	55320	1918	23.6	51.3
Sagardighi	252293	156870	44992	16882	17.8	62.2
Kaliganj	290957	161705	49349	1447	17.0	55.6
West Bengal: Un-Reserved Assembly Constituencies						
Sitai	96347	26491	64869	8	67.3	27.5
Haldibari	93867	30036	58070	254	61.9	32.0
Jalpaiguri	280927	40519	170394	16774	60.7	14.4
Kaliaganj	190019	39334	114922	8656	60.5	20.7
Khejuri - II	117438	8306	66658	819	56.8	7.1
Kharibari	88230	4128	44863	17099	50.8	4.7
Tufanganj - II	167455	22083	84790	3176	50.6	13.2
Bamangola	127252	11287	63459	25083	49.9	8.9
Gaighata	300588	18841	144293	4401	48.0	6.3
Bongaon	344044	69777	161918	10245	47.1	20.3

Sources: 1. Election Commission of India, 2004 2. Census of India, 2001



Appendix Table 3.1: Population Trends for Major Religions of India, 1961-2001

Year	Religion							
	All	Hindu	Muslim	Christian	Sikh	Buddhist	Jain	Other
Population (in thousands)								
1961	439235	366528	46941	10728	7846	3256	2027	1909
1971	547950	453292	61418	14223	10379	3912	2605	2221
1981	683330	562389	80286	16696	13093	4758	3222	2885
1991	846388	690060	106715	19654	16426	6476	3355	3701
2001	1028610	827579	138188	24080	19216	7955	4225	7367
Population Share (percent)								
1961-71	100	83.45	10.69	2.44	1.79	0.74	0.46	0.43
1971-81	100	82.73	11.21	2.60	1.89	0.70	0.48	0.41
1981-91	100	82.30	11.75	2.44	1.92	0.70	0.47	0.42
1991-2001	100	81.53	12.61	2.32	1.94	0.77	0.40	0.44
1961-2001	100	80.46	13.43	2.34	1.87	0.77	0.41	0.72
Percent Increase								
1961-71	24.75	23.67	30.84	32.58	32.28	17.08	28.48	45.74
1971-81	24.71	24.07	30.72	17.38	26.15	24.80	23.71	29.19
1981-91	23.86	22.70	32.92	17.72	25.46	36.13	4.11	15.84
1991-2001	21.53	19.93	29.49	22.52	16.98	22.83	25.95	103.09
1961-2001	134.18	125.79	194.39	124.46	144.91	144.32	108.41	286.01
Annual Growth Rate (Exponential) %								
1961-71	2.21	2.12	2.69	2.82	2.80	1.58	2.51	3.77
1971-81	2.21	2.16	2.68	1.60	2.32	2.22	2.13	2.56
1981-91	2.14	2.05	2.85	1.63	2.27	3.08	0.40	1.47
1991-2001	1.95	1.82	2.58	2.03	1.57	2.06	2.31	7.08
1961-2001	2.13	2.04	2.70	2.02	2.24	2.23	1.84	3.38

Source: Computed from the population figures given in India, Registrar General (2004) and interpolated values for populations by religion for Assam for 1981 and Jammu and Kashmir for 1991; see Kulkarni and Alagarajan (2005).



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Appendix Table 3.2: Population Trends among All Population and Muslim Population - India and Large States, 1961-2001 (Population in thousands)

India/State	All religions					Muslim				
	1961	1971	1981	1991	2001	1961	1971	1981	1991	2001
India	439235	547950	683329	846388	1028610	46941	61418	80286	106715	138188
West Bengal	34926	44312	54581	68078	80176	6985	9064	11743	16076	20241
Kerala	16904	21347	25454	29099	31841	3028	4163	5410	6788	7864
Uttar Pradesh incl. Uttaranchal	73746	88341	110862	139112	174687	10788	13677	17658	24110	31752
Bihar incl. Jharkhand	46456	56353	69915	86374	109944	5786	7594	9875	12788	17453
Assam	11103	14625	18041	22414	26656	2742	3592	4774	6373	8241
Jammu & Kashmir	3561	4617	5987	7804	10144	2432	3040	3843	5119	6793
Karnataka	23587	29299	37136	44977	52851	2328	3113	4105	5234	6463
Delhi	2659	4066	6220	9421	13851	155	263	482	890	1624
Maharashtra	39554	50412	62784	78937	96879	3034	4233	5806	7629	10270
Andhra Pradesh	35983	43503	53550	66508	76210	2715	3520	4534	5924	6987
Gujarat	20633	26697	34086	41310	50671	1745	2249	2908	3607	4593
Rajasthan	20156	25766	34262	44006	56507	1315	1778	2492	3525	4788
Madhya Pradesh incl. Chhattisgarh	32372	41654	52179	66181	81182	1318	1816	2502	3283	4251
Tamil Nadu	33687	41199	48408	55859	62406	1560	2104	2520	3053	3471
Orissa	17549	21945	26370	31660	36805	215	327	422	578	762
Punjab incl. Haryana, Chandigarh	18845	23845	30163	37388	46404	381	524	701	1021	1641
Uttar Pradesh	*	*	*	132062	166198	*	*	*	23404	30740
Uttaranchal	*	*	*	7051	8489	*	*	*	705	1012
Bihar	*	42126	52303	64531	82999	*	6122	7892	10128	13722
Jharkhand	*	14227	17612	21844	26946	*	1472	1983	2660	3731
Madhya Pradesh	*	30017	38169	48566	60348	*	1653	2269	2983	3841
Chhattisgarh	*	11637	14010	17615	20834	*	163	233	300	410
Punjab	11135	13551	16789	20282	24359	89	114	168	239	382
Haryana	7591	10037	12923	16464	21145	290	406	524	764	1223

Note: Figures in italics are interpolated; see Kulkarni and Alagarajan (2005).

*: Not shown as breakdown for the state is not available.

Source: India, Registrar General (2004); pre-division populations of some states obtained from district level data from 1971 and 1981 census publications, India, Registrar General (1972, 1984).



Appendix Table 3.3: Trends in Share of Muslim Population, India and Large States, 1961-2001

India/State	Percent Muslim Population					Muslim Population (in millions)	Total Population (in millions)
	Years						
	1961	1971	1981	1991	2001	2001	2001
India	10.7	11.2	11.7 \$	12.6 \$	13.4	138.19	1028.61
West Bengal	20.0	20.5	21.5	23.6	25.2	20.24	80.18
Kerala	17.9	19.5	21.3	23.3	24.7	7.86	31.84
Uttar Pradesh incl. Uttaranchal	14.6	15.5	15.9	17.3	18.2	31.75	174.69
Bihar incl. Jharkhand	12.5	13.5	14.1	14.8	15.9	17.45	109.94
Assam	24.7	24.6	N.A.	28.4	30.9	8.24	26.66
Jammu & Kashmir	68.3	65.9	64.2	N.A.	67.0	6.79	10.14
Karnataka	9.9	10.6	11.1	11.6	12.2	6.46	52.85
Delhi	5.8	6.5	7.7	9.4	11.7	1.62	13.85
Maharashtra	7.7	8.4	9.2	9.7	10.6	10.27	96.88
Andhra Pradesh	7.5	8.1	8.5	8.9	9.2	6.99	76.21
Gujarat	8.5	8.4	8.5	8.7	9.1	4.59	50.67
Rajasthan	6.5	6.9	7.3	8.0	8.5	4.79	56.51
Madhya Pradesh incl. Chhattisgarh	4.1	4.4	4.8	5.0	5.2	4.25	81.18
Tamil Nadu	4.6	5.1	5.2	5.5	5.6	3.47	62.41
Orissa	1.2	1.5	1.6	1.8	2.1	0.76	36.80
Punjab incl. Haryana, Chandigarh	2.0	2.2	2.3	2.7	3.5	1.64	46.40
Uttar Pradesh	*	*	*	17.7	18.5	30.74	166.20
Uttaranchal	*	*	*	10.0	11.9	1.01	8.49
Bihar	*	14.5	15.1	15.7	16.5	13.72	83.00
Jharkhand	*	10.3	11.3	12.2	13.8	3.73	26.95
Madhya Pradesh	*	5.5	5.9	6.1	6.4	3.84	60.35
Chhattisgarh	*	1.4	1.7	1.7	2.0	0.41	20.83
Punjab	0.8	0.8	1.0	1.2	1.6	0.38	24.36
Haryana	3.8	4.0	4.1	4.6	5.8	1.22	21.14

\$ For computing Muslim population shares for all-India, interpolated values for Assam for 1981 and Jammu & Kashmir for 1991 were used.

*: Not shown as breakdown for the state is not available.

N.A. Census was not conducted in the state in the year.

Source: Computed from Table 3.2



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Appendix Table 3.4: Population Growth, All Population and Muslim Population, India and Large States, 1961-2001 (Percent increase)

India/State	All Religions					Muslims				
	1961-2001	1961-71	1971-81	1981-91	1991-2001	1961-2001	1961-71	1971-81	1981-91	1991-2001
India	134.2	24.8	24.7	23.9	21.5	194.4	30.8	30.7 \$	32.9 \$	29.5 \$
West Bengal	129.6	26.9	23.2	24.7	17.8	189.8	29.8	29.6	36.9	25.9
Kerala	88.4	26.3	19.2	14.3	9.4	159.7	37.5	30.0	25.5	15.8
Uttar Pradesh incl. Uttaranchal	136.9	19.8	25.5	25.5	25.6	194.3	26.8	29.1	36.5	31.7
Bihar incl. Jharkhand	136.7	21.3	24.1	23.5	27.3	201.7	31.3	30.0	29.5	36.5
Assam	140.1	31.7	N.A.	N.A.	18.9	200.5	31.0	N.A.	N.A.	29.3
Jammu & Kashmir	184.9	29.6	29.7	N.A.	N.A.	179.3	25.0	N.A.	N.A.	32.7
Karnataka	124.1	24.2	26.7	21.1	17.5	177.6	33.7	31.8	27.5	23.5
Delhi	421.0	52.9	53.0	51.4	47.0	944.4	69.2	83.2	84.6	82.5
Maharashtra	144.9	27.5	24.5	25.7	22.7	238.5	39.5	37.2	31.4	34.6
Andhra Pradesh	111.8	20.9	23.1	24.2	14.6	157.3	29.7	28.8	30.7	17.9
Gujarat	145.6	29.4	27.7	21.2	22.7	163.2	28.9	29.3	24.0	27.3
Rajasthan	180.4	27.8	33.0	28.4	28.4	264.2	35.3	40.1	41.5	35.8
Madhya Pradesh incl. Chhattisgarh	150.8	28.7	25.3	26.8	22.7	222.6	37.8	37.8	31.2	29.5
Tamil Nadu	85.3	22.3	17.5	15.4	11.7	122.4	34.8	19.8	21.1	13.7
Orissa	109.7	25.0	20.2	20.1	16.3	253.9	51.6	29.3	36.8	31.9
Punjab incl. Haryana, Chandigarh	146.2	26.5	26.5	24.0	24.1	330.6	37.5	33.8	45.7	60.7
Uttar Pradesh	*	*	*	*	25.8	*	*	*	*	31.3
Uttaranchal	*	*	*	*	20.4	*	*	*	*	43.5
Bihar	*	*	24.2	23.4	28.6	*	*	28.9	28.3	35.5
Jharkhand	*	*	23.8	24.0	23.4	*	*	34.7	34.2	40.3
Madhya Pradesh	*	*	27.2	27.2	24.3	*	*	37.3	31.5	28.8
Chhattisgarh	*	*	20.4	25.7	18.3	*	*	42.6	28.8	36.7
Punjab	118.8	21.7	23.9	20.8	20.1	329.0	28.5	46.9	42.4	59.6
Haryana	178.6	32.2	28.8	27.4	28.4	321.1	39.7	29.0	45.9	60.1

*: Not shown as breakdown for the state is not available. NA: Census was not conducted in one of the years.

\$ For computing all- India Muslim population growth, interpolated values for Assam for 1981 and Jammu & Kashmir for 1991 were used.

Source: Computed from Table 3.3



Appendix Table 3.5: Top Fifty Districts by Muslim Population Size and Percentage, 2001 Census

S. No.	District	Muslim Population	Cumulative percentage	S. No.	District	% Share of Muslim Pop.
1	Murshidabad (WB)	3735380	2.7	1	Anantnag (JK)	98.5
2	Malappuram (KL)	2484576	4.5	2	Badgam (JK)	98.1
3	S. 24 Parganas (WB)	2295967	6.2	3	Pulwama (JK)	97.6
4	N. 24 Parganas (WB)	2164058	7.7	4	Baramula (JK)	97.6
5	Moradabad (UP)	1735381	9.0	5	Kupwara (JK)	97.4
6	Maldah (WB)	1636171	10.2	6	Lakshadweep (Lak)	95.5
7	Hyderabad (AP)	1576583	11.3	7	Srinagar (JK)	94.7
8	Mumbai - Sub. (MH)	1488987	12.4	8	Punch (JK)	91.9
9	Bardhaman (WB)	1364133	13.4	9	Kargil (JK)	80.4
10	Muzaffarnagar (UP)	1349629	14.4	10	Dhubri (AS)	74.3
11	Bijnor (UP)	1306329	15.3	11	Malappuram (KL)	68.5
12	Bareilly (UP)	1226386	16.2	12	Kishanganj (BR)	67.6
13	Dhubri (AS)	1216455	17.1	13	Murshidabad (WB)	63.7
14	Nagaon (AS)	1180267	17.9	14	Rajauri (JK)	60.2
15	Nadia (WB)	1170282	18.8	15	Barpeta (AS)	59.4
16	Uttar Dinajpur (WB)	1156503	19.6	16	Doda (JK)	57.9
17	Anantnag (JK)	1154780	20.4	17	Hailakandi (AS)	57.6
18	Saramula (JK)	1141162	21.3	18	Goalpara (AS)	53.7
19	Srinagar (JK)	1138175	22.1	19	Karimganj (AS)	52.3
20	Saharanpur (UP)	1132919	22.9	20	Nagaon (AS)	51.0
21	Medinipur (WB)	1088618	23.7	21	Maldah (WB)	49.7
22	Kozhikode (KL)	1078750	24.5	22	Rampur (UP)	49.1
23	Birbhum (WB)	1057861	25.2	23	Marigaon (AS)	47.6
24	Haora (WB)	1044383	26.0	24	Uttar Dinajpur (WB)	47.4
25	Katihar (BR)	1017495	26.7	25	Moradabad (UP)	45.5
26	Barpeta (AS)	977943	27.4	26	Katihar (BR)	42.5
27	Meerut (UP)	975715	28.1	27	Bijnor (UP)	41.7
28	Rampur (UP)	945277	28.8	28	Hyderabad (AP)	41.2
29	Purnia (BR)	935239	29.5	29	Araria (BR)	41.1
30	Kolkata (WB)	926769	30.2	30	J.Phule Nagar (UP)	39.4
31	Araria (BR)	887972	30.8	31	Saharanpur (UP)	39.1
32	Thane (MH)	880827	31.5	32	Bongaigaon (AS)	38.5
33	Kishanganj (BR)	876105	32.1	33	Muzaffarnaga (UP)	38.1
34	Bangalore (KA)	874600	32.7	34	Kozhikode (KL)	37.5
35	Bahraich (UP)	829361	33.3	35	Gurgaon (HR)	37.2
36	Ghaziabad (UP)	782915	33.9	36	Purnia (BR)	36.8
37	Hugli (WB)	763471	34.4	37	Balrampur (UP)	36.7
38	E. Champaran (BR)	755005	35.0	38	Cachar (AS)	36.1
39	Darbhanga (BR)	748971	35.5	39	Darrang (AS)	35.5
40	Lucknow (UP)	748687	36.1	40	Birbhum (WB)	35.1
41	Mumbai (MH)	734484	36.6	41	Bahraich (UP)	34.8
42	Palakkad (KL)	703596	37.1	42	Kasaragod (KL)	34.3
43	Sitapur (UP)	696126	37.6	43	Bareilly (UP)	33.9
44	Kannur (KL)	665648	38.1	44	S.24 Parganas (WB)	33.2
45	Ahmadabad (GJ)	662799	38.6	45	Hardwar (UTT)	33.0
46	Budaun (UP)	654797	39.1	46	Meerut (UP)	32.6
47	Kanpur Nagar (UP)	653881	39.5	47	Pakaur (JH)	32.4
48	W.Champaran (BR)	646597	40.0	48	Sahibganj (JH)	31.3
49	Madhubani (BR)	641579	40.5	49	Mahe(PH)	31.0
50	Pulwama (JK)	637008	40.9	50	Central (DL)	29.9

Source: Computed from data CDs from India, Registrar General (2005).



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Appendix Table 3.6: Socio-Economic Indicators of Top 100 Districts (by size of Muslim Population), 2001 Census

S.No.	District	Total Muslim population	Cumulative percentage	Index of Social Progress	% Muslim Urban Population	Cultivators as % of Rural workers (Muslim)	Agricultural labourers as % of Rural workers (Muslim)	% Muslim Literate (Total)	% Muslim Literate (Female)	Muslim Sex ratio (0-6)
1	Murshidabad (WB)	3735380	2.7	0.46	8.3	21.6	33.1	48.6	42.8	976
2	Malappuram (KL)	2484576	4.5	0.64	9.7	8.8	17.0	89.6	86.3	962
3	South 24 Parganas (WB)	2295967	6.2	0.51	13.2	14.3	30.6	59.8	50.3	971
4	North 24 Parganas (WB)	2164058	7.7	0.59	20.9	23.6	30.6	65.0	58.1	968
5	Moradabad (UP)	1735381	9.0	0.43	36.5	40.0	23.7	36.4	26.9	928
6	Maldah (WB)	1636171	10.2	0.39	1.6	19.7	27.9	45.3	38.7	965
7	Hyderabad (AP)	1576583	11.3	0.60	100.0	*	*	77.1	73.2	944
8	Mumbai (Suburban) (MH)	1488987	12.4	0.64	100.0	*	*	80.5	75.2	948
9	Bardhaman (WB)	1364133	13.4	0.54	25.3	29.2	33.0	68.8	61.4	961
10	Muzaffarnagar (UP)	1349629	14.4	0.37	31.1	31.1	31.0	46.4	34.7	907
11	Bijnor (UP)	1306329	15.3	0.45	38.9	19.4	32.7	49.9	41.1	926
12	Bareilly (UP)	1226386	16.2	0.44	45.3	31.5	33.7	37.0	26.9	935
13	Dhubri (AS)	1216455	17.1	0.43	5.9	42.6	27.9	39.7	31.9	970
14	Nagaon(AS)	1180267	17.9	0.43	5.2	42.3	30.7	47.5	41.1	982
15	Nadia (WB)	1170282	18.8	0.54	3.9	30.2	37.7	49.4	44.0	979
16	Uttar Dinajpur (WB)	1156503	19.6	0.42	2.1	36.9	43.1	36.0	25.5	972
17	Saharanpur (UP)	1132919	20.4	0.46	33.1	30.1	32.9	47.6	38.4	918
18	Medinipur (WB)	1088618	21.2	0.52	11.4	17.8	26.3	65.0	54.4	965
19	Kozhikode (KL)	1078750	22.0	0.69	39.2	7.0	10.8	91.3	87.5	957
20	Birbhum (WB)	1057861	22.8	0.45	4.3	27.1	30.7	59.9	51.0	968
21	Haora (WB)	1044383	23.5	0.60	47.4	4.5	11.5	67.8	60.8	958
22	Katihar (BR)	1017495	24.2	0.41	4.3	27.2	62.6	26.8	17.6	968
23	Barpeta(AS)	977943	25.0	0.43	1.7	45.9	19.2	42.4	33.3	965
24	Meerut (UP)	975715	25.7	0.45	55.4	28.6	21.7	45.6	35.0	899
25	Rampur (UP)	945277	26.3	0.42	34.6	42.7	33.8	32.8	24.8	944
26	Purnia (BR)	935239	27.0	0.37	5.3	23.3	68.0	25.9	15.6	975
27	Kolkata (WB)	926769	27.7	0.63	100.0	*	*	68.1	63.6	918
28	Araria (BR)	887972	28.3	0.38	5.5	21.8	69.9	27.6	17.8	972
29	Thane (MH)	880827	29.0	0.62	93.3	9.5	6.8	80.2	76.0	944
30	Kishanganj (BR)	876105	29.6	0.35	6.5	30.8	60.4	27.0	15.7	946
31	Bangalore (KA)	874600	30.2	0.62	94.7	5.4	7.8	78.9	76.6	952
32	Bahraich (UP)	829361	30.8	0.39	17.1	47.6	37.9	32.7	23.1	983
33	Ghaziabad (UP)	782915	31.4	0.51	48.6	24.2	16.9	49.1	36.1	899
34	Hugli (WB)	763471	32.0	0.58	23.7	23.9	18.6	73.5	67.3	955
35	Purba Champaran (BR)	755005	32.5	0.35	8.7	20.8	59.8	38.1	26.8	958
36	Darbhanga (BR)	748971	33.0	0.36	9.7	18.3	57.7	46.0	36.1	916
37	Lucknow (UP)	748687	33.6	0.53	80.9	30.5	21.0	61.5	56.3	943
38	Mumbai (MH)	734484	34.1	0.64	100.0	*	*	80.5	77.5	932
39	Palakkad (KL)	703596	34.6	0.65	11.3	9.7	23.0	87.9	84.1	966



Appendix Table 3.6: Socio-Economic Indicators of Top 100 Districts (by size of Muslim Population), 2001 Census

S.No.	District	Total Muslim population	Cumulative percentage	Index of Social Progress	% Muslim Urban Population	Cultivators as % of Rural workers (Muslim)	Agricultural labourers as % of Rural workers (Muslim)	% Muslim Literate (Total)	% Muslim Literate (Female)	Muslim Sex ratio (0-6)
40	Sitapur (UP)	696126	35.1	0.41	27.2	43.0	25.5	44.3	34.5	953
41	Kannur (KL)	665648	35.6	0.66	57.1	5.8	11.6	90.8	86.8	964
42	Ahmadabad (GJ)	662799	36.1	0.54	91.5	21.4	35.9	77.8	70.7	912
43	Budaun (UP)	654797	36.6	0.37	39.2	46.6	31.0	35.3	25.8	908
44	Kanpur Nagar (UP)	653881	37.0	0.52	88.6	24.6	37.4	64.8	60.1	900
45	Pashchim Champaran (BR)	646597	37.5	0.34	11.7	19.0	65.3	43.4	32.1	969
46	Madhubani (BR)	641579	38.0	0.37	4.4	17.1	62.0	35.1	23.0	952
47	Allahabad (UP)	627735	38.4	0.45	43.4	20.3	15.4	63.3	52.1	943
48	Kamrup(AS)	625002	38.9	0.53	18.2	42.7	19.5	54.2	45.5	964
49	Gurgaon (HR)	617918	39.3	0.49	4.1	47.3	13.0	36.3	15.2	902
50	Balrampur (UP)	617675	39.8	0.40	10.3	54.0	36.3	34.9	25.0	976
51	Bulandshahar (UP)	613660	40.2	0.43	41.8	22.7	20.0	45.0	30.9	906
52	Kheri (UP)	612638	40.7	0.44	18.6	45.0	30.5	42.3	32.3	962
53	Koch Bihar (WB)	600911	41.1	0.47	3.4	38.7	38.5	56.1	47.1	969
54	Siddharthnagar (UP)	600336	41.5	0.40	4.4	55.4	33.3	47.4	35.9	964
55	Azamgarh (UP)	593907	42.0	0.47	22.3	41.6	16.8	67.1	60.4	964
56	Jyotiba Phule Nagar (UP)	590308	42.4	0.42	40.5	43.2	20.3	43.4	31.1	936
57	Barabanki (UP)	589197	42.8	0.36	22.5	31.2	30.5	41.4	31.9	953
58	Muzaffarpur (BR)	573951	43.2	0.36	11.7	17.9	51.8	47.0	37.3	945
59	Kurnool (AP)	572404	43.6	0.51	40.4	14.9	49.8	54.8	42.8	971
60	Aurangabad (MH)	569516	44.1	0.49	56.8	34.4	41.3	72.6	62.0	945
61	Sitamarhi (BR)	568992	44.5	0.30	5.0	14.6	62.5	32.9	23.4	942
62	Gulbarga (KA)	551171	44.9	0.39	51.9	26.8	46.8	56.8	46.6	930
63	Darrang (AS)	534658	45.3	0.49	1.8	49.2	22.9	37.6	29.9	987
64	Gonda (UP)	532585	45.6	0.41	13.9	55.0	29.5	37.2	25.7	974
65	Aligarh (UP)	531956	46.0	0.43	61.7	23.1	32.1	45.3	35.0	922
66	Karimganj (AS)	527214	46.4	0.47	1.3	30.3	19.3	57.0	45.5	969
67	Nashik (MH)	525983	46.8	0.52	88.1	21.1	29.4	79.8	74.1	959
68	Sultanpur (UP)	524642	47.2	0.46	8.6	36.7	28.4	52.9	38.8	946
69	Cachar (AS)	522051	47.5	0.46	7.5	33.7	16.9	66.6	56.4	968
70	Jaipur (RJ)	515124	47.9	0.50	87.4	29.5	8.9	58.6	46.6	914
71	Varanasi (UP)	497516	48.3	0.45	77.6	6.6	5.8	54.4	44.9	924
72	Siwan (BR)	494176	48.6	0.42	8.5	32.7	34.7	55.1	43.0	948
73	Thrissur (KL)	488697	49.0	0.76	20.0	5.0	8.9	90.1	86.8	963
74	Guntur (AP)	487839	49.3	0.56	45.9	10.9	56.3	59.6	48.8	967
75	Kushinagar (UP)	487674	49.7	0.42	6.6	32.9	47.9	45.2	29.7	959
76	North East Delhi (DL)	481607	50.0	0.69	96.3	2.1	2.0	63.0	54.2	920
77	Hardwar (UTT)	478274	50.4	0.48	23.4	24.6	25.2	45.5	34.0	897
78	Kollam (KL)	474071	50.7	0.79	21.2	6.7	15.9	88.1	83.8	956



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Appendix Table 3.6: Socio-Economic Indicators of Top 100 Districts (by size of Muslim Population), 2001 Census

S.No.	District	Total Muslim population	Cumulative percentage	Index of Social Progress	% Muslim Urban Population	Cultivators as % of Rural workers (Muslim)	Agricultural labourers as % of Rural workers (Muslim)	% Muslim Literate (Total)	% Muslim Literate (Female)	Muslim Sex ratio (0-6)
79	Jalgaon (MH)	455288	51.1	0.53	47.1	10.0	61.3	71.2	60.5	942
80	Shahjahanpur (UP)	455049	51.4	0.41	47.1	36.5	34.2	39.7	30.7	873
81	Pune (MH)	452397	51.7	0.57	82.5	18.8	29.4	82.0	75.8	932
82	Ernakulam (KL)	451764	52.0	0.78	60.1	6.8	10.7	89.9	85.6	942
83	Surat (GJ)	447951	52.4	0.54	78.1	18.0	11.8	77.5	71.5	922
84	Hardoi (UP)	445419	52.7	0.42	34.3	47.0	23.4	44.5	33.3	933
85	Goalpara (AS)	441516	53.0	0.44	7.5	38.4	22.6	43.1	36.2	975
86	Belgaum (KA)	440836	53.3	0.51	46.4	25.9	38.4	70.1	60.1	946
87	Thiruvananthapuram (KL)	431512	53.6	0.76	32.0	7.4	12.8	87.5	83.5	945
88	Bhagalpur (BR)	423246	53.9	0.42	30.4	13.9	47.2	44.7	35.9	993
89	Bhopal (MP)	421365	54.3	0.54	92.0	34.1	47.5	70.4	66.1	969
90	Dakshina Kannada (KA)	418904	54.6	0.64	38.9	2.0	2.6	82.3	73.3	941
91	Kasaragod (KL)	413063	54.9	0.67	20.8	5.7	6.3	84.2	78.4	957
92	Rangareddi (AP)	408281	55.2	0.58	67.1	28.7	29.1	63.9	56.4	971
93	Gaya (BR)	403439	55.4	0.42	24.8	29.6	33.5	63.7	54.7	958
94	Jaunpur (UP)	399186	55.7	0.44	26.8	34.5	14.2	61.2	49.5	926
95	Pilibhit (UP)	390773	56.0	0.43	32.4	25.7	39.3	39.3	28.4	969
96	Anantapur (AP)	389201	56.3	0.53	59.5	15.4	36.3	62.3	50.4	959
97	Cuddapah (AP)	386900	56.6	0.52	45.8	13.0	41.1	64.1	52.7	981
98	Nanded (MH)	385081	56.9	0.50	54.8	16.1	56.3	70.2	60.0	951
99	Giridih (JH)	383253	57.1	0.30	10.3	41.9	33.9	46.5	30.0	976
100	Alwar (RJ)	383204	57.4	0.44	3.5	72.9	7.9	40.5	17.0	921
Average all India (all religions)		-	-	0.50	27.8	40.2	33.0	64.8	53.7	927

Source: Index of Social Progress from Indicus Analytics, India Today 2004, and all other indicators from Census of India, 2001

Note: Jammu & Kashmir and Lakshadweep are excluded

* No rural population



Appendix Table 3.7: Age Distribution, All Population and Muslim Population, India and Large States, 2001 (Percent of population)

India/State	All religions				Muslim			
	0-14	15-59	60+	ANS	0-14	15-59	60+	ANS
India	35.3	56.9	7.4	0.3	41.1	52.9	5.8	0.2
West Bengal	33.2	59.5	7.1	0.1	42.1	52.7	5.0	0.1
Kerala	26.1	63.4	10.5	0.1	33.4	59.5	7.0	0.1
Uttar Pradesh	40.9	51.7	7.0	0.4	44.9	49.0	5.7	0.4
Bihar	42.0	51.1	6.6	0.2	45.7	48.3	5.7	0.2
Assam	37.4	56.6	5.9	0.1	44.7	50.0	5.2	0.1
Jammu & Kashmir	35.7	57.2	6.7	0.5	38.0	55.3	6.2	0.5
Jharkhand	39.7	54.3	5.9	0.1	45.2	49.6	5.1	0.1
Karnataka	31.9	60.3	7.7	0.1	37.5	56.7	5.8	0.1
Uttaranchal	36.4	55.7	7.7	0.2	45.3	49.8	4.9	0.1
Delhi	32.4	62.2	5.2	0.2	39.8	57.0	3.1	0.2
Maharashtra	32.1	59.0	8.7	0.1	36.9	56.4	6.6	0.1
Andhra Pradesh	32.0	60.2	7.6	0.2	35.8	58.1	5.9	0.2
Gujarat	32.8	60.2	6.9	0.1	35.3	58.5	6.1	0.1
Rajasthan	39.9	52.9	6.7	0.5	44.0	50.2	5.4	0.4
Madhya Pradesh	38.5	54.1	0.1	0.3	39.8	53.8	6.1	0.3
Haryana	35.8	56.3	7.5	0.4	49.3	44.8	5.3	0.6
Tamil Nadu	26.8	63.7	8.8	0.7	29.6	62.7	6.9	0.7
Orissa	33.2	58.4	8.3	0.2	38.9	54.7	6.3	0.2
Chhattisgarh	36.9	55.7	7.2	0.1	35.3	58.5	6.1	0.1
Punjab	31.3	59.3	9.0	0.4	36.2	57.1	6.4	0.4

A.N.S.: Age not stated.

Source: Computed from data CDs from India, Registrar General, 2005.



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Appendix Table 3.8: Trends in Sex Ratio, All Population and Muslim Population, India and Large States, 1961-2001 (females per 1000 males)

India/State	1961		1971		1981		1991		2001		2001 (ages only) 0-6	
	All	Muslim	All	Muslim	All	Muslim	All	Muslim	All	Muslim	All	Muslim
India	941	935	930	922	934	937 \$	927	930 \$	933	936	927	950
West Bengal	878	888	891	903	911	925	917	923	934	933	960	968
Kerala	1022	1032	1016	1009	1,032	1,036	1036	1048	1058	1082	960	959
Uttar Pradesh incl. Uttaranchal	909	922	879	878	885	903	879	897	901	916	915	935
Bihar incl. Jharkhand	994	1031	954	982	946	979	911	938	924	942	948	961
Assam	876	885	897	918	N.A.	N.A.	923	938	935	938	965	971
Jammu & Kashmir	878	864	878	872	892	882	N.A.	N.A.	892	927	941	980
Karnataka	959	950	957	935	963	953	960	952	965	957	946	950
Delhi	785	719	801	765	808	774	827	798	821	782	868	925
Maharashtra	936	883	930	885	937	908	934	903	922	889	913	940
Andhra Pradesh	981	969	977	964	975	961	972	958	978	961	961	959
Gujarat	940	955	934	946	942	957	934	947	920	937	883	913
Rajasthan	908	905	911	922	919	935	910	921	921	929	909	925
Madhya Pradesh incl. Chhattisgarh	953	907	941	913	941	929	931	924	937	931	943	942
Tamil Nadu	992	1022	978	994	977	1,005	974	999	987	1020	942	957
Orissa	1001	1008	988	968	981	949	971	938	972	948	953	965
Punjab incl. Haryana, Chandigarh	864	807	864	867	873	862	873	857	867	846	809	893
Uttar Pradesh	*	*	*	*	*	*	876	899	898	918	916	935
Uttaranchal	*	*	*	*	*	*	937	844	962	875	908	915
Bihar	*	*	957	992	948	987	907	942	919	943	942	958
Jharkhand	*	*	945	941	940	946	922	922	941	939	965	971
Madhya Pradesh	*	*	920	910	921	928	912	924	919	929	932	941
Chhattisgarh	*	*	998	947	996	937	985	923	989	943	975	954
Punjab	*	*	865	853	879	853	882	824	876	793	798	879
Haryana	*	*	867	874	870	870	865	872	861	870	819	875

\$: Based on interpolated populations for Assam for 1981 and Jammu and Kashmir for 1991.

*: Not shown as breakdown for the state is not available. NA: Census was not conducted in the state in that year.

Source: Computed from various census publications: India, Registrar General (1961, 1972, 1984, 1994, 2004).



Appendix Table 3.9: Trends in Urbanisation, All Population and Muslim Population, India and Large, 1961-2001

India/State	1961		1971		1981		1991		2001	
	All	Muslim	All	Muslim	All	Muslim	All	Muslim	All	Muslim
India	18.0	27.1	19.9	28.8	23.7	34.0 \$	25.7	35.5 \$	27.8	35.7
West Bengal	24.5	14.1	24.7	13.7	26.5	15.1	27.5	15.7	28.0	16.8
Kerala	15.1	17.4	16.2	18.4	18.7	19.4	26.4	26.6	26.0	25.4
Uttar Pradesh incl. Uttaranchal	12.9	25.6	14.0	26.7	17.9	32.1	19.8	35.6	21.0	36.1
Bihar incl. Jharkhand	8.4	11.9	10.0	13.0	12.5	15.2	13.1	15.6	13.3	15.2
Assam	7.7	4.1	8.9	4.0	NA	NA	11.1	5.3	12.9	6.4
Jammu & Kashmir	16.7	15.2	18.6	17.1	21.1	20.4	NA	NA	24.8	22.1
Karnataka	22.3	43.6	24.3	48.0	28.9	53.6	30.9	55.5	34.0	59.0
Delhi	88.7	96.2	89.7	95.7	92.7	97.7	89.9	92.4	93.2	96.0
Maharashtra	28.2	55.1	31.2	59.0	35.0	61.2	38.7	66.9	42.4	70.0
Andhra Pradesh	17.4	44.9	19.3	47.4	23.3	52.8	26.9	58.2	27.3	58.1
Gujarat	25.8	51.8	28.1	54.2	31.1	56.6	34.5	58.5	37.4	58.7
Rajasthan	16.3	39.4	17.6	42.2	21.0	46.9	22.9	49.2	23.4	48.4
Madhya Pradesh incl. Chhattisgarh	14.3	53.7	16.3	55.6	20.3	59.8	23.2	63.9	24.8	63.5
Tamil Nadu	26.7	57.7	30.3	59.7	33.0	62.7	34.2	63.0	44.0	72.8
Orissa	6.3	37.4	8.4	30.6	11.8	37.7	13.4	39.3	15.0	41.7
Punjab incl. Haryana, Chandigarh	20.1	11.5	21.7	11.7	26.2	15.6	28.4	18.1	32.7	22.9
Uttar Pradesh	*	*	*	*	*	*	19.7	35.6	20.8	36.0
Uttaranchal	*	*	*	*	*	*	23.2	38.4	25.7	38.2
Bihar	*	*	8.0	10.9	9.8	12.7	10.4	13.1	10.5	12.4
Jharkhand	*	*	16.0	21.9	20.3	25.2	21.2	25.1	22.2	25.3
Madhya Pradesh	*	*	18.6	56.0	22.3	60.1	25.3	63.9	26.5	63.5
Chhattisgarh	*	*	10.4	51.1	14.7	57.1	17.4	63.4	20.1	62.9
Punjab	*	*	23.7	37.0	27.7	35.9	29.5	39.5	33.9	43.6
Haryana	*	*	17.7	3.9	21.9	7.7	24.6	9.9	28.9	14.5

\$: Based on interpolated populations for Assam for 1981 and Jammu and Kashmir for 1991.

Source: Computed from various census publications: India, Registrar General (1961, 1972, 1984, 1994, 2004).



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Appendix Table 3.10: Religious Differentials in Child Mortality in India

Source	Region	Measure	Religion				
			All	Hindu	Muslim	Christian	Sikh
1981 Census	India	IMR	115	122	92	67	75
		U5MR	152	155	135	97	108
	Rural	IMR	123	126	102	74	83
		U5MR	167	171	152	107	119
	Urban	IMR	67	66	66	53	48
		U5MR	98	96	101	71	64
1991 Census	India	IMR	74	74	68	58	55
		U5MR	96	97	90	70	67
	Rural	IMR	79	80	78	66	58
		U5MR	107	109	107	82	74
	Urban	IMR	48	48	47	40	32
		U5MR	57	59	60	47	37
2001 Census	India	IMR	72	73	72	77	*
		U5MR	98	99	95	77	82
	Rural	IMR	77	77	78	*	*
		U5MR	107	108	106	85	84
	Urban	IMR	58	58	57	*	*
		U5MR	69	70	70	57	63
NFHS - 1, 1992-93	India	IMR	86	90	77	50	47
		U5MR	119	124	106	68	65
	Rural	IMR	94	97	90	55	51
		U5MR	131	134	125	77	72
	Urban	IMR	59	64	51	38	36
		U5MR	78	83	70	48	42
NFHS -2, 1998-99	India	IMR	73	77	59	49	53
		U5MR	101	107	83	68	65
	Rural	IMR	80	83	68	54	57
		U5MR	112	116	94	76	68
	Urban	IMR	49	53	40	38	41
		U5MR	65	70	58	48	53

IMR: Infant Mortality Rate

U5MR: Under Five Mortality Rate = $1000 \times 5q_0$

where $5q_0$ = probability of death before completion of age 5.

*: The IMR is obtained by graduation but for some communities, the series was too erratic and hence the IMR is not shown.

Sources: 1981 Census: India, Registrar General (1988).

1991 Census: Irudayarajan and Mohanchandran (2000).

2001: Indirect estimates computed from the census CDs by applying Brass method; the IMR is obtained by graduation.

NFHS-1: IIPS (1995); NFHS-2: IIPS and ORC Macro (2000).



Appendix Table 3.11: Religious Differentials in Child Mortality, India and Selected States, NFHS-2, 1998-99

India/State	Measure	All	Hindu	Muslim	Christian	Sikh
India	IMR	73	77	59	49	53
	U5MR	101	107	83	68	65
West Bengal	IMR	51	50	52	-	-
	U5MR	71	68	77		
Kerala	IMR	21	22	19	(22)	-
	U5MR	26	28	26	(22)	
Uttar Pradesh incl. Uttaranchal	IMR	95	100	76	-	-
	U5MR	132	138	108		
Bihar incl. Jharkhand	IMR	76	77	71	-	-
	U5MR	110	112	99		
Assam	IMR	62	57	68	-	-
	U5MR	80	76	87		
Jammu & Kashmir	IMR	63	63	78		
	U5MR	79	81	63		
Karnataka	IMR	62	66	50	-	-
	U5MR	83	88	66		
Maharashtra	IMR	53	58	28	-	(55) B
	U5MR	70	76	42		(68)
Andhra Pradesh	IMR	71	76	(30)	-	-
	U5MR	91	97	(40)		
Gujarat	IMR	64	68	(34)	-	-
	U5MR	91	96	(50)		
Rajasthan	IMR	88	91	74	-	-
	U5MR	125	126	122		
Madhya Pradesh incl. Chhattisgarh	IMR	93	94	78	-	-
	U5MR	145	149	99		
Haryana	IMR	59	61	(52)	-	(39)
	U5MR	79	80	(90)		(61)
Tamil Nadu	IMR	51	50	(51)	-	-
	U5MR	71	64	(56)		
Orissa	IMR	90	NA	-	-	-
	U5MR	116				
Punjab	IMR	57	57	-	-	52
	U5MR	70	71			64

B: Buddhist. NA: Not available.

IMR: Infant Mortality Rate. U5MR: Under Five Mortality Rate = 1000x probability of death before completion of 5 years of age.

The estimates refer to the 10-year period preceding the survey.

Figures in parentheses are based on 250-499 births.

- indicates that the number of births is too small (less than 250) to estimate the rate.

Sources: IIPS and ORC Macro, various state reports (2000/2001/2002).



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Appendix Table 3.12: Religious Differentials in Fertility, India and Large States, NFHS-2, 1998-99

India/State	Measure	All	Hindu	Muslim	Christian	Sikh
India	TFR	2.9	2.8	3.6	2.4	2.3
	CF	4.5	4.3	5.7	3.5	3.6
West Bengal	TFR	2.3	2.0	3.3	-	-
	CF	4.2	3.7	6.0		
Kerala	TFR	2.0	1.6	2.5	1.9	-
	CF	3.0	2.6	4.3	2.6	
Uttar Pradesh incl. Uttaranchal	TFR	4.0	3.9	4.8	-	(2.3)
	CF	5.8	5.6	6.8		-
Bihar incl. Jharkhand	TFR	3.5	3.4	4.4	(1.9)	-
	CF	5.3	5.0	6.4	-	
Assam	TFR	2.3	2.0	3.1	1.7	-
	CF	4.4	4.0	5.3	-	
Jammu & Kashmir	TFR	2.7	2.7	2.7	-	-
	CF	4.8	4.7	4.9		
Karnataka	TFR	2.1	2.0	2.8	1.6	-
	CF	4.2	4.0	5.8	(3.0)	
Maharashtra	TFR	2.5	2.5	3.3	2.5	2.1 B
	CF	3.5	3.7	4.6	(2.9)	4.0
Andhra Pradesh	TFR	2.3	2.2	2.5	2.5	-
	CF	4.0	3.9	5.8	4.0	
Gujarat	TFR	2.7	2.7	3.1	-	-
	CF	4.0	4.0	4.7		
Rajasthan	TFR	3.8	3.7	4.9	-	1.8 J
	CF	5.4	5.3	6.5		
Madhya Pradesh incl. Chhattisgarh	TFR	3.3	3.4	3.4	-	(2.5)
	CF	5.1	5.1	5.8		-
Haryana	TFR	2.9	2.8	6.0	-	2.5
	CF	4.4	4.4	-		(4.1)
Tamil Nadu	TFR	2.2	2.2	2.6	2.1	-
	CF	3.5	3.5	4.2	3.3	
Orissa	TFR	2.5	2.5	3.0	2.4	-
	CF	4.2	4.1	-	-	
Punjab	TFR	2.2	2.3	(3.3)	-	2.1
	CF	3.8	4.0	-	-	3.6

B: Buddhist; J: Jain.

TFR: Total Fertility Rate

CF: Cumulative Fertility = Mean Children Ever Born to Women of age 40-49.

The estimate of the TFR refers to the three-year period preceding the survey.

Figures in parentheses are based on 125-249 woman years or 25-49 women.

- : indicates that the number of woman years is less than 125 or number of women is less than 25.

Sources: See Table 3.10.



Appendix Table 3.13: Contraceptive Prevalence Rate by Religion, India and Large States, NFHS-2, 1998-99
(Percent of Couples of Reproductive Ages Practising Contraception)

India/State	Religion			
	Hindu	Muslim	Other*	All
India	49	37	52 (Christian) 65 (Sikh) 65 (Buddhist)	48
Andhra Pradesh	61	47	53	60
Assam	49	34	-	43
Bihar incl. Jharkhand	27	9	-	25
Gujarat	59	58	-	59
Haryana	63	-	71	64
Jammu & Kashmir	53	46	66	49
Karnataka	60	44	-	58
Kerala	72	48	72	64
Madhya Pradesh incl. Chhattisgarh	44	46	-	44
Maharashtra	62	49	67	61
Punjab	68	-	66	67
Rajasthan	42	25	-	40
Tamil Nadu	52	49	53	52
Uttar Pradesh incl. Uttaranchal	29	21	-	28
West Bengal	70	56	-	67

* Other Religion is Christian in Andhra Pradesh, Kerala, and Tamil Nadu; Sikh in Haryana, Jammu and Kashmir, and Punjab; and Buddhist in Maharashtra.
 Source: IIPS and ORC Macro (2000): various state reports of NFHS-2, IIPS and ORC Macro (2000/2001/2002): (Table from Kulkarni and Alagarajan, 2005; Table 7).



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Appendix Table 3.14: Projected Non- Muslim and Muslim Populations under various Alternatives, India, 2011-2101

	Non-Muslim Population (in thousands)		Muslim Population (in thousands)			
Projection	NM1	NM2	MS1	MS2	MS3	MS4
Year						
2001	890422	890422	138188	138188	138188	138188
2011	1027228	1026592	170443	170969	170368	170905
2021	1153497	1150648	205433	207402	205043	207057
2031	1247434	1240594	232633	237201	232148	236764
2041	1327940	1306738	257867	265377	256091	264481
2051	1380551	1336702	278760	288064	274073	286057
2061	1413520	1333520	293861	306018	284276	300961
2071	1431167	1299430	304970	319203	287198	308664
2081	1437077	1241941	311422	327873	282584	308984
2091	1450798	1180791	317352	335770	274348	304819
2101	1462594	1108496	320714	340253	261293	294331

	Total population (in thousands)				Percent Muslim			
Projection	NM1+MS1	NM1+MS2	NM2+MS3	NM2+MS4	NM1+	NM1+	NM2+	NM2+
					MS1	MS2	MS3	MS4
Year								
2001	1028610	1028610	1028610	1028610	13.43	13.43	13.43	13.43
2011	1197671	1198197	1196960	1197496	14.23	14.27	14.23	14.27
2021	1358930	1360900	1355692	1357705	15.12	15.24	15.12	15.25
2031	1480067	1484635	1472743	1477359	15.72	15.98	15.76	16.03
2041	1585808	1593317	1562829	1571218	16.26	16.66	16.39	16.83
2051	1659311	1668615	1610775	1622759	16.80	17.26	17.01	17.63
2061	1707381	1719538	1617796	1634481	17.21	17.80	17.57	18.41
2071	1736136	1750370	1586628	1608094	17.57	18.24	18.10	19.19
2081	1748499	1764950	1524525	1550925	17.81	18.58	18.54	19.92
2091	1768150	1786568	1455139	1485610	17.95	18.79	18.85	20.52
2101	1783308	1802847	1369788	1402827	17.98	18.87	19.08	20.98

Note: NM stands for Non-Muslims and MS for Muslims.

There are two alternative projections for non-Muslims (NM1 and NM2) and four for Muslims (MS1, MS2, MS3, MS4). The fertility assumptions in these are:

NM1: TFR to reach 2.1 by 2021-22 and remain at that level

NM2: TFR to reach 2.1 by 2021-22, decline to 1.6 by 2071-72 and remain at that level

MS1: TFR to reach 2.1 by 2031-32 (lag of 10 years) and remain at that level

MS2: TFR to reach 2.1 by 2041-42 (lag of 20 years) and remain at that level

MS3: TFR to reach 2.1 by 2031-32, decline to 1.6 by 2081-82 and remain at that level (lag of 10 years)

MS4: TFR to reach 2.1 by 2041-42, decline to 1.6 by 2091-92 and remain at that level (lag of 20 years).

The 2001 census age-distributions for the respective groups are used as the base.

The projections assume a gradual decline in mortality (life expectancy rising to 78.7 and 83.7 years by 2101 for males and females respectively for non-Muslims and 79.0 and 84.6 respectively for Muslims) and no migration.



Appendix Table 4.1 State-wise Literacy Levels - 2001

State	Total				
	All	Hindus	SCs/STs	Muslims	All Others
India (13.4)	64.8	65.1	52.2	59.1	70.8
West Bengal (25.2)	68.6	72.4	56.1	57.5	81.6
Kerala (24.7)	90.9	90.2	80.8	89.4	93.1
Uttar Pradesh (18.5)	56.3	58.0	46.2	47.8	62.2
Bihar (16.5)	47.0	47.9	28.5	42.0	52.6
Assam (30.9)	63.3	70.0	64.0	48.4	71.3
Jammu & Kashmir (67.0)	55.5	71.2	46.5	47.3	100.6
Jharkhand (13.8)	53.6	54.6	39.7	55.6	63.7
Karnataka (12.2)	66.6	65.6	51.5	70.1	71.1
Uttaranchal (11.9)	71.6	74.1	63.4	51.1	77.4
Delhi (11.7)	81.7	82.8	70.8	66.6	86.5
Maharashtra (10.6)	76.9	76.2	64.3	78.1	80.0
Andhra Pradesh (9.2)	60.5	59.4	48.9	68.0	63.3
Gujarat (9.1)	69.1	68.3	55.3	73.5	72.8
Rajasthan (8.5)	60.4	60.2	49.1	56.6	66.1
Madhya Pradesh (6.4)	63.7	62.8	48.7	70.3	71.7
Haryana (5.8)	67.9	69.4	55.4	40.0	72.9
Tamil Nadu (5.6)	73.5	72.0	62.1	82.9	75.8
Orissa (2.1)	63.1	63.3	45.2	71.3	74.0
Himachal Pradesh (2.0)	76.5	76.8	69.6	57.5	79.8
Chhattisgarh (2.0)	64.7	63.9	55.3	82.5	71.3
Punjab (1.6)	69.7	74.6	56.2	51.2	75.4

Source: Estimated from Census of India (2001) Tables C9, C8-SCs and C8-STs
 Figures within paranthesis are % share of the Muslim population



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Appendix Table 4.1a State-wise Literacy Levels by Gender (Urban) - 2001

State	Urban All					Urban Male					Urban Female				
	All	Hindus	SCs/STs	Muslims	All Others	All	Hindus	SCs/STs	Muslims	All Others	All	Hindus	SCs/STs	Muslims	All Others
India (13.4)	80	81	68	70	85	86	88	78	76	90	73	74	58	63	78
West Bengal (25.2)	81	84	68	66	87	86	89	77	72	91	76	78	59	59	82
Kerala (24.7)	93	93	87	91	95	96	96	92	95	97	91	91	83	87	93
Uttar Pradesh (18.5)	70	76	58	55	81	77	83	69	61	87	62	68	45	47	73
Bihar (16.5)	72	74	50	64	77	80	82	61	71	85	63	64	37	57	68
Assam (30.9)	85	87	80	72	89	90	92	87	78	93	80	83	73	66	84
Jammu & Kashmir(67)	72	85	68	63	88*	80	91	77	72	93*	62	77	58	52	81*
Jharkhand (13.8)	79	79	63	78	84	87	88	74	84	91	70	70	50	71	76
Karnataka (12.2)	81	81	68	76	85	87	88	78	80	91	74	74	59	71	79
Uttaranchal (11.9)	81	86	73	59	88	87	91	82	67	93	75	79	62	51	83
Delhi (11.7)	82	83	71	67	87	87	89	81	72	91	75	76	59	59	81
Maharashtra (10.6)	85	86	77	80	88	91	92	87	85	93	79	80	68	75	82
Andhra Pradesh (9.2)	76	76	67	73	78	83	84	76	79	86	69	69	58	67	71
Gujarat (9.1)	82	82	73	76	84	88	89	83	84	90	75	75	63	68	77
Rajasthan (8.5)	76	78	61	64	83	86	88	77	76	92	65	66	44	50	74
Madhya Pradesh (6.4)	79	80	65	74	85	87	88	77	81	92	70	70	52	66	77
Haryana (5.8)	79	80	60	53	83	86	86	71	63	89	71	72	48	40	76
Tamil Nadu (5.6)	83	82	71	84	84	89	88	80	90	90	76	75	62	78	78
Orissa (2.1)	81	81	63	74	86	88	88	75	81	92	73	73	50	66	80
Himachal Pradesh (2.0)	89	90	82	73	91	92	93	88	73	94	85	85	74	72	88
Chhattisgarh (2.0)	81	79	70	86	83	89	89	82	92	91	71	69	58	80	74
Punjab (1.6)	79	80	62	55	84	83	83	69	60	87	74	75	54	48	80

Source: Estimated from Census of India (2001) Tables C9, C8-SCs and C8-STs
 Figures within paranthesis are % share of the Muslim population



Appendix Table 4.1b State-wise Literacy Levels by Gender (Rural) - 2001

State	Rural All					Rural Male					Rural Female				
	All	Hindus	SCs/STs	Muslims	All Others	All	Hindus	SCs/STs	Muslims	All Others	All	Hindus	SCs/STs	Muslims	All Others
India (13.4)	59	59	49	53	64	71	72	61	62	77	46	46	36	43	52
West Bengal (25.2)	63	67	54	56	78	73	77	67	63	86	53	56	41	48	68
Kerala(24.7)	90	89	80	89	93	94	93	85	93	95	87	85	74	85	90
Uttar Pradesh(18.5)	53	54	44	44	58	67	69	59	55	72	37	38	28	32	41
Bihar (16.5)	44	45	27	39	49	57	59	39	49	64	30	30	14	28	34
Assam(30.9)	60	66	62	47	67	68	75	72	54	76	51	57	52	38	58
Jammu & Kashmir(67)	50	65	57	43	69*	62	77	68	54	80*	37	52	45	30	55*
Jharkhand (13.8)	46	46	37	47	54	61	62	50	61	71	30	29	23	33	36
Karnataka (12.2)	59	59	47	62	64	70	70	58	72	75	48	47	35	52	53
Uttaranchal (11.9)	68	70	62	46	73	82	85	76	56	88	55	57	46	34	60
Delhi (11.7)	78	79	71	61	81	87	88	82	70	89	67	68	57	49	72
Maharashtra (10.6)	70	70	59	73	74	82	82	72	83	85	58	58	47	62	62
Andhra Pradesh(9.2)	55	54	46	61	57	65	65	56	73	68	44	43	35	48	46
Gujarat (9.1)	61	61	51	69	65	74	74	63	81	78	48	47	39	57	51
Rajasthan (8.5)	55	55	47	50	60	72	72	64	67	77	37	37	28	31	43
Madhya Pradesh(6.4)	58	57	46	64	66	72	71	59	77	80	43	42	32	49	50
Haryana(5.8)	63	65	54	38	68	75	77	66	55	80	49	51	41	19	54
Tamil Nadu (5.6)	66	65	58	79	68	77	76	69	88	80	55	54	48	72	57
Orissa (2.1)	60	60	44	69	71	73	73	58	79	83	47	47	29	60	59
Himachal Pradesh(2.0)	75	75	69	55	78	85	85	79	65	87	66	66	58	43	69
Chhattisgarh (2.0)	60	60	54	76	67	74	74	67	87	80	47	47	40	64	53
Punjab (1.6)	65	68	54	48	70	71	76	62	54	76	58	60	46	40	64

Source: Estimated from Census of India (2001) Tables C9, C8-SCs and C8-STs
 Figures within paranthesis are % share of the Muslim population



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Appendix Table 4.2 Mean Years of Schooling of children aged 7-16 years - 2001

States	Group	State			Urban			Rural		
		All	Male	Female	All	Male	Female	All	Male	Female
India	Total	3.95	4.18	3.69	4.82	4.85	4.79	3.65	4.00	3.34
	SCs/STs	3.35	3.67	2.98	4.33	4.44	4.21	3.16	3.53	2.75
	Muslims	3.26	3.40	3.11	4.02	4.01	4.03	2.86	3.08	2.62
	All Others	4.39	4.61	4.15	5.21	5.22	5.19	4.08	4.38	3.75
West Bengal	Total	3.58	3.72	3.44	4.38	4.45	4.31	3.33	3.49	3.16
	SCs/STs	3.12	3.41	2.80	3.73	3.91	3.54	3.02	3.34	2.68
	Muslims	2.84	2.86	2.83	3.36	3.35	3.38	2.74	2.76	2.72
	All Others	4.51	4.62	4.39	4.89	4.96	4.83	4.28	4.41	4.13
Kerala	Total	5.75	5.65	5.85	5.81	5.72	5.90	5.73	5.63	5.83
	SCs/STs	5.53	5.44	5.63	5.78	5.68	5.89	5.48	5.39	5.58
	Muslims	5.62	5.50	5.74	5.67	5.55	5.79	5.61	5.49	5.73
	All Others	5.86	5.78	5.95	5.88	5.80	5.95	5.86	5.77	5.95
Uttar Pradesh	Total	3.43	3.78	3.03	4.08	4.15	4.02	3.27	3.69	2.78
	SCs/STs	3.09	3.52	2.58	3.64	3.79	3.46	3.01	3.49	2.45
	Muslims	2.60	2.85	2.33	3.05	3.08	3.02	2.35	2.72	1.93
	All Others	3.85	4.20	3.45	4.93	4.97	4.89	3.62	4.03	3.14
Bihar	Total	2.69	3.07	2.24	4.14	4.28	3.99	2.52	2.93	2.04
	SCs/STs	1.72	2.14	1.19	3.00	3.27	2.69	1.62	2.06	1.08
	Muslims	2.07	2.32	1.78	3.36	3.41	3.30	1.88	2.17	1.56
	All Others	3.11	3.51	2.63	4.58	4.72	4.43	2.93	3.36	2.41
Assam	Total	3.64	3.72	3.55	5.05	5.09	5.01	3.47	3.55	3.37
	SCs/STs	3.95	4.08	3.81	4.79	4.87	4.72	3.87	4.01	3.73
	Muslims	2.64	2.67	2.60	4.05	4.05	4.05	2.55	2.58	2.51
	All Others	4.23	4.35	4.10	5.37	5.41	5.32	4.01	4.14	3.87
Jammu & Kashmir	Total	3.73	4.08	3.36	4.92	5.01	4.82	3.40	3.81	2.97
	SCs/STs	3.04	3.36	2.69	4.51	4.51	4.52	2.90	3.25	2.52
	Muslims	3.41	3.83	2.97	4.78	4.95	4.61	3.06	3.54	2.55
	All Others	7.76	7.53	8.00	5.43	5.34	5.52	11.15	11.00	11.30
Jharkhand	Total	3.24	3.64	2.79	4.87	4.97	4.75	2.79	3.27	2.25
	SCs/STs	2.50	2.94	2.03	4.03	4.28	3.76	2.30	2.76	1.79
	Muslims	2.87	3.16	2.56	4.42	4.39	4.45	2.35	2.75	1.91
	All Others	3.98	4.39	3.52	5.29	5.38	5.20	3.45	3.98	2.86
Karnataka	Total	4.46	4.62	4.29	5.02	5.01	5.03	4.20	4.45	3.94
	SCs/STs	3.87	4.20	3.51	4.70	4.83	4.58	3.64	4.03	3.22
	Muslims	4.26	4.25	4.27	4.55	4.40	4.70	3.86	4.04	3.68
	All Others	4.76	4.89	4.61	5.34	5.34	5.33	4.51	4.70	4.31
Uttaranchal	Total	4.45	4.63	4.26	4.89	4.88	4.90	4.32	4.55	4.07
	SCs/STs	4.06	4.35	3.74	4.57	4.58	4.56	3.96	4.31	3.60
	Muslims	2.86	3.12	2.58	3.48	3.51	3.45	2.49	2.89	2.05
	All Others	4.94	5.07	4.80	5.44	5.40	5.48	4.78	4.96	4.60



States	Group	State			Urban			Rural		
		All	Male	Female	All	Male	Female	All	Male	Female
Delhi	Total	4.76	4.74	4.79	4.77	4.75	4.80	4.64	4.67	4.61
	SCs/STs	4.39	4.43	4.35	4.39	4.43	4.34	4.44	4.50	4.36
	Muslims	3.78	3.73	3.83	3.79	3.74	3.86	3.35	3.47	3.21
	All Others	5.07	5.04	5.12	5.09	5.05	5.14	4.85	4.85	4.86
Maharashtra	Total	4.98	5.08	4.86	5.24	5.24	5.24	4.80	4.97	4.61
	SCs/STs	4.38	4.57	4.17	5.01	5.08	4.95	4.16	4.40	3.90
	Muslims	4.66	4.65	4.68	4.74	4.65	4.84	4.48	4.63	4.32
	All Others	5.22	5.32	5.11	5.45	5.46	5.44	5.08	5.23	4.91
Andhra Pradesh	Total	4.38	4.64	4.10	5.11	5.14	5.09	4.11	4.46	3.73
	SCs/STs	3.78	4.18	3.34	4.87	4.97	4.77	3.59	4.05	3.08
	Muslims	4.42	4.48	4.36	4.62	4.55	4.70	4.14	4.38	3.88
	All Others	4.60	4.85	4.34	5.35	5.38	5.31	4.34	4.66	4.00
Gujarat	Total	4.35	4.61	4.06	5.02	5.10	4.92	3.99	4.34	3.60
	SCs/STs	3.77	4.05	3.46	4.71	4.84	4.57	3.56	3.88	3.21
	Muslims	4.29	4.48	4.09	4.49	4.61	4.36	4.02	4.30	3.71
	All Others	4.57	4.82	4.27	5.18	5.25	5.11	4.18	4.55	3.76
Rajasthan	Total	3.51	4.07	2.88	4.45	4.64	4.23	3.25	3.91	2.49
	SCs/STs	2.87	3.53	2.10	3.69	4.04	3.30	2.73	3.45	1.90
	Muslims	2.88	3.35	2.36	3.34	3.60	3.06	2.45	3.12	1.69
	All Others	3.94	4.46	3.35	5.05	5.16	4.92	3.62	4.26	2.91
Madhya Pradesh	Total	3.62	3.92	3.27	4.69	4.73	4.64	3.25	3.65	2.80
	SCs/STs	2.79	3.16	2.37	4.02	4.17	3.85	2.58	2.99	2.12
	Muslims	3.79	3.85	3.73	4.14	4.07	4.22	3.20	3.49	2.88
	All Others	4.14	4.44	3.81	5.06	5.10	5.02	3.78	4.18	3.33
Haryana	Total	4.33	4.46	4.18	4.82	4.79	4.86	4.15	4.34	3.93
	SCs/STs	3.61	3.79	3.39	3.81	3.85	3.77	3.55	3.77	3.29
	Muslims	2.04	2.63	1.33	2.85	3.06	2.60	1.91	2.56	1.13
	All Others	4.76	4.83	4.67	5.11	5.05	5.19	4.61	4.74	4.45
Tamil Nadu	Total	5.22	5.26	5.19	5.45	5.42	5.48	5.06	5.14	4.97
	SCs/STs	4.95	5.03	4.86	5.21	5.19	5.23	4.85	4.97	4.72
	Muslims	5.16	5.16	5.16	5.22	5.20	5.24	5.02	5.06	4.97
	All Others	5.31	5.33	5.29	5.53	5.49	5.57	5.15	5.21	5.07
Orissa	Total	4.00	4.30	3.70	5.06	5.16	4.95	3.83	4.16	3.49
	SCs/STs	3.00	3.46	2.52	4.10	4.37	3.82	2.90	3.38	2.41
	Muslims	4.13	4.21	4.05	4.30	4.31	4.30	4.01	4.15	3.88
	All Others	4.72	4.92	4.52	5.46	5.51	5.40	4.57	4.79	4.34
Himachal Pradesh	Total	5.02	5.06	4.97	5.47	5.40	5.56	4.97	5.02	4.92
	SCs/STs	4.63	4.73	4.53	5.08	5.04	5.12	4.61	4.71	4.50
	Muslims	3.63	3.84	3.40	4.66	4.45	4.93	3.51	3.76	3.23
	All Others	5.23	5.24	5.23	5.60	5.52	5.70	5.19	5.21	5.18



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States	Group		State			Urban			Rural	
		All	Male	Female	All	Male	Female	All	Male	Female
Chhattisgarh	Total	3.82	4.08	3.55	4.78	4.85	4.72	3.59	3.90	3.27
	SCs/STs	3.36	3.66	3.05	4.38	4.50	4.24	3.25	3.57	2.92
	Muslims	4.64	4.66	4.63	4.95	4.87	5.03	4.16	4.31	4.00
	All Others	4.16	4.41	3.91	4.90	4.95	4.84	3.91	4.22	3.60
Punjab	Total	4.48	4.46	4.51	4.86	4.77	4.96	4.29	4.30	4.29
	SCs/STs	3.77	3.81	3.73	4.02	3.99	4.06	3.69	3.75	3.62
	Muslims	3.33	3.38	3.28	3.53	3.50	3.58	3.18	3.29	3.06
	All Others	4.86	4.79	4.93	5.17	5.05	5.31	4.67	4.64	4.71

Source: Estimated from Census of India (2001) Tables C9, C8-SC and C8-ST
Note: The age group 7-16 years corresponds to matriculation level of education.

Appendix Table 4.3 Proportion of children aged 6-14 years enrolled by SRCs - 2004-2005

States	Total	SCs/STs	H-OBCs	H-Gen	Muslims	All Others
All India	85.3	79.7	86.0	94.9	81.8	89.9
West Bengal	85.7	83.6	91.4	91.9	82.8	70.8
Kerala	98.4	95.7	99.3	99.6	99.0	96.9
Uttar Pradesh	82.2	80.2	85.9	93.5	69.4	82.2
Bihar	70.9	56.3	74.7	91.8	65.8	78.5
Assam	90.9	93.1	92.9	94.5	87.0	86.0
Jammu & Kashmir	91.8	90.0	95.9	96.3	90.6	98.0
Jharkhand	79.4	73.8	86.5	89.2	69.2	78.6
Karnataka	88.3	82.2	90.3	93.5	90.7	94.3
Uttaranchal	90.4	90.3	86.1	97.4	61.4	97.8
Delhi	94.1	85.1	95.5	98.4	95.1	97.4
Maharashtra	90.2	80.1	91.0	94.8	91.0	94.0
Andhra Pradesh	86.5	84.1	86.6	91.8	83.4	92.3
Gujarat	84.8	85.4	81.7	94.9	78.9	73.5
Rajasthan	81.1	75.1	83.0	92.1	77.1	83.8
Madhya Pradesh	88.5	78.6	87.6	99.0	88.0	98.8
Haryana	88.8	79.4	92.1	95.5	59.7	90.6
Tamil Nadu	96.3	95.8	96.2	96.3	98.5	98.4
Orissa	82.6	73.8	87.3	93.7	90.6	82.4
Himachal Pradesh	97.3	97.3	97.9	98.7	73.7	87.1
Chhattisgarh	84.7	83.6	84.2	91.5	97.9	93.0
Punjab	90.2	89.0	90.6	94.2	89.0	89.6

Source: Estimated from NSSO 61st Round Schedule 10, 2004-2005



Appendix Table 4.4: Number of Madrasa students

STATE	Primary		Middle		Secondary		Higher Secondary		Total Students	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
India	404824	345983	111418	96745	34982	29272	8601	3559	559825	475559
West Bengal	21966	18835	25774	31615	13344	15733	2304	898	63388	67081
Kerala	6147	5526	2706	2617	558	469	102	30	9513	8642
Uttar Pradesh	151521	131808	12808	8657	3973	2027	1925	557	170227	143049
Bihar	92479	73846	39211	29960	8945	6259	2403	1174	143038	111239
Assam	27231	27586	11508	8784	3370	1760	808	367	42917	38497
Jammu & Kashmir	1261	829	348	107	120	26	0	0	1729	962
Jharkhand	15847	14144	7890	5638	1724	1211	276	54	25737	21047
Karnataka	4640	4536	1776	1893	687	694	85	189	7188	7312
Uttaranchal	2523	2258	76	45	0	0	0	0	2599	2303
Delhi	218	70	225	0	0	0	0	0	443	70
Maharashtra	6064	3142	2625	2374	696	269	323	9	9708	5794
Andhra Pradesh	13576	4345	589	463	354	142	0	0	14519	4950
Gujarat	692	476	1097	681	433	254	173	195	2395	1606
Rajasthan	14546	18774	1697	1138	161	95	104	78	16508	20085
Madhya Pradesh	32843	28616	1254	1231	67	64	21	2	34185	29913
Haryana	680	476	123	109	21	25	0	0	824	610
Tamil Nadu	696	637	117	97	309	102	35	6	1157	842
Orissa	5947	4562	708	685	103	25	42	0	6800	5272
Himachal Pradesh	75	27	23	7	0	0	0	0	98	34
Chhattisgarh	1399	1019	4	16	0	0	0	0	1403	1035
Punjab	1028	1036	92	156	0	17	0	0	1120	1209
Other States	3445	3435	767	472	117	100	0	0	4329	4007

Source: Estimated from NCERT (2002) Seventh All India School Survey.

Note: Figures are based on provisional unit level data furnished to HLC in April 2006.



Appendix Table 4.5: Investment required for establishing Schools in all Muslim Dominated Villages currently without schools

State	Small Villages with less than 1000 population		Medium villages with population between 1000-2000		Large villages with population more than 2000		Total Expenditure to establish Schools in All Muslim Dominated Villages
	No without schools	Total Costs	No without schools	Total Costs	No without schools	Total Costs	
All Villages with 40%+ Muslim Population	4240	1738.4	1078	1045.7	97	159.1	2943
West Bengal	827	339.1	236	228.9	98	160.7	729
Kerala	0	0.0	0	0.0	100	164.0	164
Uttar Pradesh	1365	559.7	420	407.4	94	154.2	1121
Bihar	729	298.9	253	245.4	94	154.2	698
Assam	233	95.5	39	37.8	99	162.4	296
Jammu & Kashmir	171	70.1	10	9.7	99	162.4	242
Jharkhand	604	247.6	82	79.5	94	154.2	481
Karnataka	31	12.7	6	5.8	98	160.7	179
Uttaranchal	34	13.9	5	4.9	96	157.4	176
Maharashtra	6	2.5	1	1.0	99	162.4	166
Andhra Pradesh	1	0.4	1	1.0	98	160.7	162
Gujarat	6	2.5	0	0.0	100	164.0	166
Rajasthan	91	37.3	4	3.9	100	164.0	205
Madhya Pradesh	40	16.4	1	1.0	100	164.0	181
Haryana	41	16.8	6	5.8	99	162.4	185
Tamil Nadu	6	2.5	3	2.9	97	159.1	164
Orissa	32	13.1	5	4.9	98	160.7	179
Himachal Pradesh	12	4.9	0	0.0	100	164.0	169
Chhattisgarh	0	0.0	0	0.0	100	164.0	164
Punjab	1	0.4	0	0.0	100	164.0	164

Source: Estimated from special tabulations on availability of schools in villages made for HLC by Registrar General of Census, based on Census (2001) unit level data.



Appendix Table 4.6: Percentage who completed atleast Primary School, 2001 (selected states)

States	Year	Total			Male (Urban)			Female (Urban)			Male (Rural)			Female (Rural)		
		Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others
All India	2001	60.9	61.4	79.3	71.3	80.2	89.6	70.9	74.8	88.1	58.9	66.1	80.8	47.8	47.0	67.6
	1999	58.4	55.9	75.5	70.1	78.1	87.9	68.1	68.6	84.5	57.4	62.8	78.3	43.3	39.0	60.7
	1996	54.7	49.0	71.4	70.8	77.1	87.7	62.7	60.7	80.6	55.9	58.6	76.3	36.1	30.1	52.2
	1991	47.3	40.2	64.7	68.2	71.9	85.5	54.0	49.6	74.6	49.5	50.5	70.3	28.3	21.7	43.2
	1986	41.0	32.2	59.0	64.2	66.3	83.6	46.6	40.2	70.4	43.3	41.7	64.1	21.9	14.6	35.3
	1971	33.6	23.1	50.4	58.8	57.6	80.3	35.0	27.4	61.5	36.1	29.6	54.3	13.5	7.7	23.9
	1948	18.2	8.8	27.8	43.4	33.4	66.7	13.9	7.5	34.1	21.8	13.1	31.6	4.0	1.6	7.4
WB	2001	50.3	54.4	80.4	59.3	69.8	86.2	60.5	61.6	83.7	48.8	58.8	79.9	46.7	43.5	73.8
	1999	46.4	49.0	77.4	58.1	67.8	84.7	56.0	57.4	81.5	46.7	55.4	77.4	40.2	36.5	68.3
	1996	41.6	42.9	75.1	58.1	67.4	85.1	50.5	53.5	80.4	44.1	50.9	75.7	32.7	29.0	62.4
	1991	34.9	35.8	70.5	55.7	62.7	83.5	42.1	46.1	77.1	38.9	43.9	71.5	25.2	22.0	54.8
	1986	29.8	29.7	67.0	51.4	57.6	81.9	35.1	39.9	74.2	33.9	36.3	66.7	19.4	16.2	48.7
	1971	24.8	22.9	60.7	46.9	50.5	79.8	24.1	28.4	67.0	30.9	28.9	61.5	11.9	9.5	33.6
	1948	14.6	12.8	42.2	38.0	39.8	76.4	10.3	10.5	42.3	22.1	20.4	46.1	3.0	2.4	9.3
Kerala	2001	97.0	93.1	97.4	96.8	96.3	97.2	97.4	95.9	97.4	96.9	92.7	97.5	97.1	92.4	97.5
	1999	96.4	91.2	97.0	96.2	95.6	97.0	96.8	95.3	97.2	96.4	91.2	96.9	96.3	89.7	97.1
	1996	94.7	88.8	96.3	94.9	94.4	96.5	95.1	93.4	96.6	94.9	89.5	96.3	94.4	86.2	96.1
	1991	89.3	82.3	94.4	91.2	90.5	95.2	90.5	89.3	95.1	90.1	83.6	94.6	87.7	78.1	93.6
	1986	79.6	75.4	91.4	86.3	87.0	93.5	81.8	82.1	92.6	81.8	78.0	91.9	75.2	69.0	89.7
	1971	51.4	50.2	77.9	69.9	69.8	86.0	51.7	56.0	80.0	57.6	55.2	80.0	40.0	39.9	71.8
	1948	20.9	13.9	42.6	43.4	31.7	64.2	14.9	13.9	43.7	29.5	19.3	49.5	9.6	7.0	30.4
UP	2001	48.2	57.4	73.9	56.3	69.9	86.5	54.2	63.6	85.0	52.0	67.7	79.2	32.1	39.3	59.7
	1999	46.9	51.7	70.5	56.8	68.9	86.0	53.1	58.9	82.9	50.6	63.7	77.0	27.6	29.4	52.6
	1996	41.9	41.9	63.9	57.8	68.6	86.4	46.7	46.8	78.1	47.6	58.6	74.4	20.0	18.6	41.4
	1991	35.5	35.2	57.5	55.5	65.0	84.6	37.4	35.7	71.9	42.9	52.4	69.9	15.2	12.9	33.5
	1986	30.9	29.5	52.5	51.5	60.9	83.4	31.7	28.3	67.3	38.5	46.6	65.9	12.1	8.9	27.6
	1971	26.4	22.8	46.2	47.1	56.4	82.0	24.1	19.4	60.6	32.5	35.1	57.5	8.1	4.3	18.4
	1948	14.4	8.6	25.4	33.1	32.5	67.7	9.7	5.1	35.9	18.0	13.7	32.2	3.0	0.9	6.0
Bihar	2001	40.7	34.5	61.5	63.7	64.1	82.9	60.8	51.7	79.5	43.1	42.9	66.2	28.9	18.0	48.1
	1999	39.0	31.2	58.1	64.3	65.0	83.5	57.8	44.2	76.7	43.6	42.7	66.1	24.3	13.4	40.1
	1996	35.4	25.8	52.4	66.9	63.2	84.7	52.2	34.9	70.9	43.0	38.9	64.4	19.1	10.4	32.9
	1991	30.6	22.4	47.2	64.8	57.2	82.3	43.7	27.8	64.7	39.3	34.7	60.1	15.5	8.1	28.1
	1986	27.0	18.4	42.4	60.5	50.6	79.0	38.5	22.5	59.4	35.9	29.4	55.2	12.8	5.4	23.4
	1971	24.2	13.9	37.1	58.2	47.6	77.5	31.6	16.3	51.5	32.2	21.5	49.0	9.4	2.7	16.2
	1948	17.3	7.3	25.6	49.2	31.4	67.6	15.8	5.4	29.5	25.3	11.7	36.7	4.5	0.8	7.0
Jharkhand	2001	55.5	49.9	74.6	79.5	79.0	92.1	77.6	67.3	88.9	54.8	57.5	77.4	31.0	31.7	50.6
	1999	53.0	46.3	70.8	80.2	78.8	92.1	75.5	62.2	86.4	55.5	56.2	76.3	24.8	26.4	41.7
	1996	48.4	40.0	65.3	81.1	77.3	92.0	68.6	53.9	81.5	54.0	52.5	73.8	19.6	20.6	34.0
	1991	42.4	33.4	58.3	78.9	71.2	89.5	58.6	42.7	74.4	49.4	46.1	67.2	15.9	15.0	27.5
	1986	36.9	26.3	52.0	74.8	64.1	87.0	49.9	32.9	67.4	44.2	37.9	60.2	12.5	10.4	21.5
	1971	32.3	20.7	46.2	69.7	56.6	83.7	37.6	24.1	57.0	38.3	28.8	51.2	8.5	6.4	14.2



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	1948	20.3	11.1	28.8	58.3	42.3	75.1	17.6	15.3	34.9	25.4	17.2	33.6	3.0	2.6	4.8
Karnataka	2001	73.4	65.7	81.7	75.9	83.4	91.6	80.4	78.7	90.5	69.5	67.4	80.3	61.7	51.4	73.4
	1999	69.6	58.1	77.2	74.4	80.0	90.2	76.0	70.6	86.8	65.6	61.1	76.1	55.2	41.2	66.0
	1996	67.1	52.2	74.3	75.5	79.6	90.6	70.8	64.4	84.0	64.9	57.9	74.7	46.7	31.2	57.1
	1991	58.0	40.1	65.2	71.4	73.3	88.0	61.2	52.3	77.2	56.5	47.0	66.7	33.6	19.8	43.5
	1986	51.0	31.0	58.3	67.1	67.0	85.7	54.2	43.9	73.3	47.0	35.9	58.4	25.2	11.7	33.6
	1971	41.5	20.1	47.6	61.5	56.6	81.0	41.7	28.5	61.6	36.7	21.9	47.3	15.5	5.2	21.6
	1948	24.7	8.3	28.0	49.9	35.0	69.2	18.8	8.0	35.0	24.1	11.0	31.5	5.0	1.2	6.7
Maharashtra	2001	80.4	75.8	89.5	80.1	88.5	92.7	84.4	86.0	92.4	80.1	76.4	89.7	71.4	64.1	84.1
	1999	76.2	70.3	85.9	76.9	86.3	90.6	79.6	79.4	88.7	77.3	74.0	87.5	63.9	53.7	77.0
	1996	73.0	63.0	82.0	76.5	85.2	89.8	73.4	72.4	84.7	75.1	68.8	85.1	57.0	42.2	67.4
	1991	65.9	52.7	75.2	73.7	81.0	88.4	63.6	61.3	78.8	69.3	59.0	78.7	45.7	30.8	55.3
	1986	59.0	40.7	67.2	69.8	74.0	86.2	56.1	49.2	73.5	59.9	46.2	69.2	34.9	18.6	41.6
	1971	50.1	28.0	56.1	65.0	63.9	82.5	44.0	33.4	64.2	49.3	30.9	56.4	23.0	8.9	25.5
	1948	24.1	8.3	26.1	46.3	34.0	67.3	16.2	6.4	34.5	25.2	11.3	26.0	4.9	1.2	4.6
AP	2001	74.7	59.9	75.1	78.0	84.0	89.0	78.5	78.1	85.5	74.2	64.6	76.0	62.3	43.4	62.3
	1999	71.2	52.1	69.2	76.9	81.7	87.4	74.4	68.4	79.7	72.9	60.8	72.6	54.5	33.9	53.1
	1996	67.5	45.7	64.8	77.4	79.6	87.0	68.5	61.1	75.4	71.1	55.8	69.9	44.9	26.8	44.8
	1991	58.5	36.3	54.9	74.2	72.8	82.7	58.8	49.3	67.4	62.7	45.7	59.6	33.1	19.3	34.4
	1986	51.8	27.2	48.2	69.5	65.1	79.2	51.7	39.2	62.6	53.8	33.7	50.3	24.7	12.0	26.8
	1971	43.1	16.7	38.4	65.0	53.0	73.8	40.1	27.0	50.5	44.3	19.6	40.1	14.8	6.0	17.6
	1948	26.3	7.6	22.3	53.7	33.4	61.1	18.0	10.3	27.0	29.5	9.9	26.3	5.0	2.2	7.2
Gujarat	2001	74.9	67.1	78.6	79.4	84.1	89.1	75.8	79.2	86.6	76.4	70.1	79.3	65.0	55.3	64.2
	1999	72.2	62.7	75.5	77.9	82.4	87.2	71.8	74.5	83.1	74.5	67.4	76.7	59.8	48.0	59.2
	1996	67.9	55.7	71.7	76.7	79.9	86.5	65.3	66.3	78.9	73.0	63.5	74.4	51.7	38.7	50.6
	1991	61.2	45.2	65.4	73.0	74.8	84.4	57.4	55.5	73.4	67.6	53.4	67.4	42.3	27.6	40.0
	1986	55.9	36.2	59.6	69.5	69.9	82.2	51.1	45.3	68.5	63.3	43.8	61.0	35.4	18.8	33.1
	1971	46.9	24.5	50.6	64.5	61.3	78.4	39.1	30.5	60.1	54.4	29.5	50.0	22.5	8.6	21.3
	1948	24.1	8.4	25.8	47.6	34.9	62.1	13.7	7.0	31.0	31.9	11.8	24.8	5.4	1.7	5.7
MP	2001	70.9	51.7	77.9	75.3	80.1	92.2	77.9	73.9	89.8	66.3	56.8	80.1	49.3	32.8	59.9
	1999	68.4	46.4	73.6	75.0	79.0	91.6	74.1	64.9	85.6	65.1	54.2	78.1	42.4	25.3	50.7
	1996	64.2	39.0	67.9	75.6	77.0	91.3	66.9	53.5	80.5	63.2	49.5	75.3	33.8	18.1	41.0
	1991	57.1	31.5	61.3	72.9	71.2	89.2	57.1	41.1	73.6	57.9	42.8	69.4	26.6	11.6	33.0
	1986	50.3	24.1	55.1	68.0	64.6	86.9	48.6	31.4	68.5	51.7	33.4	62.9	20.1	6.9	25.4
	1971	44.0	16.6	47.6	65.0	56.5	83.9	36.4	20.7	59.7	45.5	21.5	52.6	12.5	3.1	15.7
	1948	21.8	4.2	21.2	45.2	24.8	62.7	11.9	3.3	26.7	21.4	6.0	22.6	2.7	0.4	3.1
TN	2001	81.9	77.0	82.6	83.5	82.6	86.3	81.4	79.8	85.7	83.0	79.4	82.9	78.0	70.5	76.6
	1999	78.3	70.7	77.8	80.6	78.1	82.3	77.0	72.7	80.6	80.3	75.0	78.9	74.1	62.2	70.4
	1996	75.5	63.3	72.9	79.2	75.9	79.8	73.4	64.3	75.1	78.4	70.6	75.8	69.0	50.2	61.6
	1991	70.5	50.1	64.8	76.5	68.7	76.5	67.4	50.9	67.9	74.2	59.7	69.0	61.3	33.5	47.9
	1986	67.7	41.8	60.6	75.3	64.0	75.4	63.6	44.0	64.9	70.8	50.0	62.8	54.9	23.4	39.6
	1971	58.0	29.3	49.8	71.1	54.4	70.6	49.7	29.4	53.5	63.4	35.8	52.2	39.3	12.6	25.7
	1948	37.2	13.8	31.3	59.2	34.6	57.8	21.5	9.7	30.5	49.6	18.7	34.5	14.3	3.0	9.1



Appendix Table 4.7: Percentage who completed atleast Middle School, 2001 (selected states)

States	Year	Total			Male (Urban)			Female (Urban)			Male (Rural)			Female (Rural)		
		Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others
All India	2001	40.5	41.3	62.7	49.6	59.8	76.7	51.1	56.3	76.7	37.3	43.7	62.0	29.4	29.3	49.0
	1999	39.9	38.8	60.4	50.5	60.4	76.2	49.9	52.4	73.7	37.8	43.2	61.3	26.9	24.5	43.8
	1996	37.3	34.2	57.1	52.1	61.0	77.0	44.7	45.7	69.4	37.5	41.1	60.1	21.3	18.4	36.3
	1991	30.5	27.1	50.0	49.4	55.7	74.3	34.8	34.8	61.4	32.1	34.6	54.0	14.8	12.4	27.6
	1986	25.3	21.0	44.2	45.2	50.3	71.9	27.7	26.5	56.0	27.3	27.5	47.5	10.2	7.6	20.5
	1971	19.3	13.2	35.0	39.8	40.9	67.2	18.5	15.9	45.2	20.6	16.4	35.7	4.9	3.2	11.2
	1948	8.6	3.8	15.7	25.5	19.2	50.3	5.2	3.3	18.8	9.4	5.1	15.2	0.9	0.5	2.2
West Bengal	2001	26.0	29.9	58.1	34.2	43.8	68.6	35.7	38.3	66.6	24.5	31.9	53.6	22.7	22.4	48.5
	1999	25.2	28.5	57.8	36.2	46.1	70.2	35.1	37.3	66.8	25.4	32.2	54.4	19.3	19.0	45.1
	1996	22.8	25.5	56.7	37.2	47.7	72.2	31.0	35.6	66.6	25.2	30.7	53.8	14.9	14.8	39.9
	1991	19.0	21.5	53.0	35.8	44.4	70.9	24.2	30.1	63.0	22.6	26.9	51.1	10.9	11.1	33.7
	1986	16.7	18.4	51.1	33.5	41.8	70.2	19.4	26.4	60.8	20.5	23.0	48.7	8.5	8.2	29.5
	1971	14.2	13.8	46.6	30.4	36.2	68.8	12.7	18.1	53.5	18.7	17.3	44.4	4.9	4.5	19.3
	1948	7.5	6.4	30.3	23.1	26.1	65.4	4.7	4.9	27.5	11.4	9.8	29.3	0.9	0.8	3.7
Kerala	2001	84.8	78.0	91.2	82.1	81.3	89.7	88.9	87.5	93.7	81.4	73.2	88.8	87.8	80.1	93.3
	1999	83.5	75.6	90.6	82.0	79.9	89.2	86.4	86.2	93.6	81.2	72.0	88.2	85.0	76.3	92.5
	1996	77.3	72.4	88.9	78.4	78.1	87.8	79.9	82.9	92.0	76.3	70.5	86.7	77.0	71.1	90.2
	1991	62.8	62.2	83.2	69.6	70.7	83.3	64.9	73.4	87.0	64.5	61.5	81.4	58.7	59.0	83.4
	1986	49.6	54.4	76.5	62.0	65.8	79.3	51.4	64.8	80.5	53.2	55.0	75.6	42.4	49.2	74.7
	1971	24.8	29.0	54.7	42.7	46.1	66.2	23.8	36.7	59.9	29.2	31.2	55.5	15.7	21.5	47.5
	1948	6.5	5.3	20.9	19.3	15.2	41.6	3.4	5.5	22.2	9.1	7.3	24.9	1.8	2.1	11.1
UP	2001	29.2	39.2	59.8	37.3	52.9	76.4	38.5	48.4	76.5	29.3	46.8	63.5	15.1	23.7	44.4
	1999	30.7	37.5	59.1	40.6	54.5	77.7	40.3	47.2	76.4	30.6	46.6	64.3	13.5	18.7	40.3
	1996	27.7	30.6	53.4	42.7	55.8	79.6	35.5	36.6	71.4	29.2	43.6	62.8	9.0	11.3	30.1
	1991	22.5	25.3	46.8	40.7	52.0	77.6	26.7	25.8	63.5	25.6	38.7	58.0	6.2	7.4	22.5
	1986	18.9	20.7	41.5	36.6	47.6	75.8	21.3	18.8	57.4	22.5	33.7	53.4	4.5	4.7	16.8
	1971	15.8	14.7	34.7	33.0	41.9	73.4	15.2	11.2	48.4	18.1	22.9	43.4	2.6	1.8	9.0
	1948	7.4	4.0	15.4	21.2	19.4	54.7	4.8	2.4	21.9	8.1	6.1	18.4	0.7	0.3	1.9
Bihar	2001	23.7	20.9	45.8	47.3	49.3	72.1	44.6	38.9	69.2	24.8	25.7	49.0	13.2	9.3	32.3
	1999	24.3	20.1	44.7	49.9	52.6	74.8	44.1	33.9	67.9	26.9	27.4	51.1	11.8	7.2	27.3
	1996	22.7	17.0	40.6	53.7	52.1	77.3	39.3	25.8	61.7	27.8	25.9	51.0	8.9	5.6	21.5
	1991	19.1	15.0	35.9	51.8	45.9	74.5	30.6	19.4	53.6	25.4	23.7	47.2	6.8	4.4	17.7
	1986	16.4	12.2	31.2	47.2	39.2	69.9	24.7	14.8	46.6	23.0	19.9	42.6	5.2	2.8	13.6
	1971	13.9	8.3	25.1	43.5	34.3	66.3	17.4	8.9	34.9	19.2	12.8	34.8	3.2	1.1	7.2
	1948	8.6	3.3	14.2	33.5	18.3	51.9	6.1	2.3	13.4	12.6	5.1	20.5	1.2	0.3	2.1
Jharkhand	2001	36.1	33.5	59.9	60.5	63.3	82.7	60.4	54.2	79.6	30.8	36.6	58.2	15.4	19.6	34.5
	1999	35.9	32.7	57.8	63.8	66.2	84.7	59.8	51.2	78.3	33.3	38.0	59.1	12.3	16.9	27.6
	1996	33.1	28.7	53.4	66.4	65.6	85.4	52.8	44.2	72.8	33.6	36.4	58.0	9.3	13.3	21.4
	1991	27.7	23.3	46.0	63.3	58.3	81.9	40.5	33.4	63.1	30.3	31.6	51.1	6.9	9.4	16.1
	1986	22.9	17.5	39.6	58.1	50.6	78.4	30.7	24.7	54.2	26.3	24.6	44.0	4.8	6.1	11.4
	1971	18.2	12.2	32.8	50.5	41.8	72.6	18.7	16.5	39.9	20.0	16.2	33.2	2.6	3.2	6.0



Social, Economic and Educational Status of the Muslim Community of India

	1948	9.8	5.2	16.7	38.3	28.3	59.5	6.0	9.5	17.6	10.4	7.3	15.9	0.7	0.9	1.4
Karnataka	2001	47.6	47.5	65.5	51.8	66.4	79.2	57.7	63.5	80.7	42.1	47.8	61.9	29.8	33.2	54.3
	1999	44.9	42.1	61.6	51.9	64.5	78.8	52.7	55.9	76.2	39.9	43.7	58.8	25.5	26.1	47.1
	1996	43.7	38.6	59.6	54.2	65.6	80.4	47.5	50.6	72.8	40.3	43.1	58.5	20.4	19.2	38.7
	1991	35.7	28.8	50.3	50.2	59.2	77.1	36.7	38.7	63.9	33.9	34.4	50.8	13.1	11.3	26.4
	1986	29.6	21.5	43.0	45.4	52.6	73.7	29.9	30.9	58.6	26.0	25.0	41.4	8.5	5.9	17.8
	1971	21.4	11.6	31.4	38.5	41.1	67.0	18.9	17.2	44.2	15.9	11.2	27.4	3.8	1.9	8.5
	1948	10.4	3.5	14.9	26.9	20.8	51.3	6.1	3.3	18.3	7.0	3.8	12.7	0.8	0.3	1.7
Maharashtra	2001	56.8	59.0	75.9	55.6	71.7	80.9	61.4	70.4	82.1	58.6	59.5	76.2	46.3	46.7	66.4
	1999	53.5	54.9	72.5	53.8	71.8	79.4	56.9	63.9	78.0	57.6	58.9	74.7	38.8	37.7	58.3
	1996	50.3	48.5	67.9	54.2	71.8	79.4	49.9	56.9	72.8	55.7	54.5	71.9	31.6	27.4	46.1
	1991	42.8	39.0	59.6	51.5	67.5	77.6	38.7	44.9	64.2	49.6	45.2	64.0	21.6	18.3	32.9
	1986	35.9	28.3	50.7	47.1	59.5	74.7	30.8	32.8	57.0	39.4	33.1	52.5	13.6	9.2	20.5
	1971	28.6	16.9	39.3	42.4	47.7	69.3	21.8	19.0	46.0	27.5	17.6	36.2	6.7	3.2	9.8
	1948	10.0	3.4	14.2	23.7	19.8	49.8	5.4	2.3	19.5	7.5	3.7	9.0	0.8	0.3	1.0
AP	2001	52.6	41.9	57.3	58.5	68.3	76.9	59.5	63.5	73.0	48.0	44.7	56.8	34.7	26.3	40.5
	1999	49.7	34.6	50.9	58.4	65.9	75.1	55.8	52.4	65.4	46.5	40.9	53.0	28.1	18.0	31.7
	1996	46.6	29.9	47.4	59.6	64.0	75.1	49.2	44.8	60.3	45.5	37.3	51.2	21.1	13.3	25.1
	1991	37.8	22.6	38.1	56.0	56.3	69.8	37.8	33.3	50.6	38.3	29.2	41.3	13.1	8.9	17.4
	1986	31.9	16.3	32.3	50.6	49.5	66.1	30.7	25.5	45.1	30.4	20.3	32.8	8.4	5.0	11.9
	1971	24.5	7.9	21.9	45.4	36.2	57.9	21.2	15.0	30.6	20.2	7.9	20.3	3.6	1.9	5.3
	1948	12.9	2.9	9.6	34.6	19.6	42.8	7.1	5.2	10.8	9.2	3.0	9.2	0.8	0.7	1.1
Gujarat	2001	45.3	48.2	60.9	54.7	66.1	76.5	44.6	56.6	73.5	48.1	51.1	59.7	28.3	37.2	41.1
	1999	44.3	44.9	57.7	53.6	64.7	73.4	42.8	54.0	70.3	47.3	48.5	56.2	26.2	31.9	37.8
	1996	41.7	40.3	54.9	53.5	63.5	72.8	37.5	47.9	65.4	47.2	46.3	54.2	22.7	26.1	32.3
	1991	35.9	32.1	49.1	50.0	58.5	70.2	30.3	37.9	58.5	42.1	38.4	47.9	16.7	18.0	24.1
	1986	30.9	24.5	43.1	45.6	52.8	67.5	24.6	29.2	52.0	37.4	30.1	41.6	12.2	11.4	18.0
	1971	24.3	14.3	34.5	40.0	43.5	62.8	16.8	17.5	42.8	28.1	16.3	30.0	5.8	4.2	9.6
	1948	9.1	3.1	13.1	23.1	18.0	43.1	3.7	2.3	14.0	9.3	3.8	9.0	0.7	0.4	1.1
MP	2001	42.9	28.7	55.8	46.0	54.9	76.8	52.9	50.8	76.7	32.8	30.5	53.1	23.8	14.1	35.5
	1999	44.3	27.7	54.8	49.4	57.4	79.1	53.9	46.7	74.6	34.4	31.8	54.5	21.5	11.3	30.3
	1996	43.1	24.0	51.0	53.1	58.4	80.7	48.8	37.9	69.5	35.4	30.2	53.7	17.1	8.2	23.2
	1991	37.1	19.1	44.6	51.3	52.4	78.1	38.7	26.5	60.9	32.1	25.8	47.6	12.6	5.1	17.1
	1986	31.2	14.3	38.9	46.5	47.2	75.4	30.5	18.9	54.5	27.6	19.5	41.2	8.6	2.9	11.5
	1971	26.3	8.5	31.7	43.8	38.6	71.1	21.3	10.8	44.1	21.4	9.7	29.6	4.5	1.1	5.8
	1948	11.2	1.5	11.8	27.1	12.5	46.8	5.1	1.4	15.0	7.4	1.7	9.1	0.8	0.1	0.8
Tamil Nadu	2001	59.7	57.5	65.2	63.3	63.2	70.6	60.3	63.3	72.7	59.4	57.7	61.9	49.4	51.8	57.8
	1999	55.5	50.8	59.6	60.5	58.4	66.2	54.8	55.3	66.5	56.1	52.9	57.6	44.2	43.0	50.6
	1996	51.9	44.8	55.3	59.3	57.5	64.8	49.3	47.5	60.6	54.1	50.2	54.9	37.4	32.8	42.0
	1991	44.3	32.4	46.2	55.5	49.7	60.6	39.4	33.6	50.9	47.7	39.8	47.5	26.9	18.2	28.0
	1986	40.7	25.0	41.7	53.7	45.0	59.4	34.1	27.2	46.9	43.2	30.0	40.2	20.4	10.7	20.5
	1971	32.1	15.4	31.6	48.2	35.6	53.5	22.9	16.8	36.1	33.9	17.1	28.2	11.3	5.0	11.5
	1948	16.7	5.5	16.0	32.8	18.2	37.9	7.2	4.6	16.2	17.9	5.9	12.6	2.6	1.0	2.9



Appendix Table 4.8: Percentage who completed atleast Matric , 2001 (selected states)

States	Year	Total			Male (Urban)			Female (Urban)			Male (Rural)			Female (Rural)		
		Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others	Muslim	SCs/ STs	All Others
All India	2001	23.9	21.1	42.5	36.1	42.1	63.0	32.2	31.8	57.9	22.0	24.5	41.8	11.2	10.2	23.8
	1996	19.5	16.7	37.2	34.9	38.7	61.1	24.3	23.5	49.9	19.3	20.9	37.8	7.3	6.7	17.5
	1991	16.1	12.9	32.5	31.9	35.0	59.0	18.8	17.3	44.4	16.5	16.5	32.8	4.8	3.9	12.4
	1976	12.5	7.9	25.5	28.7	28.6	55.5	12.3	9.8	34.6	12.2	9.3	23.7	2.1	1.5	6.1
	1953	5.4	2.1	11.0	18.3	12.8	41.0	3.2	1.8	12.4	5.0	2.6	9.3	0.4	0.2	1.0
West Bengal	2001	11.9	13.1	38.0	22.5	29.5	55.1	18.2	20.8	49.2	13.7	16.0	33.5	5.9	6.0	20.5
	1996	9.4	10.2	34.1	21.2	26.0	52.5	13.5	16.8	45.0	11.8	12.8	30.1	3.8	4.0	15.8
	1991	8.2	8.7	32.9	19.5	24.3	51.8	10.5	14.6	42.9	10.6	10.8	28.8	2.7	2.8	13.1
	1976	7.0	6.2	30.6	18.1	21.0	52.1	6.6	9.3	36.9	9.5	7.5	25.4	1.3	1.3	7.7
	1953	3.5	2.7	19.7	13.6	14.9	50.6	2.3	1.9	15.5	4.7	3.7	14.8	0.2	0.2	1.1
Kerala	2001	37.5	35.8	64.3	40.8	41.2	63.6	42.6	50.4	74.0	36.0	31.4	57.9	35.9	35.9	67.0
	1996	30.0	30.8	58.7	37.2	37.1	59.2	32.3	43.4	67.2	32.1	28.5	54.1	25.3	29.2	59.2
	1991	22.5	24.9	50.1	32.1	32.4	52.9	23.5	35.1	58.3	25.9	24.0	46.7	16.6	22.0	48.9
	1976	12.0	12.6	33.9	23.5	23.9	45.7	11.4	18.8	41.0	14.6	13.0	32.9	6.4	8.4	27.4
	1953	3.5	2.7	13.8	11.5	9.2	31.7	1.7	3.0	14.6	4.9	3.5	16.3	0.8	1.0	6.3
UP	2001	17.4	16.4	37.0	28.0	35.8	65.6	26.9	25.0	61.3	15.3	22.3	40.4	4.9	5.3	17.4
	1996	13.9	13.5	32.0	27.3	33.7	64.7	19.4	16.4	52.4	13.4	20.1	37.3	3.2	3.3	12.0
	1991	11.5	11.3	28.2	24.4	30.9	63.1	14.9	11.3	45.7	11.9	18.1	34.4	2.2	2.0	8.4
	1976	9.9	8.2	23.7	22.7	28.1	61.4	10.3	6.2	36.8	10.0	12.4	27.6	1.3	0.7	3.9
	1953	4.4	2.0	9.5	14.3	11.9	43.5	2.8	1.1	13.5	4.0	2.8	9.9	0.3	0.1	0.7
Bihar	2001	16.1	11.1	31.4	43.4	41.3	68.9	32.5	19.5	54.2	18.8	16.7	38.7	5.6	3.2	15.1
	1996	14.0	10.6	28.6	42.6	37.3	67.2	24.3	14.9	46.4	18.2	16.6	37.5	4.3	2.8	12.8
	1991	11.9	8.7	24.7	38.4	31.3	62.3	19.0	11.0	39.2	16.5	14.3	33.8	3.1	1.8	9.5
	1976	9.6	5.6	18.9	34.4	26.2	57.8	12.0	6.1	27.1	13.2	8.6	26.0	1.6	0.6	4.3
	1953	5.6	2.0	9.9	25.9	13.0	43.9	3.5	1.4	8.6	8.0	3.0	14.0	0.6	0.1	1.0
Jharkhand	2001	23.1	17.4	40.7	50.8	49.3	74.3	41.4	34.4	62.8	20.7	20.2	39.0	5.4	7.2	12.8
	1996	19.5	14.9	35.7	48.9	44.2	72.0	30.6	25.8	52.9	19.7	19.3	36.5	3.9	5.4	9.9
	1991	15.9	11.0	30.5	44.6	37.8	67.9	21.9	18.7	44.2	17.1	14.8	31.2	2.5	3.5	6.9
	1976	12.1	7.6	24.9	37.3	30.9	62.3	11.7	12.4	30.2	12.4	9.3	22.7	1.2	1.8	3.2
	1953	6.3	3.2	12.2	27.7	21.3	49.8	3.3	7.2	11.1	6.0	4.0	10.3	0.3	0.5	0.6
Karnataka	2001	33.6	28.0	48.4	42.5	52.1	70.0	38.0	39.8	64.5	28.7	30.1	43.9	14.3	12.4	28.6
	1996	27.9	21.8	41.9	40.5	48.1	68.6	28.8	30.2	56.2	25.6	25.9	40.3	9.1	7.3	19.5
	1991	23.3	16.7	36.1	37.0	43.6	66.2	23.0	23.9	51.4	20.0	19.3	33.1	5.7	3.9	12.9
	1976	16.7	9.0	26.2	31.7	34.6	60.8	14.2	12.9	37.9	11.8	8.3	21.0	2.4	1.2	5.8
	1953	7.9	2.5	11.7	21.8	16.3	45.5	4.2	2.1	13.6	4.6	2.4	8.7	0.4	0.2	0.9
Maharashtra	2001	35.1	32.4	52.2	36.9	50.4	63.9	36.6	39.5	60.4	39.0	36.9	53.4	20.5	16.1	30.5
	1996	30.3	26.7	46.1	36.4	48.9	63.5	27.9	30.6	52.5	35.4	31.5	48.0	13.4	10.7	21.1
	1991	25.2	19.3	39.2	33.7	43.2	61.7	21.6	21.7	46.2	27.5	22.7	38.3	8.0	5.3	12.6
	1976	20.6	11.5	31.1	31.2	35.3	58.6	15.5	12.1	37.8	18.9	11.7	26.0	4.0	1.7	5.9
	1953	7.3	2.4	11.7	18.0	15.0	43.7	3.7	1.5	15.8	5.1	2.5	6.5	0.4	0.1	0.6
AP	2001	40.6	24.1	40.8	53.4	56.2	69.3	43.9	38.5	54.5	37.3	29.7	42.7	16.7	9.8	19.7



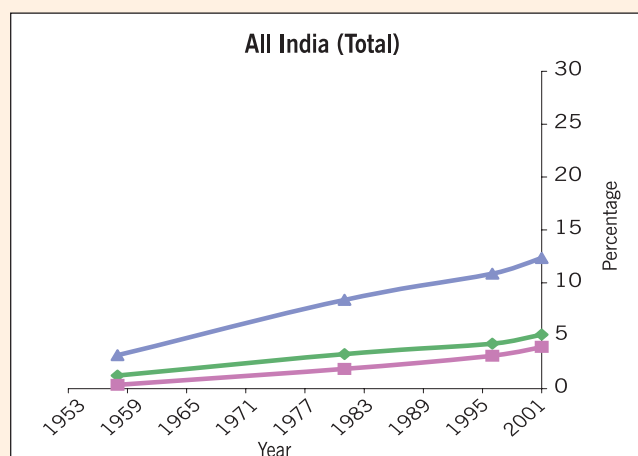
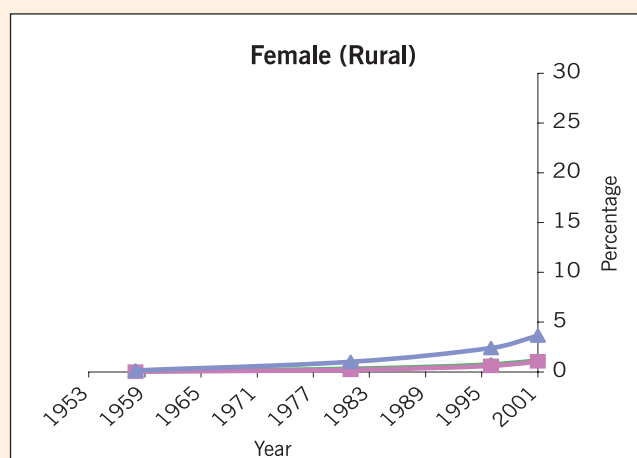
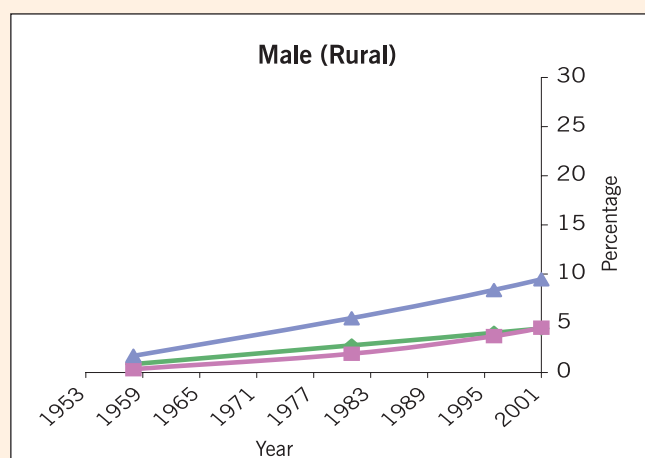
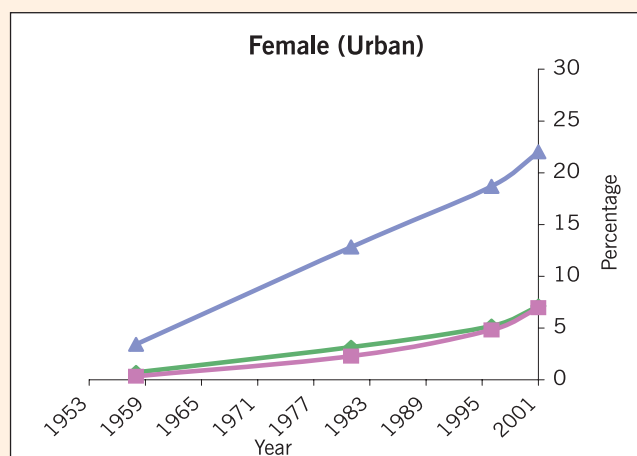
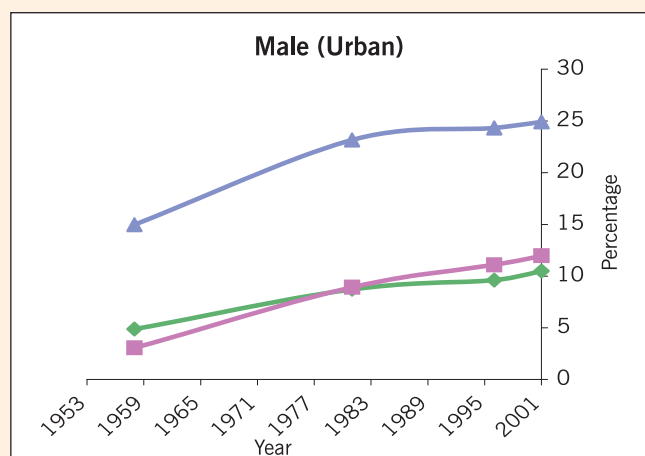
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Gujarat	1996	32.9	18.2	32.8	50.6	49.4	64.6	33.1	28.0	45.1	31.9	23.3	34.6	10.1	6.5	13.4
	1991	27.9	13.4	28.1	45.9	44.1	61.5	26.6	21.2	39.8	25.7	16.5	27.8	6.4	3.7	9.1
	1976	21.1	6.2	18.4	40.7	31.1	52.9	17.7	11.6	25.3	16.3	6.1	16.4	2.5	1.3	3.5
	1953	10.9	1.9	7.6	30.7	15.5	38.4	5.8	3.1	7.6	6.7	1.9	6.7	0.5	0.3	0.6
	2001	26.1	26.0	41.1	33.1	40.0	56.0	25.3	32.3	54.5	28.2	29.5	36.3	13.4	17.1	23.1
	1996	23.5	21.9	37.8	32.8	39.8	56.0	20.7	26.3	48.6	27.0	26.5	34.0	10.1	12.0	17.2
	1991	19.9	16.6	32.7	29.8	35.9	54.1	16.4	19.6	42.1	23.3	20.8	29.0	7.0	7.3	12.1
	1976	16.3	9.8	26.7	27.7	31.6	51.8	11.4	11.9	34.8	18.1	10.9	21.0	3.2	2.7	6.3
	1953	6.5	2.3	10.7	17.1	13.5	37.0	2.3	1.7	11.0	6.5	2.8	6.7	0.4	0.3	0.7
	2001	26.2	12.7	33.9	33.4	38.6	64.8	32.1	24.1	55.5	17.2	14.7	30.5	8.1	3.2	10.6
MP	1996	23.1	10.4	30.0	33.3	34.5	63.2	25.5	16.2	47.5	16.8	13.2	27.5	6.0	2.2	7.8
	1991	19.7	8.2	27.1	30.4	31.8	61.3	20.2	11.6	42.3	15.0	10.5	24.8	4.3	1.4	5.5
	1976	16.7	5.1	22.3	29.4	26.4	58.3	13.4	6.3	32.8	11.4	5.3	17.3	2.2	0.6	2.6
	1953	6.8	0.8	7.7	17.4	7.5	36.0	2.7	0.7	9.2	3.4	0.7	4.5	0.3	0.1	0.3
	2001	33.6	28.4	39.8	42.6	39.9	51.0	30.6	31.6	46.8	34.2	32.0	37.1	17.2	18.2	25.7
Tamil Nadu	1996	27.3	20.2	32.7	38.6	33.5	46.8	22.5	21.1	37.8	28.9	25.3	31.8	11.1	10.0	16.5
	1991	24.8	15.4	29.3	37.1	29.9	45.8	18.4	16.7	33.7	25.6	18.7	26.4	7.9	5.5	11.3
	1976	19.5	8.8	21.4	33.0	22.9	40.9	11.6	9.3	24.3	19.7	9.3	17.2	3.9	2.3	5.6
	1953	9.7	2.7	9.9	20.8	10.2	27.4	3.3	2.0	8.7	8.9	2.7	6.5	0.9	0.4	1.1
	2001	33.6	28.4	39.8	42.6	39.9	51.0	30.6	31.6	46.8	34.2	32.0	37.1	17.2	18.2	25.7



GRADUATION

Percentage who Completed atleast Graduate School, 2001 (All India-Graduate)

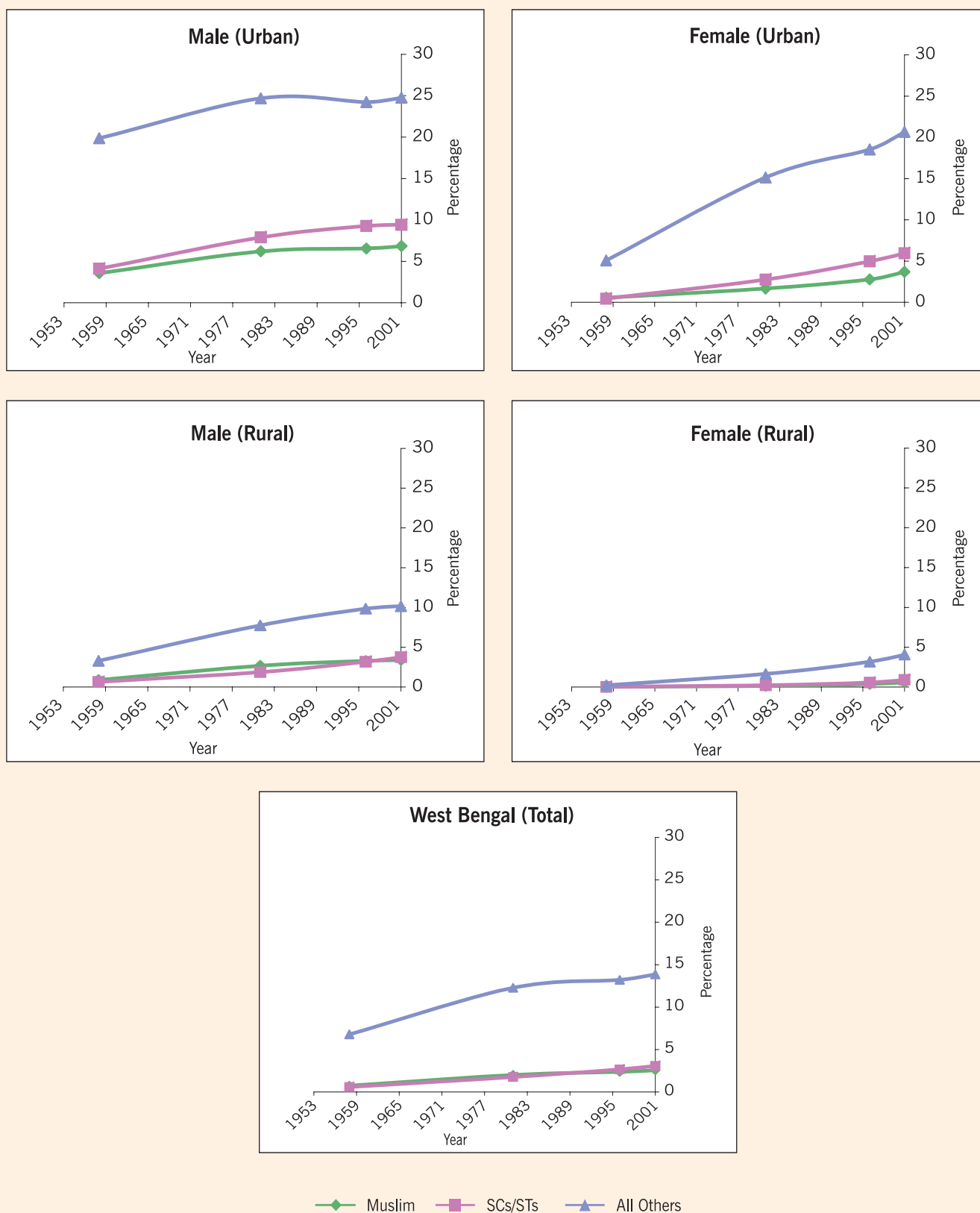


—◆— Muslim —■— SCs/STs —▲— All Others



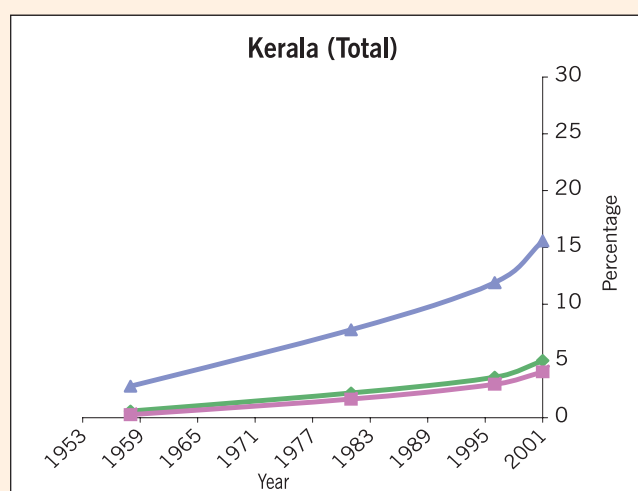
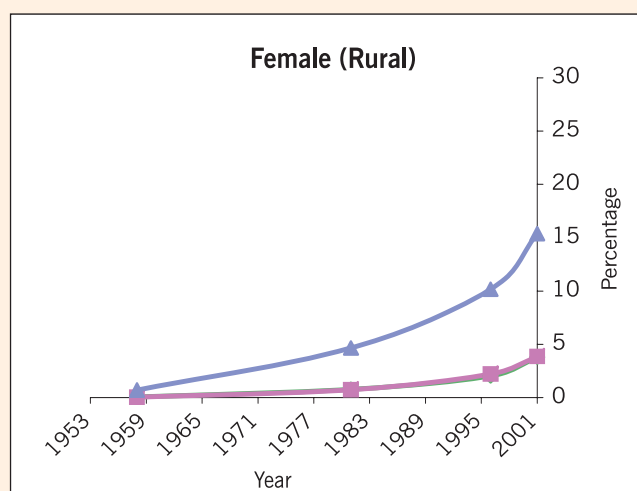
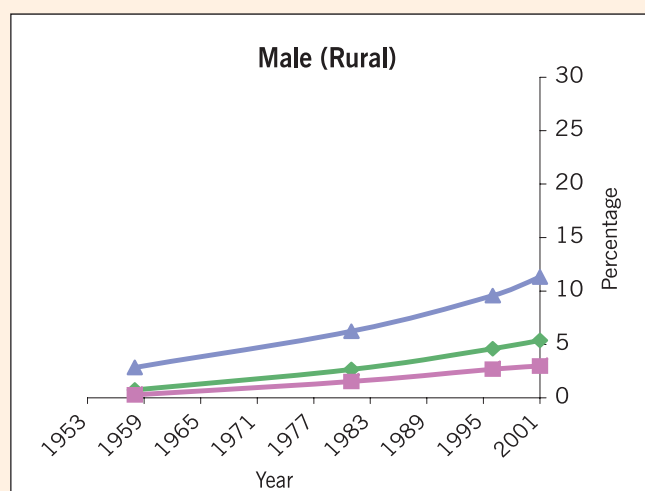
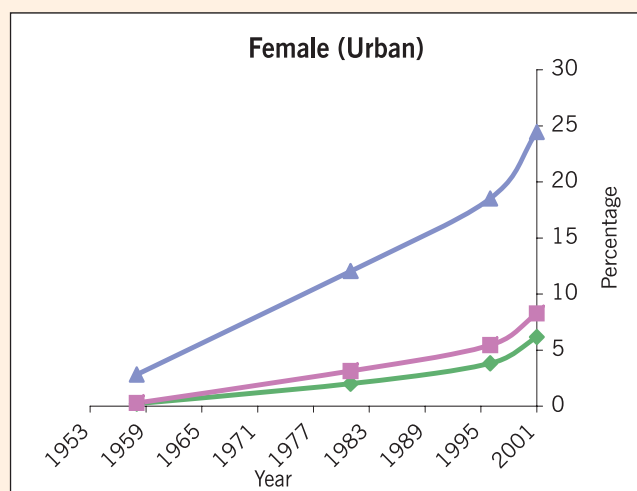
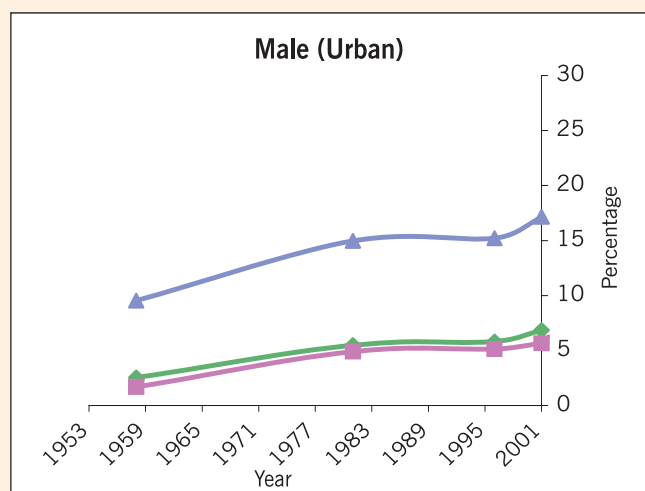
Social, Economic and Educational Status of the Muslim Community of India

Percentage who Completed atleast Graduate School, 2001 (West Bengal-Graduate)





Percentage who Completed atleast Graduate School, 2001 (Kerala-Graduate)

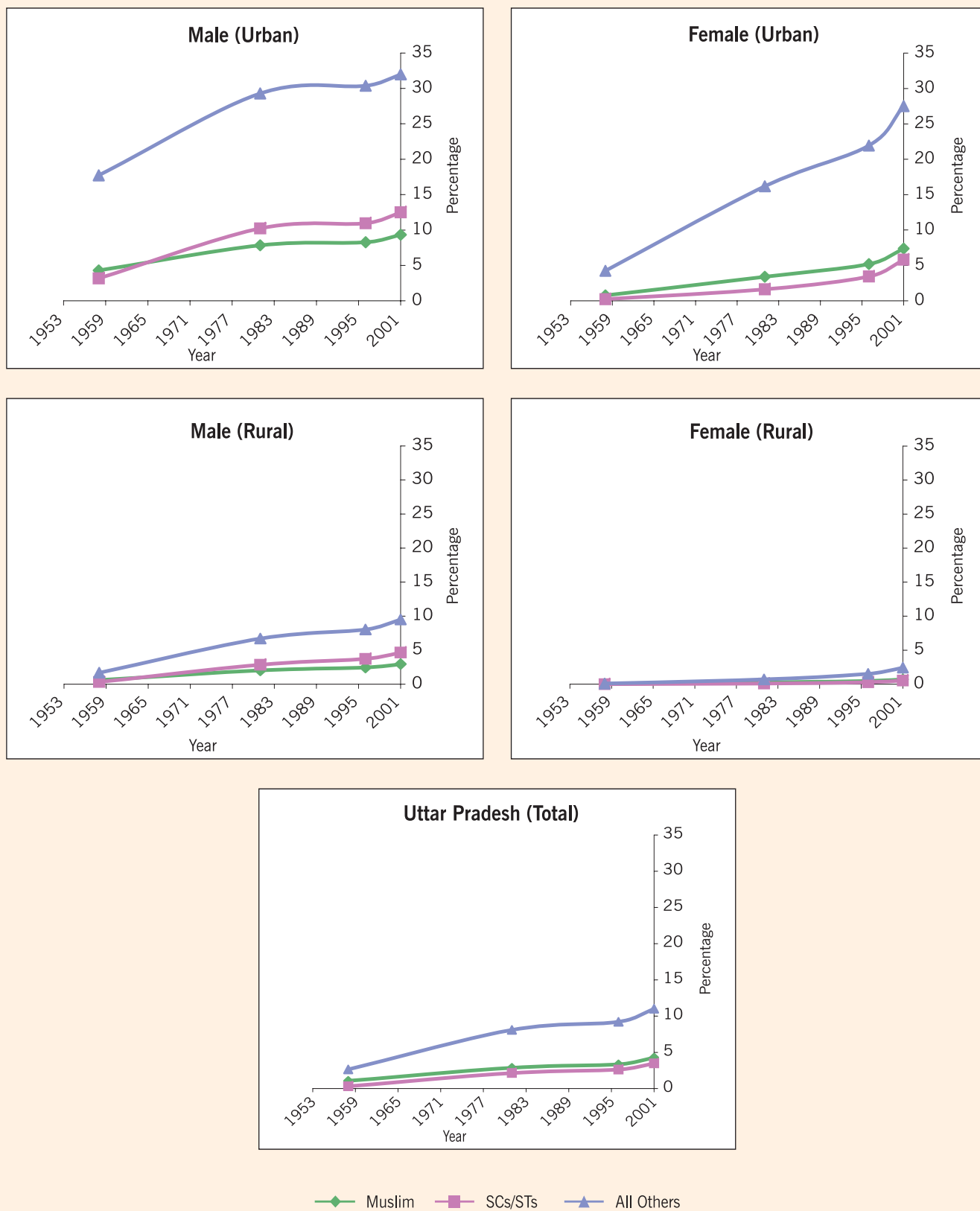


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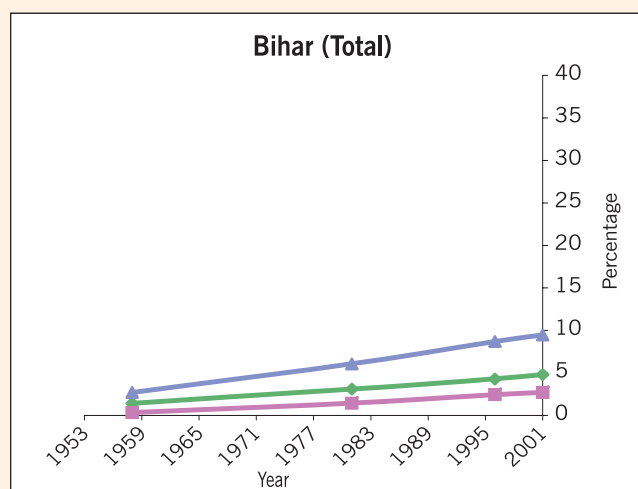
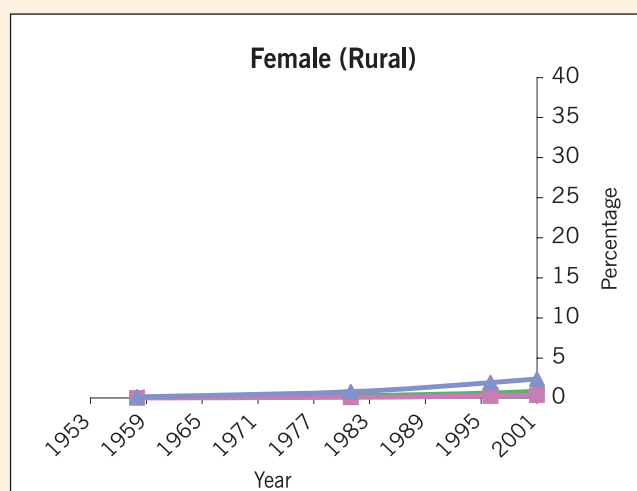
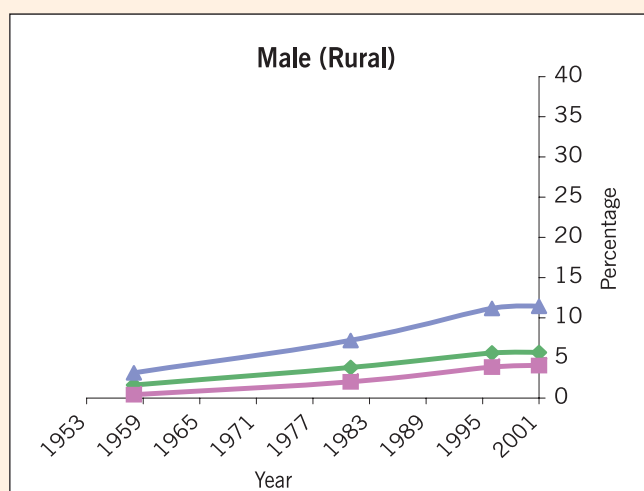
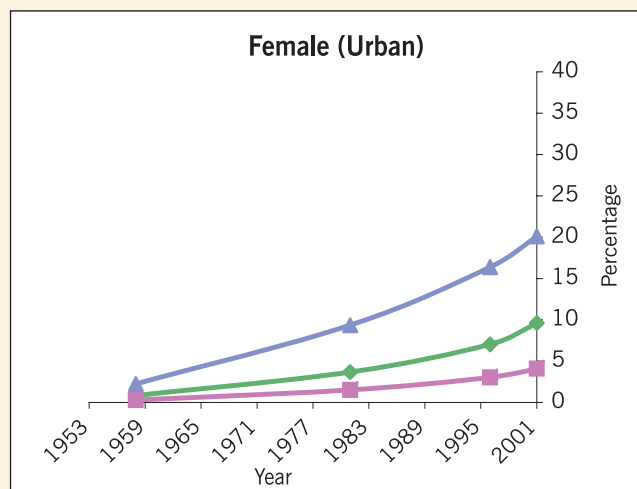
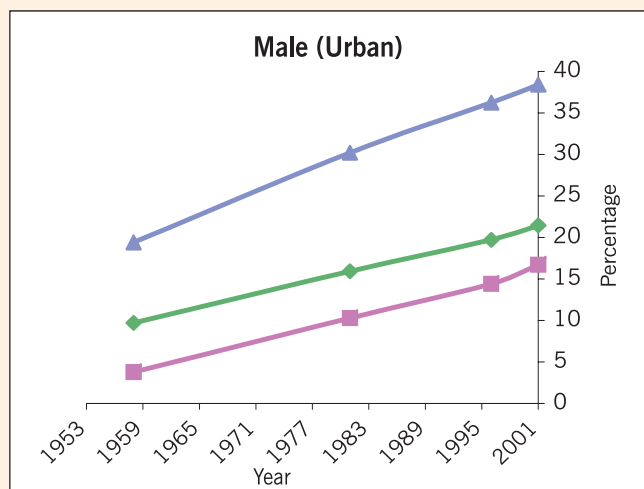
Social, Economic and Educational Status of the Muslim Community of India

Percentage who Completed atleast Graduate School, 2001 (Uttar Pradesh-Graduate)





Percentage who Completed atleast Graduate School, 2001 (Bihar-Graduate)

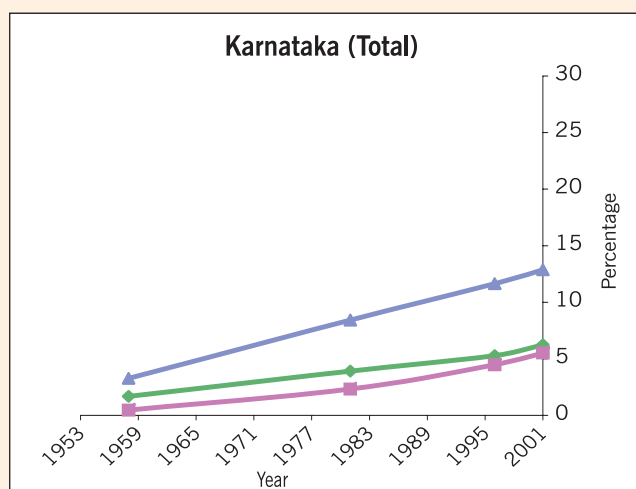
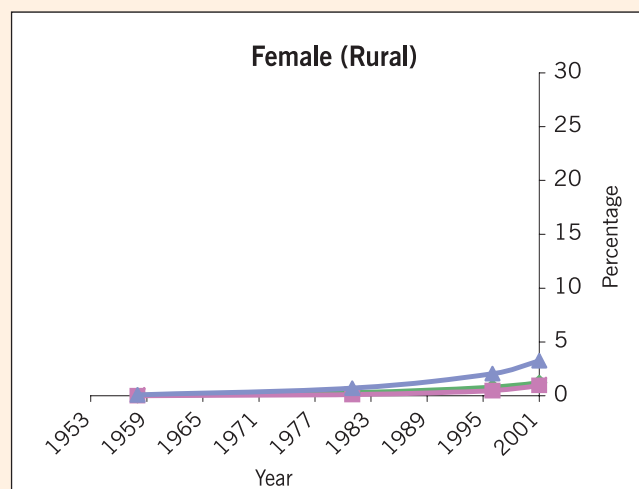
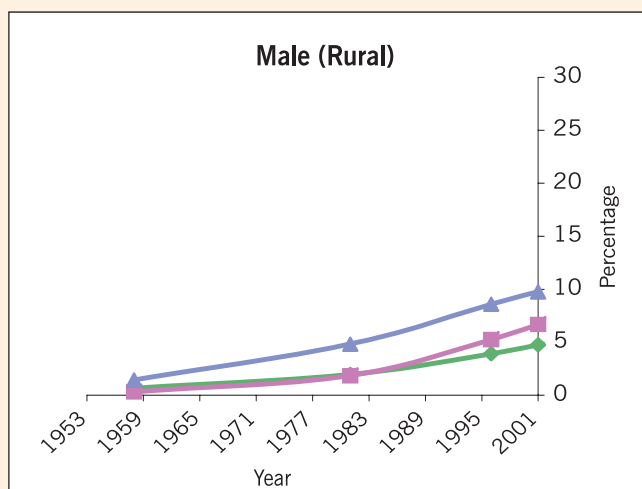
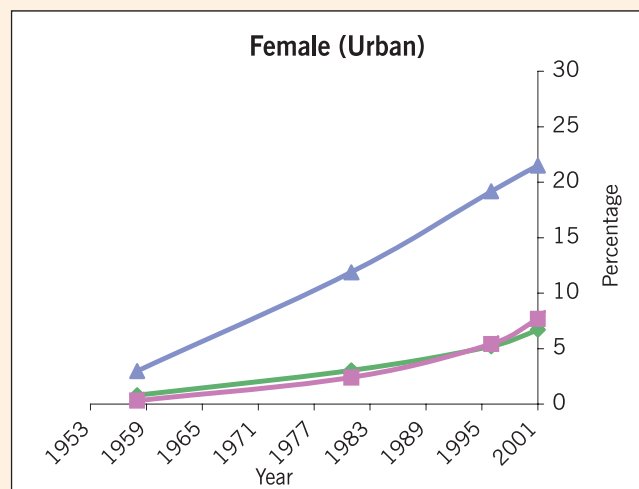
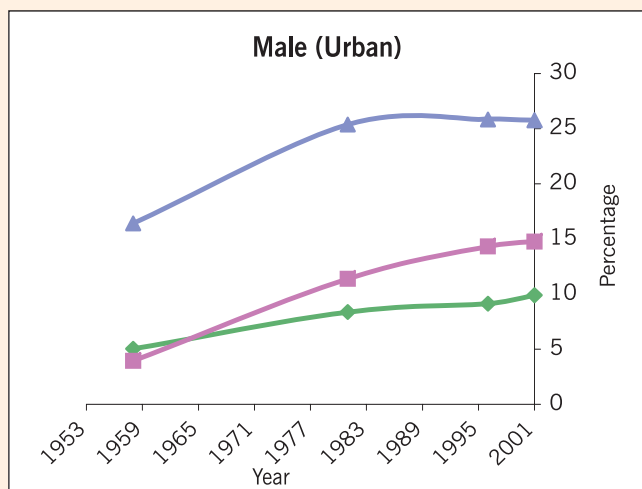


—◆— Muslim —■— SCs/STs —▲— All Others



Social, Economic and Educational Status of the Muslim Community of India

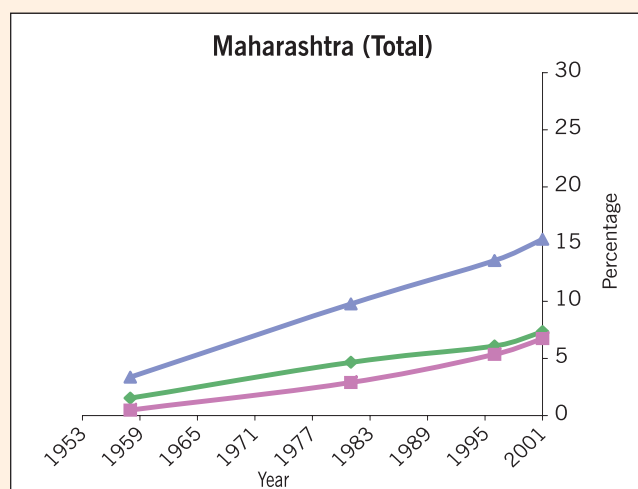
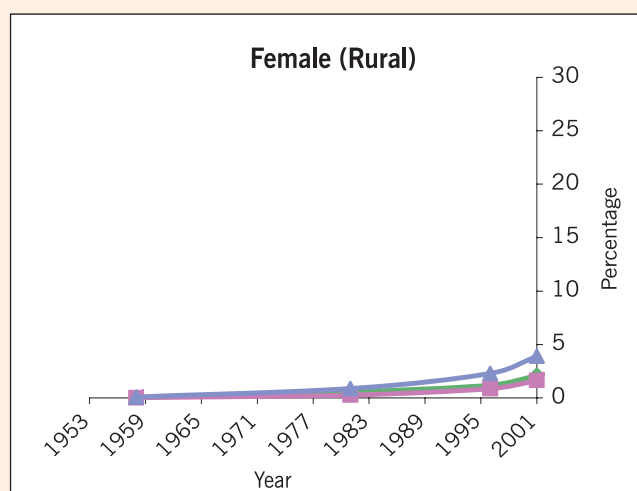
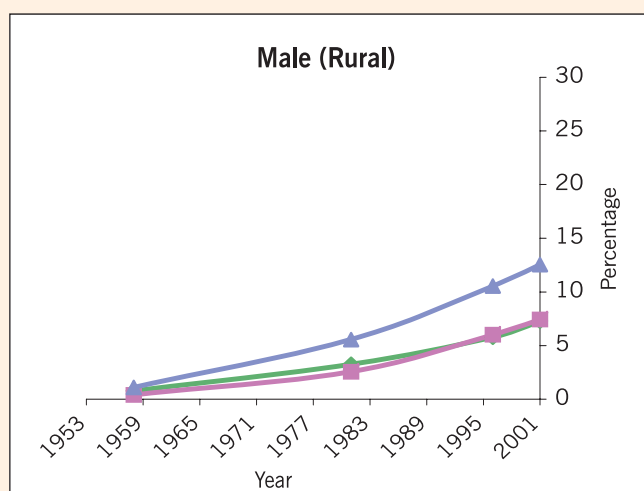
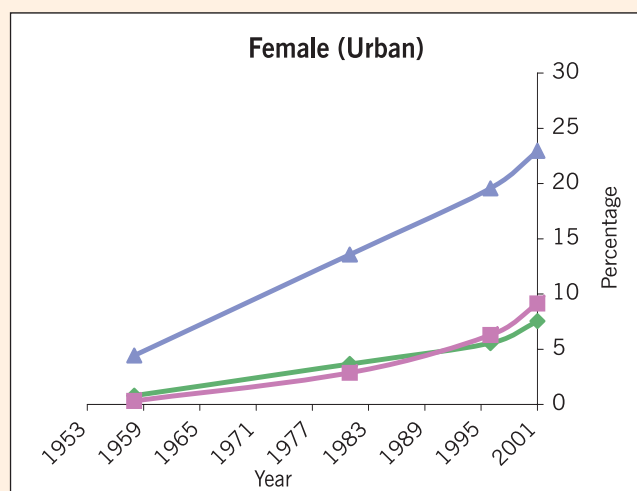
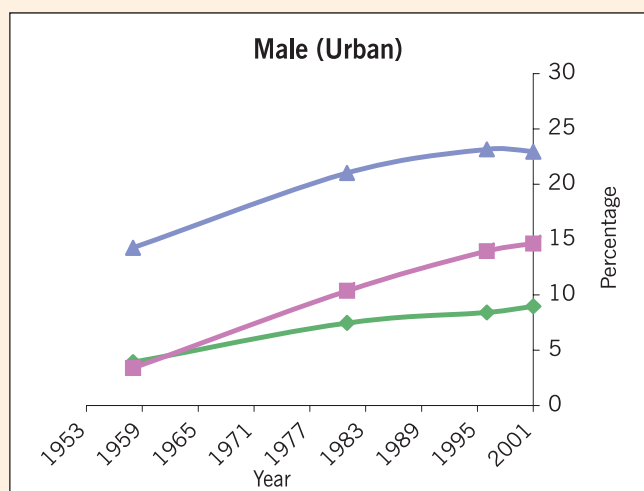
Percentage who Completed atleast Graduate School, 2001 (Karnataka-Graduate)



—♦— Muslim —■— SCs/STs —▲— All Others



Percentage who Completed atleast Graduate School, 2001 (Maharashtra-Graduate)

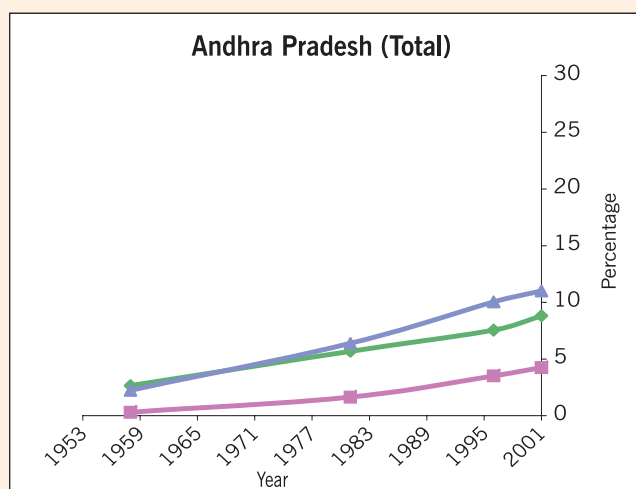
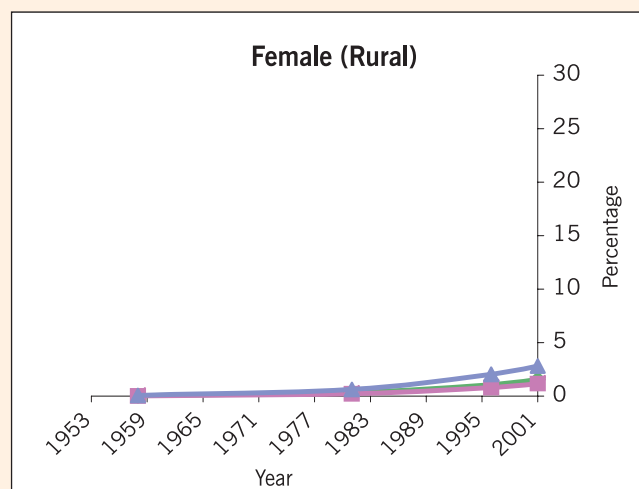
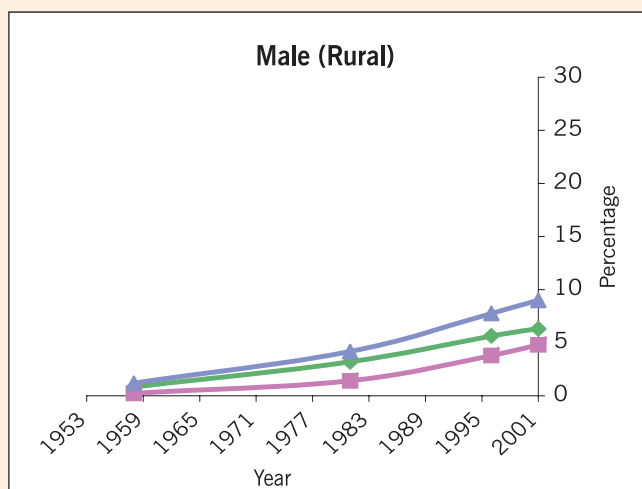
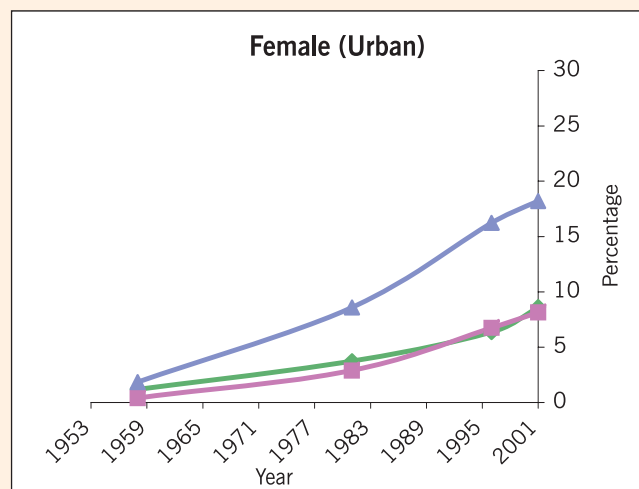
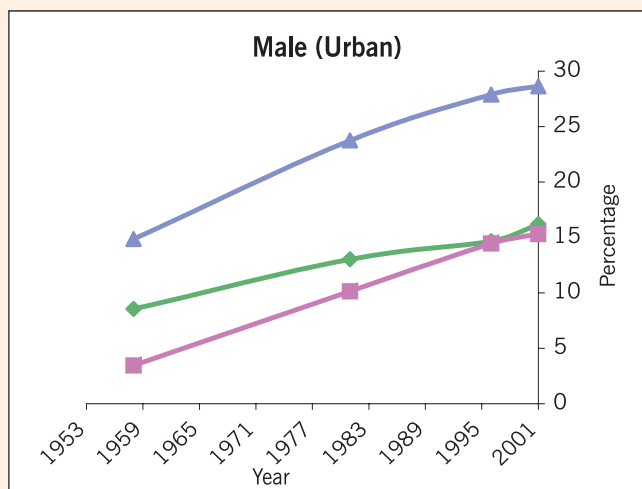


—◆— Muslim —■— SCs/STs —▲— All Others



Social, Economic and Educational Status of the Muslim Community of India

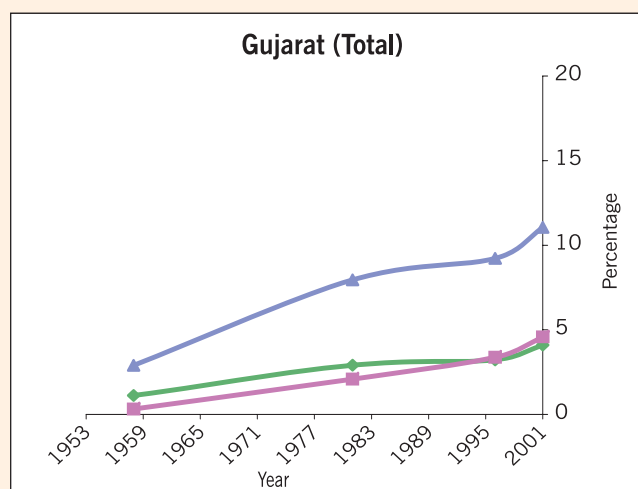
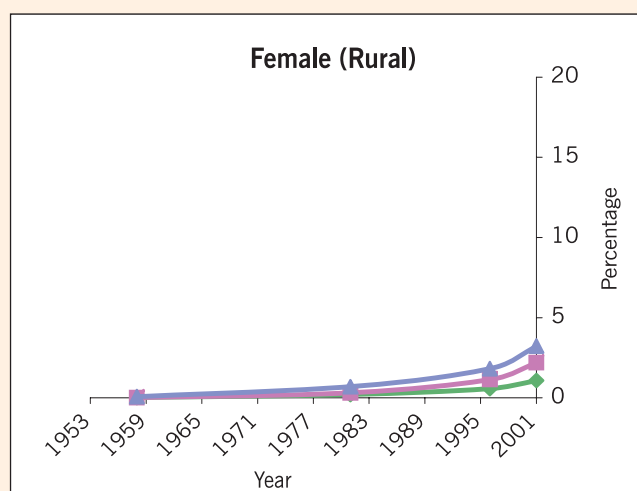
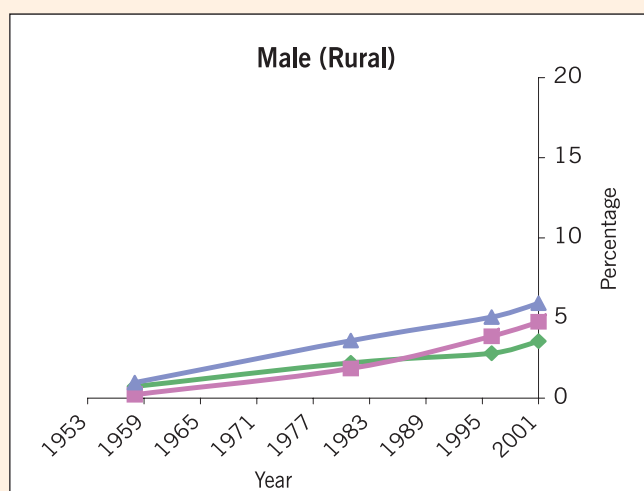
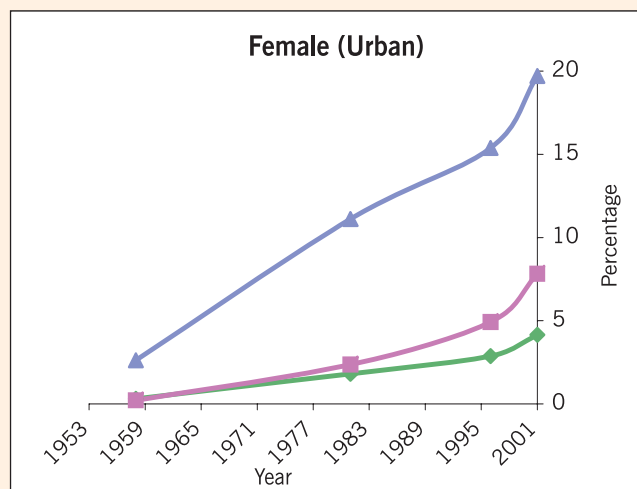
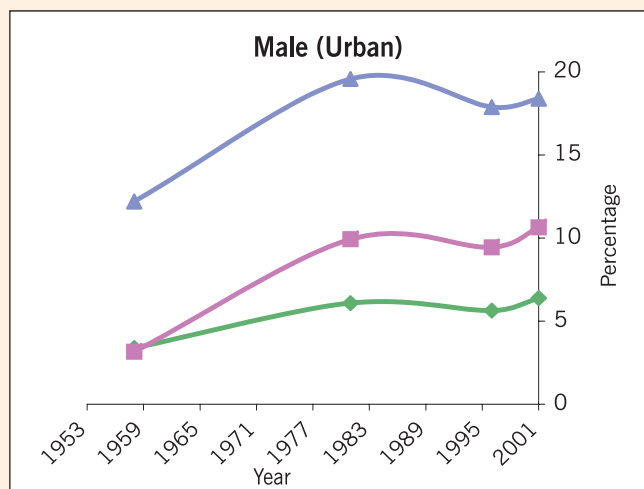
Percentage who Completed atleast Graduate School, 2001 (Andhra Pradesh-Graduate)



—◆— Muslim —■— SCs/STs —▲— All Others



Percentage who Completed atleast Graduate School, 2001 (Gujarat-Graduate)

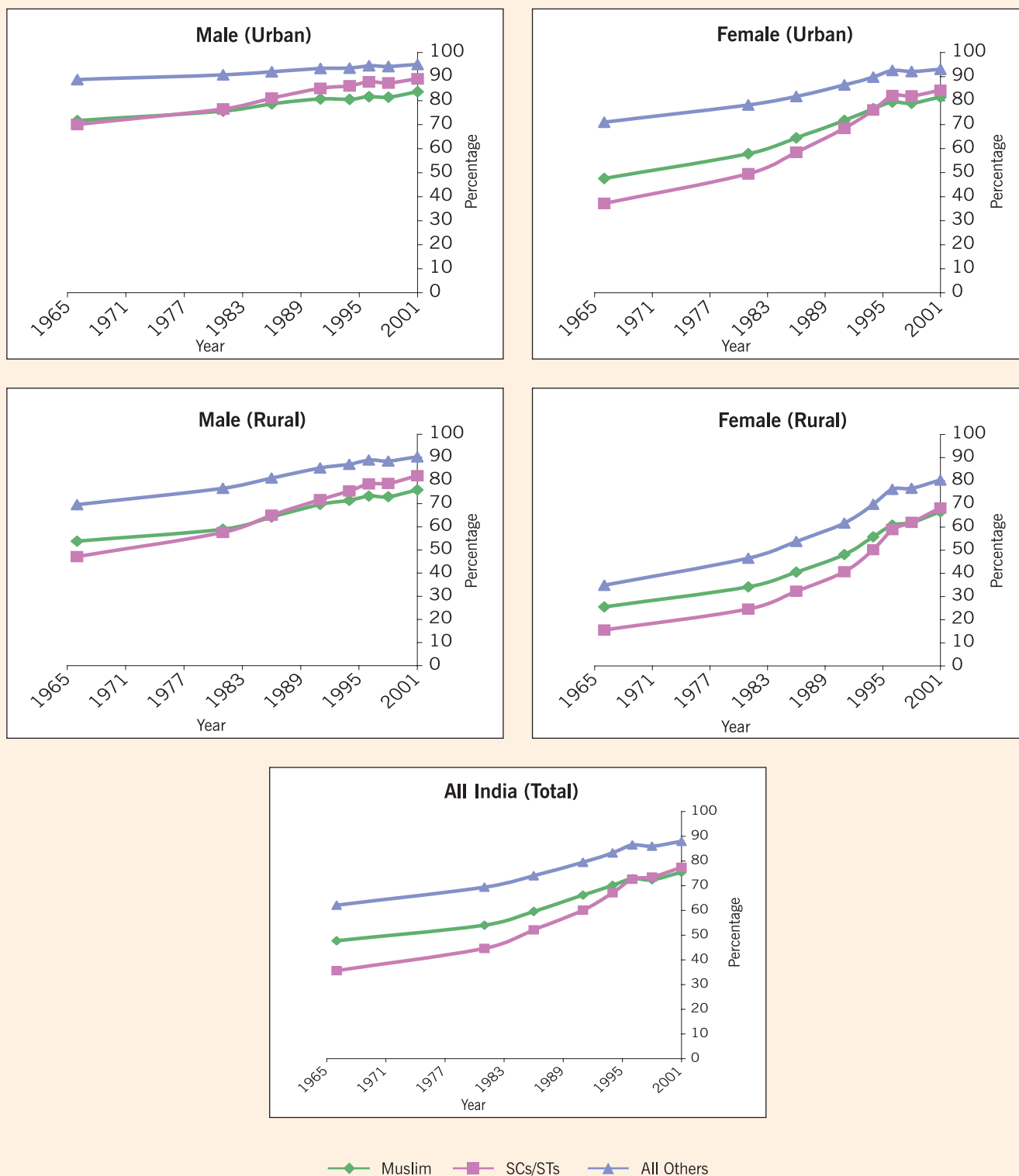


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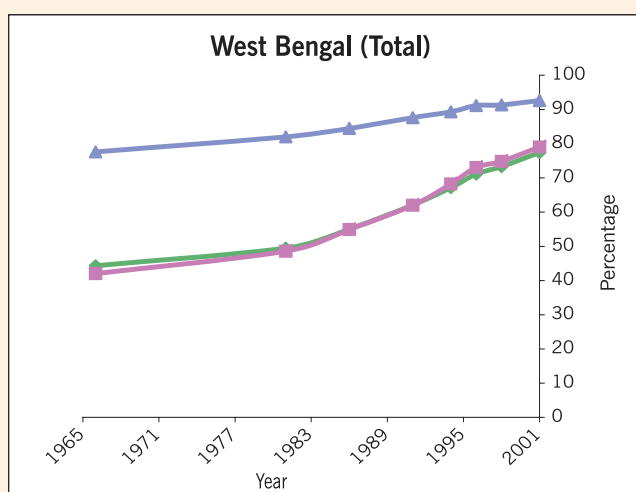
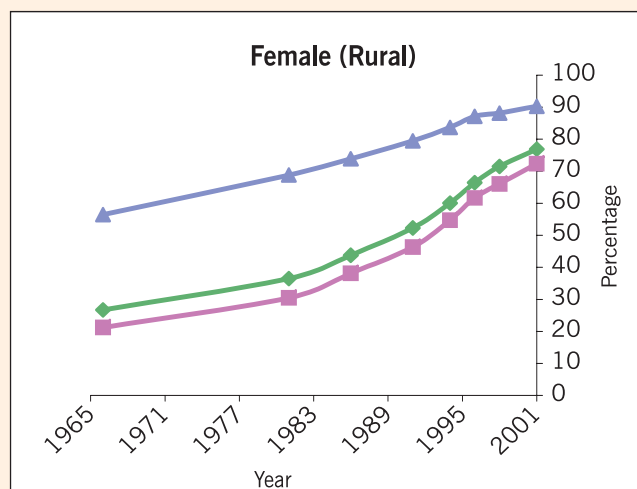
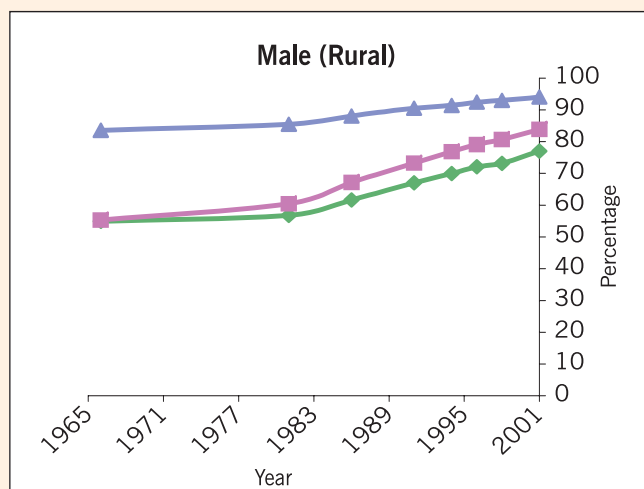
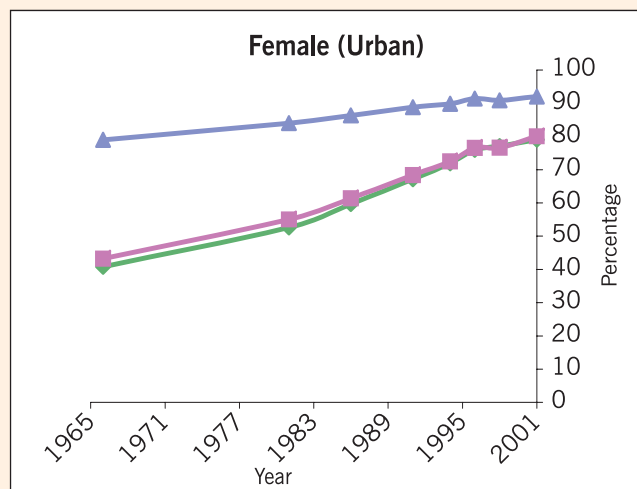
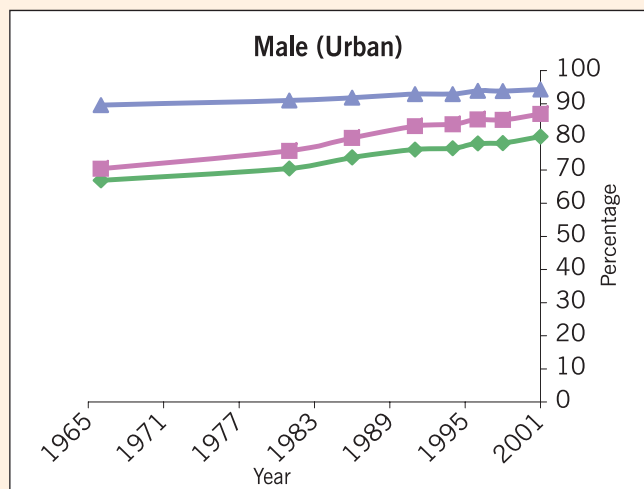
LITERACY

Literacy Rate by Social Groups, 2001 (All India-Literacy)





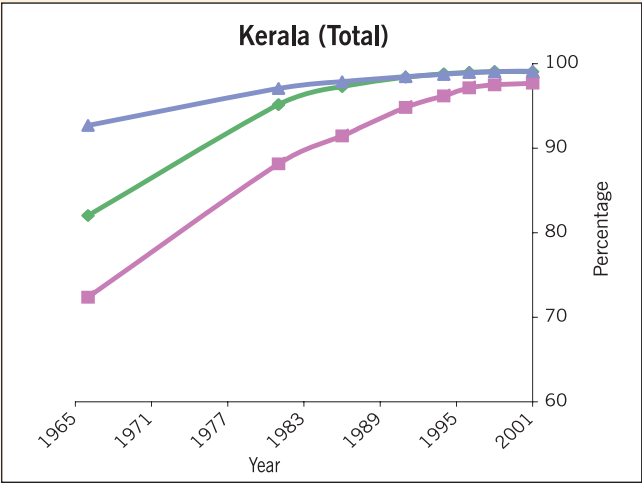
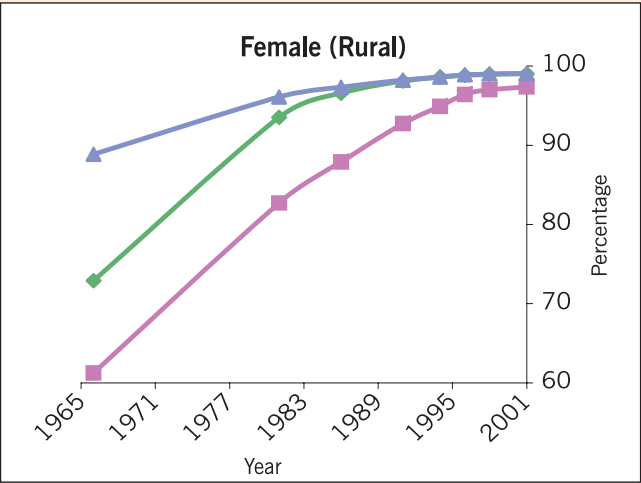
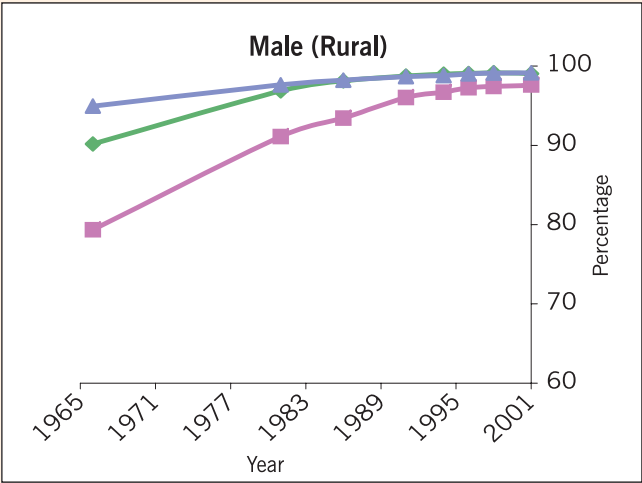
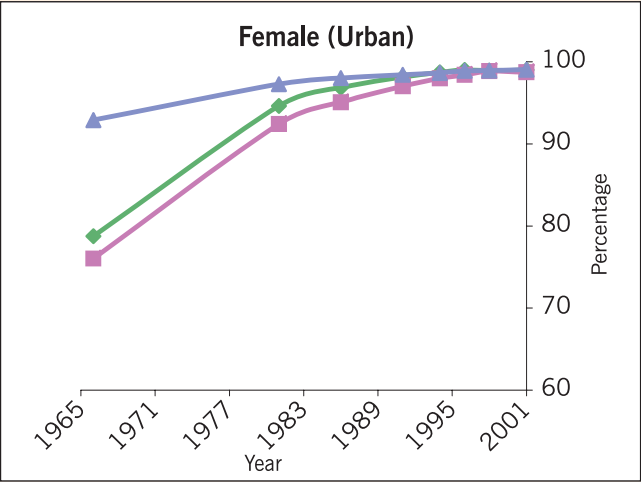
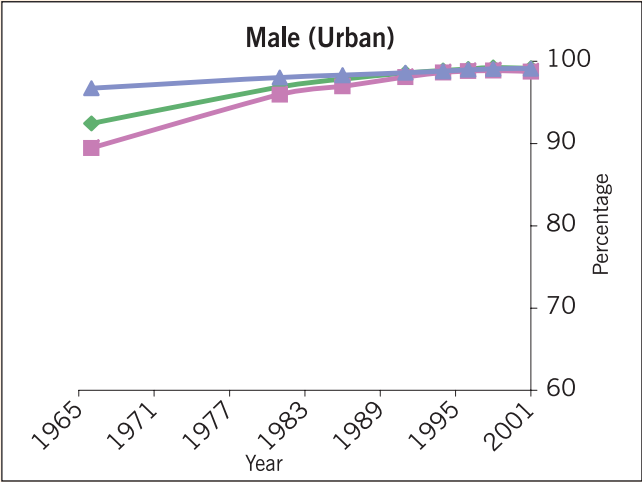
Literacy Rate by Social Groups, 2001 (West Bengal-Literacy)



—◆— Muslim —■— SCs/STs —▲— All Others



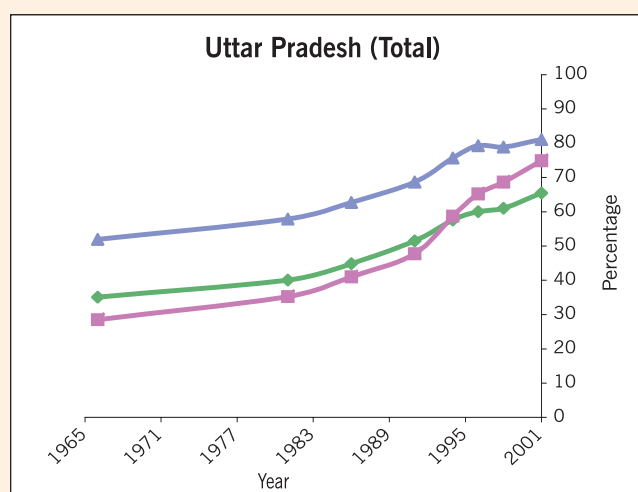
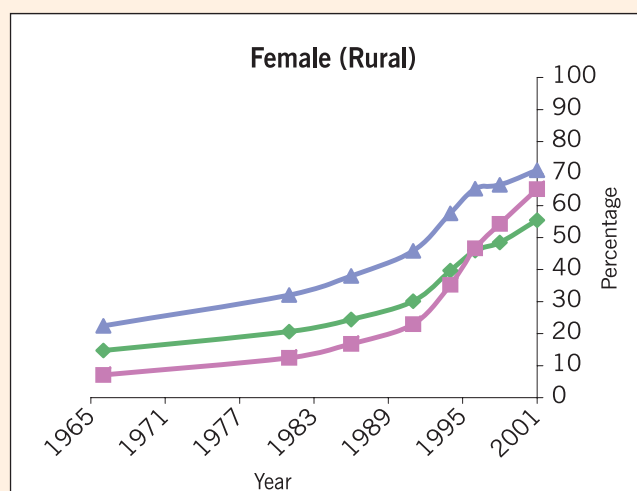
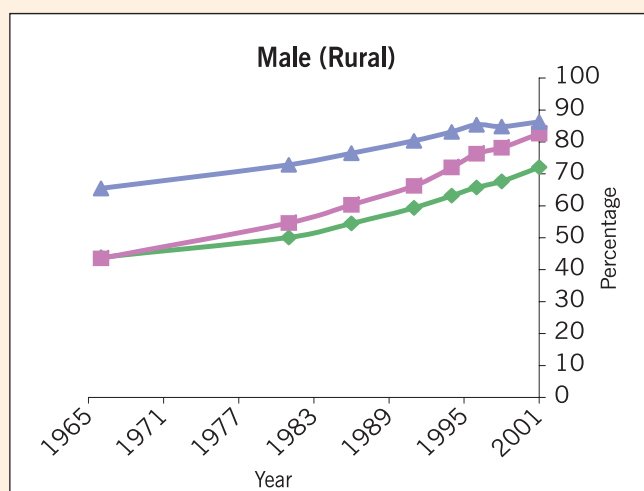
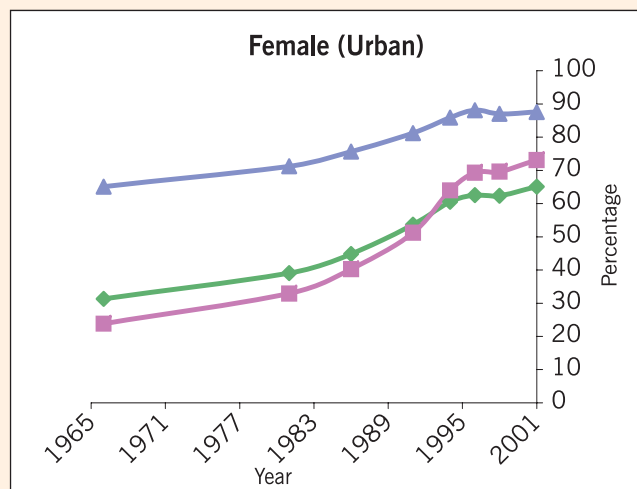
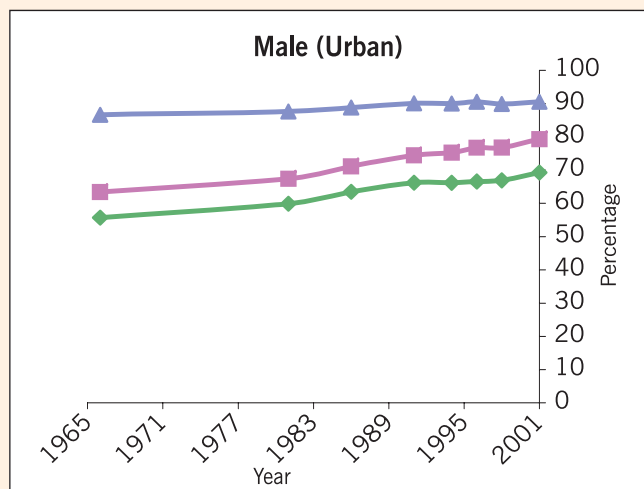
Literacy Rate by Social Groups, 2001 (Kerala-Literacy)



—♦— Muslim —■— SCs/STs —▲— All Others



Literacy Rate by Social Groups, 2001 (Uttar Pradesh-Literacy)

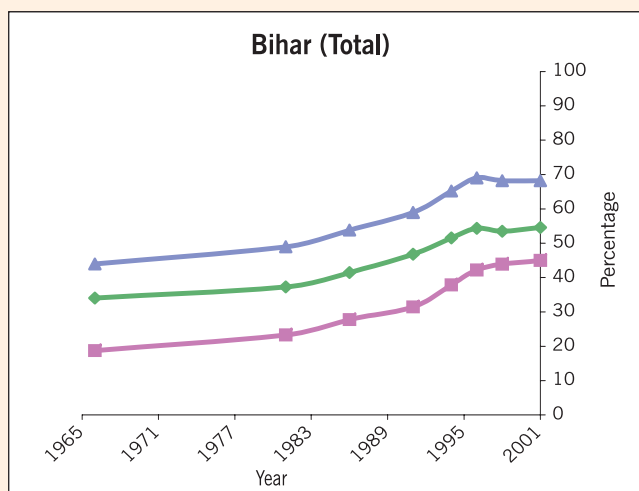
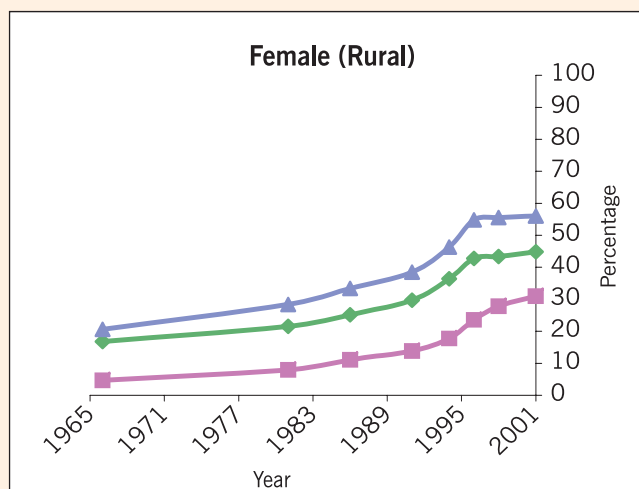
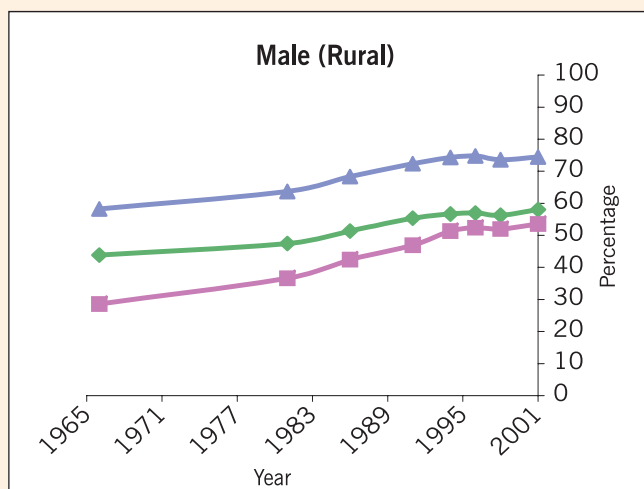
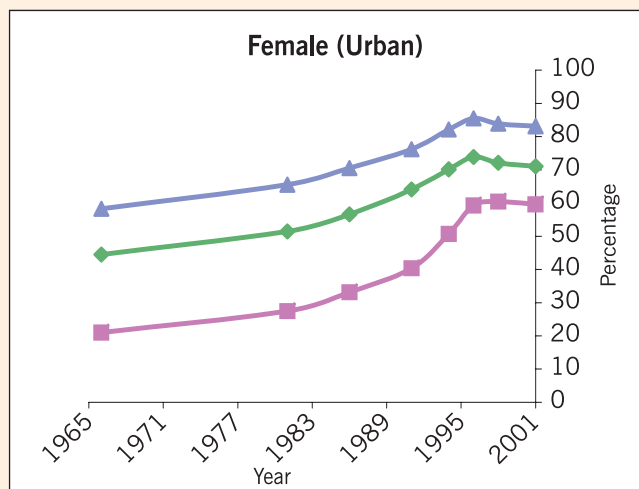
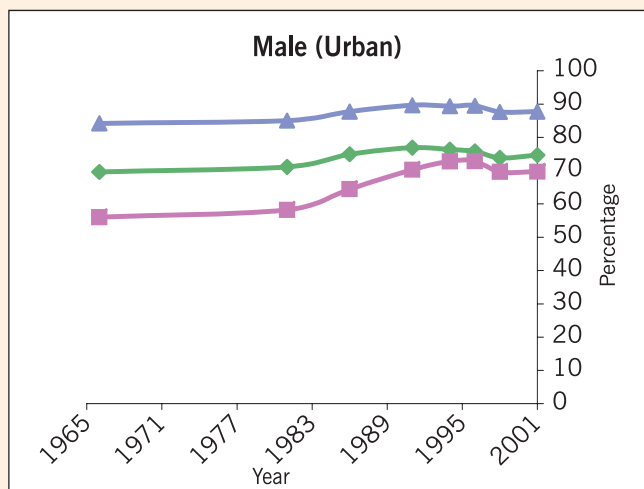


—◆— Muslim —■— SCs/STs —▲— All Others



Social, Economic and Educational Status of the Muslim Community of India

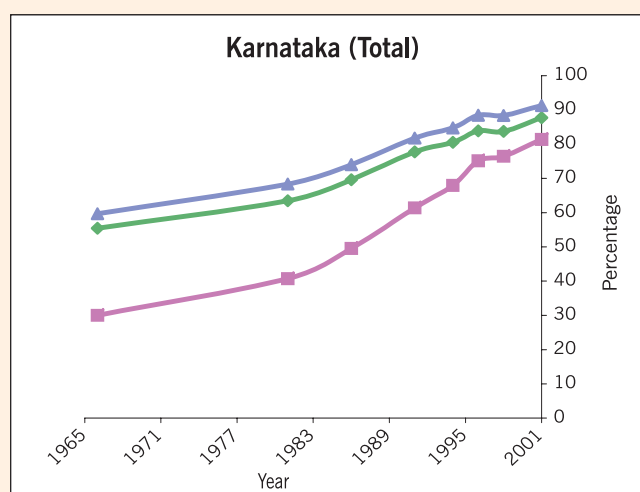
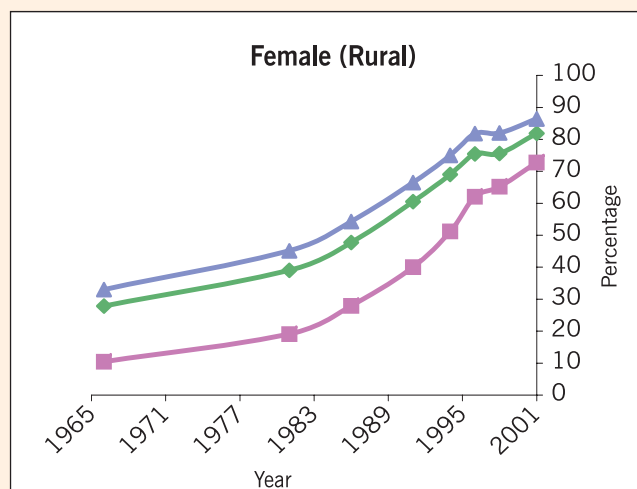
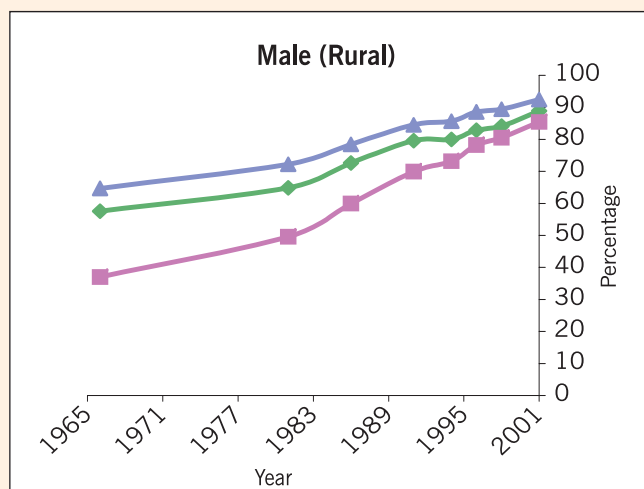
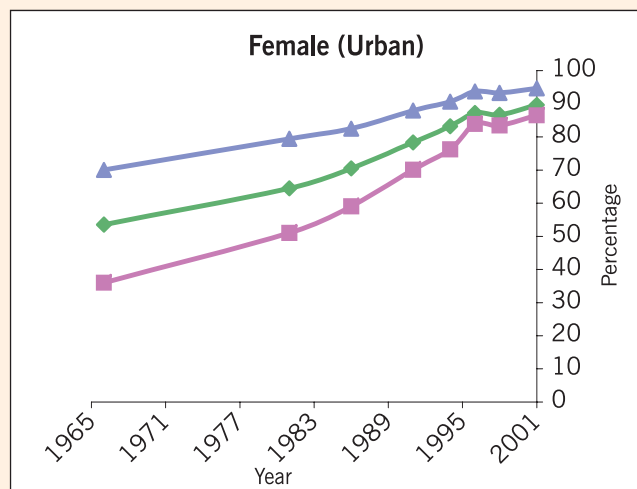
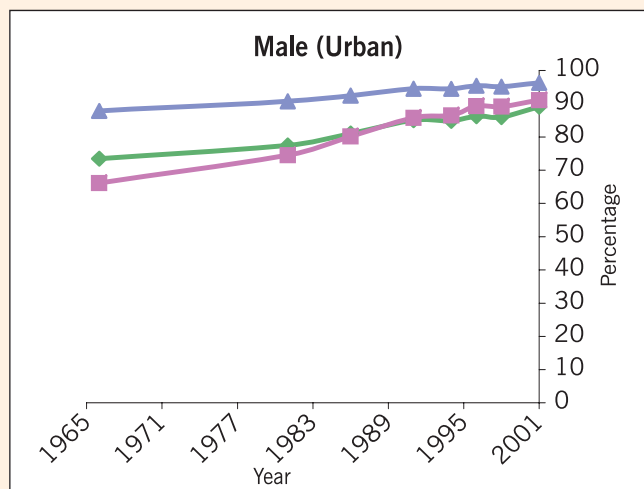
Literacy Rate by Social Groups, 2001 (Bihar-Literacy)



—♦— Muslim —■— SCs/STs —▲— All Others



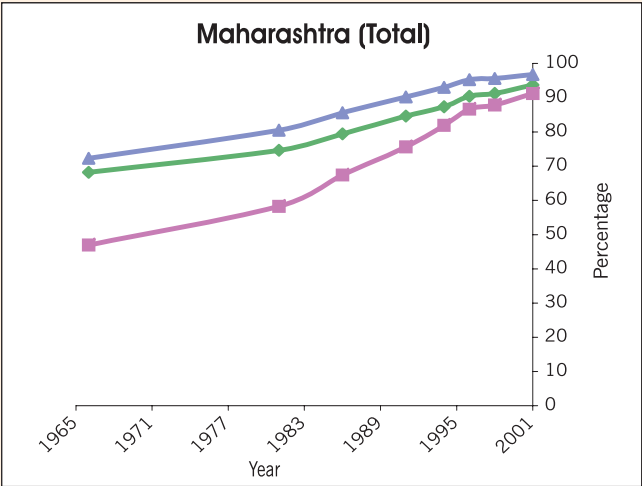
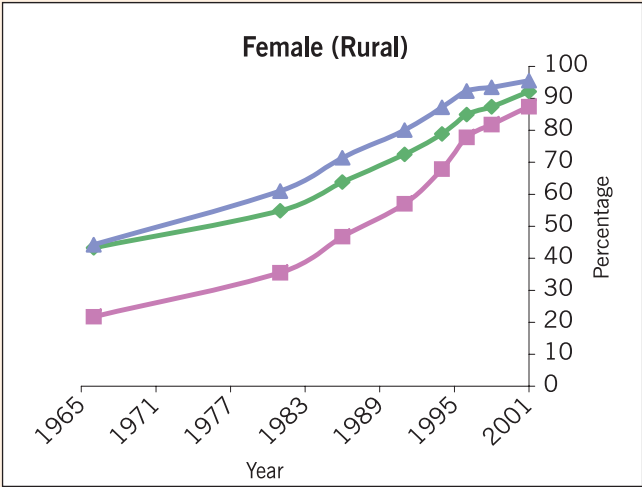
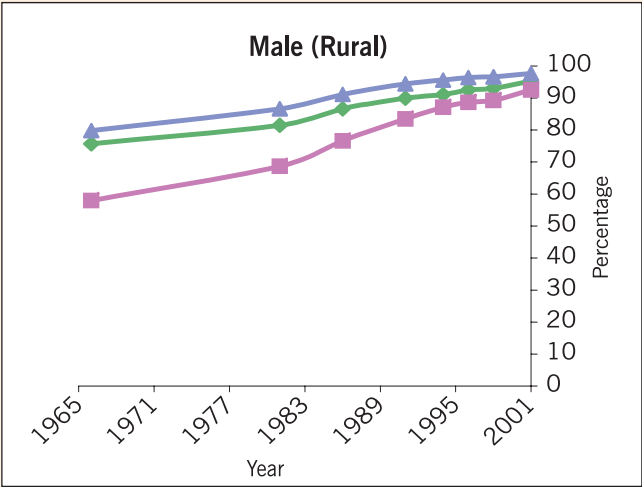
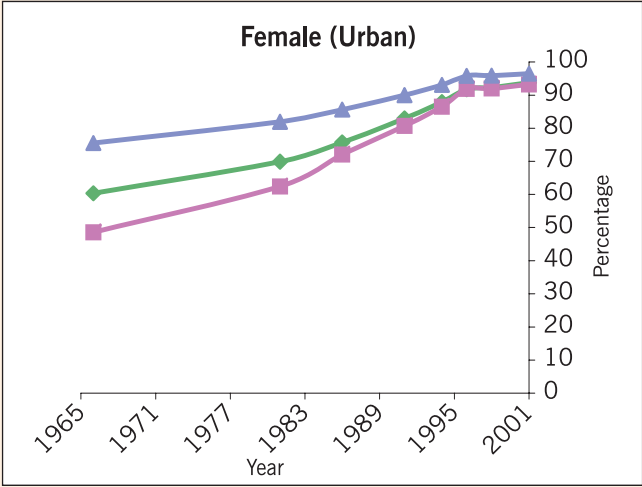
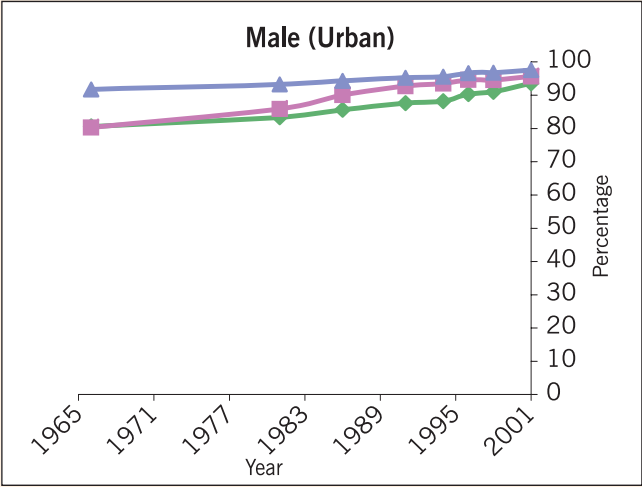
Literacy Rate by Social Groups, 2001 (Karnataka-Literacy)



—◆— Muslim —■— SCs/STs —▲— All Others



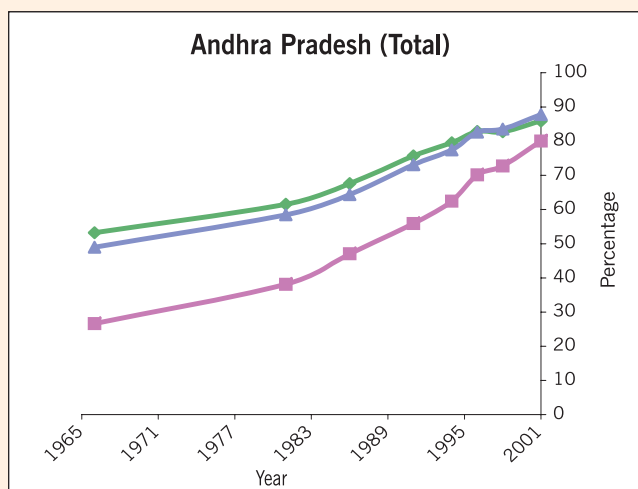
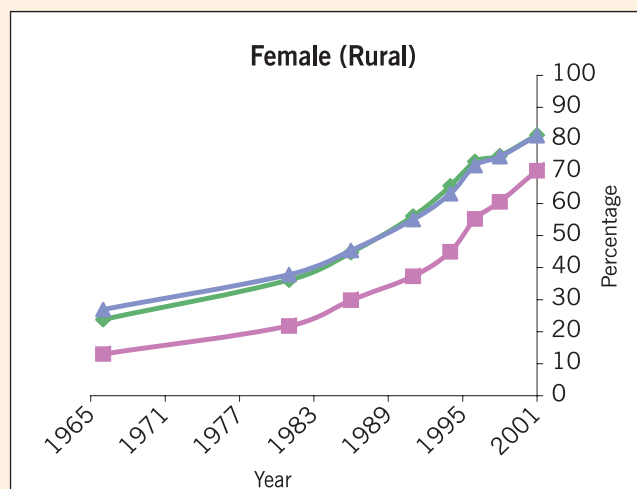
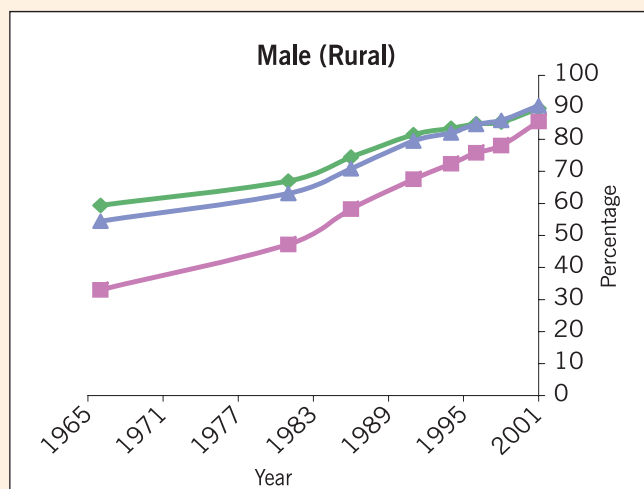
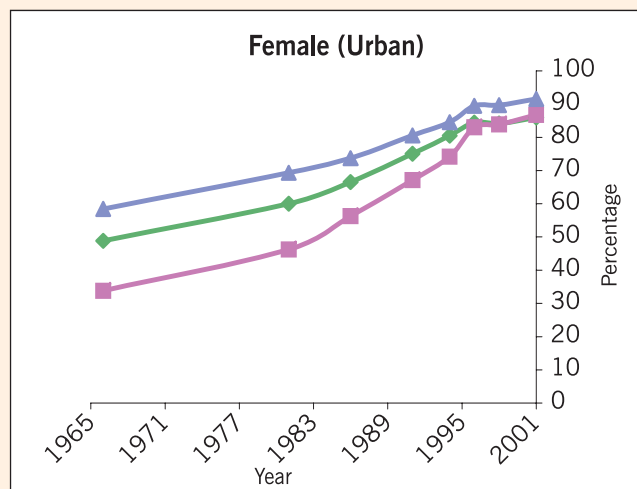
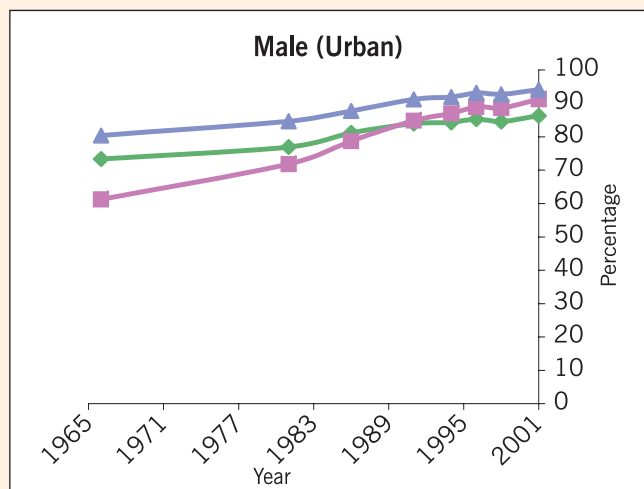
Literacy Rate by Social Groups, 2001 (Maharashtra-Literacy)



—◆— Muslim —■— SCs/STs —▲— All Others



Literacy Rate by Social Groups, 2001 (Andhra Pradesh-Literacy)

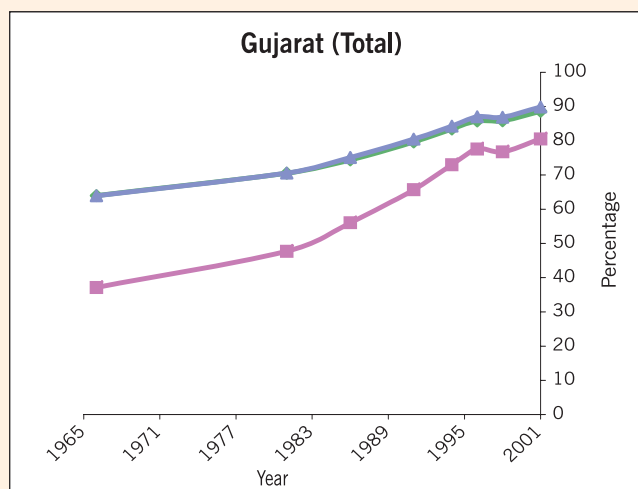
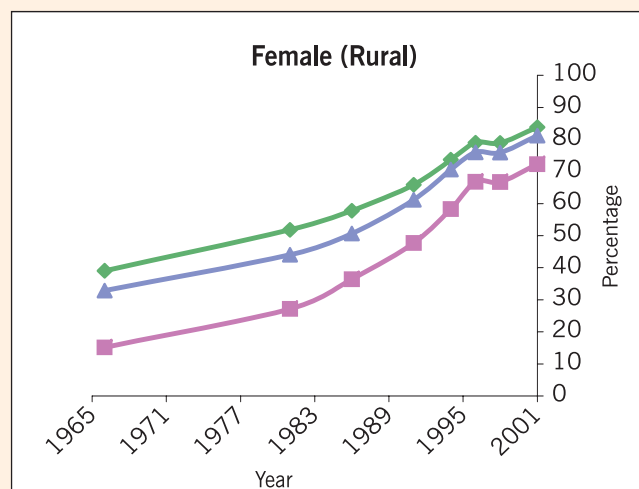
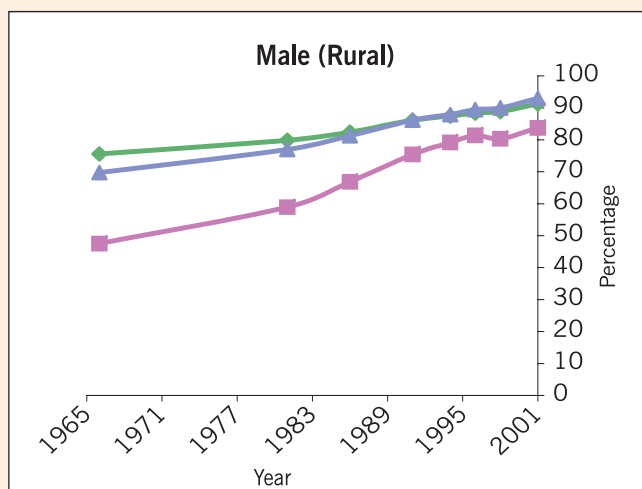
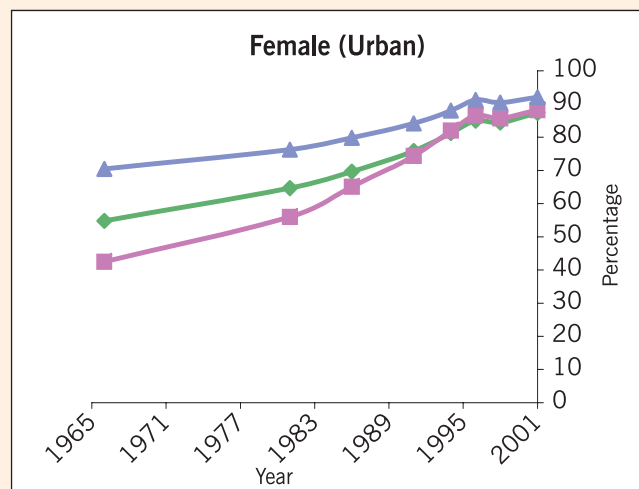
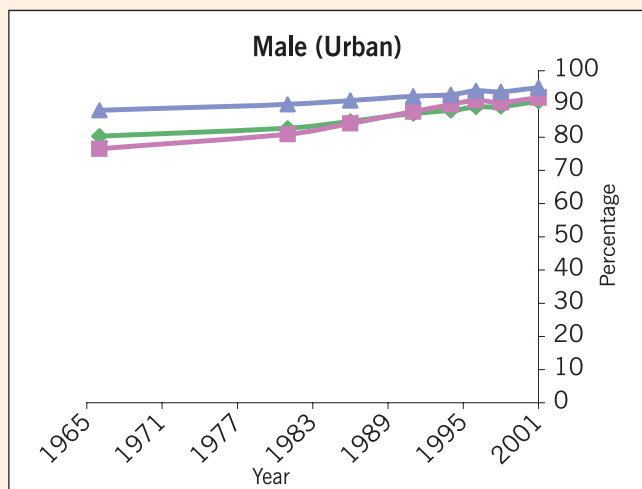


—◆— Muslim —■— SCs/STs —▲— All Others



Social, Economic and Educational Status of the Muslim Community of India

Literacy Rate by Social Groups, 2001 (Gujarat-Literacy)



—♦— Muslim —■— SCs/STs —▲— All Others



Appendix Table 5.1: Age Specific Worker Population Ratios by SRCs, 2004-05

Age	All	Hindus				Muslims			
		All Hindus	SCs/STs	H-OBCs	H-UC	All Muslims	M-OBCs	M-General	Other Minorities
All									
15-19	36.8	37.6	46.2	39.5	23.8	35.2	34.3	35.8	29.4
20-29	63.0	64.3	69.9	65.4	56.1	54.4	51.9	56.0	62.9
30-39	75.0	76.5	81.5	77.5	69.3	63.4	63.3	63.5	76.6
40-49	76.4	77.8	82.8	79.7	70.0	64.8	65.2	64.6	78.1
50-59	70.2	71.4	76.7	73.5	63.3	61.1	60.4	61.6	70.3
60-64	52.5	52.8	58.1	56.5	42.8	48.4	47.6	48.9	54.1
15-64	64.4	65.8	71.4	67.3	57.4	54.9	53.9	55.6	64.5
Urban									
15-19	24.1	22.9	28.7	29.6	12.8	31.4	32.0	30.9	16.6
20-29	51.7	51.8	55.5	54.8	47.5	52.4	52.2	52.6	48.8
30-39	64.5	65.1	67.4	67.2	62.3	60.7	59.9	61.2	65.5
40-49	65.0	65.7	70.1	68.2	61.8	60.6	58.6	61.8	66.0
50-59	58.0	58.6	64.6	61.1	54.6	55.3	55.5	55.1	56.9
60-64	30.9	29.7	34.3	36.9	23.4	38.0	41.9	35.4	29.9
15-64	52.7	53.1	56.3	56.4	49.0	51.1	50.6	51.4	51.6
Rural									
15-19	41.5	42.5	50.3	42.3	30.6	37.3	35.6	38.4	35.0
20-29	67.5	69.0	73.2	68.8	62.7	55.6	51.7	58.0	68.9
30-39	79.0	80.6	84.3	80.6	74.5	64.7	64.8	64.7	81.6
40-49	80.9	82.3	85.4	83.2	76.0	67.0	68.5	66.0	83.7
50-59	74.7	75.8	79.1	76.6	69.6	64.1	62.9	64.8	76.6
60-64	59.3	59.6	61.7	61.0	54.4	53.7	50.5	55.9	64.0
15-64	68.9	70.3	74.6	70.5	63.5	57.0	55.6	57.8	70.2
Male									
15-19	45.3	44.8	53.7	46.9	30.1	51.8	50.7	52.4	35.6
20-29	86.9	87.0	90.1	89.0	80.4	88.2	87.1	88.9	82.2
30-39	98.2	98.3	98.3	98.5	97.8	97.9	96.8	98.5	97.7
40-49	98.0	98.2	98.3	98.2	98.0	96.9	95.4	97.8	97.1
50-59	93.2	93.5	94.4	94.2	91.7	92.6	90.4	93.9	90.5
60-64	73.7	73.6	79.8	76.6	64.0	75.5	72.1	77.3	71.7
15-64	84.7	84.9	87.3	85.8	80.8	84.6	83.0	85.5	81.8
Female									
15-19	26.8	28.9	37.0	30.6	16.5	17.3	17.3	17.4	22.4
20-29	39.3	41.7	50.0	42.4	31.0	21.1	21.1	21.1	43.6
30-39	53.1	55.6	65.3	57.9	41.3	31.8	34.9	29.7	57.7
40-49	52.9	55.5	65.5	59.2	40.1	30.5	34.6	27.7	58.2
50-59	45.9	48.0	58.1	51.7	33.2	28.0	29.4	27.0	49.1
60-64	32.5	33.3	38.5	37.6	22.1	22.8	29.6	17.2	37.5
15-64	43.6	46.1	54.9	48.3	33.1	25.2	26.9	24.0	47.2

Source: NSSO, 61st Round



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Appendix Table 5.2: Percentage of Regular Salaried/Wage Non-Agricultural Workers in each SRC Employed in Government/Public & Large Private Sectors: 2004-05

SRCs		All		Male		Female		Urban		Rural	
		Govt	Pub/ Pvt Ltd	Govt	Pub/ Pvt Ltd	Govt	Pub/ Pvt Ltd	Govt	Pub/ Pvt Ltd	Govt	Pub/ Pvt Ltd
All		34.2	13.1	34	13.8	35.1	10.2	31.5	14.6	39.2	10.5
Hindus	All Hindus	35.3	13.9	35.3	14.6	35.2	10.7	32.8	15.3	39.5	11.4
	SCs/STs	39.4	9.5	41.3	9.4	32.4	9.9	36.7	8.7	42.9	10.5
	OBCs	30.4	12.8	30.4	13.1	30.0	11.4	27.3	14.0	34.6	11.1
	UC	37.4	17.1	36.4	18.6	41.7	10.6	35.2	18.8	43.2	12.5
Muslims		23.7	6.5	23.0	6.5	29.4	6.8	19.4	7.4	33.3	4.8
Other Minorities		35.8	12.8	35.1	14.8	37.6	8.0	32.0	16.5	41.8	7.1

Source: NSS 61st round, Schedule 10

Appendix Table 5.3: Distribution of All (Principal & Subsidiary) Workers (age 15-64) by Two Digit Industrial Groups for Each SRCs: 2004-05

Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Urban							
Agriculture, Hunting & Related Service Activities	8	8.6	10.3	11.7	4.7	5.3	6.6
Forestry, Logging & Related Service Activities	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Fishing, Operation of Fish Hatcheries & Fish Farms; Service Activities Incidental to Fishing	0.3	0.3	0.4	0.4	0.1	0.2	0.9
Mining of Coal & Lignite; Extraction of Peat	0.5	0.6	0.8	0.6	0.6	0.1	0.3
Extraction of Crude Petroleum & Natural Gas; Service Activities Incidental to Oil & Gas Extraction, Excluding Surveying	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Mining of Uranium & Thorium Ores							
Mining of Metal Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Other Mining & Quarrying	0.2	0.2	0.3	0.2	0.2	0.1	0.1
Manufacture of Food Products & Beverages	1.9	1.8	0.9	2.4	1.7	2.7	1.2
Manufacture of Tobacco Products	1.0	0.6	1.1	0.5	0.3	3.7	0.2
Manufacture of Textiles	4.8	4.4	3.5	6.1	3.3	7.9	2.2
Manufacture of Wearing Apparel; Dressing & Dyeing of Fur	3.8	3.4	3.3	4.2	2.7	6.8	2.4
Manufacture of Wood & of Products of Wood & Cork, Except Furniture; Manufacture of Articles of Straw & Plaiting Materials	1.1	0.9	1.5	1.2	0.4	1.8	1.1
Manufacture of Paper & Paper Products	0.4	0.4	0.5	0.3	0.5	0.2	0.2
Publishing, Printing & Reproduction of Recorded Media	0.7	0.8	0.4	1.0	0.9	0.3	0.7
Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0.1	0.1	0.1	0.1	0.1	0.0	0.2



Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Manufacture of Chemicals & Chemical Products	1.2	1.3	1.1	1.2	1.5	0.5	1.0
Manufacture of Rubber & Plastics Products	0.5	0.5	0.6	0.3	0.7	0.4	0.4
Manufacture of Other Non-Metallic Mineral Products	0.9	0.8	1.0	1.1	0.5	0.9	1.7
Manufacture of Basic Metals	0.6	0.7	0.7	0.5	0.8	0.3	0.3
Manufacture of Fabricated Metal Products, Except Machinery & Equipment	1.5	1.4	0.9	1.8	1.4	2.0	1.5
Manufacture of Machinery & Equipment N.E.C.*	0.9	0.9	0.4	0.8	1.2	0.5	1.3
Manufacture of Office, Accounting & Computing Machinery	0.1	0.1	0.0	0.1	0.1	0.0	0.3
Manufacture of Electrical Machinery & Apparatus N.E.C.	0.5	0.5	0.1	0.2	0.9	0.9	0.2
Manufacture of Radio, Television & Communication Equipment & Apparatus	0.2	0.2	0.3	0.1	0.2	0.1	0.1
Manufacture of Medical, Precision & Optical Instruments, Watches & Clocks	0.1	0.1	0.1	0.1	0.1	0.1	0.4
Manufacture of Motor Vehicles, Trailers & Semi-Trailers	0.4	0.5	0.3	0.6	0.5	0.1	0.5
Manufacture of Other Transport Equipment	0.3	0.4	0.3	0.3	0.5	0.0	0.3
Manufacture of Furniture; Manufacturing N.E.C.	2.6	2.8	1.7	3.3	2.8	1.9	1.1
Recycling	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Electricity, Gas, Steam & Hot Water Supply	0.6	0.6	0.7	0.6	0.7	0.3	0.7
Collection, Purification & Distribution of Water	0.1	0.1	0.2	0.1	0.1	0.2	0.0
Construction	8.2	8.2	13.4	9.2	4.7	7.6	8.6
Sale, Maintenance & Repair of Motor Vehicles & Motorcycles; Retail Sale of Automotive Fuel	1.6	1.3	1.1	1.5	1.2	2.9	1.7
Wholesale Trade & Commission Trade, Except of Motor Vehicles & Motorcycles	3.3	3.0	2.3	2.3	4.1	3.8	4.7
Retail Trade, Except of Motor Vehicles & Motorcycles; Repair of Personal & Household Goods	17.0	15.6	11.3	14.9	18.0	21.3	17.5
Hotels & Restaurants	3.1	3.3	2.2	3.7	3.5	2.2	2.8
Land Transport; Transport via Pipelines	7.2	6.9	9.0	6.7	6.0	9.4	6.1
Water Transport	0.1	0.0	0.0	0.1	0.0	0.1	0.1
Air Transport	0.1	0.1	0.0	0.0	0.2	0.0	0.1
Supporting & Auxiliary Transport Activities; Activities of Travel Agencies	0.4	0.4	0.4	0.4	0.5	0.2	0.4
Post & Telecommunications	1.1	1.2	1.0	1.1	1.5	0.5	1.1
Financial Intermediation, Except Insurance & Pension Funding	1.5	1.6	0.6	1.2	2.5	0.5	3.0



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Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Insurance & Pension Funding, Except Compulsory Social Security	0.4	0.5	0.2	0.3	0.8	0.1	0.2
Activities Auxiliary to Financial Intermediation	0.2	0.2	0.0	0.1	0.3	0.0	0.1
Real Estate Activities	0.3	0.3	0.4	0.2	0.4	0.3	0.4
Renting of Machinery & Equipment Without Operator & of Personal & Household Goods	0.3	0.3	0.4	0.2	0.3	0.2	0.2
Computer & Related Activities	0.8	0.8	0.1	0.6	1.4	0.3	1.1
Research & Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Activities	1.9	1.9	1.0	1.4	2.9	1.4	2.0
Public Administration & Defense; Compulsory Social Security	5.4	5.9	7.8	4.0	6.7	2.2	6.0
Education	5.4	5.6	3.0	4.0	8.5	3.0	7.5
Health & Social Work	2.0	1.9	1.9	1.5	2.3	1.3	4.3
Sewage & Refuse Disposal, Sanitation & Similar Activities	0.2	0.2	1.0	0.0	0.0	0.0	0.0
Activities of Membership Organizations N.E.C.	0.5	0.5	0.2	0.2	0.9	0.3	1.0
Recreational, Cultural & Sporting Activities	0.6	0.6	0.6	0.5	0.7	0.4	1.0
Other Service Activities	2.0	2.2	2.9	3.3	0.9	1.6	0.7
Private Households With Employed Persons	2.9	3.2	5.2	2.7	2.6	1.6	3.2
Extra-Territorial Organisations & Bodies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Rural							
Agriculture, Hunting & Related Service Activities	71.0	73.0	74.5	73.1	70.0	55.2	71.5
Forestry, Logging & Related Service Activities	0.4	0.4	0.6	0.3	0.1	0.5	0.3
Fishing, Operation of Fish Hatcheries & Fish Farms; Service Activities Incidental to Fishing	0.3	0.3	0.4	0.3	0.3	0.6	0.5
Mining of Coal & Lignite; Extraction of Peat	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Extraction of Crude Petroleum & Natural Gas; Service Activities Incidental to Oil & Gas							
Extraction, Excluding Surveying	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining of Uranium & Thorium Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining of Metal Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Mining & Quarrying	0.4	0.5	0.7	0.4	0.2	0.3	0.4
Manufacture of Food Products & Beverages	1.0	1.0	0.6	1.0	1.6	1.4	0.9
Manufacture of Tobacco Products	1.0	0.8	0.6	1.0	0.6	3.6	0.6
Manufacture of Textiles	1.3	1.1	0.8	1.5	0.8	3.5	0.7
Manufacture of Wearing Apparel; Dressing & Dyeing of Fur	1.0	0.8	0.7	0.9	0.8	2.6	1.4
Tanning & Dressing of Leather; Manufacture of Luggage, Handbags, Saddlery, Harness & Footwear	0.1	0.1	0.1	0.0	0.0	0.1	0.1



Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Manufacture of Wood & of Products of Wood & Cork, Except Furniture; Manufacture of Articles of Straw & Plaiting Materials	1.1	1.2	1.7	1.1	0.7	0.5	0.6
Manufacture of Paper & Paper Products	0.1	0.1	0.0	0.1	0.1	0.0	0.1
Publishing, Printing & Reproduction of Recorded Media	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Chemicals & Chemical Products	0.2	0.2	0.1	0.4	0.3	0.2	0.1
Manufacture of Rubber & Plastics Products	0.1	0.1	0.0	0.1	0.1	0.1	0.1
Manufacture of Other Non-Metallic Mineral Products	1	1.1	1.2	1.2	0.5	0.9	0.6
Manufacture of Basic Metals	0.1	0.1	0.1	0.1	0.3	0.1	0.1
Manufacture of Fabricated Metal Products, Except Machinery & Equipment	0.3	0.3	0.2	0.4	0.2	0.7	0.3
Manufacture of Machinery & Equipment N.E.C.*	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Manufacture of Office, Accounting & Computing Machinery	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Electrical Machinery & Apparatus N.E.C.	0.1	0.1	0.0	0	0.1	0.1	0.0
Manufacture of Radio, Television & Communication Equipment & Apparatus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Medical, Precision & Optical Instruments, Watches & Clocks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Motor Vehicles, Trailers & Semi-Trailers	0.1	0.1	0.1	0.0	0.2	0.0	0.0
Manufacture of Other Transport Equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Manufacture of Furniture; Manufacturing N.E.C.	0.5	0.5	0.2	0.6	0.7	0.7	0.2
Recycling	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Electricity, Gas, Steam & Hot Water Supply	0.1	0.1	0.1	0.1	0.2	0.1	0.4
Collection, Purification & Distribution of Water	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Construction	5.1	4.9	7.1	4.2	2.5	6.4	5.3
Sale, Maintenance & Repair of Motor Vehicles & Motorcycles; Retail Sale of Automotive Fuel	0.3	0.2	0.1	0.2	0.3	0.7	0.4
Wholesale Trade & Commission Trade, Except of Motor Vehicles & Motorcycles	0.5	0.4	0.3	0.4	0.6	1.5	0.5
Retail Trade, Except of Motor Vehicles & Motorcycles; Repair of Personal & Household Goods	4.7	4.3	2.7	4.6	6.8	9.1	4.1
Hotels & Restaurants	0.7	0.7	0.4	0.8	1.0	0.8	0.5



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Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Land Transport; Transport via Pipelines	2.3	2.1	2.0	2	2.4	4.3	2.6
Water Transport	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Air Transport	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Supporting & Auxiliary Transport Activities; Activities of Travel Agencies	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Post & Telecommunications	0.2	0.2	0.1	0.2	0.4	0.1	0.4
Financial Intermediation, Except Insurance & Pension Funding	0.2	0.2	0.1	0.1	0.3	0.1	0.3
Insurance & Pension Funding, Except Compulsory Social Security	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Activities Auxiliary to Financial Intermediation	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real Estate Activities	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Renting of Machinery & Equipment Without Operator & of Personal & Household Goods	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Computer & Related Activities	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Research & Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Activities	0.2	0.2	0.1	0.2	0.3	0.1	0.2
Public Administration & Defense; Compulsory Social Security	0.9	0.8	0.7	0.7	1.3	0.7	1.6
Education	1.7	1.7	1.1	1.4	3.5	1.4	2.3
Health & Social Work	0.5	0.4	0.3	0.5	0.7	0.4	0.7
Sewage & Refuse Disposal, Sanitation & Similar Activities	0.1	0.1	0.2	0.0	0.0	0.0	0.0
Activities of Membership Organizations N.E.C.	0.2	0.2	0.1	0.1	0.5	0.3	0.5
Recreational, Cultural & Sporting Activities	0.1	0.1	0.2	0.1	0.1	0.1	0.1
Other Service Activities	0.9	0.9	0.6	1.4	0.4	1.4	0.2
Private Households With Employed Persons	0.4	0.3	0.5	0.2	0.3	0.8	0.5
Extra-Territorial Organisations & Bodies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Male							
Agriculture, Hunting & Related Service Activities	49	51	57.6	53.3	40	35.6	46.5
Forestry, Logging & Related Service Activities	0.2	0.2	0.4	0.2	0.1	0.1	0.3
Fishing, Operation of Fish Hatcheries & Fish Farms; Service Activities Incidental to Fishing	0.4	0.4	0.4	0.4	0.2	0.6	0.9
Mining of Coal & Lignite; Extraction of Peat	0.3	0.3	0.3	0.2	0.4	0.1	0.2
Extraction of Crude Petroleum & Natural Gas; Service Activities Incidental to Oil & Gas							
Extraction, Excluding Surveying	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Mining of Uranium & Thorium Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining of Metal Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Mining & Quarrying	0.4	0.5	0.8	0.4	0.2	0.3	0.4



Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Manufacture of Food Products & Beverages	1.4	1.3	0.7	1.4	1.8	1.9	1
Manufacture of Tobacco Products	0.3	0.2	0.3	0.2	0.1	1.2	0.2
Manufacture of Textiles	1.9	1.7	1.1	2.3	1.5	3.5	0.7
Manufacture of Wearing Apparel; Dressing & Dyeing of Fur	1.5	1.2	1.0	1.4	1.0	3.7	1.1
Tanning & Dressing of Leather; Manufacture of Luggage, Handbags, Saddlery, Harness & Footwear	0.3	0.3	0.6	0.1	0.4	0.6	0.2
Manufacture of Wood & of Products of Wood & Cork, Except Furniture; Manufacture of Articles of Straw & Plaiting Materials	1.2	1.2	1.5	1.4	0.5	1.1	0.9
Manufacture of Paper & Paper Products	0.2	0.2	0.1	0.2	0.3	0.1	0.1
Publishing, Printing & Reproduction of Recorded Media	0.3	0.3	0.1	0.3	0.5	0.1	0.3
Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Manufacture of Chemicals & Chemical Products	0.4	0.4	0.3	0.4	0.8	0.2	0.4
Manufacture of Rubber & Plastics Products	0.2	0.2	0.2	0.2	0.4	0.2	0.2
Manufacture of Other Non-Metallic Mineral Products	1.1	1.1	1.4	1.3	0.6	0.8	1.0
Manufacture of Basic Metals	0.3	0.3	0.2	0.2	0.6	0.2	0.3
Manufacture of Fabricated Metal Products, Except Machinery & Equipment	0.8	0.7	0.4	1.0	0.8	1.4	0.8
Manufacture of Machinery & Equipment N.E.C.*	0.4	0.4	0.2	0.4	0.7	0.3	0.7
Manufacture of Office, Accounting & Computing Machinery	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Manufacture of Electrical Machinery & Apparatus N.E.C.	0.2	0.2	0.1	0.1	0.5	0.4	0.1
Manufacture of Radio, Television & Communication Equipment & Apparatus	0.1	0.1	0.1	0	0.1	0.1	0.0
Manufacture of Medical, Precision & Optical Instruments, Watches & Clocks	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Manufacture of Motor Vehicles, Trailers & Semi-Trailers	0.2	0.2	0.1	0.2	0.4	0.1	0.2
Manufacture of Other Transport Equipment	0.1	0.1	0.1	0.1	0.2	0.0	0.2
Manufacture of Furniture; Manufacturing N.E.C.	1.2	1.3	0.6	1.5	1.7	1.0	0.6
Recycling	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Electricity, Gas, Steam & Hot Water Supply	0.3	0.3	0.3	0.3	0.5	0.2	0.6
Collection, Purification & Distribution of Water	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Construction	7.7	7.6	11.1	7.1	4.2	8.5	8.8
Sale, Maintenance & Repair of Motor Vehicles & Motorcycles; Retail Sale of Automotive Fuel	0.8	0.7	0.4	0.7	0.8	1.8	1.1



Social, Economic and Educational Status of the Muslim Community of India

Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Wholesale Trade & Commission Trade, Except of Motor Vehicles & Motorcycles	1.6	1.3	0.8	1.1	2.5	2.9	2.3
Retail Trade, Except of Motor Vehicles & Motorcycles; Repair of Personal & Household Goods	9.7	8.8	5.2	8.4	14	15.4	9.9
Hotels & Restaurants	1.5	1.5	0.8	1.6	2.2	1.4	1.4
Land Transport; Transport via Pipelines	5.1	4.7	4.7	4.4	5.1	7.7	5.4
Water Transport	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Air Transport	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Supporting & Auxiliary Transport Activities; Activities of Travel Agencies	0.2	0.2	0.1	0.1	0.3	0.1	0.2
Post & Telecommunications	0.5	0.6	0.3	0.5	1.0	0.3	0.6
Financial Intermediation, Except Insurance & Pension Funding	0.6	0.6	0.3	0.4	1.3	0.2	1.2
Insurance & Pension Funding, Except Compulsory Social Security	0.2	0.2	0.1	0.1	0.4	0.1	0.1
Activities Auxiliary to Financial Intermediation	0.1	0.1	0.0	0.1	0.2	0.0	0.1
Real Estate Activities	0.1	0.1	0.1	0.1	0.2	0.2	0.2
Renting of Machinery & Equipment Without Operator & of Personal & Household Goods	0.2	0.2	0.2	0.1	0.2	0.2	0.2
Computer & Related Activities	0.2	0.2	0.0	0.1	0.7	0.1	0.3
Research & Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Activities	0.7	0.7	0.3	0.6	1.6	0.6	0.9
Public Administration & Defense; Compulsory Social Security	2.5	2.6	2.3	1.9	4.0	1.4	3.6
Education	2.2	2.3	1.5	1.8	3.9	1.6	2.3
Health & Social Work	0.7	0.7	0.5	0.6	1.2	0.6	1.0
Sewage & Refuse Disposal, Sanitation & Similar Activities	0.1	0.1	0.3	0.0	0.0	0.0	0.0
Activities of Membership Organizations N.E.C.	0.3	0.3	0.1	0.1	0.8	0.4	0.8
Recreational, Cultural & Sporting Activities	0.3	0.3	0.3	0.2	0.4	0.2	0.5
Other Service Activities	1.3	1.3	1.0	2.0	0.6	1.5	0.3
Private Households With Employed Persons	0.4	0.4	0.5	0.3	0.6	0.6	0.2
Extra-Territorial Organisations & Bodies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Female							
Agriculture, Hunting & Related Service Activities	73	75.2	79	76.5	65	50.7	71.1
Forestry, Logging & Related Service Activities	0.5	0.4	0.8	0.3	0.1	1.1	0.2
Fishing, Operation of Fish Hatcheries & Fish Farms; Service Activities Incidental to Fishing	0.1	0.2	0.2	0.1	0.2	0.0	0.1
Mining of Coal & Lignite; Extraction of Peat	0.0	0.0	0.1	0.0	0.0	0.0	0.0



Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Extraction of Crude Petroleum, Natural Gas; Service Activities Incidental to Oil & Gas Extraction, Excluding Surveying	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining of Uranium & Thorium Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining of Metal Ores	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Mining & Quarrying	0.2	0.3	0.5	0.2	0.0	0.1	0.1
Manufacture of Food Products & Beverages	1.0	0.9	0.6	1.0	1.3	1.5	1.0
Manufacture of Tobacco Products	2.3	1.7	1.4	2.0	1.4	11.9	1.0
Manufacture of Textiles	2.5	1.9	1.2	2.4	2.1	9.9	1.8
Manufacture of Wearing Apparel; Dressing & Dyeing of Fur	1.9	1.7	1.0	1.8	2.7	4.7	2.4
Tanning & Dressing of Leather; Manufacture of Luggage, Handbags, Saddlery, Harness & Footwear	0.1	0.1	0.2	0.0	0.2	0.1	0.2
Manufacture of Wood & of Products of Wood & Cork, Except Furniture; Manufacture of Articles of Straw & Plaiting Materials	1.0	1.1	2.0	0.6	0.7	0.3	0.5
Manufacture of Paper & Paper Products	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Publishing, Printing & Reproduction of Recorded Media	0.1	0.1	0.0	0.1	0.2	0.1	0.0
Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Manufacture of Chemicals & Chemical Products	0.5	0.5	0.3	0.8	0.5	0.5	0.3
Manufacture of Rubber & Plastics Products	0.1	0.0	0.0	0.0	0.1	0.2	0.0
Manufacture of Other Non-Metallic Mineral Products	0.8	0.8	0.8	0.9	0.2	0.9	0.7
Manufacture of Basic Metals	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Fabricated Metal Products, Except Machinery & Equipment	0.1	0.1	0	0.1	0.1	0.1	0.1
Manufacture of Machinery & Equipment N.E.C.*	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Manufacture of Office, Accounting & Computing Machinery	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Electrical Machinery & Apparatus N.E.C.	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Manufacture of Radio, Television & Communication Equipment & Apparatus	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Medical, Precision & Optical Instruments, Watches & Clocks	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Manufacture of Motor Vehicles, Trailers & Semi-Trailers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Other Transport Equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of Furniture; Manufacturing N.E.C.	0.5	0.4	0.2	0.4	0.7	1.5	0.2
Recycling	0.0	0.0	0.0	0.0	0.1	0.0	0.0



Social, Economic and Educational Status of the Muslim Community of India

Industrial Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Electricity, Gas, Steam & Hot Water Supply	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Collection, Purification & Distribution of Water	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Construction	1.8	1.9	2.8	1.6	1.1	0.9	1.6
Sale, Maintenance & Repair of Motor Vehicles & Motorcycles; Retail Sale of Automotive Fuel	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Wholesale Trade & Commission Trade, Except of Motor Vehicles & Motorcycles	0.2	0.2	0.2	0.1	0.4	0.1	0.2
Retail Trade, Except of Motor Vehicles & Motorcycles; Repair of Personal & Household Goods	2.9	2.7	1.7	3.0	3.8	5.1	3.1
Hotels & Restaurants	0.8	0.8	0.3	1.0	1.3	0.8	0.6
Land Transport; Transport via Pipelines	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Water Transport	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Air Transport	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Supporting & Auxiliary Transport Activities; Activities of Travel Agencies	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Post & Telecommunications	0.2	0.2	0.0	0.1	0.4	0.0	0.5
Financial Intermediation, Except Insurance & Pension Funding	0.2	0.2	0.0	0.2	0.6	0.1	0.6
Insurance & Pension Funding, Except Compulsory Social Security	0.1	0.1	0.0	0.0	0.2	0.0	0.0
Activities Auxiliary to Financial Intermediation	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real Estate Activities	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Renting of Machinery & Equipment Without Operator & of Personal & Household Goods	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Computer & Related Activities	0.1	0.1	0.0	0.1	0.3	0.2	0.2
Research & Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Activities	0.2	0.1	0.1	0.1	0.5	0.2	0.2
Public Administration & Defense; Compulsory Social Security	0.7	0.7	0.8	0.3	1.2	0.5	1.0
Education	3.2	3.1	1.2	2.1	8.6	3.1	5.7
Health & Social Work	0.9	0.8	0.5	0.7	1.4	1.0	2.5
Sewage & Refuse Disposal, Sanitation & Similar Activities	0.1	0.1	0.4	0.0	0.0	0.0	0.0
Activities of Membership Organizations N.E.C.	0.1	0.1	0.1	0.1	0.1	0.0	0.3
Recreational, Cultural & Sporting Activities	0.1	0.1	0.1	0.0	0.1	0.0	0.0
Other Service Activities	1.0	1.0	0.9	1.2	0.6	1.2	0.4
Private Households With Employed Persons	2.1	2	2.3	1.5	2.5	2.7	2.8
Extra-Territorial Organisations & Bodies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100

Note: 1.N.E.C.- Not Elsewhere Classified

2. A value of '0.0' does not necessarily mean that there are no workers in that group; if the proportion is less than 0.05 percent, it is reported as 0.0



Appendix Table5.4: Percentage Distribution of All (Principal & Subsidiary) Workers by Two Digit Occupational Groups for Each SRCs, 2004-05

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Urban Workers							
Physical Scientist	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Physical Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Architects, Engineers, Technologists & Surveyors	0.6	0.6	0.2	0.3	1.2	0.5	0.6
Engineering Technicians	0.5	0.6	0.3	0.3	1.0	0.2	0.5
Aircraft & Ships Officers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Life Scientists	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Life Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Physicians & Surgeons, (Allopathic, Dental & Veterinary Surgeons)	0.6	0.7	0.3	0.4	1.1	0.5	0.4
Nursing & Other Medical & Health Technicians	0.8	0.7	0.8	0.5	0.7	0.6	2.5
Scientific, Medical & Technical Persons, Other	0.1	0.1	0.1	0.0	0.1	0.0	0.2
Mathematicians, Statisticians & Related Workers	0.2	0.3	0.1	0.2	0.5	0.1	0.2
Economists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accountants, Auditors & Related Workers	0.6	0.7	0.2	0.4	1.3	0.2	0.9
Social Scientists & Relatd Workers	0.1	0.1	0.2	0.0	0.1	0.1	0.1
Jurists	0.3	0.4	0.1	0.3	0.5	0.2	0.4
Teachers	4.5	4.7	1.9	3.2	7.6	2.6	6.1
Poets, Authors, Journalists & Related Workers	0.1	0.1	0.1	0.0	0.1	0.0	0.1
Sculptors, Painters, Photographers & Related Creative Atists	0.3	0.3	0.2	0.4	0.3	0.0	0.3
Composers & Performing Artists	0.1	0.1	0.1	0.1	0.1	0.1	0.3
Professional Workers, N.E.C.	0.4	0.4	0.1	0.1	0.8	0.2	0.8
Elected & Legislative Officials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative & Executive Officials, Government & Local Bodies	0.5	0.6	0.2	0.4	0.8	0.0	0.6
Working Proprietors, Directors & Managers, Wholesale & Retail Trade	1.9	1.8	0.7	1.2	2.8	1.9	3.5
Directors & Managers, Financial Institutions	0.3	0.3	0.1	0.1	0.6	0.1	0.7
Working Proprietors, Directors & Managers, Mining, Construction, Managers, other Services	3.3	3.4	1.7	3.0	4.7	3.2	2.5
Working Proprietors, Directors & Managers & Related Executives, Transport, Storage & Communication	0.8	0.8	0.4	0.6	1.1	0.8	0.9
Working Proprietors, Directors & Managers, Other Services	2.0	1.9	0.8	1.6	2.9	1.8	2.7
Administrative, Executive & Managerial Workers, N.E.C.	0.4	0.5	0.1	0.2	0.9	0.2	0.7
Clerical & Other Supervisors	1.3	1.4	0.7	0.9	2.2	0.5	1.8



Social, Economic and Educational Status of the Muslim Community of India

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Village Officials	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Stenographers, Typists & Card & Tape Punching	0.2	0.3	0.2	0.2	0.3	0.0	0.4
Book Keepers, Cashiers & related Workers, N.E.C.	0.9	1.0	0.3	0.8	1.6	0.2	1.0
Computing Machine Operators	0.4	0.5	0.0	0.3	0.8	0.2	0.9
Clerical & Other Supervisors	4.0	4.3	3.4	3.9	5.2	1.9	4.6
Transport & Communication Supervisors	0.2	0.2	0.1	0.2	0.2	0.1	0.2
Transport Conductors & Guards	0.3	0.4	0.4	0.3	0.4	0.2	0.1
Mail Distributors & Related Workers	0.2	0.2	0.3	0.2	0.2	0.0	0.3
Telephone & Telegraph Operators	0.2	0.2	0.1	0.2	0.2	0.1	0.4
Merchants & Shop Keepers, Wholesale & Retail Trade	8.9	8.3	4.1	7.3	11.5	10.8	11.8
Manufacturers & Agents	0.8	0.9	0.6	0.6	1.2	0.8	0.9
Technical Salesmen & Commercial Travellers	0.1	0.1	0.1	0.1	0.2	0.1	0.1
Salesman, Shop Assistants & Related Workers	6.6	6.3	5.9	6.8	6.0	9.7	3.7
Insurance, Real Estate, Securities & Business Service men & Auctioneers	1.0	1.0	0.1	0.8	1.7	0.5	1.5
Money Lenders & Pawn Brokers	0.1	0.1	0.0	0.0	0.2	0.0	0.3
Sales Worker, N.E.C.	0.1	0.1	0.1	0.1	0.1	0.2	0.1
Hotel & Restaurant Keepers	0.8	0.9	0.4	1.3	0.9	0.5	0.5
House Keepers, Matrons & Stewards (Domestic & Institutional)	0.1	0.1	0.0	0.1	0.1	0.1	0.0
Cooks, Waiters, Bartenders & Related Workers (Domestic & Institutional)	1.4	1.5	1.4	1.4	1.6	1.0	1.6
Maids & Related House Keeping Service Worker	2.5	2.6	4.7	2.4	1.8	1.5	3.3
Building Caretakers, Sweepers, Cleaners & Related Workers	1.5	1.7	6.5	0.6	0.4	0.2	1.1
Launderers, DryCleaners & Pressuers	0.9	1.0	1.5	1.6	0.2	0.3	0.1
Hair dressers, Barbers, Beautification & Related workers.	0.8	0.8	0.6	1.4	0.3	0.7	0.5
Protective Service Workers	1.8	2	2.1	1.5	2.4	0.8	1.8
Service workers, n.ec.	0.2	0.2	0.4	0.1	0.3	0.2	0.1
Farm Plantation, Dairy & other managers & supervisors	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Cultivators	3.6	3.9	2.8	5.7	2.7	2.4	2.9
Farmers & other land Cultivators	1.6	1.6	1.4	2.4	1.0	1.4	1.9
Agricultural Labourers	2.3	2.6	5.0	3.2	0.8	1.1	1.5
Plantation Labourer & Related Workers	0.2	0.2	0.8	0.1	0.0	0.1	0.2
Other farm Workers	0.2	0.2	0.3	0.3	0.1	0.2	0.2
Forestry Workers	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Hunters & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fisherman & Related Workers	0.3	0.3	0.3	0.4	0.1	0.2	0.9



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Miners & Quarrymen, Well Drillers & Related Workers	0.3	0.4	0.6	0.3	0.3	0.1	0.2
Metal Processors	0.4	0.4	0.4	0.4	0.3	0.5	0.2
Wood Preparation workers	0.1	0.1	0.3	0.1	0.1	0.1	0.1
Chemical Processors & Related Workers	0.2	0.3	0.6	0.2	0.1	0.1	0.0
Spinners, Weavers, Knitters, Dyers & Related Workers	2.9	2.7	2.2	4.1	1.5	4.8	0.7
Tanners, Fellmongers & related Workers	0.1	0.1	0.4	0.0	0.0	0.1	0.1
Food & Beverage Processors	0.8	0.7	0.7	0.9	0.6	1.4	0.4
Tobacco Prepares & Tobacco Product Makers	0.9	0.5	1.1	0.5	0.3	3.6	0.1
Tailors, Dress Makers, Sewers, Upholsters & related Workers	4.6	4.0	3.9	4.6	3.4	8.8	3.2
Shoemakers & Leather Goods Makers	0.6	0.6	1.8	0.2	0.4	0.8	0.4
Carpenters, Cabinet & Related Wood Workers	1.3	1.2	1.2	1.8	0.5	2.2	1.4
Stone Cutters & Carvers	0.2	0.2	0.1	0.3	0.2	0.1	0.0
Blacksmiths, Tool Makers & Machine Tool Opeerators	0.8	0.9	0.7	1.2	0.8	0.6	0.6
Machinery Fitters, Machine Assemblers & precision Instrument Makers (except Electrical)	2.3	2.0	1.9	2.4	1.7	3.7	2.3
Machinery Fitters & Related Electrical & Electronic Workers	1.8	1.9	2.1	1.6	1.9	1.6	2.1
Broadcasting Station & Sound Equipment Opeators & cinema Projectionists	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Plumbers, welders, Sheet metal & structural Metal Peparers & erectors	0.9	0.9	1.0	1.1	0.6	1.4	0.9
Jewellery & Precious Metal Workers & Mtal Engravrs (except Printing)	1.1	1.2	0.4	1.5	1.4	0.6	0.3
Glass Formers, Potters & related Workers	0.3	0.2	0.2	0.4	0.1	0.7	0.0
Rubber & Plastic Product	0.3	0.3	0.4	0.2	0.3	0.2	0.1
Paper & Paper Board Product Makers	0.2	0.2	0.2	0.1	0.3	0.2	0.1
Printing & Related Workers	0.5	0.6	0.4	0.7	0.5	0.2	0.3
Painters	0.7	0.6	1.0	0.6	0.4	0.9	1.5
Production & Related Workers, N.E.C.	1.4	1.4	1.3	1.6	1.2	0.9	1.9
Bricklayers & other Constructions workers	4.7	4.9	8.4	5.9	2.0	4.2	4.3
Stationary Engines & related Equipment Operators, Oilers & Greasers	0.2	0.2	0.1	0.3	0.1	0.2	0.2
Material Handling & Related Equipment Operators, Loaders & Unloaders	1.5	1.5	2.1	1.9	0.7	1.4	1.1
Transport Equipment Operators	5.6	5.3	7.2	5.4	4.1	7.7	4.4
Labourers, N.E.C.	3.0	3.0	5.9	2.7	1.7	3.3	2.6
New Workers seeking Employment	0.0	0.0	0.0	0.0	0.0	0.0	0.0



Social, Economic and Educational Status of the Muslim Community of India

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Workers Reporting Occupations Unidentifiable or inadequately Described	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers not Reporting any Occupations	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Rural Workers							
Physical Scientist	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Physical Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Architects ,Engineers, Technologists & Surveyors	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Engineering Technicians	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Aircraft & Ships Officers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life Scientists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Physicians & Surgeons, (Allopathic, Dental & Veterinary Surgeons)	0.2	0.1	0.1	0.1	0.3	0.2	0.2
Nursing & Other Medical & Health Technicians	0.2	0.2	0.1	0.2	0.3	0.1	0.3
Scientific, Medical & Technical Persons, Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mathematicians, Statisticians & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Economists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accountants, Auditors & Related Workers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Social Scientists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Jurists	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Teachers	1.5	1.5	0.9	1.2	3	1.4	2.1
Poets, Authors, Journalists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sculptors, Painters, Photographers & Related Creative Artists	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Composers & Performing Artists	0.0	0.1	0.1	0.0	0.0	0.0	0.0
Professional Workers, N.E.C.	0.2	0.2	0.0	0.1	0.6	0.2	0.5
Elected & Legislative Officials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative & Executive Officials, Government & Local Bodies	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Working Proprietors, Directors & Managers, Wholesale & Retail Trade	0.3	0.2	0.1	0.2	0.5	0.9	0.7
Directors & Managers, Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Working Proprietors, Directors & Managers, Mining, Construction, Managers, other Services	0.7	0.7	0.5	0.6	1.3	0.9	0.7
Working Proprietors, Directors & Managers & Related Executives, Transport, Storage & Communication	0.2	0.2	0.1	0.2	0.4	0.3	0.4
Working Proprietors, Directors & Managers, Other Services	0.3	0.3	0.2	0.3	0.5	0.3	0.3



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Administrative, Executive & Managerial Workers, N.E.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Clerical & Other Supervisors	0.1	0.1	0.0	0.1	0.3	0.1	0.2
Village Officials	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Stenographers, Typists & Card & Tape Punching	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Book Keepers, Cashiers & related Workers, N.E.C.	0.1	0.1	0.0	0.1	0.2	0.1	0.1
Computing Machine Operators	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Clerical & Other Supervisors	0.6	0.6	0.5	0.5	1.2	0.3	1.0
Transport & Communication Supervisors	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Transport Conductors & Guards	0.1	0.1	0.1	0.1	0.1	0.2	0.1
Mail Distributors & Related Workers	0.1	0.1	0.0	0.1	0.1	0.0	0.0
Telephone & Telegraph Operators	0.0	0.0	0.0	0.1	0.1	0.0	0.1
Merchants & Shop Keepers, Wholesale & Retail Trade	3.1	2.9	1.6	3.0	5.0	6.1	2.4
Manufacturers & Agents	0.1	0.1	0.1	0.1	0.1	0.3	0.1
Technical Salesmen & Commercial Travelers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Salesman, Shop Assistants & Related Workers	1.3	1.2	0.9	1.3	1.5	2.9	1.1
Insurance, Real Estate, Securities & Business Service men & Auctioneers	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Money Lenders & Pawn Brokers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales Worker, N.E.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hotel & Restaurant Keepers	0.3	0.3	0.1	0.4	0.4	0.3	0.2
House Keepers, Matrons & Stewards (Domestic & Institutional)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cooks, Waiters, Bartenders, Related Workers (Domestic & Institutional)	0.3	0.3	0.2	0.3	0.4	0.3	0.3
Maids & Related House Keeping Service Worker	0.3	0.3	0.4	0.2	0.2	0.4	0.5
Building Caretakers, Sweepers, Cleaners & Related Workers	0.2	0.2	0.5	0.0	0.1	0.1	0.1
Launderers, Drycleaners & Pressures	0.3	0.3	0.3	0.5	0.0	0.4	0.1
Hair dressers, Barbers, Beautification & Related workers.	0.4	0.4	0.2	0.7	0.1	0.7	0.1
Protective Service Workers	0.3	0.3	0.3	0.3	0.4	0.3	0.6
Service workers, n.ec.	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Farm Plantation, Dairy & other managers & supervisors	0.1	0.1	0.0	0.1	0.1	0.0	0.1
Cultivators	38.4	39.9	30.8	43.1	49.2	28.3	32.3
Farmers & other land Cultivators	6.3	5.8	3.8	6.5	7.8	5.1	16.3
Agricultural Labourers	25.1	26	38.4	22.2	12.2	20.4	19.7
Plantation Labourer & Related Workers	1.0	0.9	1.2	0.9	0.5	0.4	2.7
Other farm Workers	0.3	0.3	0.3	0.4	0.2	0.5	0.5



Social, Economic and Educational Status of the Muslim Community of India

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Forestry Workers	0.3	0.3	0.4	0.2	0.1	0.5	0.3
Hunters & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fisherman & Related Workers	0.3	0.3	0.3	0.3	0.3	0.5	0.5
Miners & Quarrymen, Well Drillers & Related Workers	0.3	0.3	0.4	0.3	0.1	0.3	0.4
Metal Processors	0.1	0.1	0.0	0.0	0.1	0.1	0.0
Wood Preparation workers	0.0	0.0	0.1	0.1	0.0	0.0	0.0
Chemical Processors & Related Workers	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Spinners, Weavers, Knitters, Dyers & Related Workers	0.9	0.8	0.5	1.3	0.4	1.9	0.5
Tanners, Fell mongers & related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Food & Beverage Processors	0.6	0.6	0.3	0.6	0.9	1.0	0.4
Tobacco Prepares & Tobacco Product Makers	1.0	0.7	0.6	0.9	0.6	3.5	0.6
Tailors, Dress Makers, Sewers, Upholsters & related Workers	1.2	0.9	0.8	1.0	1.0	4.1	1.4
Shoemakers & Leather Goods Makers	0.1	0.1	0.2	0.0	0.0	0.1	0.1
Carpenters, Cabinet & Related Wood Workers	0.6	0.6	0.4	1.0	0.4	0.7	0.5
Stone Cutters & Carvers	0.2	0.2	0.2	0.2	0.1	0.2	0.1
Blacksmiths, Tool Makers & Machine Tool Operators	0.2	0.2	0.1	0.3	0.2	0.2	0.2
Machinery Fitters, Machine Assemblers & precision Instrument Makers (except Electrical)	0.4	0.4	0.3	0.4	0.4	1.1	0.5
Machinery Fitters & Related Electrical & Electronic Workers	0.4	0.4	0.3	0.4	0.6	0.4	0.6
Broadcasting Station & Sound Equipment Operators & cinema Projectionists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Plumbers, welders, Sheet metal & structural Metal Preparers & erectors	0.2	0.2	0.1	0.2	0.2	0.4	0.2
Jewellery & Precious Metal Workers & Metal Engravers (except Printing)	0.2	0.2	0.1	0.2	0.3	0.1	0.0
Glass Formers, Potters & related Workers	0.3	0.4	0.3	0.5	0.1	0.3	0.2
Rubber & Plastic Product	0.1	0.0	0.0	0.1	0.0	0.1	0.1
Paper & Paper Board Product Makers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Printing & Related Workers	0.0	0.1	0.0	0.1	0.1	0.0	0.0
Painters	0.2	0.2	0.2	0.1	0.1	0.4	0.3
Production & Related Workers, N.E.C.	0.8	0.9	1.5	0.6	0.4	0.4	0.6
Bricklayers & other Constructions workers	3.2	3.1	4.3	2.8	1.5	4.2	3.1
Stationary Engines & related Equipment Operators, Oilers & Greasers	0.1	0.1	0.1	0.1	0.0	0.1	0.1
Material Handling & Related Equipment Operators, Loaders & Unloaders	0.5	0.5	0.6	0.5	0.4	0.7	0.6



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Transport Equipment Operators	1.7	1.5	1.4	1.5	1.8	3.6	2.0
Labourers, N.E.C.	2.5	2.4	3.9	1.7	1.4	2.8	2.3
New Workers seeking Employment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Reporting Occupations Unidentifiable or inadequately Described	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Workers not Reporting any Occupations	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Male Workers							
Physical Scientist	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Physical Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Architects, Engineers, Technologists & Surveyors	0.2	0.2	0.1	0.1	0.6	0.2	0.3
Engineering Technicians	0.2	0.2	0.1	0.1	0.5	0.1	0.3
Aircraft & Ships Officers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life Scientists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Physicians & Surgeons, (Allopathic, Dental & Veterinary Surgeons)	0.3	0.3	0.1	0.3	0.7	0.3	0.3
Nursing & Other Medical & Health Technicians	0.2	0.2	0.2	0.2	0.3	0.2	0.4
Scientific, Medical & Technical Persons, Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mathematicians, Statisticians & Related Workers	0.1	0.1	0.0	0.1	0.2	0.0	0.1
Economists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accountants, Auditors & Related Workers	0.2	0.2	0.0	0.1	0.6	0.1	0.4
Social Scientists & Related Workers	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Jurists	0.2	0.2	0.1	0.1	0.3	0.1	0.2
Teachers	1.8	1.9	1.2	1.5	3.3	1.4	1.8
Poets, Authors, Journalists & Related Workers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Sculptors, Painters, Photographers & Related Creative Artists	0.1	0.1	0.1	0.1	0.2	0.1	0.2
Composers & Performing Artists	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Professional Workers, N.E.C.	0.3	0.3	0.1	0.1	0.9	0.3	0.8
Elected & Legislative Officials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative & Executive Officials, Government & Local Bodies	0.2	0.2	0.1	0.1	0.4	0.0	0.2
Working Proprietors, Directors & Managers, Wholesale & Retail Trade	0.9	0.7	0.3	0.5	1.7	1.4	1.8
Directors & Managers, Financial Institutions	0.1	0.1	0.0	0.0	0.3	0.1	0.3
Working Proprietors, Directors & Managers, Mining, Construction, Managers, other Services	1.5	1.5	0.6	1.3	2.9	1.7	1.5
Working Proprietors, Directors & Managers & Related Executives, Transport, Storage & Communication	0.5	0.4	0.2	0.4	0.9	0.6	0.8



Social, Economic and Educational Status of the Muslim Community of India

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Working Proprietors, Directors & Managers, Other Services	0.8	0.8	0.3	0.7	1.5	0.9	1.2
Administrative, Executive & Managerial Workers, N.E.C.	0.2	0.2	0.0	0.1	0.4	0.1	0.3
Clerical & Other Supervisors	0.5	0.5	0.2	0.4	1.2	0.3	0.8
Village Officials	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Stenographers, Typists & Card & Tape Punching	0.1	0.1	0.0	0.0	0.2	0.0	0.1
Book Keepers, Cashiers & related Workers, N.E.C.	0.3	0.4	0.1	0.3	0.8	0.2	0.3
Computing Machine Operators	0.1	0.1	0.0	0.1	0.3	0.1	0.3
Clerical & Other Supervisors	1.8	1.9	1.3	1.6	3	1.0	2.1
Transport & Communication Supervisors	0.1	0.1	0.0	0.1	0.2	0.1	0.1
Transport Conductors & Guards	0.2	0.2	0.2	0.2	0.3	0.2	0.2
Mail Distributors & Related Workers	0.1	0.1	0.1	0.1	0.2	0.1	0.1
Telephone & Telegraph Operators	0.1	0.1	0.0	0.1	0.1	0.1	0.2
Merchants & Shop Keepers, Wholesale & Retail Trade	5.7	5.2	2.4	4.8	9.1	9.0	6.4
Manufacturers & Agents	0.3	0.3	0.1	0.2	0.7	0.5	0.4
Technical Salesmen & Commercial Travelers	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Salesman, Shop Assistants & Related Workers	3.3	3.0	2.2	3.0	4.0	6.1	2.2
Insurance, Real Estate, Securities & Business Service men & Auctioneers	0.4	0.4	0.1	0.3	1.0	0.4	0.7
Money Lenders & Pawn Brokers	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Sales Worker, N.E.C.	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Hotel & Restaurant Keepers	0.5	0.5	0.2	0.6	0.6	0.4	0.3
House Keepers, Matrons & Stewards (Domestic & Institutional)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cooks, Waiters, Bartenders & Related Workers (Domestic & Institutional)	0.6	0.6	0.4	0.6	0.8	0.6	0.7
Maids & Related House Keeping Service Worker	0.1	0.1	0.1	0.1	0.2	0.1	0.2
Building Caretakers, Sweepers, Cleaners & Related Workers	0.4	0.5	1.3	0.1	0.2	0.1	0.3
Launderers, Drycleaners & Pressers	0.4	0.4	0.5	0.6	0.1	0.3	0.1
Hair dressers, Barbers, Beautification & Related workers.	0.7	0.7	0.3	1.2	0.1	0.9	0.1
Protective Service Workers	1.0	1.0	0.8	0.8	1.6	0.6	1.4
Service workers, n.ec.	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Farm Plantation, Dairy & other managers & supervisors	0.1	0.1	0.0	0.1	0.1	0.0	0.1
Cultivators	28.7	30.2	24.5	34.2	30.5	18.8	26.2
Farmers & other land Cultivators	1.8	1.7	1.1	2.2	1.5	1.5	3.6
Agricultural Labourers	17.2	17.9	30.4	15.6	6.8	14.2	14.4



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Plantation Labourer & Related Workers	0.7	0.7	1.1	0.8	0.3	0.3	1.9
Other farm Workers	0.4	0.4	0.4	0.5	0.2	0.4	0.4
Forestry Workers	0.2	0.2	0.3	0.2	0.1	0.1	0.3
Hunters & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fisherman & Related Workers	0.4	0.4	0.4	0.4	0.2	0.5	0.9
Miners & Quarrymen, Well Drillers & Related Workers	0.4	0.4	0.5	0.4	0.2	0.3	0.5
Metal Processors	0.2	0.2	0.1	0.2	0.2	0.3	0.1
Wood Preparation workers	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Chemical Processors & Related Workers	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Spinners, Weavers, Knitters, Dyers & Related Workers	1.3	1.2	0.8	1.7	0.8	2.1	0.4
Tanners, Fell mongers & related Workers	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Food & Beverage Processors	0.7	0.6	0.4	0.7	0.8	1.2	0.4
Tobacco Prepares & Tobacco Product Makers	0.3	0.2	0.2	0.2	0.1	1.1	0.1
Tailors, Dress Makers, Sewers, Upholsters & related Workers	1.6	1.3	1.1	1.4	1.1	4.6	1.1
Shoemakers & Leather Goods Makers	0.3	0.3	0.6	0.0	0.2	0.4	0.2
Carpenters, Cabinet & Related Wood Workers	1.2	1.1	0.7	1.8	0.6	1.5	1.1
Stone Cutters & Carvers	0.2	0.2	0.3	0.3	0.1	0.1	0.1
Blacksmiths, Tool Makers & Machine Tool Operators	0.5	0.5	0.3	0.7	0.5	0.5	0.4
Machinery Fitters, Machine Assemblers & precision Instrument Makers (except Electrical)	1.3	1.1	0.8	1.2	1.1	2.5	1.5
Machinery Fitters & Related Electrical & Electronic Workers	1.1	1.0	0.8	0.9	1.4	1.0	1.5
Broadcasting Station & Sound Equipment Operators & cinema Projectionists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Plumbers, welders, Sheet metal & structural Metal Preparers & erectors	0.5	0.5	0.4	0.6	0.4	0.9	0.6
Jewellery & Precious Metal Workers & Metal Engravers (except Printing)	0.5	0.6	0.2	0.6	0.9	0.4	0.1
Glass Formers, Potters & related Workers	0.3	0.3	0.3	0.5	0.1	0.4	0.2
Rubber & Plastic Product	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Paper & Paper Board Product Makers	0.1	0.1	0.0	0.1	0.1	0.0	0.0
Printing & Related Workers	0.2	0.2	0.1	0.3	0.3	0.1	0.1
Painters	0.4	0.4	0.5	0.4	0.3	0.7	0.9
Production & Related Workers, N.E.C.	0.8	0.8	1.2	0.6	0.8	0.5	0.9
Bricklayers & other Constructions workers	4.7	4.6	6.7	4.6	2.1	5.3	4.6
Stationary Engines & related Equipment Operators, Oilers & Greasers	0.1	0.1	0.1	0.2	0.1	0.2	0.2



Social, Economic and Educational Status of the Muslim Community of India

Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Material Handling & Related Equipment Operators, Loaders & Unloaders	1.0	1.0	1.2	1.0	0.6	1.1	1.0
Transport Equipment Operators	3.9	3.5	3.6	3.4	3.6	6.3	4.1
Labourers, N.E.C.	3.3	3.2	5.6	2.4	1.7	3.5	3.2
New Workers seeking Employment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Reporting Occupations Unidentifiable or inadequately Described	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Workers not Reporting any Occupations	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100
Female Workers							
Physical Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Architects, Engineers, Technologists & Surveyors	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Engineering Technicians	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Aircraft & Ships Officers							
Life Scientists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life Science Technicians	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Physicians & Surgeons, (Allopathic, Dental & Veterinary Surgeons)	0.1	0.1	0.0	0.1	0.4	0.2	0.1
Nursing & Other Medical & Health Technicians	0.4	0.3	0.3	0.3	0.7	0.5	1.5
Scientific, Medical & Technical Persons, Other	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Mathematicians, Statisticians & Related Workers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Economists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accountants, Auditors & Related Workers	0.0	0.1	0.0	0.0	0.2	0.0	0.0
Social Scientists & Related Workers	0.1	0.0	0.1	0.0	0.0	0.1	0.1
Jurists	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Teachers	2.9	2.7	0.9	1.8	8	2.8	5.2
Poets, Authors, Journalists & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sculptors, Painters, Photographers & Related Creative Artists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Composers & Performing Artists	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Professional Workers, N.E.C.	0.0	0.0	0.0	0.0	0.1	0.0	0.2
Elected & Legislative Officials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative & Executive Officials, Government & Local Bodies	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Working Proprietors, Directors & Managers, Wholesale & Retail Trade	0.3	0.2	0.1	0.3	0.4	0.6	0.5
Directors & Managers, Financial Institutions	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Working Proprietors, Directors & Managers, Mining, Construction, Managers, other Services	0.9	0.9	0.7	0.7	1.6	1.6	0.5



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Working Proprietors, Directors & Managers & Related Executives, Transport, Storage & Communication	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Working Proprietors, Directors & Managers, Other Services	0.3	0.3	0.1	0.2	0.8	0.5	0.3
Administrative, Executive & Managerial Workers, N.E.C.	0.0	0.0	0.0	0.0	0.2	0.0	0.1
Clerical & Other Supervisors	0.1	0.1	0.1	0.1	0.4	0.1	0.3
Village Officials	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Stenographers, Typists & Card & Tape Punching	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Book Keepers, Cashiers & related Workers, N.E.C.	0.1	0.1	0.0	0.1	0.3	0.0	0.3
Computing Machine Operators	0.1	0.1	0.0	0.1	0.3	0.0	0.2
Clerical & Other Supervisors	0.6	0.6	0.2	0.4	1.6	0.4	1.5
Transport & Communication Supervisors	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Transport Conductors & Guards	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mail Distributors & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Telephone & Telegraph Operators	0.0	0.0	0.0	0.0	0.2	0.0	0.1
Merchants & Shop Keepers, Wholesale & Retail Trade	1.9	1.8	1.2	1.9	2.7	2.8	1.9
Manufacturers & Agents	0.1	0.1	0.2	0.1	0.1	0.2	0.1
Technical Salesmen & Commercial Travelers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Salesman, Shop Assistants & Related Workers	1.0	0.9	0.6	1.1	0.9	1.7	0.8
Insurance, Real Estate, Securities & Business Service men & Auctioneers	0.1	0.1	0.0	0.1	0.2	0.0	0.1
Money Lenders & Pawn Brokers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales Worker, N.E.C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hotel & Restaurant Keepers	0.4	0.4	0.1	0.5	0.6	0.5	0.2
House Keepers, Matrons & Stewards (Domestic & Institutional)	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Cooks, Waiters, Bartenders & Related Workers (Domestic & Institutional)	0.4	0.4	0.3	0.4	0.7	0.4	0.5
Maids & Related House Keeping Service Worker	2.2	2.1	2.5	1.7	2.2	3.1	2.9
Building Caretakers, Sweepers, Cleaners & Related Workers	0.6	0.6	1.3	0.2	0.2	0.2	0.5
Launderers, Drycleaners & Pressures	0.6	0.6	0.5	0.9	0.1	0.5	0.1
Hair dressers, Barbers, Beautification & Related workers.	0.2	0.2	0.1	0.2	0.3	0.2	0.3
Protective Service Workers	0.1	0.1	0	0.1	0.1	0.0	0.0
Service workers, n.ec.	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Farm Plantation, Dairy & other managers & supervisors	0.0	0.0	0.0	0.1	0.0	0.0	0.0



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Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Cultivators	34.4	36.1	30.9	39.4	38	23.5	22.9
Farmers & other land Cultivators	12.2	11	7.3	12.2	15.2	12.2	28.7
Agricultural Labourers	25.4	27	39.3	24	11.4	13.9	16.5
Plantation Labourer & Related Workers	0.9	0.9	1.3	0.7	0.4	0.3	2.5
Other farm Workers	0.2	0.1	0.1	0.2	0.1	0.5	0.4
Forestry Workers	0.4	0.3	0.6	0.2	0.1	1.1	0.2
Hunters & Related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fisherman & Related Workers	0.1	0.2	0.2	0.1	0.2	0.0	0.1
Miners & Quarrymen, Well Drillers & Related Workers	0.2	0.2	0.3	0.1	0.1	0.1	0.1
Metal Processors	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wood Preparation workers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Chemical Processors & Related Workers	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Spinners, Weavers, Knitters, Dyers & Related Workers	1.5	1.3	0.7	1.9	0.9	5.3	0.9
Tanners, Fell mongers & related Workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Food & Beverage Processors	0.6	0.5	0.3	0.6	0.9	1.0	0.5
Tobacco Prepares & Tobacco Product Makers	2.3	1.7	1.4	2.0	1.3	11.8	1.1
Tailors, Dress Makers, Sewers, Upholsters & related Workers	2.6	2.1	1.3	2.0	3.6	8.9	3.0
Shoemakers & Leather Goods Makers	0.1	0.1	0.1	0.0	0.1	0.0	0.2
Carpenters, Cabinet & Related Wood Workers	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Stone Cutters & Carvers	0.1	0.1	0.2	0.1	0.0	0.2	0.0
Blacksmiths, Tool Makers & Machine Tool Operators	0.1	0.1	0.0	0.1	0.0	0.0	0.0
Machinery Fitters, Machine Assemblers & precision Instrument Makers (except Electrical)	0.1	0.1	0.0	0.1	0.1	0.1	0.0
Machinery Fitters & Related Electrical & Electronic Workers	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Broadcasting Station & Sound Equipment Operators & cinema Projectionists	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Plumbers, welders, Sheet metal & structural Metal Preparers & erectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Jewellery & Precious Metal Workers & Metal Engravers (except Printing)	0.1	0.1	0.0	0.2	0.2	0.2	0.0
Glass Formers, Potters & related Workers	0.3	0.3	0.1	0.5	0.1	0.5	0.0
Rubber & Plastic Product	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Paper & Paper Board Product Makers	0.1	0.0	0.0	0.0	0.1	0.2	0.1
Printing & Related Workers	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Painters	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Production & Related Workers, N.E.C.	1.2	1.3	1.8	1.2	0.5	0.8	0.9



Occupational Group	All	Hindus				Muslims	Other Minorities
		All Hindus	SCs/ STs	OBCs	UC		
Bricklayers & other Constructions workers	1.2	1.3	1.7	1.2	0.6	0.5	1.3
Stationary Engines & related Equipment Operators, Oilers & Greasers	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Material Handling & Related Equipment Operators, Loaders & Unloaders	0.2	0.2	0.2	0.2	0.2	0.3	0.2
Transport Equipment Operators	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Labourers, N.E.C.	1.2	1.3	1.9	0.9	0.8	1.2	0.8
New Workers seeking Employment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Reporting Occupations Unidentifiable or inadequately Described	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers not Reporting any Occupations	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100

Note: 1.N.E.C.- Not Elsewhere Classified

2. A value of '0.0' does not necessarily mean that there are no workers in that group; if the proportion is less than 0.05 percent, it is reported as 0.0

Appendix Table 5.5: Worker Population Rates in Each State by SRCs, All Workers, 2004-05

State	All	All Hindus	Hindus			Muslims			Other Minorities
			SCs/ STs	OBCs	UC	All Muslims	OBCs	General	
All India	64.4	65.8	71.4	67.3	57.4	54.9	53.9	55.6	64.5
Andhra Pradesh	72.5	73.7	79.3	75.5	64.9	59.4	55.3	60.3	69.8
Assam	59.8	61.4	63.3	66.0	55.9	56.2	54.3	56.3	61.7
Bihar	54.2	55.3	63.7	54.9	41.2	47.1	48.2	45.3	44.8
Delhi	47.9	48.1	50.8	54.9	45.5	52.0	50.5	52.4	40.4
Gujarat	70.0	71.2	80.1	74.5	59.8	61.1	62.3	60.6	56.4
Haryana	62.4	62.3	64.6	63.8	60.1	68.0	72.0	52.9	61.0
Himachal Pradesh	76.1	76.1	75.6	78.5	75.8	84.0	87.4	82.7	66.7
Jammu & Kashmir	57.0	65.7	66.9	57.7	66.6	53.2	58.0	52.2	45.0
Karnataka	69.9	71.7	77.8	71.8	66.3	59.4	60.4	58.3	55.1
Kerala	55.0	59.1	64.1	58.1	57.0	40.4	40.4	44.0	60.1
Madhya Pradesh	69.8	71.0	79.9	71.0	54.0	57.7	58.8	56.8	55.4
Maharashtra	68.1	69.6	72.2	71.5	66.6	56.0	59.0	55.6	66.2
Orissa	64.8	64.7	75.6	60.9	50.9	51.9	48.5	52.3	73.1
Punjab	61.9	55.4	59.0	61.4	50.7	71.3	70.0	72.8	65.5
Rajasthan	71.1	71.9	76.2	74.5	58.5	56.5	59.1	53.1	78.2
Tamil Nadu	68.6	70.3	73.4	70.4	51.3	45.2	45.1	46.4	59.6
Uttar Pradesh	60.6	61.6	67.9	63.1	50.1	56.5	57.8	54.5	47.6
West Bengal	55.9	55.7	59.6	55.2	52.7	55.8	55.6	55.8	64.8



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Appendix Table 5.6: Percentage of Workers Employed in Manufacturing Sector in Each State by SRCs, 2004-05

State	All	All Hindus	Hindus			Muslims			Other Minorities
			SCs/ STs	OBCs	UC	All Muslims	OBCs	General	
All India	11.8	11.0	8.7	11.9	12.4	20.5	21.7	19.7	9.0
Andhra Pradesh	10.8	10.1	4.8	13.8	7.9	19.6	15.8	20.5	13.3
Assam	3.6	3.8	3.8	2.7	4.6	2.9	0.7	2.9	7.9
Bihar	6.2	5.3	4.4	6.2	3.1	13.2	14.4	11.2	10.6
Delhi	25.1	21.9	25.9	28.5	18.3	57.9	68.1	55.5	18.7
Gujarat	16.0	16.3	10.6	14.8	24.9	13.3	9.8	15.0	11.3
Haryana	13.2	13.8	10.4	16.2	14.0	5.6	4.4	11.9	6.3
Himachal Pradesh	5.8	5.8	7.0	4.1	5.5	6.7	5.3	7.3	6.7
Jammu & Kashmir	12.3	6.4	7.9	13.3	4.4	16.2	12.8	16.9	9.3
Karnataka	10.1	8.9	8.2	9.4	9.0	20.3	18.4	22.5	11.3
Kerala	14.9	18.0	12.0	22.1	14.3	9.2	9.2	12.5	10.1
Madhya Pradesh	7.8	6.6	5.7	7.5	6.5	28.3	37.4	20.1	7.6
Maharashtra	12.2	11.1	10.5	10.1	12.4	24.8	25.4	24.7	11.6
Orissa	11.3	11.4	11.6	12.0	9.1	18.0	6.0	19.3	7.3
Punjab	12.9	23.3	23.0	29.6	21.4	19.0	10.7	28.8	7.6
Rajasthan	8.9	7.8	7.6	7.4	9.6	25.3	25.9	24.5	11.9
Tamil Nadu	19.7	19.2	12.0	21.6	19.0	29.8	30.5	20.7	22.1
Uttar Pradesh	12.5	9.5	9.0	9.4	10.4	28.1	29.2	26.2	6.0
West Bengal	16.8	15.8	11.5	17.4	19.4	20.6	26.0	20.5	6.0

Appendix Table 5.7: Percentage of Workers Engaged in Trade in Each State by SRCs, 2004-05 (All Workers)

State	All	All Hindus	Hindus			Muslims			Other Minorities
			SCs/ STs	OBCs	UC	All Muslims	OBCs	General	
All India	9.1	8.1	4.7	7.7	13.4	16.8	18.2	15.9	9.7
West Bengal	11.7	12.3	7.4	16.4	15.8	10.5	19.7	10.3	6.8
Kerala	12.2	8.4	2.2	9.8	11.4	27.1	27.3	13.0	11.4
Uttar Pradesh	9.4	7.7	4.6	7.0	15.1	16.7	16.3	17.3	44.2
Bihar	8.8	8.2	3.4	10.4	10.1	13.0	13.6	11.9	6.2
Assam	10.1	9.8	8.4	5.0	15.7	11.7	30.5	11.1	3.8
Jammu & Kashmir	7.9	7.3	4.0	9.6	9.0	8.3	2.3	9.6	7.5
Jharkhand	6.6	7.2	2.8	8.5	16.4	8.6	9.7	6.7	1.1
Karnataka	8.4	6.7	4.3	6.6	9.3	22.2	21.4	23.2	17.1
Delhi	24.2	25.1	20.2	20.8	28.6	19.3	0.3	23.7	19.4
Maharashtra	9.5	8.1	6.4	6.8	10.4	23.3	14.6	24.5	10.6
Andhra Pradesh	8.5	7.7	4.0	7.5	12.6	20.0	11.6	21.9	6.7
Gujarat	8.9	7.3	2.7	6.4	13.8	22.7	24.2	21.9	27.5
Rajasthan	6.7	6.1	4.1	5.0	13.7	12.6	12.7	12.4	13.3
Madhya Pradesh	7.2	5.9	3.2	5.9	13.5	20.1	19.2	21.0	36.0
Haryana	11.1	11.1	10.3	9.6	12.5	13.5	11.1	26.0	10.9
Tamil Nadu	9.5	8.4	5.2	9.2	14.5	37.2	36.2	50.4	14.2
Orissa	7.5	7.4	3.5	9.0	15.0	33.6	52.2	31.7	2.4
Himachal Pradesh	4.7	4.6	1.9	9.4	4.9	8.9	1.9	11.6	2.4
Punjab	11.5	21.3	12.8	15.0	31.1	7.4	8.5	6.2	6.7



Appendix Table 5.8: Percentage Self Employed Workers in Each State by SRCs in Urban Areas (All Workers)

State	All	All Hindus	Hindus			Muslims			Other Minorities
			SCs/ STs	OBCs	UC	All Muslims	OBCs	General	
All India	44.6	42.6	33.4	46.1	44.0	57.4	62.8	53.9	41.2
West Bengal	45.5	44.6	43.3	48.1	44.7	52.6	57.1	52.6	38.4
Kerala	38.8	34.7	27.5	36.1	35.9	50.6	50.7	38.3	40.7
Uttar Pradesh	58.8	52.7	47.4	60.6	45.7	71.1	73.9	67.6	73.1
Bihar	59.2	60.2	40.6	63.4	67.5	54.4	51.2	62.5	40.1
Assam	42.1	41.9	39.9	42.7	42.7	43.1	52.7	42.9	39.6
Jammu & Kashmir	56.2	52.2	58.4	39.0	51.7	60.1	69.3	59.9	28.0
Karnataka	41.3	38.5	32.8	38.1	41.8	53.7	59.5	47.8	36.5
Delhi	33.7	33.5	24.7	33.5	38.0	39.8	45.0	38.6	25.4
Maharashtra	37.4	36.5	29.3	37.0	39.3	47.9	47.8	47.9	28.4
Andhra Pradesh	44.1	43.1	24.2	46.7	46.7	54.5	72.1	50.8	22.5
Gujarat	41.3	38.8	14.7	39.5	46.4	53.7	52.4	54.1	66.4
Rajasthan	55.3	54.0	54.0	60.8	46.6	63.3	73.7	55.4	55.6
Madhya Pradesh	49.1	47.0	32.8	53.9	47.4	54.6	53.9	55.4	62.0
Haryana	49.2	48.8	33.8	48.9	53.7	35.0	41.3	29.6	63.5
Tamil Nadu	39.2	38.1	24.4	41.2	35.1	55.9	56.2	53.3	39.4
Orissa	43.9	43.8	31.1	47.8	50.1	54.7	55.5	54.6	38.0
Himachal Pradesh	33.2	33.4	17.8	55.8	34.5	52.4	0.0	55.2	14.9
Punjab	46.8	45.9	34.6	45.4	52.5	69.4	54.1	86.9	47.6



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Appendix Table 6.1: List of Scheduled Commercial Banks

Public Sector Banks		Private Sector Banks	
1	State Bank of India	1	Bank of Punjab*1
2	State Bank of Bikaner & Jaipur*	2	Bank of Rajasthan**
3	State Bank of Hyderabad	3	Bharat Overseas Bank
4	State Bank of Indore	4	Centurion Bank*1
5	State Bank of Mysore*	5	City Union Bank
6	State Bank of Patiala**	6	Development Credit Bank
7	State Bank of Saurashtra	7	ICICI Bank**
8	State Bank of Travancore	8	IDBI Bank*@
9	Allahabad Bank	9	Indus Ind Bank**
10	Andhra Bank	10	J & K Bank*
11	Bank of Baroda	11	Kotak Mahindra Bank*
12	Bank of India**	12	Lord Krishna Bank
13	Bank of Maharashtra	13	SBI Commercial & International Bank
14	Canara Bank	14	Tamilnadu Mercantile Bank
15	Central Bank of India	15	The Catholic Syrian Bank
16	Corporation bank	16	The Dhanalakshmi Bank
17	Dena Bank**	17	The Federal Bank
18	Indian Bank	18	The Ganesh Bank of Kurundwad2
19	Indian Overseas Bank	19	The HDFC Bank**
20	Oriental Bank of Commerce	20	The Karnataka Bank*
21	Punjab National Bank	21	The Karur Vysya Bank
22	Punjab & Sindh Bank**	22	The Nainital Bank
23	Syndicate Bank**	23	The Ratnakar Bank
24	Union Bank of India	24	The Sangli Bank
25	United Bank of India*	25	The South Indian Bank
26	UCO Bank	26	ING Vysya Bank
27	Vijaya Bank	27	United Western Bank
		28	UTI Bank
		29	YES Bank*

Note : All the above banks were covered in the analysis of Priority Sector Advances(RBI)

*These banks did not furnish the additional data sought by HLC.

** Furnished inadequate/incorrect data or did not furnish according to format. @ Public Sector Banks group also include the data of IDBI Bank from Dec. 2004.

1. Merged

2. Moratorium



Appendix Table 6.2: Priority Sector Advances Granted to the Members of Specified Minority Communities Vis-à-vis Overall Priority Sector Advances in India : 2001-2005
(No. of A/Cs - In Thousands, Amount - In Rupees Crores)

Group/ Year*	Muslims		Other Minorities		Others		Total Priority Sector Advances	
	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S
Bank Group: All Scheduled Commercial Banks								
2001	4065	6633	2648	9058	27659	120064	34372	135755
2002	4573	8179	2789	10288	28460	144702	35823	163170
2003	4601	9282	2973	12620	30189	173407	37764	195310
2004	4770	12192	3209	22462	31016	273453	38994	308107
2005	4786	15685	3630	19671	32009	293400	40426	328755
Average	4559	10394	3050	14820	29867	201005	37476	226219
Bank Group :Public Sector Banks								
2001	3947	6150	2545	8300	26958	112394	33450	126844
2002	4470	7139	2693	9362	27729	134687	34892	151188
2003	4492	8089	2866	11626	29535	163627	36892	183342
2004	4627	9661	3069	13878	29987	194653	37683	218192
2005	4597	13214	3454	17364	30269	256372	38320	286950
Average	4426	8850	2925	12106	28896	172347	36247	193303
Bank Group :Private Sector Banks								
2001	118	483	103	758	701	7669	922	8911
2002	103	1041	96	926	731	10015	931	11981
2003	110	1194	107	995	655	9780	871	11968
2004	143	2531	139	8584	1029	78799	1311	89915
2005	190	2470	176	2307	1740	37027	2106	41804
Average	133	1544	124	2714	971	28658	1228	32916

Note: The totals may vary slightly on account of rounding of figures.* As on 31st March of the year



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Appendix Table 6.3: Amount Outstanding Per Account of All Scheduled Commercial Banks for the SRCs by States
(Annual Average for 5 years' ending 31st March 2001 - 2005, in Rupees)

State	Muslims	Other Minorities	Others	All
West Bengal	14488	36280	59268	45944
Kerala	28603	32330	48558	39650
Uttar Pradesh	29653	55678	60491	55204
Bihar	10400	14211	20712	19209
Assam	28176	39381	68742	61065
Jammu & Kashmir	72507	48087	90411	65737
Karnataka	33657	50366	83666	77078
Delhi	82654	242505	859353	768857
Maharashtra	61114	60696	197094	179405
Andhra Pradesh	16156	16820	38900	36514
Gujarat	25092	59321	97550	87837
Rajasthan	32355	96327	78920	76042
Madhya Pradesh	7747	26811	52116	43543
Haryana	27749	58292	115015	107042
Tamil Nadu	21373	15738	33319	30745
Orissa	14081	26158	43112	40893
Himachal Pradesh	16416	47467	59244	58029
Punjab	39572	93605	229701	140070
Other States	24478	75335	73864	71182
INDIA	22542	47546	66304	59420



Appendix Table 6.4: Priority Sector Advances Granted to the Members of Specified Minority Communities Vis-à-vis Overall Priority Sector Advances in Minority Concentrated Districts: 2001-2005
(No. of A/Cs - In Thousands, Amount - In Rupees Crores)

Group/ Year*	Muslims		Other Minorities		Others		Total Priority Sector Advances	
	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S
Bank Group: All Scheduled Commercial Banks								
2001	1163	1798	298	857	3487	19185	4948	21839
2002	1082	2033	248	1035	3477	22950	4807	26018
2003	1116	2420	272	1193	3983	25072	5371	28684
2004	1144	2690	271	1290	4603	32860	6018	36840
2005	1192	3535	288	1666	4303	39216	5783	44417
Average	1139	2495	275	1208	3971	27856	5385	31560
Bank Group :Public Sector Banks								
2001	1141	1640	284	735	3436	18404	4861	20779
2002	1062	1863	235	908	3417	21969	4714	24740
2003	1102	2275	259	1063	3948	23792	5309	27130
2004	1125	2446	258	1137	4546	29964	5929	33548
2005	1170	3208	273	1400	4166	33039	5609	37648
Average	1120	2287	262	1049	3903	25434	5285	28769
Bank Group: Private Sector Banks								
2001	22	158	14	122	51	781	86	1061
2002	20	170	14	127	60	980	93	1278
2003	14	145	12	129	35	1280	61	1554
2004	18	243	13	153	57	2895	88	3292
2005	21	326	15	266	137	6177	173	6769
Average	19	208	14	159	68	2423	101	2790

Note: The totals may vary slightly on account of rounding of figures.* As on 31st March of the year



Appendix Table 6.5: Priority Sector Advances Granted to the Members of Specified Minority Communities Vis-à-vis Overall Priority Sector Advances in Minority Concentrated Districts: 2005

District	Total PSA		%age Share of Muslims in		% age Share of other Minorities in		%age share of 'Others' in	
	No.of A/Cs ('000)	Amt.O/S (Rs. Crore)	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S
Malapuram (Ker)(68.5; 2.2)	120	588	43.2	42.3	15.6	12.6	41.2	45.1
Kishanganj (Bihar)(67.6; 0.4)	16	56	26.9	33.2	1.3	0.4	71.8	66.4
Murshidabad (WB)(63.7; 0.3)	151	211	59.6	52.3	2.9	3.4	37.6	44.3
Maldah (WB)(49.7; 0.9)	70	195	38.7	28.4	1.0	0.6	60.4	71.0
Rampur (UP)(49.1; 3.7)	39	208	29.9	25.5	14.6	22.4	55.5	52.1
West Dinajpur (WB)(47.4; 0.8)	34	67	37.5	24.5	0.1	0.1	62.4	75.4
Moradabad (UP)(45.5; 0.5)	62	669	27.1	12.6	4.8	3.4	68.2	83.9
Katihar (Bihar)(42.5; 0.4)	104	196	26.3	24.7	0.9	1.0	72.9	74.3
Bijnor (UP)(41.7; 1.8)	98	402	25.8	13.2	5.1	4.4	69.1	82.5
Hyderabad (AP)(41.2; 2.8)	246	4704	13.3	3.2	6.7	1.4	80.0	95.4
Araria (Bihar)(41.1; 0.1)	16	64	21.8	28.8	0.6	0.2	77.6	71.0
Saharanpur (UP)(39.1; 1.0)	157	652	29.9	13.3	1.9	1.5	68.2	85.2
Muzaffarnagar (UP)(38.1; 0.7)	122	575	27.8	22.2	1.4	1.8	70.8	76.0
Kozhikode (Ker)(37.5; 4.4)	199	1031	40.0	27.3	18.4	12.4	41.7	60.4
Gurgaon (Haryana)(37.2; 0.7)	27	403	25.1	6.5	6.1	3.8	68.8	89.7
Purnea (Bihar)(36.8; 0.8)	111	212	28.2	15.7	0.8	0.6	71.1	83.7
Birbhum (WB)(35.1; 0.3)	70	179	31.9	21.7	0.2	0.2	67.9	78.0
Bahraich (UP)(34.8; 0.6)	56	264	25.0	11.9	2.7	2.6	72.4	85.5
South 24 Pgs (WB)(33.2; 0.8)	135	354	39.9	22.2	0.3	0.3	59.8	77.5
Meerut (UP)(32.6; 1.6)	116	787	21.5	9.0	3.0	2.5	75.5	88.5
Cannonore (Ker)(27.6; 10.9)	151	717	35.1	26.2	27.5	25.5	37.4	48.3
Palghat (Ker)(26.9; 4.2)	272	1032	19.7	21.4	9.6	11.6	70.7	66.9
Waynad (Ker)(26.9; 22.5)	125	351	25.4	23.5	29.5	25.6	45.1	50.9
Nadia (WB)(25.4; 0.8)	147	488	28.2	50.1	2.0	1.2	69.9	48.7
Howrah (WB)(24.4; 0.3)	101	367	30.2	10.2	0.3	0.3	69.5	89.4
Cooch Bihar (WB)(24.2; 0.1)	59	116	35.5	17.6	1.3	1.2	63.2	81.3
North 24 Pgs (WB)(24.2; 0.4)	222	779	35.0	14.9	0.4	0.5	64.6	84.6
South Dinajpur (WB)(24.0; 1.9)	21	25	41.2	33.9	0.3	0.4	58.5	65.7
Ghaziabad (UP)(23.8; 1.0)	94	1004	17.3	6.5	1.8	1.6	80.9	91.9
Pilibhit (UP)(23.8; 4.9)	51	248	16.2	11.4	19.6	27.4	64.1	61.2
Jaisalmer (Rajasthan)(23.6; 0.5)	19	121	33.5	14.6	0.6	0.7	65.9	84.7
Bhopal (MP)(22.9; 2.9)	1453	4643	5.6	1.4	1.2	1.3	93.2	97.2
Darbhanga (Bihar)(22.7; Neg.)	44	145	23.2	27.2	0.8	0.7	75.9	72.1
Bara Banki (UP)(22.0; 0.3)	41	212	19.9	13.4	3.3	5.1	76.8	81.5
Mumbai (Maharashtra)(22.0; 9.7)	125	18254	7.0	1.8	9.1	2.9	83.9	95.3
Kutch (Gujarat)(20.8; 0.4)	41	329	8.9	4.9	1.2	1.0	89.9	94.2
Bidar (Karnataka)(19.7; 11.9)	110	249	7.8	7.8	6.7	4.0	85.5	88.1
Aurangabad (Maha)(19.7; 9.3)	125	748	5.6	6.3	7.0	4.7	87.5	89.0



District	Total PSA		%age Share of Muslims in		% age Share of other Minorities in		%age share of 'Others' in	
	No.of A/Cs ('000)	Amt.O/S (Rs. Crore)	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S	No. of A/Cs	Amt. O/S
Gonda (A.P)(19.3; 0.2)	36	138	37.0	26.9	5.3	6.4	57.8	66.8
Gulbarga (Karnataka)(17.6; 5.8)	95	614	19.5	13.0	2.7	2.0	77.7	85.0
Bijapur (Karnataka)(16.3; 0.3)	238	615	11.9	10.0	0.6	0.3	87.5	89.7
Kurnool (AP) (16.2; 1.2)	185	802	12.5	12.6	4.7	8.6	82.8	78.9
Basti (UP)(14.7; 0.7)	31	235	22.4	8.3	1.3	1.4	76.3	90.3
Deoria (UP)(11.4; 0.2)	49	368	17.3	7.6	1.3	1.3	81.5	91.1
All Districts(32.8; 2.0)	5783	44417	20.6	8.0	5.0	3.8	74.4	88.3

Note: 1. Districts have been arranged in descending order of Proportion of Muslims Population. .

2.The totals may vary slightly on account of rounding of figures.

3.Figures in brackets after District represents the share of Muslims and Other Minorities in the population of the District in 2001.

Appendix Table 6.6: Percentage Share of Muslims in Priority Sector Advances for Scheduled Commercial Banks by Economic Classification and State (Annual Average for 3 years ending 31st March 2002-2005)

State	Agriculture		Small Scale Industries		Other Priority Sectors	
	No. of A/Cs	Amt O/S	No. of A/Cs	Amt O/S	No. of A/Cs	Amt O/S
West Bengal	19.0	8.3	19.0	9.2	21.6	12.5
Kerala	19.8	12.7	20.4	13.2	18.1	13.4
Uttar Pradesh	14.0	10.8	14.9	9.2	16.2	8.6
Bihar	14.4	9.3	13.6	9.9	18.3	12.2
Assam	21.7	17.6	21.4	15.3	21.5	20.5
Jammu & Kashmir	41.7	19.7	52.4	24.7	53.9	50.5
Jharkhand	9.4	8.6	10.2	6.8	11.1	8.4
Karnataka	10.0	5.0	7.5	8.6	7.7	4.7
Uttaranchal	6.2	6.3	6.8	4.7	8.3	4.7
Delhi	4.6	4.3	4.3	3.0	3.7	2.1
Maharashtra	5.9	3.5	7.0	4.3	6.3	4.5
Andhra Pradesh	4.8	4.3	6.8	5.3	6.4	5.3
Gujarat	4.8	4.0	5.8	3.2	12.4	5.5
Rajasthan	6.7	5.1	5.2	2.0	9.6	5.2
Madhya Pradesh	4.2	2.5	21.1	2.5	7.3	3.5
Haryana	2.3	2.0	2.9	1.5	2.0	2.5
Tamil Nadu	4.5	3.5	5.3	3.4	3.8	2.9
Orissa	2.6	2.7	3.1	2.4	2.7	2.2
Himachal Pradesh	2.0	1.5	1.4	1.3	2.0	1.6
Chhattisgarh	3.7	3.0	4.4	3.6	5.6	4.3
Punjab	0.8	0.5	1.0	0.6	1.0	0.7
Others	4.8	3.4	5.7	2.9	5.1	3.4
All India	8.3	5.2	11.3	5.2	10.1	5.9



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Appendix Table 6.7: Share of Muslims in Individual Deposit in Scheduled Commercial Banks by State
(Annual Average for 3 years ending 31st March 2002 - March 2005)

State	Total		%Share of Muslims in	
	No. of A/Cs (‘000s)	Amount (crores)	No. of Accounts	Amount
West Bengal	15439	46830	12.1	5.5
Kerala	10681	38552	17.6	15.3
Uttar Pradesh	22670	41394	7.4	8.5
Bihar	15713	24113	8.7	13.3
Assam	3105	8906	5.5	5.1
Jammu & Kashmir	869	2957	31.8	30.2
Jharkhand	5783	10549	5.5	8.0
Karnataka	5540	22825	6.2	7.6
Uttaranchal	2975	6812	4.3	7.7
Delhi	7841	35607	2.6	3.9
Maharashtra	14938	62868	8.1	8.6
Andhra Pradesh	11618	28213	5.4	6.2
Gujarat	14295	40084	7.6	8.9
Rajasthan	3659	10162	7.5	7.4
Madhya Pradesh	8062	21968	8.3	6.1
Haryana	5123	11954	1.8	1.6
Tamil Nadu	12449	41306	4.9	6.5
Orissa	4797	18358	4.4	4.8
Himachal Pradesh	1118	4618	2.5	2.2
Chhattisgarh	3387	7954	9.2	9.6
Punjab	4853	19873	1.8	1.4
Others	5047	22638	3.5	2.2
All States	179964	528541	7.6	7.4



Appendix Table 6.8: Individual Deposit per Account in Scheduled Commercial Banks by State
(Annual Average for 3 years ending 31st March 2002-2005, in Rupees)

States	All	Muslims
West Bengal	30333	13824
Kerala	36093	31438
Uttar Pradesh	18259	20861
Bihar	15346	23473
Assam	28678	26319
Jammu & Kashmir	34041	32313
Jharkhand	18242	26736
Karnataka	41201	50372
Uttaranchal	22897	40521
Delhi	45411	66678
Maharashtra	42085	44804
Andhra Pradesh	24283	28089
Gujarat	28041	32932
Rajasthan	27773	27093
Madhya Pradesh	27249	20058
Haryana	23333	20915
Tamil Nadu	33179	44010
Orissa	38269	42081
Himachal Pradesh	41290	36399
Chhattisgarh	23487	24563
Punjab	40949	31732
Others	44852	28110
All States	29369	28829



Appendix Table 6.9: Benefits Accruing to Muslim under Programmes Implemented by SIDBI : 2000-01 to 2005-06

State	Number of Accounts (Actuals)		Sanctioned Amount (Rs.Crores)		Disbursed Amount (Rs.Crores)	
	Total	Muslim	Total	Muslims	Total	Muslims
West Bengal	5783	24	1064.40	2.19	840.32	1.23
Kerala	11349	349	1088.29	62.11	944.34	44.82
Uttar Pradesh	15352	455	988.07	6.53	675.15	4.74
Bihar	4375	36	77.76	0.36	76.02	0.35
Assam	2928	169	57.16	1.12	55.32	1.09
Jammu & Kashmir	8621	747	485.91	34.21	472.65	28.43
Karnataka	17632	426	2554.81	29.13	2114.48	18.30
Delhi	17888	114	3850.57	20.94	3166.12	4.55
Maharashtra	20892	161	6587.78	5.01	5724.28	4.74
Andhra Pradesh	11801	40	2097.77	1.45	1762.19	1.35
Gujarat	6822	9	3133.77	0.44	2702.00	0.44
Rajasthan	8032	7	1343.43	0.43	1201.02	0.32
Madhya Pradesh	12573	12	946.71	2.03	883.67	1.62
Haryana	3682		841.33		676.50	
Tamil Nadu	14385	37	3474.14	3.29	2884.52	2.46
Orissa	8150	39	455.90	0.49	315.40	0.49
Himachal Pradesh	2400	13	387.94	0.17	165.60	0.17
Punjab	6170	1	1027.36	0.14	856.10	0.02
Other States	12343	226	1342.19	9.50	1076.90	9.00
INDIA	191178	2865	31805.29	179.54	26592.58	124.12



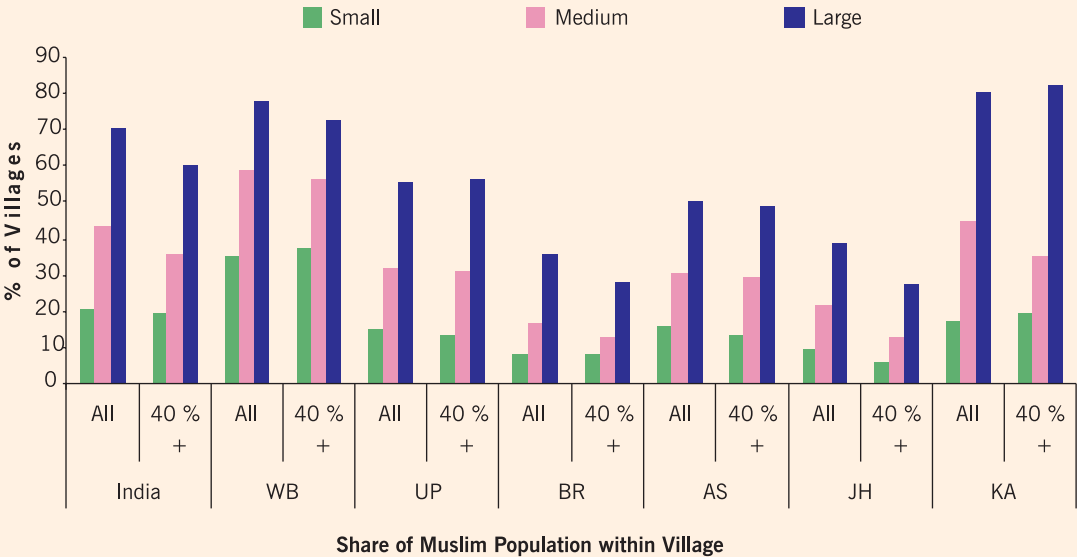
Appendix Table 6.10 : NABARD Refinance of Production Credit and Investment Credit and Share of Muslims
(Annual Average for Two Years -2004-05 and 2005-06)

State	NABARD Refinance (Rs. Crores)		Of which Refinance to Muslims (Rs.Crores)		%age share of Muslims	
	Production Credit	Investment Credit	Production Credit	Investment Credit	Production Credit	Investment Credit
West Bengal	256.29	536.13	16.62	34.66	6.5	6.5
Kerala	427.03	431.43	49.82	50.61	11.7	11.7
Uttar Pradesh	469.87	1511.28	32.58	104.52	6.9	6.9
Bihar	44.58	146.83	1.34	4.36	3.0	3.0
Assam	0.00	103.83	0.00	11.03		10.6
Jammu & Kashmir	0.00	24.60	0.00	8.80		35.8
Jharkhand	1.47	50.10	0.05	1.55	3.1	3.1
Karnataka	869.01	454.22	37.67	19.69	4.3	4.3
Uttaranchal	6.85	23.85	0.25	0.88	3.6	3.7
Delhi	0.00	8.26	0.00	0.17		2.1
Maharashtra	322.68	537.92	5.40	8.97	1.7	1.7
Andhra Pradesh	1777.85	823.32	23.75	10.99	1.3	1.3
Gujarat	647.70	291.68	10.84	4.91	1.7	1.7
Rajasthan	774.83	411.81	48.61	25.84	6.3	6.3
Madhya Pradesh	582.83	526.02	13.47	12.18	2.3	2.3
Haryana	1206.16	596.02	27.67	13.63	2.3	2.3
Tamil Nadu	474.03	409.35	13.27	11.47	2.8	2.8
Orissa	534.69	301.34	6.70	3.86	1.3	1.3
Himachal Pradesh	0.05	162.20	0.00	0.35	0.0	0.2
Chhattisgarh	48.37	140.00	0.77	2.24	1.6	1.6
Punjab	723.40	995.33	2.07	2.76	0.3	0.3
Total	9167.65	8485.48	290.83	333.41	3.2	3.9

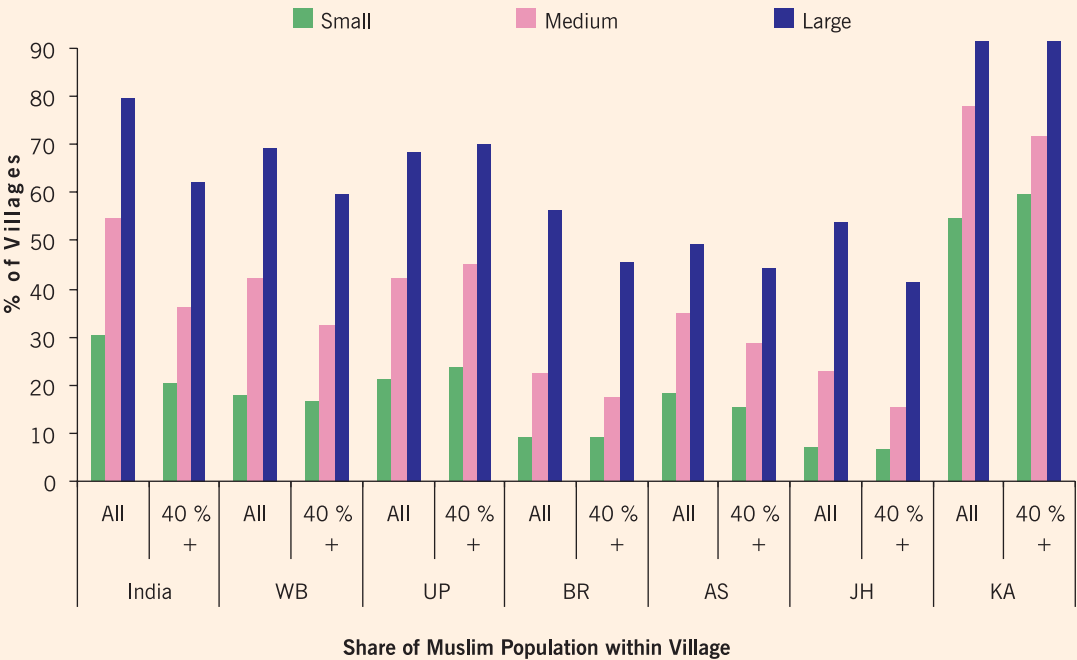
Note: The totals may vary slightly on account of rounding of figures



Appendix Figure 7.1: Having Medical Facilities Within Villages, 2001 Census

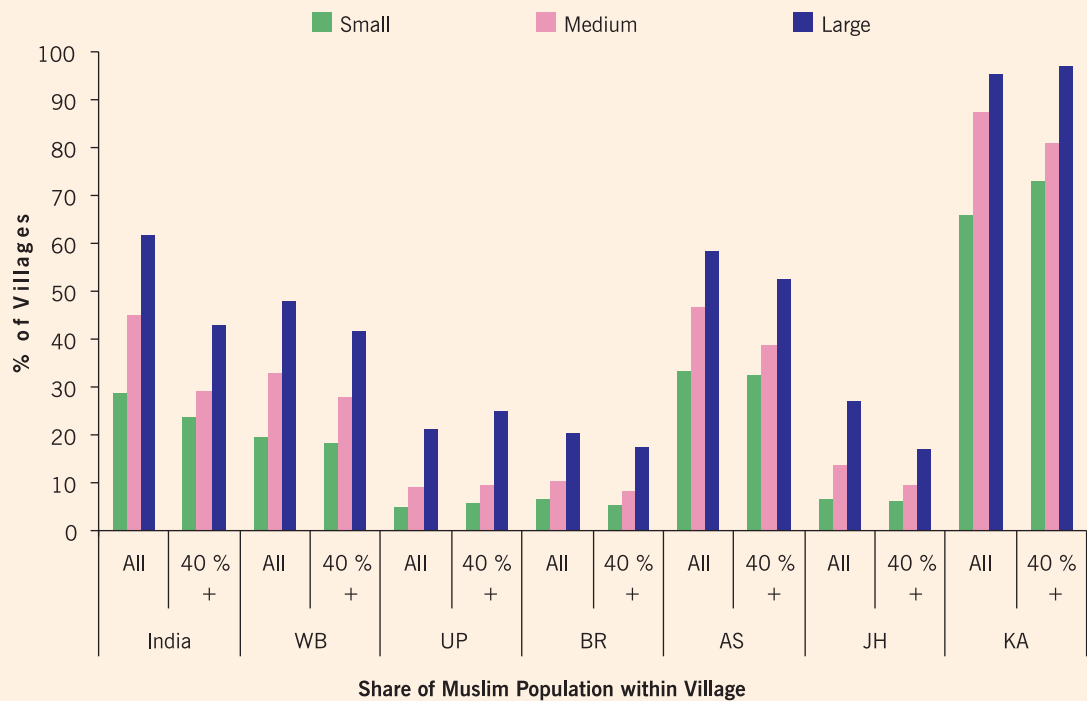


Appendix Figure 7.2: Having Post and Telegraph Facilities Within Villages, 2001 Census

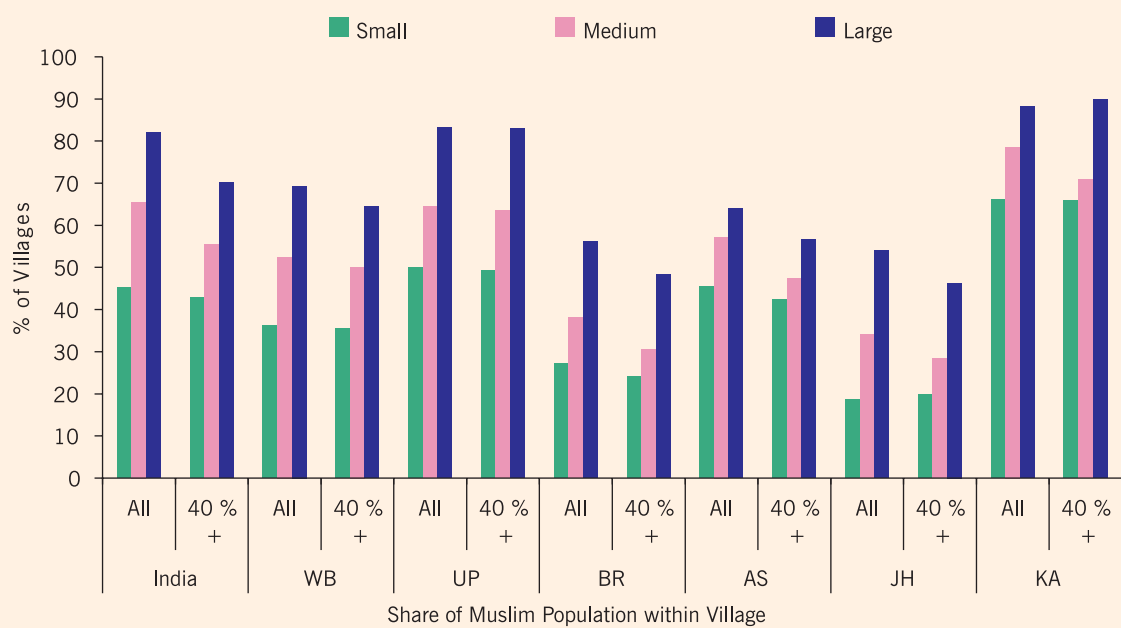




Appendix Figure 7.3: Having Bus Stop Within Villages, 2001 Census



Appendix Figure 7.4: Having Proper Pucca Approach Road to Villages, 2001 Census





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Appendix Table: 7.1 Number of Villages without Basic Facilities

Facilities	Small (Less than 1000 Population)			Medium (1000-200 Population)			Large (More than 2000 Population)		
	Within Muslim Population Share of								
	< 9%	10-39%	40% +	< 9%	10-39%	40% +	< 9%	10-39%	40% +
West Bengal									
Education	3344	375	827	251	86	236	51	39	70
Medical	8398	784	1456	1935	555	965	645	411	849
Post	10530	1039	1946	2647	766	1504	808	598	1272
Bus Stop	10328	1044	1905	3142	933	1605	1651	1021	1846
Proper Approach Road	8198	822	1504	2316	612	1109	972	575	1124
Uttar Pradesh									
Education	14168	2400	1365	1631	674	420	320	198	158
Medical	29026	4844	2342	12541	3988	1906	4872	2365	1240
Post	26877	4543	2061	10758	3485	1516	3466	1702	850
Bus Stop	32265	5556	2552	16713	5487	2500	8686	4253	2144
Proper Approach Road	17039	2853	1375	6501	2149	1006	1803	931	488
Bihar									
Education	4481	662	729	570	240	253	224	124	100
Medical	10179	1475	1329	5637	1695	1091	4033	2140	1208
Post	10102	1464	1313	5212	1592	1036	2688	1446	910
Bus Stop	10373	1494	1371	6056	1833	1148	5157	2649	1386
Proper Approach Road	8078	1131	1098	4126	1253	869	2812	1375	866
Assam									
Education	1389	95	233	148	16	39	39	2	8
Medical	8038	638	1646	2005	449	1323	488	153	698
Post	7829	594	1605	1822	400	1332	454	142	767
Bus Stop	6456	423	1278	1458	301	1139	378	96	652
Proper Approach Road	5228	362	1093	1104	241	981	289	84	596



Appendix Table: 7.2 Percentage of Villages Having Educational Institutions Within Village, 2001 Census

States	Small (Less than 1000 Population)				Medium (1000-2000 Population)				Large (More than 2000 Population)															
	% of Villages Having Facility		No. of Vill. Not Having Facility		% of Villages Having Facility		No. of Vill. Not Having Facility		% of Villages Having Facility		No. of Vill. Not Having Facility													
	Within Muslim Population Share of				With Muslim Population Share of				With Muslim Population Share of															
	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +												
India	80.4	81.6	71.7	69.4	53458	44542	4676	4240	95.4	96.4	92.4	90.3	5931	3667	1186	1078	98.3	98.7	97.8	96.8	1711	906	423	382
West Bengal	72.4	73.9	72.2	64.5	4546	3344	375	827	93.3	94.8	94.0	89.4	573	251	86	236	98.2	98.5	98.2	97.8	160	51	39	70
Kerala	0.0	0.0	-	-	4	4	0	0	80.0	80.0	50.0	100.0	2	1	1	0	99.0	99.1	98.6	98.6	13	5	7	1
Uttar Pradesh	57.8	58.2	59.1	49.6	17933	14168	2400	1365	90.0	91.1	88.9	84.8	2725	1631	674	420	96.5	97.0	96.4	94.5	676	320	198	158
Bihar	58.5	59.6	59.0	49.6	5872	4481	662	729	89.5	91.6	88.3	79.8	1063	570	240	253	96.1	96.5	96.4	94.0	448	224	124	100
Assam	86.0	85.5	87.9	87.7	1717	1389	95	233	96.3	94.9	97.5	97.9	203	148	16	39	98.2	96.0	99.4	99.4	49	39	2	8
Jammu & Kashmir	88.1	85.0	88.6	90.1	375	167	37	171	99.0	98.7	99.4	99.0	16	5	1	10	98.9	100.0	100.0	98.7	11	0	0	11
Jharkhand	60.5	61.6	58.6	49.1	6592	5458	530	604	91.9	93.6	90.4	85.6	336	185	69	82	95.5	95.6	96.4	93.6	83	44	19	20
Karnataka	86.0	86.0	86.0	83.5	1815	1660	124	31	95.0	95.0	94.9	94.5	322	268	48	6	98.6	98.3	99.2	98.4	69	56	11	2
Uttaranchal	82.4	82.9	68.1	58.5	1199	1128	37	34	91.6	91.6	89.9	93.6	63	50	8	5	95.9	95.9	95.9	95.7	18	9	4	5
Delhi	76.9	100.0	0.0	0.0	3	0	1	2	82.8	88.5	50.0	0.0	5	3	1	1	95.5	95.8	90.9	100.0	5	4	1	0
Maharashtra	98.1	98.1	96.5	97.3	374	345	23	6	99.9	99.9	99.6	99.4	15	10	4	1	99.9	99.9	100.0	98.7	8	6	0	2
Andhra Pradesh	97.4	97.3	98.2	98.3	208	200	7	1	99.7	99.7	99.7	97.4	20	17	2	1	99.9	100.0	99.9	98.0	5	3	1	1
Gujarat	98.6	98.7	98.8	97.7	90	80	4	6	99.9	99.8	100.0	100.0	8	8	0	0	100.0	100.0	100.0	100.0	1	1	0	0
Rajasthan	92.7	93.0	88.0	89.7	1481	1294	96	91	99.3	99.3	99.0	99.0	65	56	5	4	99.6	99.6	99.1	100.0	24	19	5	0
Madhya Pradesh	91.8	91.8	90.7	89.7	2524	2389	95	40	99.6	99.6	99.1	99.4	44	38	5	1	99.9	99.9	99.8	100.0	4	3	1	0
Haryana	87.1	88.8	79.2	78.6	230	168	21	41	98.1	98.3	97.6	96.7	39	31	2	6	99.5	99.5	100.0	98.3	14	13	0	1
Tamil Nadu	77.3	77.5	69.0	75.0	939	907	26	6	95.8	95.9	93.4	85.7	188	176	9	3	98.8	98.8	98.4	97.3	78	70	6	2
Orissa	83.1	83.2	78.4	68.9	4308	4228	48	32	97.8	98.0	93.7	92.5	150	133	12	5	98.7	98.8	98.3	97.6	33	30	2	1
Himachal Pradesh	74.6	74.5	75.8	81.5	1966	1884	70	12	93.5	93.5	91.9	100.0	43	40	3	0	98.4	98.9	80.0	100.0	3	2	1	0
Chhattisgarh	96.3	96.3	96.2	100.0	439	434	5	0	99.9	99.9	100.0	100.0	3	3	0	0	99.8	99.8	97.1	100.0	3	2	1	0
Punjab	98.0	98.0	98.5	90.0	110	107	2	1	99.9	99.9	100.0	100.0	4	4	0	0	100.0	100.0	100.0	100.0	0	0	0	0



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table: 7.3 Percentage of Villages Having Medical Facilities Within Village, 2001 Census

States	Small (Less than 1000 Population)				Medium (1000-2000 Population)				Large (More than 2000 Population)															
	% of Villages Having Facility				% of Villages Having Facility				% of Villages Having Facility															
	Within Muslim Population Share of				Within Muslim Population Share of				Within Muslim Population Share of															
	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +												
India	20.2	20.2	21.0	19.1	217884	193640	13051	11193	43.5	44.9	39.7	36.0	73378	58813	9435	7130	70.7	73.5	67.2	60.2	29052	18181	6191	4680
West Bengal	35.5	34.4	42.0	37.5	10638	8398	784	1456	59.3	60.0	61.1	56.6	3455	1935	555	965	78.1	81.2	80.7	73.1	1905	645	411	849
Kerala	50.0	50.0	-	-	2	2	0	0	60.0	60.0	100.0	33.3	4	2	0	2	97.2	98.6	96.0	96.5	38	8	20	10
Uttar Pradesh	14.8	14.4	17.4	13.5	36212	29026	4844	2342	32.3	31.8	34.4	31.0	18435	12541	3988	1906	55.7	54.8	57.1	56.6	8477	4872	2365	1240
Bihar	8.3	8.3	8.7	8.2	12983	10179	1475	1329	16.7	17.1	17.6	12.9	8423	5637	1695	1091	35.9	37.0	37.9	27.9	7381	4033	2140	1208
Assam	15.7	16.0	18.7	13.2	10322	8088	638	1646	30.6	31.4	31.0	29.0	3777	2005	449	1323	50.4	50.2	55.3	49.3	1339	488	153	698
Jammu & Kashmir	32.0	35.5	36.1	29.0	2150	719	207	1224	56.5	60.9	58.0	54.6	672	150	66	456	84.2	86.1	87.3	83.6	163	20	9	134
Jharkhand	9.3	9.6	8.8	5.8	15132	12847	1167	1118	21.7	23.8	20.8	12.5	3266	2201	567	498	38.8	41.7	40.0	27.8	1128	587	315	226
Karnataka	17.3	16.9	22.4	19.1	10697	9856	689	152	44.6	43.8	50.2	35.5	3533	2996	466	71	80.8	77.3	88.9	82.2	931	749	159	23
Uttaranchal	19.8	19.7	28.4	20.7	5453	5305	83	65	51.4	50.5	67.1	42.3	365	294	26	45	73.7	73.0	76.3	73.0	114	60	23	31
Delhi	30.8	30.0	100.0	0.0	9	7	0	2	37.9	38.5	50.0	0.0	18	16	1	1	67.3	67.7	72.7	33.3	36	31	3	2
Maharashtra	25.2	24.9	31.6	30.9	14539	13932	455	152	49.8	49.5	51.7	57.5	5905	5286	442	77	81.5	80.4	87.0	78.0	1322	1132	157	33
Andhra Pradesh	37.2	37.8	29.7	22.0	4939	4614	279	46	59.6	59.7	58.8	55.3	2614	2359	238	17	89.9	89.6	91.7	86.0	933	816	110	7
Gujarat	53.0	53.0	53.8	52.9	3083	2810	152	121	66.7	66.1	73.2	68.1	1872	1718	103	51	89.9	89.3	94.4	89.8	519	465	31	23
Rajasthan	13.9	14.2	13.4	9.4	17394	15901	691	802	46.5	47.1	48.3	34.1	4892	4178	249	265	82.5	82.8	84.4	69.8	947	796	90	61
Madhya Pradesh	19.7	19.7	20.4	15.7	24578	23433	817	328	47.6	47.6	50.7	33.7	5468	5097	263	108	79.1	78.8	84.2	60.0	821	728	69	24
Haryana	23.4	25.4	21.8	8.9	1369	1115	79	175	43.1	45.3	47.0	19.8	1189	999	44	146	82.9	83.8	86.7	66.4	447	391	8	48
Tamil Nadu	73.5	73.5	78.6	58.3	1097	1069	18	10	81.0	80.8	84.7	100.0	852	831	21	0	89.6	89.6	90.1	89.0	655	610	37	8
Orissa	9.2	9.2	12.6	6.8	23130	22840	194	96	33.6	33.9	30.4	16.4	4522	4333	133	56	64.7	65.8	51.7	40.5	913	830	58	25
Himachal Pradesh	30.0	30.0	35.3	13.8	5415	5172	187	56	70.2	70.6	62.2	75.0	197	182	14	1	87.4	87.5	80.0	100.0	23	22	1	0
Chhattisgarh	17.6	17.5	23.3	9.1	9860	9748	102	10	45.0	45.0	47.2	14.3	2301	2257	38	6	74.2	74.1	79.4	50.0	348	340	7	1
Punjab	32.4	32.7	23.5	0.0	3724	3613	101	10	60.6	61.7	23.0	9.1	1340	1273	57	10	85.6	85.8	68.8	100.0	329	319	10	0



Appendix Table: 7.4 Percentage of Villages Having Post and Telegraph Facilities Within Village, 2001 Census

States	Small (Less than 1000 Population)				Medium (1000-2000 Population)				Large (More than 2000 Population)															
	% of Villages Having Facility		No. of Vill. Not Having Facility		% of Villages Having Facility		No. of Vill. Not Having Facility		% of Villages Having Facility		No. of Vill. Not Having Facility													
	Within Muslim Population Share of								With Muslim Population Share of															
	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +								
India	30.1	30.7	29.4	20.4	190771	168008	11670	11013	54.7	57.5	49.1	36.2	58908	43838	7959	7111	79.8	83.7	76.7	62.2	20040	11194	4398	4448
West Bengal	18.0	17.7	23.1	16.5	13515	10530	1039	1946	42.1	45.3	46.4	32.3	4917	2647	766	1504	69.2	76.4	71.9	59.7	2678	808	598	1272
Kerala	100.0	100.0	-	-	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0	99.9	100.0	100.0	99.6	1	0	0	1
Uttar Pradesh	21.2	20.8	22.6	23.8	33481	26877	4543	2061	42.1	41.5	42.6	45.1	15759	10758	3485	1516	68.6	67.8	69.1	70.2	6018	3466	1702	850
Bihar	9.0	8.9	9.4	9.3	12879	10102	1464	1313	22.4	23.3	22.6	17.3	7840	5212	1592	1036	56.2	58.0	58.0	45.7	5044	2688	1446	910
Assam	18.1	18.2	24.3	15.3	10028	7829	594	1605	34.7	37.7	38.6	28.5	3554	1822	400	1332	49.5	53.6	58.5	44.3	1363	454	142	767
Jammu & Kashmir	26.6	40.8	36.4	15.6	2321	660	206	1455	43.9	65.6	68.8	31.7	867	132	49	686	68.4	86.8	78.9	64.2	326	19	15	292
Jharkhand	6.9	6.8	8.3	6.6	15524	13242	1173	1109	23.0	24.1	24.6	15.5	3213	2192	540	481	53.9	53.8	61.3	41.5	851	465	203	183
Karnataka	54.7	53.9	64.1	59.6	5863	5468	319	76	78.1	77.3	83.1	71.8	1388	1209	158	31	94.5	94.2	95.5	92.2	267	192	65	10
Uttaranchal	39.1	38.7	62.9	40.2	4139	4047	43	49	75.0	74.2	81.0	74.4	188	153	15	20	81.1	81.1	82.5	80.0	82	42	17	23
Delhi	84.6	100.0	100.0	0.0	2	0	0	2	96.6	100.0	50.0	100.0	1	0	1	0	97.3	96.9	100.0	100.0	3	3	0	0
Maharashtra	34.9	34.5	42.4	48.2	12657	12160	383	114	63.0	62.9	64.1	63.0	4282	3886	329	67	91.0	90.4	94.5	85.3	644	556	66	22
Andhra Pradesh	40.5	39.8	51.9	55.9	4681	4464	191	26	75.6	75.1	80.6	71.1	1380	1457	112	11	96.8	96.6	97.9	100.0	291	263	28	0
Gujarat	52.6	51.3	72.0	56.8	3112	2909	92	111	81.2	80.0	93.5	88.1	1057	1013	25	19	95.7	95.0	99.5	99.6	219	215	3	1
Rajasthan	38.1	38.4	40.4	30.1	12509	11414	476	619	67.8	68.2	68.3	59.7	2826	2511	153	162	92.4	92.4	93.9	89.6	411	355	35	21
Madhya Pradesh	28.3	27.8	36.6	41.6	21957	21079	651	227	55.5	54.8	66.6	62.6	4639	4400	178	61	85.7	84.8	93.1	81.7	562	521	30	11
Haryana	57.3	60.9	62.4	26.6	763	584	38	141	70.0	73.0	79.5	35.2	627	492	17	118	89.4	91.1	85.0	62.9	277	215	9	53
Tamil Nadu	81.3	81.2	85.7	83.3	776	760	12	4	91.5	91.5	92.0	90.5	379	366	11	2	97.8	97.9	97.8	94.5	137	125	8	4
Orissa	28.7	28.5	40.1	39.8	18171	17976	133	62	62.4	62.3	69.1	52.2	2565	2474	59	32	88.9	88.9	88.3	90.5	287	269	14	4
Himachal Pradesh	78.1	78.6	70.9	52.3	1698	1583	84	31	94.1	94.0	97.3	75.0	39	37	1	1	99.5	99.4	100.0	100.0	1	1	0	0
Chhattisgarh	12.1	12.0	15.8	9.1	10518	10396	112	10	40.9	41.0	38.9	14.3	2474	2424	44	6	77.0	77.0	79.4	50.0	310	302	7	1
Punjab	84.6	84.8	78.0	80.0	847	816	29	2	97.2	97.2	97.3	100.0	96	94	2	0	99.1	99.2	96.9	100.0	20	19	1	0



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table: 7.5 Percentage of Villages Having Bus Stop Within Village, 2001 Census

States	Small (Less than 1000 Population)					Medium (1000-2000 Population)					Large (More than 2000 Population)													
	% of Villages Having Facility					% of Villages Having Facility					% of Villages Having Facility													
	Within Muslim Population Share of					Within Muslim Population Share of					Within Muslim Population Share of													
	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	
India	28.5	29.1	24.9	23.8	195005	172048	12410	10547	45.0	48.4	33.9	29.2	71433	53199	10336	7898	61.6	67.1	53.1	42.9	38095	22519	8859	6717
West Bengal	19.5	19.3	22.7	18.3	13277	10328	1044	1905	33.1	35.1	34.7	27.8	580	3142	933	1605	48.1	51.8	52.0	41.5	4518	1651	1021	1846
Kerala	100.0	100.0	-	-	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0
Uttar Pradesh	5.0	4.9	5.3	5.7	40373	32265	5556	2552	9.3	9.1	9.7	9.5	24700	16713	5487	2500	21.2	19.3	22.9	24.9	15083	8686	4253	2144
Bihar	6.5	6.5	7.5	5.3	13238	10373	1494	1371	10.6	10.9	10.9	8.3	9037	6056	1833	1148	20.2	19.5	23.1	17.3	9192	5157	2649	1386
Assam	33.4	32.5	46.1	32.6	8157	6456	423	1278	46.7	50.1	53.8	38.9	2888	1458	301	1139	58.3	61.4	71.9	52.7	1126	378	96	652
Jammu & Kashmir	54.8	64.2	54.3	48.8	1429	399	148	882	68.7	78.9	68.8	64.8	484	81	49	354	80.1	88.2	76.1	79.0	205	17	17	171
Jharkhand	6.7	6.8	6.3	6.1	15552	13239	1198	1115	13.6	14.6	13.0	9.5	3805	2467	623	515	27.2	28.9	29.7	17.3	1343	715	369	239
Karnataka	65.7	65.0	72.2	72.9	4441	4143	247	51	87.5	87.1	90.5	80.9	800	690	89	21	95.4	95.0	96.1	96.9	225	165	56	4
Uttaranchal	22.7	22.6	31.0	22.0	5258	5114	80	64	36.2	36.4	38.0	33.3	479	378	49	52	42.4	40.1	47.4	42.6	250	133	51	66
Delhi	100.0	100.0	100.0	100.0	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0
Maharashtra	61.8	61.3	70.7	75.9	7428	7180	195	53	84.8	84.7	87.1	82.9	1753	1604	118	31	96.2	95.8	98.5	94.0	268	241	18	9
Andhra Pradesh	55.9	54.9	72.3	72.9	3471	3345	110	16	84.6	84.4	87.2	86.8	996	917	74	5	96.0	95.7	97.6	94.0	368	333	32	3
Gujarat	80.9	79.9	90.3	93.0	1250	1200	32	18	94.3	93.9	97.7	98.1	321	309	9	3	98.7	98.6	99.3	99.6	64	59	4	1
Rajasthan	32.0	31.7	40.1	29.2	13749	12644	478	627	53.6	54.3	56.0	38.1	4069	3608	212	249	80.8	80.8	84.9	68.8	1042	892	87	63
Madhya Pradesh	14.0	13.9	17.7	16.2	26319	25148	845	326	31.5	31.2	38.3	25.2	7150	6699	329	122	61.1	58.8	78.7	63.3	1530	1415	93	22
Haryana	59.9	62.0	56.4	44.8	717	567	44	106	74.5	77.1	59.0	55.5	533	418	34	81	88.7	90.7	83.3	74.8	270	224	10	36
Tamil Nadu	73.3	73.0	86.9	70.8	1107	1089	11	7	88.2	88.2	90.5	90.5	527	512	13	2	95.1	95.1	94.1	95.9	311	286	22	3
Orissa	21.9	22.0	24.3	11.7	19891	19632	168	91	39.1	39.0	41.4	32.8	4153	3996	112	45	57.3	57.1	60.8	54.8	1106	1040	47	19
Himachal Pradesh	60.1	60.4	59.5	38.5	3084	2927	117	40	84.1	83.7	91.9	75.0	105	101	3	1	89.1	89.2	100.0	50.0	20	19	0	1
Chhattisgarh	10.6	10.5	17.3	27.3	10700	10582	110	8	24.8	24.5	37.5	57.1	3147	3099	45	3	45.3	44.8	67.6	0.0	738	725	11	2
Punjab	72.2	72.3	68.2	80.0	1529	1485	42	2	83.7	83.6	86.5	100.0	555	545	10	0	93.0	92.9	93.8	100.0	161	159	2	0



Appendix Table: 7.6 Percentage of Villages Having Pucca Approach Road to Village, 2001 Census

States	Small (Less than 1000 Population)					Medium (1000-2000 Population)					Large (More than 2000 Population)				
	% of Villages Having Facility					% of Villages Having Facility					% of Villages Having Facility				
	Within Muslim Population Share of					With Muslim Population Share of					With Muslim Population Share of				
	All	< 9%	10- 39%	40% +	No. of Vill. Not Having Facility	All	< 9%	10- 39%	40% +	No. of Vill. Not Having Facility	All	< 9%	10- 39%	40% +	No. of Vill. Not Having Facility
India	45.2	45.1	48.6	42.8	149469	65.5	66.9	63.3	55.4	44843	82.1	84.5	80.7	70.2	17773
West Bengal	36.2	36.0	39.2	35.5	10524	35.5	52.2	57.1	50.1	4037	69.3	71.6	73.0	64.4	2671
Kerala	100.0	100.0	-	-	0	100.0	100.0	100.0	100.0	0	99.9	99.8	100.0	100.0	1
Uttar Pradesh	49.9	49.8	51.4	49.2	21267	64.5	64.6	64.6	63.6	9656	83.2	83.3	83.1	82.9	3222
Bihar	27.2	27.2	30.0	24.1	10307	38.2	39.3	39.1	30.6	6248	56.1	56.1	60.1	48.3	5053
Assam	45.4	45.4	53.9	42.4	6683	57.2	62.2	63.0	47.4	2326	64.1	70.5	75.4	56.7	969
Jammu & Kashmir	62.8	70.9	57.1	58.6	1177	74.9	78.6	67.5	74.6	388	79.9	84.7	67.6	80.1	207
Jharkhand	18.6	18.3	21.2	19.8	13568	34.0	34.5	36.6	28.5	2753	54.0	54.8	57.0	46.3	849
Karnataka	66.2	66.4	63.7	66.0	4389	78.6	79.6	73.7	70.9	1365	88.3	88.3	88.1	89.9	570
Uttaranchal	28.7	27.6	68.1	64.6	4847	70.3	65.3	88.9	88.5	223	91.7	89.2	95.9	93.0	36
Delhi	92.3	100.0	100.0	50.0	1	100.0	100.0	100.0	100.0	0	100.0	100.0	100.0	100.0	0
Maharashtra	76.5	76.2	82.6	81.8	4567	91.1	90.9	93.0	93.9	1025	98.1	98.0	98.6	99.3	135
Andhra Pradesh	61.6	60.8	75.1	67.8	3021	78.2	78.4	86.1	97.4	1345	89.8	89.2	93.0	96.0	941
Gujarat	72.3	72.0	79.6	69.6	1815	89.0	89.0	89.4	90.6	615	96.7	96.6	98.4	94.7	169
Rajasthan	39.6	39.1	48.9	40.0	12211	66.8	66.7	70.5	64.4	2911	94.3	94.1	96.4	91.1	311
Madhya Pradesh	25.8	25.6	29.9	30.3	22706	44.0	43.7	49.7	45.4	5688	74.1	72.4	86.3	81.7	1019
Haryana	97.3	97.5	95.0	97.4	48	98.3	99.5	97.6	98.9	14	99.7	99.8	98.3	99.3	7
Tamil Nadu	88.5	88.5	91.7	91.7	475	95.0	95.1	93.4	100.0	223	97.5	97.6	96.8	95.9	155
Orissa	40.8	40.7	53.2	50.5	15082	58.4	56.1	63.9	64.2	2974	68.1	68.7	72.5	81.0	801
Himachal Pradesh	44.9	45.0	48.1	24.6	4263	75.3	75.0	81.1	75.0	163	83.1	82.4	100.0	100.0	31
Chhattisgarh	27.2	27.1	36.1	36.4	8708	45.7	45.7	43.1	57.1	2274	70.3	69.9	88.2	50.0	401
Punjab	95.7	95.7	96.2	90.0	236	97.2	97.3	94.6	100.0	94	97.8	97.7	100.0	100.0	51



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Appendix Table: 7.7 Percentage of Villages Having Pucca Approach Road to Village, 2001 Census

States	Small (Less than 1000 Population)				Medium (1000-2000 Population)				Large (More than 2000 Population)															
	% of Villages Having Facility				% of Villages Having Facility				% of Villages Having Facility															
	Within Muslim Population Share of				Within Muslim Population Share of				Within Muslim Population Share of															
	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +	All	< 9%	10-39%	40% +								
India	45.2	45.1	48.6	42.8	149469	133063	8496	7910	65.5	66.9	63.3	55.4	44843	34124	5749	4970	82.1	84.5	80.7	70.2	17773	10627	3644	3502
West Bengal	36.2	36.0	39.2	35.5	10524	8198	822	1304	52.5	52.2	57.1	50.1	4037	2316	612	1109	69.3	71.6	73.0	64.4	2671	972	575	1124
Kerala	100.0	100.0	-	-	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0	99.9	99.8	100.0	100.0	1	1	0	0
Uttar Pradesh	49.9	49.8	51.4	49.2	21267	17039	2853	1375	64.5	64.6	64.6	63.6	9656	6501	2149	1006	83.2	83.3	83.1	82.9	3222	1803	931	488
Bihar	27.2	27.2	30.0	24.1	10307	8078	1131	1088	38.2	39.3	39.1	30.6	6248	4126	1253	869	56.1	56.1	60.1	48.3	5053	2812	1375	866
Assam	45.4	45.4	53.9	42.4	6683	5228	362	1083	57.2	62.2	63.0	47.4	2326	1104	241	981	64.1	70.5	75.4	56.7	969	289	84	596
Jammu & Kashmir	62.8	70.9	57.1	58.6	1177	324	139	714	74.9	78.6	67.5	74.6	388	82	51	255	79.9	84.7	67.6	80.1	207	22	23	162
Jharkhand	18.6	18.3	21.2	19.8	13568	11608	1008	952	34.0	34.5	36.6	28.5	2753	1892	454	407	54.0	54.8	57.0	46.3	849	455	226	168
Karnataka	66.2	66.4	63.7	66.0	4369	3983	322	64	78.6	79.6	73.7	70.9	1365	1087	246	32	88.3	88.3	88.1	88.9	570	387	170	13
Uttaranchal	28.7	27.6	68.1	64.6	4847	4781	37	29	70.3	65.3	89.9	88.5	223	206	8	9	91.7	89.2	95.9	93.0	36	24	4	8
Delhi	92.3	100.0	100.0	50.0	1	0	0	1	100.0	100.0	100.0	100.0	0	0	0	0	100.0	100.0	100.0	100.0	0	0	0	0
Maharashtra	76.5	76.2	82.6	81.8	4567	4411	116	40	91.1	90.9	93.0	93.9	1025	950	64	11	98.1	98.0	98.6	99.3	135	117	17	1
Andhra Pradesh	61.6	60.8	75.1	67.8	3021	2903	99	19	79.2	78.4	86.1	97.4	1345	1264	80	1	89.8	89.2	93.0	96.0	941	846	93	2
Gujarat	72.3	72.0	79.6	69.6	1815	1670	67	78	88.0	89.0	89.4	90.6	615	559	41	15	96.7	96.6	98.4	94.7	169	148	9	12
Rajasthan	39.6	39.1	48.9	40.0	12211	11272	408	531	66.8	66.7	70.5	64.4	2911	2626	142	143	94.3	94.1	96.4	91.1	311	272	21	18
Madhya Pradesh	25.8	25.6	29.9	30.3	22706	21715	720	271	44.0	43.7	49.7	45.4	5838	5481	268	89	74.1	72.4	86.3	81.7	1019	948	60	11
Haryana	97.3	97.5	95.0	97.4	48	38	5	5	99.3	99.5	97.6	98.9	14	10	2	2	99.7	99.8	99.3	99.3	7	5	1	1
Tamil Nadu	88.5	88.5	91.7	91.7	475	466	7	2	95.0	95.1	93.4	100.0	223	214	9	0	97.5	97.6	96.8	95.9	155	140	12	3
Orissa	40.8	40.7	53.2	50.5	15082	14927	104	51	56.4	56.1	63.9	64.2	2974	2881	69	24	69.1	68.7	72.5	81.0	801	760	33	8
Himachal Pradesh	44.9	45.0	48.1	24.6	4263	4064	150	49	75.3	75.0	81.1	75.0	163	155	7	1	83.1	82.4	100.0	100.0	31	31	0	0
Chhattisgarh	27.2	27.1	36.1	36.4	8708	8616	85	7	45.7	45.7	43.1	57.1	2274	2230	41	3	70.3	69.9	88.2	50.0	401	396	4	1
Punjab	95.7	95.7	96.2	90.0	236	230	5	1	97.2	97.3	94.6	100.0	94	90	4	0	97.8	97.7	100.0	100.0	51	51	0	0



Appendix Table 8.1: Poverty Lines

States	Poverty Line 1, 2004-05		Poverty Line 2, 2004-05	
	Rural	Urban	Rural	Urban
All India	363	552	361	567
Andhra Pradesh	295	592	296	596
Assam	393	404	394	428
Bihar	360	462	352	473
Gujarat	360	565	361	590
Haryana	417	534	409	568
Himachal Pradesh	406	483	370	511
J&K	396	541	414	605
Karnataka	333	634	334	608
Kerala	422	583	427	589
Madhya Pradesh	328	586	328	627
Maharashtra	367	636	374	670
Orissa	328	542	327	577
Punjab	410	412	404	498
Rajasthan	384	562	372	529
Tamil Nadu	353	542	363	593
Uttar Pradesh	376	510	368	494
West Bengal	385	466	380	524
New Delhi	401	635	411	680

Note: Poverty line 1 is arrived by updating 1999-00 official poverty line while poverty line 2 is updated using 1993-94 official poverty line.



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Appendix Table 8.2: State level Urban MPCE according to SRCs 2004-05 (current prices)

States	All	Hindus				Muslims	All-Others
		All Hindus	SCs/STs	OBCs	General		
All India	1105	1139	793	955	1469	804	1485
West Bengal	1159	1214	784	1008	1385	748	2585
Kerala	1354	1363	836	1221	1883	1081	1670
Uttar Pradesh	880	976	668	796	1311	662	1405
Bihar	726	768	681	662	1027	559	708
Assam	1131	1113	888	994	1265	1199	1198
Jammu Kashmir	1115	1323	949	943	1489	991	1572
Jharkhand	1017	1038	681	877	1433	727	995
Karnataka	1138	1201	729	1007	1580	837	1501
Uttaranchal	1028	1033	768	785	1175	753	2657
Delhi	1419	1423	879	985	1788	1051	1924
Maharashtra	1228	1278	934	1061	1548	921	1399
Andhra Pradesh	1091	1134	851	970	1605	803	1195
Gujarat	1206	1227	1045	905	1470	875	1754
Rajasthan	945	979	744	871	1262	685	1254
Madhya Pradesh	893	902	599	782	1232	669	1801
Haryana	1183	1155	744	896	1420	1105	2151
Tamil Nadu	1166	1166	739	1123	2311	1020	1355
Orissa	790	795	558	697	1009	785	701
Himachal Pradesh	1422	1487	1151	1116	1658	869	1393
Chattisgarh	963	956	754	813	1396	590	1545
Punjab	1306	1241	919	961	1483	811	1469
All other States	1309	1294	908	994	1676	1112	1395



Appendix Table 8.3: State level Rural MPCE according to SRCs 2004-05 (current prices)

States	All	Hindus				Muslims	All-Others
		All Hindus	SCs/STs	OBCs	General		
All India	579	568	468	567	739	553	823
West Bengal	576	610	534	652	705	501	492
Kerala	1031	970	722	986	1165	968	1286
Uttar Pradesh	539	544	465	544	696	509	620
Bihar	445	448	371	456	571	426	543
Assam	577	615	578	606	675	511	524
Jammu Kashmir	805	840	796	863	873	776	1095
Jharkhand	439	448	407	462	571	423	405
Karnataka	543	526	440	538	599	532	1539
Uttaranchal	649	652	579	632	697	600	718
Delhi	1056	1023	796	781	1146	1696	1960
Maharashtra	597	603	459	614	693	576	520
Andhra Pradesh	604	604	490	593	786	610	572
Gujarat	645	644	527	594	932	668	600
Rajasthan	598	593	506	635	690	611	853
Madhya Pradesh	461	458	373	492	640	475	1011
Haryana	905	913	604	794	1225	605	965
Tamil Nadu	602	597	492	632	940	724	640
Orissa	422	424	340	455	562	447	312
Himachal Pradesh	836	834	672	776	949	798	997
Chattisgarh	445	445	408	471	555	473	451
Punjab	905	852	732	802	1103	777	921
All other States	707	650	535	684	774	621	782



Appendix Table 8.4: Inequality in MPCE across States

States	Rural	Urban	All
All India	0.28	0.36	0.34
West Bengal	0.25	0.36	0.33
Kerala	0.34	0.38	0.36
Uttar Pradesh	0.25	0.34	0.29
Bihar	0.19	0.30	0.22
Assam	0.19	0.29	0.23
Jammu & Kashmir	0.21	0.24	0.24
Jharkhand	0.20	0.31	0.29
Karnataka	0.23	0.36	0.34
Uttaranchal	0.23	0.30	0.27
Maharashtra	0.28	0.36	0.38
Andhra Pradesh	0.26	0.35	0.32
Gujarat	0.26	0.30	0.32
Rajasthan	0.22	0.31	0.26
Madhya Pradesh	0.25	0.36	0.32
Haryana	0.30	0.32	0.32
Tamil Nadu	0.27	0.36	0.36
Orissa	0.29	0.35	0.32
Himachal Pradesh	0.28	0.26	0.30
Chattisgarh	0.26	0.35	0.32
Punjab	0.28	0.32	0.31
All Other States	0.25	0.34	0.32



Appendix Table 8.5: Poverty Incidence compared over time 1983 to 2004-05 - Urban

States Urban	Total			Hindus									Muslims			All Others		
				All Hindus			SCs/STs			Other Hindus								
	2004- 05	1993- 94	1987- 88	2004- 05	1993- 94	1987- 88	2004- 05	1993- 94	1987- 88	2004- 05	1993- 94	1987- 88	2004- 05	1993- 94	1987- 88	2004- 05	1993- 94	1987- 88
All India	29	33	38	27	31	36	46	51	55	22	26	32	44	47	53	16	23	27
West Bengal	24	23	33	21	20	29	41	37	48	14	15	25	44	41	57	21	27	16
Kerala	23	24	45	24	25	44	41	32	61	21	24	42	31	27	56	12	21	39
Uttar Pradesh	32	35	40	27	31	33	46	57	49	22	25	30	43	46	58	5	7	31
Bihar	42	34	53	38	31	52	70	52	62	33	26	49	57	46	57	4	29	36
Assam	7	8	17	5	6	17	7	14	22	5	5	16	13	22	21	4	0	13
Jammu Kashmir	10	5	13	9	5	14	16	7	35	7	5	10	11	23	13	5	0	8
Jharkhand	22	-	-	20	-	-	51	-	-	12	-	-	44	-	-	28	-	-
Karnataka	33	40	49	30	36	46	54	61	65	24	30	42	49	58	64	16	23	35
Uttaranchal	17	-	-	16	-	-	31	-	-	12	-	-	27	-	-	0	-	-
Delhi	21	16	16	21	15	16	46	47	44	10	5	8	29	30	21	2	6	5
Maharashtra	33	35	35	28	32	33	43	57	61	24	28	28	55	50	48	30	32	34
Andhra Pradesh	34	38	45	32	37	42	48	47	55	27	35	40	49	49	57	22	26	40
Gujarat	18	28	40	16	25	37	21	42	57	15	22	32	34	47	54	2	23	27
Rajasthan	27	31	36	26	28	35	48	47	50	18	23	29	39	56	47	7	14	21
Madhya Pradesh	48	48	43	45	47	42	69	65	67	37	40	35	70	60	52	7	31	39
Haryana	21	16	18	21	16	19	40	25	38	16	14	14	46	40	0	1	23	10
Tamil Nadu	28	40	42	29	40	43	50	57	65	25	36	40	24	46	44	21	34	30
Orissa	50	41	43	49	40	42	74	57	62	42	35	37	51	68	69	51	24	37
Himachal Pradesh	4	9	7	4	10	7	6	21	15	3	7	3	1	0	0	0	0	9
Chattisgarh	46	-	-	47	-	-	50	-	-	45	-	-	62	-	-	11	-	-
Punjab	10	11	13	11	11	14	19	24	25	8	7	11	21	23	33	6	11	10
All other States	10	13	19	11	14	21	21	15	38	9	14	19	19	15	24	4	9	11



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Appendix Table 8.6: Poverty Incidence compared over time 1983 to 2004-05, Rural

States Urban	Total			Hindus									Muslims			All Others		
				All Hindus			SCs/STs			Other Hindus								
	2004-05	1993-94	1987-88	2004-05	1993-94	1987-88	2004-05	1993-94	1987-88	2004-05	1993-94	1987-88	2004-05	1993-94	1987-88	2004-05	1993-94	1987-88
All India	28	37	39	28	36	40	41	50	54	21	29	33	33	45	43	18	27	25
West Bengal	28	41	46	24	38	45	31	49	55	16	26	35	36	48	47	36	58	46
Kerala	13	25	25	13	24	24	24	37	36	10	22	21	17	32	37	7	21	14
Uttar Pradesh	34	42	45	33	43	45	45	59	60	28	36	39	37	43	47	49	6	29
Bihar	42	58	58	41	56	57	64	71	71	32	49	52	52	67	62	33	66	60
Assam	23	45	35	16	40	32	18	42	36	14	39	30	38	55	41	23	63	52
Jammu Kashmir	3	18	26	3	16	26	4	20	38	2	14	20	3	47	27	11	5	9
Jharkhand	43	-	-	41			52	-	-	33	-	-	44	-	-	51	-	-
Karnataka	24	30	31	25	30	31	36	43	48	20	24	26	27	34	31	1	24	30
Uttaranchal	15	-	-	15			20	-	-	12	-	-	20	-	-	21	-	-
Delhi	7	2	1	7	2	2	0	12	8	8	0	0	0	0	0	0	0	0
Maharashtra	32	38	45	31	36	44	54	51	58	24	31	39	28	43	42	47	51	57
Andhra Pradesh	11	16	21	11	16	21	21	27	33	7	11	17	10	12	27	10	24	22
Gujarat	20	22	28	21	22	29	32	31	41	15	17	23	13	16	20	19	37	23
Rajasthan	18	26	31	18	26	32	29	42	44	11	17	24	14	32	27	13	15	4
Madhya Pradesh	37	41	46	37	41	46	52	53	62	24	30	33	35	28	41	2	24	42
Haryana	13	28	15	12	26	15	26	45	30	7	18	9	26	53	31	9	33	7
Tamil Nadu	24	33	42	24	33	42	32	44	58	21	28	36	10	25	37	22	41	47
Orissa	47	50	55	47	50	54	65	62	73	33	40	43	26	41	34	75	68	79
Himachal Pradesh	8	30	16	8	31	16	15	42	20	5	26	15	4	36	4	9	12	6
Chattisgarh	43	-	-	43			51	--	-	36	-	-	42	-	-	34	-	-
Punjab	9	12	13	7	12	20	8	17	29	6	7	10	4	21	31	9	11	10
All other States	15	21	21	23	20	20	36	32	32	15	15	16	28	28	22	5	21	23



Appendix Table 9.1: Share of Employment in Indian Railways according to SRCs
(Total No. of Employees: 14,18,747)

Category	All	Hindus			Muslims	Other Minorities
		All Hindus	SCs/ STs	Other Hindus		
Higher Positions	1.3	92.8	18.2	74.6	3.0 (22.4)	4.3
Lower Positions	98.7	88.6	22.5	66.1	5.0 (37.3)	6.4
Group 'A'	0.7	93.8	17.8	76.0	2.5 (18.7)	3.7
Group 'B'	0.6	91.5	19.0	72.6	3.4 (25.4)	5.0
Group 'C'	59.7	88.5	22.0	66.5	4.9 (36.6)	6.5
Group 'D'	37.4	88.7	23.4	65.3	5.0 (37.3)	6.3

Note : Higher Positions : Aggregate of Group A and Group B
Lower Positions : Aggregate of Group C, Group D and Others
Figures within parenthesis are ratio of Muslims share to their population

Appendix Table 9.2: Share of Employment in National Security Agencies*
(No. of Employees: 5,19,008)

Category	All	Hindus			Muslims	Other Minorities
		All Hindus	SCs/ STs	Other Hindus		
Higher Positions	3.9	87.5	11.7	75.8	3.6 (26.9)	8.9
Lower Positions	96.1	88.7	24.4	64.4	4.6 (34.3)	6.7
Group 'A'	1.3	86.0	11.9	74.1	3.1 (23.1)	10.9
Group 'B'	2.6	88.2	11.6	76.6	3.9 (29.1)	7.9
Group 'C'	91.5	88.7	23.8	64.9	4.6 (34.3)	6.7
Group 'D'	4.2	89.3	36.8	52.5	4.3 (32.1)	6.4
Others	0.4	85.3	24.2	61.1	3.3 (24.6)	11.3

* Data received from Border Security Force, Central Reserve Police Force, Central Industrial Security Force, Sashastra Seema Bal
Figures within parenthesis are ratio of Muslims share to their population

Appendix Table 9.3: Share of Employment in Post and Telegraphs
(No. of Employees: 275841)

Category	All	Hindus			Muslims	Other Minorities
		All Hindus	SCs/ STs	Other Hindus		
Higher Positions	1.4	94.8	20.8	3.6	70.5	4.3
Lower Positions	98.6	94.2	27.4	10.0	56.9	5.0
Group 'A'	0.1	93.7	23.0	3.0	67.7	3.8
Group 'B'	0.3	95.0	20.5	3.6	70.8	4.4
Group 'C'	59.8	94.6	27.6	7.6	59.4	4.8
Group 'D'	38.8	93.6	27.0	13.6	53.1	5.3



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Appendix Table 9.4: Employment Data provided by State Governments

States	Muslim Population (%)	Total Number of employees	Share of Muslims in State Employment (%)	Education Department	Health, Women and Child Welfare Department	Home Department	Transport Department	Other Department
West Bengal	25.2	134972	2.1	-	1.0	7.1	-	2.4
Kerala	24.7	268733	10.4	12.3	10.5	10.7	9.2	10.2
Uttar Pradesh	18.5	134053	5.1	--	5.6	9.8	4.2	5.0
Bihar	16.5	78114	7.6	12.3	2.6	6.9	10.9	7.6
Assam	30.9	81261	11.2	--	10.8	11.3	11.8	11.7
Jharkhand	13.8	15374	6.7	--	3.4	7.4	--	7.0
Karnataka	12.2	528401	8.5	11.9	5.0	4.2	7.5	7.0
Delhi	11.7	135877	3.2	7.2	1.7	2.2	1.1	0.9
Maharashtra	10.6	915645	4.4	4.7	2.8	4.2	--	3.8
Andhra Pradesh*	9.2	876291	8.8	7.9	6.4	14.6	10.0	8.9
Gujarat	9.1	754533	5.4	4.5	1.5	5.6	16.3	5.3
Tamil Nadu	5.6	529597	3.2	5.5	3.5	2.5	2.4	2.2
Sum of States	15.4	4452851	6.3	6.5	4.4	7.3	6.5	6.0

* Data not provided for group ABCD employees, only Total Employees and Total Muslim employees is provided.

Appendix Table 9.5: Share of Muslims Employees in States - Education Departments
(No. of Employees : 15,46,861)

States	Muslim Population (%)	Group A	Group B	Group C	Group D	Others
Kerala	24.7	16.2	8.6	11.2	13.1	-
Bihar	16.5	2.4	17.1	10.2	13.9	-
Karnataka	12.2	6.7	4.7	12.6	5.1	-
Delhi	11.7	5.9	-	7.6	-	4.7
Maharashtra	10.6	2.7	3.4	4.7	7.6	-
Gujarat	9.1	1.7	-	4.5	-	-
Tamil Nadu	5.6	3.7	5.9	5.4	5.0	-
Sum of States	12.3	5.6	5.7	6.2	6.0	4.7


Appendix Table 9.6: Share of Muslims Employees in States - Home Departments (No. of Employees : 6,37,146)

States	Muslim Population (%)	Group A	Group B	Group C	Group D	Others
West Bengal	25.2	16.6	9.8	6.0	0.1	4.5
Kerala	24.7	7.3	10.9	10.6	11.5	10.6
Uttar Pradesh	18.5	15.4	6.1	9.9	11.1	-
Bihar	16.5	8.1	5.9	7.5	0.0	0.0
Assam	30.9	2.0	9.5	11.5	6.1	-
Jharkhand	13.8	4.2	6.9	7.7	5.9	-
Karnataka	12.2	2.1	4.5	4.2	4.2	-
Delhi	11.7	4.0	1.5	2.3	2.2	0.9
Maharashtra	10.6	1.9	4.2	4.2	5.0	1.8
Gujarat	9.1	7.9	3.7	2.1	0.0	5.8
Tamil Nadu	5.6	0.0	-	-	2.6	-
Sum of States	14.8	8.0	8.7	5.7	4.0	5.7

Appendix Table 9.7: Share of Muslims Employees in States - Health Departments (No. of Employees : 4,01,956)

States	Muslim Population (%)	Group A	Group B	Group C	Group D	Others
West Bengal	25.2	1.6	1.2	1.2	0.0	2.7
Kerala	24.7	0.0	11.2	10.6	9.1	-
Uttar Pradesh	18.5	0.0	4.4	7.0	3.2	5.2
Bihar	16.5	-	-	2.6	-	-
Assam	30.9	8.0	-	11.2	-	10.4
Jharkhand	13.8	11.4	3.1	4.0	1.5	-
Karnataka	12.2	3.3	12.4	5.2	4.5	-
Delhi	11.7	1.0	-	1.7	-	2.1
Maharashtra	10.6	2.9	1.6	3.3	-	-
Gujarat	9.1	2.2	0.0	0.8	1.8	4.1
Tamil Nadu	5.6	4.4	4.6	3.3	3.3	-
Sum of States	16.0	3.7	5.1	3.4	3.0	5.0

Appendix Table 9.8: Share of Muslim Employees in States - Transport Departments (Total No. of Employees : 2,10,989)

States	Muslim Population (%)	Group A	Group B	Group C	Group D	Others
Kerala	24.7	10.0	0.0	9.3	9.2	-
Uttar Pradesh	18.5	-	1.9	2.6	6.5	-
Bihar	16.5	0.0	8.7	6.4	24.3	-
Assam	30.9	10.0	14.1	14.4	11.0	11.5
Karnataka	12.2	14.0	18.8	7.3	5.7	-
Delhi	11.7	4.6	0.0	1.2	1.0	-
Gujarat	9.1	9.4	-	-	17.1	11.5
Tamil Nadu	5.6	2.4	1.0	2.6	3.3	-
Sum of States	15.7	5.0	1.4	2.8	12.7	11.5



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table 9.9: Share of Muslim Employees in All Other Departments in Selected States
(No. of Employees : 15,95,349)

States	Muslim Population (%)	Group A	Group B	Group C	Group D	Others
West Bengal	25.2	4.1	4.4	5.7	6.6	1.4
Kerala	24.7	9.3	8.8	11.3	8.8	9.5
Uttar Pradesh	18.5	4.6	8.2	4.1	5.5	7.4
Bihar	16.5	8.0	7.3	7.2	8.2	7.4
Assam	30.9	11.5	12.6	12.9	9.2	10.8
Jharkhand	13.8	3.7	3.6	10.0	4.7	-
Karnataka	12.2	5.4	4.9	7.6	6.7	-
Delhi	11.7	0.9	-6.9	4.1	1.1	0.8
Maharashtra	10.6	2.2	2.1	3.4	4.3	6.0
Tamil Nadu	5.6	4.1	2.8	2.3	1.7	-
Sum of States	16.6	5.4	5.6	5.6	5.1	2.8

Appendix Table 9.10: Share of Muslim Employees in Judiciary (No. of Employees: 98593)

States	Share of Muslim Employees	Advocate General	Dist. Session Judge	Addl. Dist. & Session Judge	Chief Judicial Magistrate	Prl. Judge	Munsif	Public Prosecutors	Group A	Group B	Group C	Group D
West Bengal	5.0	0.0	4.8	7.7	7.8	0.0	3.2	5.4	2.3	3.4	4.3	7.1
Kerala	12.3	-	-	-	-	-	-	-	9.4	13.0	12.7	12.1
Uttar Pradesh	10.9	-	3.1	8.4	7.5	0.0	10.7	4.7	8.6	16.0	10.4	11.9
Assam	9.4	0.0	0.0	12.2	9.5	50.0	15.3	16.8	0.0	0.0	9.0	9.7
Jammu & Kashmir	48.3	51.1	-	42.9	-	0.0	39.7	59.3	59.1	48.8	49.3	-
Karnataka	4.0	-	0.0	6.0	3.4	20.0	2.2	-	2.9	5.3	3.9	4.9
Jharkhand	8.4	0.0	2.9	4.0	0.0	0.0	5.3	0.0	7.4	7.4	8.1	10.4
Uttaranchal	3.9	-	0.0	0.0	0.0	0.0	12.2	-	0.0	3.2	3.8	3.8
Delhi	1.3	-	0.0	0.0	-	-	0.7	-	3.3	0.9	1.0	1.8
Maharashtra	8.1	-	2.3	7.6	8.2	0.0	8.1	6.4	7.5	10.1	7.4	10.7
Andhra Pradesh	12.4	5.0	1.8	4.3	5.0	-	-	3.1	11.9	12.0	10.9	16.8
Rajasthan	5.1	-	3.0	4.7	2.3	0.0	4.2	-	5.9	5.0	8.9	5.4
Madhya Pradesh	6.0	-	7.2	3.8	6.9	8.3	8.8	-	0.0	3.9	6.8	4.2
Orissa	1.5	-	1.4	-	0.0	0.0	1.8	-	0.0	0.6	1.6	1.5
Chhattisgarh	6.9	-	4.2	0.0	4.3	0.0	4.7	100	9.0	0.0	4.5	2.8
Sum of States	8.0	20.0	2.7	5.7	5.2	4.3	7.2	7.8	7.7	7.7	7.8	9.0
Sum of States (Excl. J&K)	7.8	3.5	2.7	5.5	5.2	4.4	5.8	6.3	6.8	7.1	7.7	9.0



Appendix Table 9.11: Share of Muslim Employees in State PSUs (No. of Employees : 7,63,439)

States	Higher Positions	Lower Positions	Group A	Group B	Group C	Group D	Others
West Bengal	1.2	6.3	0.0	1.2	6.3	5.1	-
Kerala	9.5	11.1	9.5	9.6	9.3	11.7	-
Uttar Pradesh	6.2	5.3	7.9	5.5	6.4	4.9	7.1
Bihar	8.6	6.4	1.5	11.0	6.6	4.2	11.1
Karnataka	8.6	9.9	7.1	9.2	7.8	14.7	8.4
Delhi	2.1	5.6	0.0	2.2	2.9	6.6	0.0
Maharashtra	1.9	1.1	1.6	3.8	-	1.1	7.9
Gujarat	8.5	16.0	9.9	5.5	16.7	15.4	4.3
Tamil Nadu	3.2	2.6	2.6	3.3	2.6	2.5	-
Sum of States	7.4	9.9	7.2	7.5	9.3	10.9	8.3

Appendix Table 9.12: Flow of Benefits to Muslims under Selected Beneficiary Oriented Programmes:
Average Annual during 2002-03 to 2005-06

Name of the Department / Scheme	Kerala (24.7)		Uttar Pradesh (18.5)		Karnataka (12.2)		Uttaranchal (11.9)		Maharashtra (10.6)		Gujarat (9.1)		Tamil Nadu (5.6)	
	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)
Agriculture Department														
1. Crop Insurance Scheme (Rashtriya Krishi Bima Yojana)														
a) Farmers Enrolled-No.	15874	13.0							1395402	3.1			128094	7.3
b) Premium collected (Rs.lakhs)	23.37	11.7	245.94	6.6					2667.09	3.5			308.11	1.6
c) Claims Settled (Rs.lakhs)	72.18	10.6	290.62	4.2					10947.44	5.2	144	3.5	2062.05	1.6
2. Farm Mechanisation Programme under Work Plan														
a) Supply of Hi-tech & newly designed Agricultural implements - (No.)					4954	4.3	506	5.5	1115	1.5			24	2.7
b) Supply of power tillers-(No.)	102	9.2			1154	3.6	13	38.5	272	2.9	142	1.4	691	1.2
c) Supply of small tractors-(No.)	21	9.5			445	5.6	280	8.2			407	4.1	106	0.9
d) Expenditure (Rs.lakhs)					810	4.0			293	0.7			256	1.0
Co-operation Department														
1. Co-operative Credit														
a) Short Term Loan Disbursed (Rs.Crores)	5418.16	24.5	1355.94	8.3	1486.62	4.6	142.87	6.5					803.77	2.9
b) Medium Term Loan Disbursed (Rs.Crores)	2062.87	25.0	34.20	6.8	71.96	8.1	22.76	6.8					60.22	8.9
c) Long Term Loan Disbursed (Rs.Crores)	226.38	25.0	605.22	9.5	126.93	1.5							89.37	2.2
Rural Development Department														
1. Sampoorna Grameena Rozgar Yojana														
a) Lakh Mandays	96.92	12.1			116.09	4.5	86.56	1.5						
b) Foodgrains(MTs)	83926	12.3			168461	5.9	55855	1.1						
c) Expenditure (Rs.lakhs)	10491	12.2			7406	3.0								
2. Swarnajayanthi Gram Swarozgar Yojana														
a) Groups Assisted(SHG's)			942	4.9	2568	14.9	2638.5	3.3						



Social, Economic and Educational Status of the Muslim Community of India

Name of the Department / Scheme	Kerala (24.7)		Uttar Pradesh (18.5)		Karnataka (12.2)		Uttaranchal (11.9)		Maharashtra (10.6)		Gujarat (9.1)		Tamil Nadu (5.6)	
	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)
b) Swarozgaries Assisted	6975	10.6	10617	3.0	10631.5	8.4	8191	5.0						
c) Expenditure (Rs.lakhs)	2187	10.5			1449	3.7								
3. Total Sanitation Campaign (Nirmala Grameena Yojana)														
a) Household Toilets (No.)	119222	5.8	343138	14.1										
b) Expenditure (Rs.lakhs)	1300	5.8	6107	11.1										
Power														
Bhagyajyothi & Kuteerjyothi Programme														
(No. of Houses Electrified)	234388	13.9			1514877	5.3			10004	2.6				
Handlooms & Textiles														
1.Living Cum Workshed scheme for weavers														
a) Worksheds constructed (No.)					933	0.9			147	78.9			6024	0.2
c) Expenditure (Rs.lakhs)					166	4.8			14	80.8			276	0.4
2.Health Package Scheme														
a) Weavers Covered					3081	5.6			668	10.5			17375	0.1
c) Expenditure (Rs.lakhs)					24	4.7			1	16.4			111	0.2
3.Group savings linked Insurance Scheme for handloom weavers														
a) Weavers Covered					16901	3.3							70	1.4
c) Expenditure (Rs.lakhs)					12	5.1							35	1.4
Small Scale Industries														
a) Units (No.)			30375	18.8	9397	10.5	2622	4.4						
b) Investments (Rs.lakhs)			27384.75	15.8	30701.33	10.4	3767.60	3.1						
c) Persons Employed (No.)			119270	14.0	42760	10.5	5963	4.4						
Health Department														
1.National Aids Control Programme														
a)No. of Persons screened					26883	9.9							11337	5.1
b)No. of Persons Sero-Positive					6655	6.8	88	4.0					2879	5.0
c)No. of AIDs Cases Reported					1726	5.7	13	7.7					2879	5.0
2.Revised National Tuberculosis Control Programme (New TB Cases detected)	9432	28.2			54739	10.4	5316	14.8			28895	7.0	267539	5.0
3.National Programme for Control of Blindness														
(No.of cataract surgeries)	79056	21.1			265413	2.3					458860	5.9	446328	0.3
4.Sterilisation - Vasectomy (No.)	1580	14.5	5683	4.0	857	4.4	1782	1.7	40510	2.7	1696	1.7	700	2.8
5.Sterilisation - Tubectomy (No.)	149186	24.7	479899	6.2	382438	11.3	30134	2.2	646382	7.4	269312	9.1	421085	5.4
6.IUD (No.)	76696	7.3	2080034	12.7	301143	13.6	110584	7.1	456738	8.8	439067	9.3	421623	7.8
7.Medical Practitioners Registered with IMA (No.)	57344	7.4	53549	6.5	24200	9.3	1325	0.1	3962	4.5	1388	2.2	1821	3.9
8.Nurses Registered with Nursing Council (No.)	89343	1.4	18200	2.9	6493	2.0			3654	1.4	228	3.5	5020	0.7



Name of the Department / Scheme	Kerala (24.7)		Uttar Pradesh (18.5)		Karnataka (12.2)		Uttaranchal (11.9)		Maharashtra (10.6)		Gujarat (9.1)		Tamil Nadu (5.6)	
	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)	Ach.	Flow to Mus.(%)
Urban Development Department														
Swarna Jayanthi Shahri Rozgar Yojana (SJSRY)														
1. Urban Self Employment Programme														
a) Development of Women & Child in Urban Areas (No. of Groups)			182	49.4	11255	30.0			911	5.7	1461	22.8		
b) Thrift and Credit Societies (No. of Groups)			1682	48.0	6682	25.0			3628	15.2	1631	21.4		
c) Micro enterprises (No. of Beneficiaries)			5321	24.8	40231	20.0			916	39.0	3623	14.8		
d) Training for unemployed & under-employed youth in urban areas (No.)			15969	20.8	63313	21.0			7943	15.6	9583	5.5		
e) Expenditure (Rs.lakhs)			368	23.1	5629	22.0					299	35.3		
2. Urban Wage Employment Programme														
a) Mandays			251262	26.9	27834382	15.0			59166	21.1	57712	2.6		
e) Expenditure (Rs.lakhs)			576	22.0	4732	15.0					257	16.8		
Women and Child Development														
1. Self-Help Groups1 (No.)	39160	17.2			1512685	7.0			168855	1.0				
2. Balika Samrudhi Yojana (No. Benefited)	66084	17.0	45	14.2	18096	6.8								
Housing														
a) House Sites to Weaker Sections (Rural & Urban) Nos.											22584	4.5		
b) Ashraya Subsidised Houses (Nos.)	6191	10.4			112063	5.9								
c) Indira Awas Yojana														
i) Construction of New Houses (Nos.)	24920	7.1			39160	3.1								
ii) Upgradation of Houses (Nos.)	12335	7.2												
National Social Assistance Programme														
National Old Age Pension Scheme (No. of Beneficiaries)			1281282	13.4					483598	10.2	45881	12.1		
National Family Benefit Scheme (No. of Beneficiaries)			22264	11.3					13775	8.8	4913	13.9		

Note : 1. Karnataka the unit is no. of members, 2. The States analysed above are the ones which had furnished data for adequate number of schemes
3. The figures in brackets after the state name indicate the percentage of Muslim population



Appendix Table 9.13: Share of Muslims in Amount Disbursed by NMDFC and Beneficiaries Covered Under Term Loan Scheme : April 2002 - March 2006

State	Percentage Share of Muslims in Minority Population	Amount Disbursed (Rs. lakhs)			Beneficiaries Assisted (Actuals)		
		Total	Muslims	Share of Muslims (%)	Total	Muslims	Share of Muslims (%)
Kerala	56.5	9037	4037	44.7	22985	10977	47.8
Bihar	95.6	1497	1429	95.5	3821	3655	95.7
Uttar Pradesh	78.3	5504	5254	95.5	17480	14222	81.4
Assam	88.4	350	339	96.8	963	932	96.8
Jammu & Kashmir	95.2	851	769	90.4	1464	1317	90.0
Jharkhand	40.9	200	186	92.9	336	290	86.3
Karnataka	80.8	2688	1990	74.0	6501	4566	70.2
Uttaranchal	79.5	350	313	89.5	591	513	86.8
Delhi	69.5	275	213	77.5	593	435	73.4
Maharashtra	58.3	1700	1020	60.0	2859	1556	54.4
Andhra Pradesh	84.8	2265	2146	94.8	20409	19360	94.9
Gujarat	92.4	1400	1359	97.1	3325	3163	95.1
Rajasthan	84.1	243	222	91.2	741	706	95.3
Madhya Pradesh	73	180	172	95.9	403	385	95.5
Haryana	50.3	932	542	58.1	2065	1264	61.2
Tamil Nadu	47.7	650	502	77.2	1373	999	72.8
Orissa	37.2	244	231	94.8	639	600	93.9
Himachal Pradesh	43.3	383	246	64.2	412	281	68.2
Chattisgarh	69.2	50	0	0.0	0	0	
Punjab	2.5	592	2	0.3	1080	4	0.4
All Others	11.1	2432	69	2.8	3577	129	3.6
Total	70.5	40009	29173	72.9	114709	88025	76.7



Appendix Table 9.14: Expenditure Incurred and Persons Benefited under Programmes Implemented by Backward Classes & Minorities Department/Corporation for the Welfare of Minorities/Muslims in State Plans: Average Annual during 2002-03 to 2004-05

State/Department	Expenditure (Rs.lakhs)		Persons Benefitted	
	Total	Flow to Muslims (%)	Total	Muslims Benefitted (%)
West Bengal (25.2)				
Minorities Development & Welfare Dept.	182	100.0	3401	100.00
West Bengal Minorities Development & Fin. Corpn.	6198	96.8	14217	97.81
Kerala (24.7)				
Welfare of Backward Classes	10782	14.6	38100	10.88
Welfare of Minorities	3309	45.9	7716	44.14
Uttar Pradesh (18.5)				
Directorate of Minorities	49101	98.0		
U.P. Alp Sankhyak Vittiya Avam Vikas Nigam	4776	92.0	19144	92.00
Assam (30.9)				
Assam Minorities Development Board	125	95.1	1747	94.67
Assam Minorities Dev. & Finance Corporn.	76	96.6	620	94.45
Directorate of Char Areas Development Assam	610	77.6	49692	84.48
Karnataka (12.2)				
Department of Minorities	1983	51.0	16050	52.46
Karnataka Minorities Dev. Finance Corpn.	3653	81.8	27599	84.21
Maharashtra (10.6)				
Maulana Azad Alpasankyath Arthik Vikas Mandal	1591	98.6	2654	98.64
Maharashtra Rajya Itar Magas Vargiya Vitta Ani Vikas Mahamandel Ltd.	4418	10.7	7708	9.56
Gujarat (9.1)				
Gujarat Minorities Finance & Development Corporation	1702	99.4	5659	99.49
Gujarat Backward Classes Development Corporation	3367	5.9	8941	10.11
Orissa (2.1)				
Minorities & Backward Classes Welfare Dept.	211	99.7	569	99.65

Note: The figures in brackets after the state name indicate the percentage of muslim population



Appendix 9.15

No.39016(S)89-Estt.(B)

Government of India

Ministry of personal, public Grievances and pensions
(Department of personal and Training)

North Block New Delhi.110001

Dated the 16th August,1990

OFFICE MEMORANDUM

Subject: Representation of Scheduled Castes / Tribes and Minorities on Selection Boards / Committees .

As the Ministries / Department of the Government of India are aware , the instructions contained in this Department 's OM.

No.16/1/74-Estt.(SCT) dated 23rd May, 1975 enjoin upon the Ministries/ Departments to nominate a Scheduled Castes/ Scheduled Tribes officer while constituting Selection Committees /Boards for recruitment to various posts / services under them. In this Department's OM.No.39016/6(s)/87-Estt(B) dated 10th June, 1987, Ministries/Departments were instructed to nominate a member of the minority community also in the selection Committee/Board for recruitment to Group 'C' and Group 'D' post within the overall sanctioned strength of the committee/Board. It has been observed that in spite of the above instructions, a number of Selection Committees/Board are constituted by various Ministries/ Departments which do not have a representative belonging to the Scheduled Casts/ Scheduled Tribes and the minority communities.

2. The matter has been reviewed and in partial modification of the above instructions , it has to be constituted for making recruitment to 10 or more vacancies in group 'C' or Group 'D' posts/services, it shall be mandatory to have one member belonging to SC/ST and one member belonging to minority community in such Committees/Board. where however, the number of vacancies against which Selection is to be made is less than 10, no effort should be spared in finding a Scheduled Castes/Scheduled Tribes Officer and Minority officer for including in such Committees/Boards.
3. Similar instruction in respect of public sector undertakings and financial institutions ,lading public sector banks will be issued by the Department of public Enterprises and Ministry of Finance respectively.
4. Hindi version will follow.

Sd/-

(J.S.Mathur)

Joint Secretary to the Government of India

To

1. All Ministries/Department of Govt. of India.
2. UPSC New Delhi .
3. SSC, New Delhi.
4. CVC, New Delhi
5. Department of public Enterprises, New Delhi.
6. Ministry of finance, (Banking and Insurance Division New Delhi.)
7. All attached and subordinate offices of the ministry personal, public Grievances and pension
8. All Officers and Sections of the ministry of the Personal, Public Grievance.

It is requested that similar instruction may be issue in respect of public sector undertaking and financial institutions including and public sector Banks and Insurance corporations.



Appendix Table 10.1: State-wise Population of ST Muslims in India (Census 1991)

State/Union Territory	Schedule Tribes		Schedule Tribe Muslims		
	Pop. (actual numbers)	Share %	Pop. (actual numbers)	% to total ST pop.	% to total Muslim pop.
India	67758285	8.57	170428	0.25	0.16
Andaman & Nicobar	26770	9.54	760	2.84	3.55
Andhra Pradesh	4199481	6.31	1526	0.04	0.02
Arunachal Pradesh	550351	63.66	154	0.03	1.29
Assam	2874441	12.83	920	0.03	0.01
Bihar	6616914	7.66	11881	0.18	0.11
Dadra & Nagar Haveli	109000	78.99	55	0.05	1.64
Daman & Diu	12000	11.54	123	1.05	1.35
Goa	376	0.03	4	1.06	0.006
Gujarat	6161775	14.92	8894	0.14	0.24
Himachal Pradesh	218349	4.22	15291	7.00	17.15
Karnataka	1915691	4.26	488	0.03	0.009
Kerala	320967	1.1	230	0.07	0.003
Lakshwadweep	48163	93.15	48040	99.74	98.51
Madhya Pradesh	15399034	23.27	5380	0.03	0.18
Maharashtra	7318281	9.27	60478	0.83	0.79
Manipur	632173	34.41	370	0.05	0.27
Meghalaya	1517927	85.53	1627	0.11	2.64
Mizoram	653565	94.75	336	0.05	7.40
Nagaland	1060822	87.70	642	0.06	3.11
Orissa	7032214	22.21	1609	0.02	0.27
Rajasthan	5474881	12.44	3157	0.06	0.08
Sikkim	90901	22.36	28	0.03	0.72
Tamil Nadu	574194	1.03	672	0.12	0.02
Tripura	853345	30.95	473	0.06	0.24
Uttar Pradesh	287910	0.21	1821	0.63	0.007
West Bengal	3808760	5.6	5469	0.14	0.03

"Source: Census of India, 1991

Note: 1. Excludes Jammu and Kashmir where the 1991 Census has not been conducted.

2. Punjab, Haryana, Chandigarh, Pondicherry, Delhi-do not have Schedule Tribes

Appendix Table 10.2: Worker Population Ratio in Population aged 15-64 years
(Principal and Daily Status) - 2004-05

Sector	All	H-OBCs	M-OBCs	M-Gen
Total	64.4	67.3	53.9	55.6
Urban	52.7	56.4	50.6	51.4
Rural	68.9	70.5	55.6	57.8
Male	84.6	85.8	83	85.5
Female	43.6	48.3	26.9	24

Note: estimated from NSSO (2004-5) 61 Round, Sch. 10



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Appendix Table 10.3: Representation in Public Sector Employment

Categories	Hindu-OBCs	Muslim-Gen	Muslim-OBCs
Central Security Agencies			
Higher Positions	4.6	0.4	3.2
Lower Positions	11.7	1.0	3.6
Grade A	5.4	0.3	2.8
Grade B	4.1	0.5	3.4
Grade C	11.8	1.0	3.6
Grade D	10.0	1.1	3.2
Others	1.8	0.3	3.0
Total	11.4	1.0	3.6
Railways			
Higher Positions	2.8	2.8	0.2
Lower Positions	9.4	4.5	0.4
Grade A	3.5	2.3	0.2
Grade B	2.0	3.3	0.1
Grade C	8.7	4.6	0.3
Grade D	10.5	4.5	0.5
Total	9.3	4.5	0.4
Public Sector Undertakings: Central			
Managerial -I	5.3	1.9	0.3
Managerial -II	10.4	2.6	0.2
Workers	9.2	3.1	0.8
Total	8.3	2.7	0.6
State Public Services Commission: Interview			
Higher Positions	21.0	5.4	1.9
Lower Positions	20.5	2.6	0.7
Grade A	17.5	10.4	3.0
Grade B	23.2	2.1	1.6
Grade C	20.0	1.8	0.7
Grade D	31.7	17.1	0.8
Total	20.9	4.8	1.6
State Public Services Commission: Recommended/Selected			
Higher Positions	21.0	1.9	1.2
Lower Positions	29.1	0.6	0.8
Grade A	18.8	6.1	1.3
Grade B	20.0	0.6	1.4
Grade C	19.6	1.4	0.9
Grade D	32.2	0.3	0.8
Total	27.0	0.9	0.9

Note: Estimated from data furnished by concerned agencies.



Note 1

Disaggregation of SRC Population by Income Levels: An Exploration

To explore the differentials across SRCs, an attempt is made to disaggregate the total population within each SRC into three categories; Low Income, Middle Income and High Income.

- Individuals below the poverty line can be safely be described as the Low Income Individuals. The poverty lines used are Rs.567 for urban areas and Rs.361 for rural areas.
- The expenditure cut-off used to identify High income category is of Rs. One Lakh²³. This is divided by the average family size²⁴ to obtain per capita income. The per capita monthly cut-offs are Rs.1491 in urban areas and Rs.1368 in rural areas.
- The residual population which is not counted as Low Income or High Income is classified as the Middle Income. These fall in the middle income band of Rs.361-Rs.1368 in urban and Rs. 567 - Rs.1491 in rural areas separately.

Based on the stated cut-offs, the rural, urban and total²⁵ population of different SRCs are divided into the above three categories. Appendix Table 10.4 reports these estimates.

Appendix Table 10.4 : Distribution of SRCs by Income (Expenditure) Groups

SRC	Urban			Rural			Total		
	Low Income	Middle Income	High Income	Low Income	Middle Income	High Income	Low Income	Middle Income	High Income
H-Gen	8.3	58.4	33.3	9.3	84.1	6.6	8.9	73.9	17.2
H-SCs/STs	44.8	32.2	23.1	25.6	71.3	3.1	28.6	65.1	6.3
H-OBC	21.1	74.6	4.3	27.2	72.1	0.7	25.9	72.6	1.5
Muslims	38.6	53.1	8.3	26.9	70.8	2.2	30.8	65.0	4.2
M-Gen	35.7	54.2	10.1	26.1	72.3	1.6	29.3	66.2	4.4
M-OBCs	42.6	52.1	5.3	28.0	68.8	3.2	32.7	63.5	3.8
All-Others	11.8	53.7	34.5	13.8	74.7	11.5	13.2	68.6	18.2
Total	22.9	57.7	19.4	22.9	73.9	3.2	22.9	69.8	7.3

Source: Estimated from NSSO (2004-05) 61st Round, Sch. 10.

23. This is the income cut-off for the purposes of imposing income tax in India although the data used in these estimates are the actual expenditures.

24. The average family size is 5.59 in urban areas and 6.09 in rural areas.

25. Figures for total population were obtained by adding figures for rural and urban areas.



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S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
1	Maqbara Mohd. Shah, known as Mubarak Khan ka Gumbad, Lodhi Road, New Delhi.	31.12.1970	1298/58
2	Maqbara (name to be ascertained), Wazir Pur New Delhi.	16.4.1970	387/96
3	Dargah, Kh. No. 71 , Ladha Sarai (19 biswa)	21.10.1982	29/10
4	Dargah & Mosque, Kh. No. 72, Ladha Sarai. (2 bigha, 18 biswa).	21.10.1982	29/11
5	Maqbara nameless, Vill. Wazir Pur, New Delhi.	18.4.1970	378/97
6	Maqbara nameless, Vill. Wazir Pur, New Delhi.	16.4.1970	378/97
7	Dargah & Mosque, Kh. No. 73, Ladha Sarai (1 bigha 18 biswa), New Delhi	21.10.1982	29/13
8	Maqbara Najaf Khan, Qutub Rd, New Delhi.	31.12.1970	1258/59
9	Maqbara , (name to be ascertained)Vill. Wazir Pur, New Delhi.	16.4.1970	338/98
10	Dargah, Khasra No. 74, Ladha Sarai (6 biswa), Delhi	21.10.1982	27/12
11	Masjid Qudisia Bagh, Ali Pur Road, Delhi.	16.4.1970	322/5
12	Maqbara Mahabat Khan, Vill. Ali Ganj, New Delhi	16.4.1970	
13	Mosque (Idgah), Vill. Wazir Pur, New Delhi.	16.4.1970	378/100
14	Dargah & Masjid Wazirabad wali, Kh. No. 93,. Delhi	16.4.1970	324/6
15	Dargah Pir Ghaib, Kh. No. 321, Near Hindu Rao Hospital, Hindu Rao, Rd, Delhi, (2 bigha, 2 biswa)	16.4.1970	324/9
16	Maqbara Mohd. Khan (Teen Burj), Vill. Mohd. Pur, New Delhi.	16.4.1970	374/80
17	Maqbara (name to be ascertained), close to Masjid, Insido vill. Mohd. Pur.	16.4.1970	374/81
18	Jama Masjid, inside Kotla Feroz_Shah, Mathura Road, New Delhi.	16.4.1970	374/81
19	Tomb known as Gumbad, Vill. Mohd Pur, New Delhi.	16.4.1970	374/82
20	Maqbara Ghayasuddin Tughlaq, Vill. Tughlaqabad, New Delhi.	16.4.1970	374/82
21	Mosque (name to be ascertained), Vill. Mohd. Pur, New Delhi.		
22	Masjid Qadam Shahi, Vill. Tughlaqabad, New Delhi.		
23	Maqbara Gol Gumbad. (P1 14/32), Lodhi Road, New Delhi. (Graves & Compound)	16.4.1970	308/20
24	Muslim Graveyard & Maqbara, Khasra No. 634-M, Vill. Mohd. Pur, Munirka, New Delhi.	5.6.1986	
25	Burji Khan ka Gumbad, Hauz Khas. New Delhi.	16.4.1970	354/20
26	Maqbara (name to be ascertained), R.K. Puram. New Delhi.		
27	Maqbara (Chhoti Gumti), RK Puram, New Delhi.		
28	Maqbara (name to be ascertained), Vill. Hauz Khas, New Delhi.		
29	Masjid Haily Road, Behind Kothi No. 4, Connaught Place, New Delhi.	16.4.1970	366/31
30	Maqbara known as Munda Gumbad, R.K. Puram, New Delhi.		
31	Maqbara (name to be ascertained), Vill. Hauz Khas, New Delhi.	16.4.1970	354/22
32	Masjid & Madarsa, inside Maqbara Safdurjung, Tughlaq Rd, New Delhi.		



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S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
33	Masjid RK Puram, West of Munda Gumbad, RK Puram, New Delhi.		
34	Tomb (name to be ascertained), Vill. Hauz Khans, New Delhi.	16.4.1970	354/24
35	Maqbara Lal Bunglow, Golf Club, Wellesley Road, New Delhi.	16.4.1970	186/33
36	Maqbara known as Munir Khan ka Gumbad, Vill. Munirka, New Delhi.	16.4.1970	396/8
37.	Gumbad (name to be ascertained), Opp. Feroz Shah's Tomb Vill. Hauz Khas. New Delhi._	16.4.1970	354/26
38.	Maqbara Syed Abid, Inside compound, Delhi Golf Club, New Delhi	16.4.1970	336/34
39.	Tomb (name to be ascertained),Vill. Huaz Khas, New Delhi.	16.4.1970	354/23
40.	Mosque Golf Club, inside Delhi Golf Club, New Delhi.	16.4.1970	356/23
41.	Maqbara Feroz Shah Tughlaq, Vill. Huaz Khas, New Delhi	16.4.1970	252/75
42.	Maqbara Sang Khara, inside National Stadium, Bharon Rd, New Delhi.	16.4.1970	336/36
43	Masjid Hauz Khas, New Delhi.	16.4.1970	336/363
44	Maqbara Sang-e-Surkh, inside the boundary, National Stadium, Bharon Road, New Delhi.	16.4.1970	336/37
45	Idgah Hauz Khas, New Delhi.	16.4.1970	352/17
46	Masjid Lodhi Road, (inside the Tomb of Lodhis), New Delhi	16.4.1970	336/39
47	Maqbara Lodhi Road. Near Kothi No. 28. New Delhi. (Tomb)	16.4.1970	336/40
48	Maqbara Lodhi Road, Near Kothi No.38, Golf Link, Golf Road, New Delhi	16.4.1970	336/41
49	Masjid Kohna, NDMC area Inside Purana Qila, Mathura Road, New Delhi.	16.4.1970	338/45
50	Masjid Khairul Manazil, NDMC, New Delhi, adjacent to Sher Shah Gate, Mathura Road, New Delhi.	16.4.1970	338/46
51	Maqbara Begum Jaan. Inside the premises of Golf Club, New Delhi. (Mosoleum)	16.4.1970	338/48
52	Idgah, Vill. Kharera, Delhi	16.4.1970	352/9
53	Masjid Makhdoom, Vill. Kharera, Green Park, New Delhi.	16.4.1970	352/10
54	Maqbara (name to be ascertained), Vill. Khgrera, Mehrauli, Road, New Delhi	16.4.1970	350/1
55	Tomb (name to be ascertained), Kh. No. 303, within wire fencing area of wireless dept.	31.12.1970	1344/357
56	Maqbara known as Chhoti Gumti, Vill. Kharera, Mehrauli, Road, New Delhi.	16.4.1970	350/2
57	Maqbara known as Dadi ka Gumbad, Mehrauli Road, New Delhi,	16.4.1970	350/3
58	Maqbara known as Poti Ka Gumbad, Vill. Kharera, Mehrauli Road, New Delhi	16.4.1970	350/4
59	Maqbara known as Biran Ka Gumbad, Vill. Kharera, Mehrauli Road, New Delhi	16.4.1970	350/5
60	Maqbara known as Sakri Gumti, Vill. Kharera, Mehrauli, Road, New Delhi	16.4.1970	350/6
61	Tomb (name to be ascertained), Khasra No. 606, Near Railway Colony.	16.4.1970	1344/362
62	Masjid Darvesh ,Vil. Kharera, Green Park, New Delhi.	16.4.1970	350/7
63	Neeli Masjid, Green Park, New Delhi.	16.4.1970	350/8



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S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
64	Maqbara Yusuf Qattal, Vill. Khirki, Malviya Nagar, New Delhi	16.4.1970	356/40
65	Muslim Graveyard, Khasra. No. 152. Khirki, (1 bigha 6 biswa), New Delhi.	10.4.1980	22/25
66	Muslim Graveyard. Aliganj, Khasra No. 556 along Lodhi Road, New Delhi.	4.5.1978	16/37
67	Muslim Graveyard, Khasra No. 1012/603, 1013/603, Kant Nagar, Jharkhandi Road, Shahdra, (16 bigh 19 bis)	4.5.1978	
68	Mosque, Inderpath, Khasra No. 540/1, Behind Humanyo Tomb, Now Delhi.	4.5.1978	
69	Maqbara Shamsuddin, Mohd. Afaq Khan, Basti Nizamuddin, New Delhi.	31.12.1970	384/1
70	Maqbara Mirza Aziz Kokaltash (Chounsar Khamba) Nizamuddin, New Delhi	31.12.1970	384/2
71	Masjid Arab Ki Sarai, Basti Nizamuddin, New Delhi.	16.4.1970	384/4
72	Maqbara Isakhan, Basti Nizamuddin, New Delhi.	16.4.1970	384/6
73	Mosque known as Masjid Isa Khan, Nizamuddin, New Delhi	16.4.1970	384/6
74	Masjid Aparwali inside Arab Ki Sarai, Nizamuddin, New Delhi.	16.4.1970	384/7
75	Maqbara (name to be ascertained), West of Masjid Daood Sarai, New Delhi.	16.4.1970	394/46
76	Maqbara (name to be ascertained) Close to Masjid Daood Sarai, New Delhi.	16.4.1970	394/47
77	Maqbara Maulana Jamali Kamali, Vill. Daood Sarai, New Delhi.	16.4.1970	394/44
78	Masjid Jamali Kamali. Vill Daood Sarai, New Delhi.	16.4.1970	394/41
79	Maqbara Sultan Balban, Vill. Daood Sarai, New Delhi.	16.4.1970	394/42
80	Maqbara Khan Shaheed, Vill. Daood Sarai, New Delhi.	16.4.1970	394/43
81	Masjid Daood Sarai, Vill. Daood Sarai, New Delhi.	16.4.1970	394/45
82	Tomb (name to be ascertained) known as Nai Wala Maqbara, Basti Nizamuddin, New Delhi.	16.4.1970	388/16
83	Maqbara Fahim Khan known as Neela Gumbad, Nizamuddin, New Delhi.	16.4.1970	388/17
84	Madarsa known as Afsarwala, Basti Nizamuddin, New Delhi.	16.4.1970	388/17
85	Maqbara Barakhamba, Basti Nizamuddin, New Delhi.	16.4.1970	386/10
86	Maqbara known as Barakhamba, Basti Nizamuddin, New Delhi.	16.4.1970	386/10
87	Maqbara Khan-e-khana Abdul Rahim Khan, Basti Nizamuddin, New Delhi.	16.4.1970	386/11
88	Tomb of Bu Halima adjacent to main gate of Humayun's Tomb, Nizamuddin, New Delhi.	16.4.1970	386/12
89	Tomb of Muzaffar Husain known as Barey Batashey wala Mahal, Basti Nizamuddin, New Delhi.	16.4.1970	386/13
90	Tomb (name to be ascertained) known as Chhotey Batashey Wala Mahal, Basti Nizamuddin, New Delhi.	16.4.1970	386/14
91	Humayun's Tomb, Nizamuddin, New Delhi.	16.4.1970	386/15
92	Maqbara Mirza Jahangeer, Basti Nizamuddin, New Delhi.	31.12.1970	1295/39
93	Khanqah & Chillah Hazrat Nizamuddin Aulia (RH). Nizamuddin, New Delhi.	31.12.1970	1295/78
94	Masjid Begum Pur, Vill. Begum Pur. Malviya Nagar, New Delhi.	31.12.1970	1295/78



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S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
95	Muslim Graveyard known as Dargah Hassan Khan, Khasra No. 201/1, out side Abadi of Vill. Naib Sarai, New Delhi.	31.12.1970	1295/78
96	Muslim Graveyard, Khasra No. 29/19 (2 bigha 10 biswa).	31.12.1970	1295/78
97	Maqbara (name to be ascertained), Vill Shah Pur Jat, New Delhi.	31.12.1970	1295/78
98	Masjid Mohamdiwali, Vill. Shah Pur Jat, New Delhi.	31.12.1970	1295/78
99	Muslim Graveyard, Khasra No. 14. at the back of Mosque Mohamdi, Vill Shah Pur Jat, New Delhi.	31.12.1970	1295/78
100	Maqbara Sundarwala Burj, Basti Nizamuddin, New Delhi	31.12.1970	1294/35
101	Maqbara Sundarwala Mahal, Basti Nizamuddin, New Delhi	31.12.1970	1294/36
102	Maqbara Jahan Ara, Basti Nizamuddin, New Delhi.	31.12.1970	1294/37
103	Maqbara Mohd. Shah, Basti Nizamuddin, New Delhi.	31.12.1970	1294/39
104	Khakqah Kaloo Sarai, Vill. Kaloo Sarai, New Delhi.		
105	Dargah known as Dargah Hazrat Khwaja Tahur Khan Khaki, (part of Khasra No. 238 Ali Ganj, Lodhi Colony, New Delhi.		
106	Masjid adjacent to Eastern Gate of Qutub Minar, Mehrauli, New Delhi.		
107	Maqbara Adham Khan, known as Bhool Bhulayya, Mehrauli, New Delhi.		
108	Muslim Graveyard, Khasra No. 1845 inside compound of Qutub Minar, Mehrauli, New Delhi.		
109	Maqbara with graves, Two Maqbaras with graves behind Kothi No. 3. Sadhna Enclave. Panchsheel Park. New Delhi.		
110	Moti Masjid inside Dargah HaEfal Khwaja Bakhtiar Kaki, Mehrauli, Inside Dargah Hazrat Khwaja Bakhtiar Kaki at Mehrauli near Zafar Mahal, New Delhi.	16.4.1970	380/18
111	Maqbara Imam Zamin close to Qutub Minar Mehrauli, Southeast of Alai Gate close to Qutub Minar Maqbara (mousoleum) with graves therein and provided with enclosure, New Delhi.	16.4.1970	380/19
112	Maqbara Mubarak Shah Sultan, Village Kotla Mubarakpur, inside the Abadi of Village Mubarakpur Kotla (Mosoleum with open land), New Delhi.	16.4.1970	374/74
113	Maqbara known' as Chhotey Khan-ka-Gumbad, Village Kotla Mubarakpur, to the east of Maqbara Kaley Khan in Village Mubarakpur Kotla (Mosoleum with land appurtenant thereto), New Delhi.	16.4.1970	374/75
114	Maqbara known as Barey Khan-ka-Gumbad, Village Mubarakpur Kotla to the west of Maqbara Kaley Khan in Village Mubarakpur Kotla (Domed Mosoleum with graves within), New Delhi.	16.4.1970	374/76
115	Maqbara known as Kaley-ka-Gumbad, Village Mubarakpur Kotla, to north-west of Village Mubarakpur Kotla, Delhi (Mosoleum with graves within), New Delhi.	16.4.1970	374/77
116	Masjid Kotla Mubarakpur, Village Mubarakpur Kotla, inside the Abadi of Village close to the Maqbara of Mubarak Shah Sultan (Mosque stoned built), New Delhi.		
117	Maqbara & Dargah of Darya Khan, Village Mubarakpur Kotla, Kidwai Nagar, New Delhi to the southwest of Maqbara Barey Khan (Maqbara), New Delhi.		
118	Maqbara Bhorey Khan, Village Mubarakpur Kotla, to the south east of Maqbara Barey Khan in Village Mubarakpur Kotla, New Delhi (domed mousoleum), New Delhi.	16.4.1970	374/77



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S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
119	Maqbara Sultan Allauddin Khilji, Mehrauli, New Delhi, to the south west of Masjid Quwatul-Islam (domed mouseoleum)	16.4.1970	397/65
120	Masjid and Bara Gumbadi, N.D.M.C. Area, inside the Lodhi Maqbara, New Delhi (mosque with a Dallan of 3 bays dome within the compound).	16.4.1970	1298/60
121	Maqbara Sultan Shamsuddin Iltamash, Mehrauli, New Delhi to the south east of Masjid Quwwatul Islam and close to Qutub Minar (domeless mouseoleum over a grave in underground compartment).	31.12.1970	397/66
122	Maqbara Sikandar Lodi, Lodi Road, Wakif: King Ibrahim Lodi, N.D.M.C. Area inside Lodhi Maqbara on Lodhi Road, New Delhi (domed mosoleum with a grave inside provided with enclosure wall).	16.4.1970	1298/61
123	Masjid Quwat-ul-Islam Wakif: Qutubuddin Aibak of India, Mehrauli, New Delhi, close to Qutub Minar, Mehrauli, New Delhi.	31.12.1970	397/67
124	Maqbara known as Sheesh Gumbad, N.D.M.C. Area New Delhi to the north of Masjid & Bara Gumbad inside maqbara, Lodhi, Lodi Road, New Delhi (domed mosoleum over 8 graves).	16.4.1970	1298/62
125	Muslim graveyard, Khasra No. 1841 within campus of Qutub Minar, New Delhi.	16.4.1970	400/85
126	Muslim graveyard, Khasra No. 1834 inside compound Qutab Minar, New Delhi (graveyard).		400/87
127	Muslim graveyard, Khasra No. 1835 inside compound Qutub Minar, New Delhi.	16.4.1970	
128	Muslim graveyard, Sarai Kabiruddin Alias Sheikh Sarai, Khasra No. 489/35 & 487/439/53, New Delhi.		
129	Maqbara Roshan Ara Begum Wakf: Emperor Aurangzeb. Ward XII, inside Roshan Ara Garden, Subzi Mandi, Delhi (Maqbara).	16.4.1970	322/26
130	Masjid Bara Dari, to the north west of Maqbara Lal Gumbad Panchsheel, Nagar (mosque with compound wall), New Delhi.		
131	Maqbara Sheikh Kabiruddin Aulia known-as Lal Gumbad, to the west of Village, Sheikh Sarai, New Delhi (Maqbara with pacca enclosure).		
132	Tomb (name to be ascertained), to the east of Masjid Baradari Village Sheikh Sarai, New Delhi (domed structure over a tomb).		
133	Muslim graveyard known as Chooroon Ka-Kunwan Wa'a, Tehsil Mehrauli, New Delhi. Khasra No. 349. close to Kunwan Badrul Islam Village, Chhattarpur, New Delhi.	16.4.1970	418/94
134	Muslim graveyard, Tehsil, New Delhi, Khasra. No. 559, Close to plot known as Budh Tanti, Village Chhattarpur (graveyard, strewn with graves), New Delhi.	16.4.1970	418/95
135	Idgah known as Masjid Mundi, Mehrauli Zone Lado Sarai, Mehrauli, on Gurgaon Road, near Lado Sarai, Mehrauli, (Idgah, Pukhta), New Delhi.		
136	Maqbara (name to be ascertained), Khasra No. 155, some 50 yards to the north of Rajon Ki Bain, Ladha Sarai, Mehrauli, New Delhi (domed Mosoleum over 3 Marble graves and many more graves within enclosure with land).	16.4.1970	396/53
137	Maqbara (name to be ascertained), Some 50 yards to the west of Rajon Ki Bain, Village Ladha Sarai, Mehrauli, New Delhi (Msqbars, Chhatri over a grave),	16.4.1970	396/54
138	Maqbara (name to be ascertained), West of Rajon Ki Bain. Village Ladha Sarai, Tehsil Mehrauli, New Delhi (domed Maqbara, over a grave).	16.4.1970	396/55



**Appendix 11.1 List of Wakf properties in Delhi under unauthorised possession of ASI.
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)**

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
139	Masjid Ladha Sarai, 100 yds to the south of Bagh Nazir in Village Ladha Sarai, Tehsil Mehrauli, New Delhi.	16.4.1970	395/49
140	Maqbara (name to be ascertained) (8 biswa).		
141	Masjid Raja Ki Bain, Khasra No. 153 West of Rajon Ki Bain, Village Ladha Sarai, Mehrauli, New Delhi (mosque, open land).	16.4.1970	395/51
142	Wall Type Mosque, 50 yards to the South of Rajon Ki Bain in Village Ladha Sarai, Mehrauli. New Delhi (wall type mosque with few graves in courtyard).	16.4.1970	395/52
143	Mosque (wall type), West of mosque, Biran Ka Gumbad, Village Khareva, Mehrauli Road, New Delhi (entered at No. 59) wall type mosque, 1 grave in the courtyard.		
144	Dargah & Mosque, Khasra No. 70, Ladha Sarai, New Delhi.	21.10.1982	29/9
145	Maqbara Bablol Lodi Wakif King Sikandar Lodi, N.D.M.C. Chiragh Delhi, outside Dargah Hazrat Roshan, Chiragh Delhi (Maqbara_).	31.12.1970	1348/230
146	Masjid Moth, Village Masjid Moth, New Delhi built by Mian Bholia Wasir of Sikandar Shah Lodi, Village Masjid Moth in the centre of Abadi of Village Masjid Moth, (Mosque).	16.4.1970	374/78
147	Maqbara nameless, Khasra No. 259 (1 bigha 4 biswas), 374 (5 biswas) 385 (6 biswas) 481 (bigha 5 biswas) graveyard (3 bigha) with a mosque inside.		
148	Muslim graveyard, Khasra No. 51, Civil Station,		
149	Mosque Opp. Qutab Minar. Mehrauli. New Delhi.		436/106
150	Moti Masjid Inside Red Fort, New Delhi.		
151	Masjid Kohna (Old) Inside Purana Qila, New Delhi		
152	Maqbara Roshan Ara Begum Inside Roshan Ara Bagh, Subzi Mandi, Delhi	16.4.1970	322/26
153	Dargah Sayyed Noor Mohd. Dalani, 19/1 Lodhi Estate, New Delhi.		
154	Tomb (name to be ascertained), 15/2, Vill. Ali Ganj, near Rly. Colony Tomb, New Delhi.		
155	Maqbara (601), Gumbad Lodhi Road, Tomb Graveyard and Compound, New Delhi..		
156	Maqbara Gole Gumbad (Tomb), Lodhi Road, New Delhi.		
157	Maqbara Shamsuddin Mohd. Alzba Khan, Basti Nizamuddin, New Delhi.	16.4.1970	384/1
158	Masjid Arab Ki Sarai, Nizamuddin, New Delhi.	16.4.1970	384/4
159	Maqbara Isa Khan, Basti Nizamuddin, New Delhi.	16.4.1970	384/6
160	Mosque known as Aparwali, Basti Nizamuddin, New Delhi.	16.4.1970	384/7
161	Mosque Afsar Wala. Basti Nizamuddin, New Delhi.	16.4.1970	386/8
162	Maqbara known as Subz Burj, Nizamuddin, New Delhi.	16.4.1970	386/9
163	Maqbara known as Bara Khamba, Nizamuddin, New Delhi.	16.4.1970	384/10
164	Tomb of Bu-Halima, Basti Nizamuddin, N, Delhi.	16.4.1970	386/12
165	Tomb of Muzaffar Hussain, known as Bare Batashe Wala Mahal, Nizamuddin, New Delhi.	16.4.1970	386/13
166	Tomb (name to be ascertained) known as Chotey Batashawala Mahal, Nizamuddin, New Delhi.	16.4.1970	386/14



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Appendix 11.1 List of Wakf properties in Delhi under unauthorised possession of ASI. (Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
167	Tomb Naiwala Maqbara, Nizamuddin, New Delhi.	16.4.1970	388/17
168	Maqbra Fahim Khan known as Nizamuddin, New Delhi.		
169	Masjid Bara Dari, Vill. Sheikh Sarai, New Delhi.		
170	Wakf Takla Masjid Moth, Khasra No. 38, New Delhi.		
171	Masjid Bara Dari, Vill. Sheikh Sarai, New Delhi.		
172	Maqbara (name to be ascertained) Vill. Yaqoot Pur, Kh. No. 50, area 9 bis.		

Appendix Table 11.2 List of Wakf properties under unauthorized occupation by Delhi Development Authority (DDA) (Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
173	Graveyard, Khasra No. 359. Village Aliganj, New Delhi.	31.12.1970	1340/387
174	Graveyard Khasra No. 262, Aliganj, New Delhi.	31.12.1970	1342/348
175	Graveyard Khasra. No. 293, Aliganj, New Delhi.	31.12.1970	1342/349
176	Mosque (Wall Type), Khasra. No. 260, Aliganj, New Delhi.	31.12.1970	1342/353
177	Graveyard, Khasra. No. 248, Aliganj, New Delhi.	31.12.1970	1344/354
178	Mosque (Wall Type) Khasra. No. 303, Aliganj, New Delhi.	31.12.1970	1344/357
179	Tomb (name to be ascertained) Khasra No. 303, Aliganj, New Delhi	31.12.1970	1344/357
180	Graveyard, Khasra No. 320, Aliganj, New Delhi.	31.12.1970	1344/358
181	Graveyard, Khasra No. 391, Aliganj, New Delhi.	31.12.1970	1344/359
182	Graveyard, Khasra No. 394, Ali Ganj, New Delhi.	31.12.1970	1344/360
183	Graveyard Khasra No. 95/3, 416 Sq. Yds. Qadam Sharief.Delhi.		
184	Graveyard, Khasra No. 186. (131 sq. yds) Jangpura New Delhi. '		
185	Graveyard Khasra No. 538, (1 Bigah 3 Biswa) Aliganj. New Delhi.	31.12.1970	1338/335
186	Graveyard Khasra No. 545, (13 Blgah 13 Biswa), Aliganj New Delhi.	31.12.1970	1338/34
187	Graveyard Khasra No. 920/916 Jangpura New Delhi.	31.12.1970	1294/34
188	Dargah Qadam Sharif Mchallah Qadam Sharif, Ward XV 6662 to 6668, 6717 to 6831 to 6835, 6889 to 6900	31.12.1970	34/1280
189	Mpl. No. 10393. Masjid & Graveyard Motia Khan, New Delhi.	31.12.1970	42/1324
190	Graveyard Khasra No. 358 (16 Biswas) Aliganj New Delhi.	31.12.1970	1338/335
191	Graveyard Khasra No. 386, Mpl. No. 6365, (1 Bigah 4 Biswa) Qasbpura Delhi.	10.4.1975	14/42



Appendix Table 11.2 List of Wakf properties under unauthorized occupation by Delhi Development Authority (DDA) (Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
192	Graveyard Khasra No. 661, Aliganj New Delhi.		
193	Graveyard Khasra No. 23. Aliganj adjacent to Karbala New Delhi.	16.4.1970	346/32
194	Qabristan Khasra No. 165 Qadam Sharief Paharganj, New Delhi.		
195	Graveyard Khasra No. 36, Model Basti Delhi.	16.4.1970	342/20
196	Graveyard Khasra No. 31 Baghichi Allauddin, Delhi.	16.4.1970	16/334
197	Graveyard Mpl. No. 7271, Ram Nagar Qadam Sharief, New Delhi	8.9.1977	10/2
198	Graveyard Khasra No. 103 (Area 586 sq. yds.) Qadam Sharief, Paharganj, New Delhi.	8.9.1977	13/21
199	Graveyard Khasra No. 34. Nabi Karim, Delhi.		
200	Graveyard Khasra No. 144, 134 Qadam Sharief, Paharganj, New Delhi.		
201	Masjid Zamrudpur Khasra No. 90, (1 bigah 9 biswa), Zamrudpur, Greater Kailash, New Delhi.	31.12.1970	1284/105
202	Graveyard Khasra No 481 Village Ladha Sarai, New Delhi		
203	Graveyard Khasra No. 147 & 148 (7 Biswa) Mehrauli, New Delhi.		
204	Graveyard Khasra No. 338 (11 Biswa) Village Lado Sarai, New Delhi.		
205	Graveyard Khasra No. 281/1 Tughlakabad, New Delhi.	10.4.1980	20/11
206	Dargah Khasra, Baqibillah Qutab Road, Delhi.	16.4.1970	411/89
207	Masjid Imli Wala Bagh Khre Khan Delhi.		
208	Sheikh Peer Bakhsh Khasra No. 1662/1098 (8 Bigah) Mehrauli, New Delhi.		
209	Madarsa & Masjid Khasra No. 2020 (11 Bigha) Mehrauli, New Delhi.		
210	Makbara 1664 (14 Biswa), Mehrauli, New Delhi.		
211	Masjid 957/13 {351/13} Mehrauli, New Delhi.	16.4.1970	382/26
212	Masjid 2347/1633 (10 Biswa) Mehrauli, New Delhi.		
213	Graveyard 1834 (8 bigha 19 biswa) Mehrauli, New Delhi.	16.4.1970	400/86
214	Graveyard 1835 (12 Biswa) Mehrauli, New Delhi.	16.4.1970	400/87
215	Graveyard Shamsi Talab 1859 (36 Bigha), Mehrauli, New Delhi.	16.4.1970	400/88
216	Graveyard (Abadi Idgah) Khasra No. 1731, (3 Bigha 19 Biswa) Mehrauli, New Delhi.	16.4.1970	401/90
217	Graveyard Khasra No. 1045, (6 Bigha 3 Biswa) Mehrauli, New Delhi.	16.4.1970	420/113
218	Graveyard Khasra No. 2629/1096, (1 bigha) Mehrauli, New Delhi.	21.5.1981	10/1
218	Graveyard Khasra No. 2360/1308, (2 biswa) Mehrauli, New Delhi.	21.10.1982	52/34
219	Graveyard Khasra No. 1145 (8 bigha) Mehrauli, New Delhi.	19.1.1989	8/52
220	Graveyard Idgah Khasra No. 3025/2754, 1662/2 1666. (1 bigha) Mehrauli, New Delhi.	04.10.1984	10/11
221	Graveyard near Idgah Khasra No. 3027, 2075, 2024, 1666, (5 bigha 1 biswa). Mehrauli, New Delhi.	04.10.1984	10/12
222	Graveyard near Idgah Khasra No. 3028, 2758, 1666, (27 bigha 8 Biswa) Mehrauli, New Delhi.	04.10.1984	10/13



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Appendix Table 11.2 List of Wakf properties under unauthorized occupation by Delhi Development Authority (DDA) (Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
223	Khasra No. 542, Nizamuddin. Aliganj New Delhi.		
224	Khasra No. 432/159/160, Ladha Sarai, Mehrauli, New Delhi.	04.10.1984	13/22
225	Khasra No. 1665, Mehrauli, New Delhi.	19.1.1989	4/14
226	Khasra No. 546/ 371/240/258. Vill Shaikh Sarai, Swami Nagar, New Delhi.	16.4.1970	372/70
227	Khasra No. 583. Vill. Chhatar Pur, New Delhi.	16.4.1970	418/96
228	Khasra No. 53, Sheikh Sarai, Malviya Nagar New Delhi.		
229	Khasra No. 55 Sheikh Sarai, Malviya Nagar, New Delhi.		
230	Khasra No. 168, Begumpur Malviya Nagar New Delhi. (1 bigha 14 biswa)	23.11.1989	1/1
231	Graveyard Khasra No. 142, I. P. Estate, Mata Sundri Road, New Delhi.	25.9.1975	78/37
232	Mosque and graveyard Tell Mill Khurd 7229-7265, Qutab Road, New Delhi (Area 4687 yds)	31.12.1970	41/1882
233	Graveyard, Village Qadam Sharif Khasra No. 1119/578(area 539 sq. yds), New Delhi.	16.4.1970	411/39
234	Graveyard Khasra No. 484, I.P. Estate Near D.P.S., New Delhi.	16.4.1970	370/44
235	Graveyard Khasra. No. 529, I.P. Estate, Nizamuddin, New Delhi.	30.10.1976	34/20
236	Dargah Firdos Ali Shah (Dargah Hazrat Musafir Shah), Qabristan Khusr Park, Nizamuddin, New Delhi.		
237	Dargah Khuda Numa New Link Road Delhi (area 0.83 acres).	16.4.1970	44/388
238	Graveyard Khasra No. 217, Ladha Sarai, Mehrauli, New Delhi.		
239	Graveyard, Mauza Ladha Sarai, Khasra No. 171, (8Bigha 9 Biswa), New Delhi.	16.4.1970	402/98
240	Graveyard & Dargah Kabeeruddin Lal Gumbad, Khasra No. 53, Shaikh Sarai, New Delhi.		
241	Masjid Zamurdpur, Kailash Colony, New Delhi.	31.12.1970	1284/106
242	Graveyard, Khasra No.458-59, Lado Sarai, New Delhi.		
243	Graveyard, Khasra No. 334, Lado Sarai. New Delhi.		
244	Qadam Sharif Khasra No. 94. House No. 3666, Ward No. XIV, Nabi Karim, Delhi.	16.4.1970	10/330
245	Qila Kadam Sharif, Khasra No.20, Delhi.		
246	Dargah, Masjid, Graveyard, Khasra No. 57, Ladha Sarai, (27 Bigha 4 Biswa), New Delhi.		
247	Masjid Sundi, Khasra No. 130/86. H. No. 8827, Ward No.14, New Delhi.	16.4.1970	7/328
248	Masjid, Graveyard, Khasra No. 274, Mouza Ladha Sarai, (14 Biswa), New Delhi.		
249	Masjid, Graveyard, Khasra No. 294, Mauza Ladha Sarai, (2 Bigha 17 Biswa), New Delhi.		
250	Qadam Sharif, Khasra No. 23, 24/83, New Delhi.		
251	Qadam Sharif, Khasra No. 32-33/2, Ward No. 15, New Delhi.	31.12.1970	1350/377
252	Graveyard, Ladha Sarai, Khasra No. 159-160-161, (16 Biswa), New Delhi.		
253	Khasra No. 574, Vill. Aliganj Area, (12 bigha), New Delhi.		
254	Khasra No. 546, Aliganj Area, New Delhi	31.12.1970	1338/332



Appendix Table 11.2 List of Wakf properties under unauthorized occupation by Delhi Development Authority (DDA) (Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
255	Khasra No. 538, Aliganj, New Delhi.	31.12.1970	1338/333
256	Khasra No. 545, Aliganj, New Delhi.	31.12.1970	1338/334
257	Mosque Wall Type, Khasra No. 319, Village, Aliganj, New Delhi.	31.12.1970	1344/356
258	Khasra No. 358, Aliganj, New Delhi.	31.12.1970	1338/335
259	Khasra No 348, Aliganj, New Delhi.		
260	Khasra No. 154, Jungpura, New Delhi.	31.12.1970	1340/343
261	Graveyard, Khasra No.546/371/249, Village Shaikh Sarai. (38 Bigha), New Delhi.		
262	Graveyard, Khasra No. 186, Moradabad Pahari, New Delhi.	16.4.1970	412/41
263	Graveyard, Khasra No. 164, Moradabad Pahari, New Delhi.	16.4.1970	412/42
264	Graveyard, Khasra No. 161 Moradabad Pahari, New Delhi.	16.4.1970	412/44
265	Graveyard, Khasra No. 151, New Delhi.	16.4.1970	412/45
266	Graveyard, Khasra No. 142 Moradabad Pahari, New Delhi.	16.4.1970	412/46
267	Graveyard, Kh. No. 140, Moradabad Pahari, New Delhi.	16.4.1970	412/47
268	Graveyard, Khasra No. 120, Moradabad Pahari, New Delhi.	16.4.1970	412/48
269	Mosque, Khasra No. 113, Moradabad Pahari, New Delhi.	16.4.1970	412/49
270	Mosque, Khasra No. 107, Moradabad Pahari, New Delhi.	16.4.1970	412/50
271	Mosque, Khasra No. 106, Moradabad Pahari, New Delhi.	16.4.1970	412/51
272	Mosque Khasra No. 105, Moradabad Pahari, New Delhi.	16.4.1970	412/552
273	Graveyard, Khasra No. 97, Moradabad Pahari, New Delhi.	16.4.1970	412/53
274	Mosque Khasra No. 75, Moradabad Pahari, New Delhi.	16.4.1970	412/55
275	Mosque Khasra No. 26, Moradabad Pahari, New Delhi.	16.4.1970	412/56
276	Graveyard. Khasra No. 33, Moradabad Pahari, New Delhi.	16.4.1970	412/57
277	Dargah Sayyed Sahib, Khasra No, 89, Aliganj, New Delhi.	5.6.1986	1
278	Dargah & Mosque Khwaja Khumari, Paharganj, New Delhi. Inside compound of Vikas Sadan, New Delhi.	16.4.1970	41/441
279	Masjid Zamrudpur, Khasra No. 90. Kailash Colony, New Delhi.	31.12.1970	1284/105
280	Mosque, within graveyard, Khasra No. 1776, 1785, Sewa Nagar, Aliganj, New Delhi.	31.12.1970	1286/119
281	Graveyard Village Lado Sarai Khasra No. 458,459 (area 1 bigha 1 biswa), New Delhi.		
282	Graveyard Village Lado Sarai Khasra No. 334 along side Qutab Badarpur Road (area 19 bis)		
283	Mosque Dargah Shaikh Abu Bakar Tusi (RA), Mathura Road, New Delhi.	16.4.1970	307/4
284	Graveyard, Village Aliganj Khasra No 546, Katra Ahiran (area 3 bigha 14 biswas), New Delhi		
285	Graveyard (Takla), Masjid Moth. Takla) No. 38, Behind Masjid Moth, New Delhi.	25.9.1975	381/38



Appendix 11.3 List of Wakf properties under unauthorized occupation by Municipal Corporation of Delhi (MCD).
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
286	Graveyard Western Extension Area, Karol Bagh, New Delhi.	10.4.1970	324/5
287	Masjid Madarsa Wali, Mehrauli, New Delhi		
288	Graveyard Khasra No. 564 Village Aliganj, Kalan Masjid, Basti Nizamuddin, New Delhi	31.12.1970	
289	Graveyard Mir Dard Behind G.B. Pant Hospital, New Delhi		
300	Masjid and Maqbara Khalil Bari, Shastri Nagar, Delhi		
301	Graveyard Compound in Khasra No. 914, Area (1 Bigha 11 Biswa) Village Bahapur, Chitranjan Park, New Delhi		
302	Graveyard Khasra No. 80, Village Chattarpur, New Delhi.		
303	Shahi Idgah Khasra No. 11, (31601 sq. yds) Qasabpura, Delhi	16.4.1970	

Appendix 11.4 List of Wakf properties under unauthorized occupation by Railways.
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
304	Graveyard, Bearing Khasra No. 998/471, 997/469 Near Railway Station, Shahdara, Delhi	31.12.1970	1306/280
305	Masjid Naeem Wali, Railway Account Office, Old Rohtak Road, Delhi	10.4.1970	392/2

Appendix 11.5 List of Wakf properties under unauthorized occupation by Delhi Cantonment
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
306	Mosque (name to be ascertained) adjacent to Military Hospital, Delhi Cantt.	10.4.1970	442/2
307	Mosque (name to be ascertained) Rajputana Rifle Centre, Delhi Cantt.	10.4.1970	442/4
308	Mosque (name to be ascertained) within Military Area Hospital, Delhi Cantt.	10.4.1970	442/5
309	Mosque (name to be ascertained) within Military Area Hospital, Delhi Cantt.	10.4.1970	
310	Mosque (name to be ascertained) within campus of 19 Heavy Military, Delhi Cantt.	10.4.1970	442/6
311	Mosque (name to be ascertained) within campus of 19 Heavy Military Artillery, Delhi Cantt.	10.4.1970	442/6



Appendix 11.6 List of Wakf properties under unauthorized occupation by Delhi Jal Board
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
312	Graveyard Ahle Qureshi Mehrauli Opp. Police Station, New Delhi	10.4.1970	442/2
313	Graveyard Khasra No. 333, Mouza Lado Sarai, Mehrauli, New Delhi (11 Biswa)	10.4.1970	442/4
314	Graveyard Khasra No. 335, Mouza Lado Sarai, Mehrauli, New Delhi (1 Bigha)	10.4.1970	442/5
315	Shahi Idgah Khasra No. 11, (31601 sq. yds) Qasabpura, Delhi	10.4.1970	
316	Chhoti Masjid Inside Lady Harding Hospital, New Delhi	10.4.1970	442/6

Appendix 11.7 List of Wakf properties under unauthorized occupation by Delhi Police
(Ref: Letter No. 2/CEO/HLC/DWB/2005/242 dated 7.2.2006 of CEO, Delhi Wakf Board)

S. No.	NAME AND ADDRESS	Wakf Gazette Notification	
		Date	Page No.
317	Khasra No. 48, Yaqut Pur Village, Masjid Moth, New Delhi (9 Bigha Biswa)	16.4.1970	876/90
318	Dargah Sadhullah Gulshan Qutab Road, No. 7227	20.10.85	

Appendix Table 11.8: List of Unauthorised Wakf Properties in Meghalaya
(Ref: Letter No. MSWB/PMO//2005-06/1029 dated 08.08.2005 of Chairman, Meghalaya Board of Wakfs)

S.No.	NAME AND ADDRESS
319	Haji Elahi Baksh Wakf Estate G.S. Road, Police Bazar, Shillong
320	Haji Elahi Baksh Wakf Estate South East Mawkhar, Barabazar, Shillong - 2
321	Haji Elahi Baksh Wakf Estate 35, Cantt. Bazar, Shillong
322	Golam Rahman Wakf Estate Keating Road, Shillong
323	Golam Rahman Wakf Estate Thana Road, Police Bazar, Shillong
324	Golam Rahman Wakf Estate Taxi Stand, G.S. Road, Shillong
325	Golam Rahman Wakf Estate Strip of Land along side the G.S. Road, Shillong
326	Haji Kasimuddin Mollah Wakf Estate Rook Wood Cottage
327	Haji Kasimuddin Mollah Wakf Estate Police Bazar Mosque
328	S.K. Umeed Ali Wakf Estate Amrita Bazar Patrica Road (near stream)
329	Shah Kamal Aulia Wakf Estate At Mahendraganj



Appendix Table 11.9: Unauthorized occupation of Wakf properties, Rajasthan (Ref: Letter No. Wakf/Survey/6039/06 dated 25.5.2006 of CEO, Rajasthan Board of Muslim Wakfs)

S.No.	NAME AND ADDRESS	Total Properties
330	Education Department	17
331	Irrigation Department	01
332	Kra and Vikra Sehkari Samiti	01
333	Police Department	03
334	Rural Development	03
335	PWD	04
336	Puratatva Vibhag	03
337	Health Department	04
338	Rajasthan Roadways and Transport Corporation (RRTC)	02
339	Urban Development	04
340	Electricity Department	02
341	Panchayat Department	02
342	Jaipur Dairy	01
343	Law Department	02
344	Animal Husbandry	02
345	Revenue Department	04
346	Controller of Public Health	05



Appendix Table 11.10: Details of Aukaf whose properties are under encroachment of Government or Semi Government Bodies (Ref: Letter No. 3074/A.S - 2006 of Assistant Secretary, U.P. Sunni Central Waqf Board dated 24.1.2006)

S.No.	Wakf. No.	Details of Wakf Properties under occupation	Govt./Semi Government body in encroachment
347	390	Qabristan Lal Katora Khasra No. 15, 316, 23, 25, 38, 292, 308, 314 Khata No. 45 & 6 measuring a bigha 14 biswan	Avas Vikas Parishad, U.P. Lucknow
348	443/488	Masjid Mazar Shah Turab Ali Shah, Waqf Mukhtar Begum Khasra No. 242	Avas Vikas Parishad, U.P. Lucknow
349	405	Masjid Shahdra, Sanosa Bharesa near Alamnagar Khasra No. 842 to 856 Measuring 4 acre 55 Dismal	Avas Vikas Parishad, U.P. Lucknow
350	393	Masjid Maqbara Nadan Mahal Road, Lucknow Khasra No. 300, 301, 304, 305	Archeological Survey of India Old monuments
351	337	Qabristan Chitwapur Lucknow Khasra No. 810 to 818 & 823 measuring 8 bigha 7 biswa	LDA
352	463	Takia Qabristan Golaganj Lucknow Khasra No. 129, 139 measuring 14 Bigha 3 Biswan, 2 Biswansi	Balrampur Hospital Lucknow
353	44 A	Waqf Shafiun Nisa & Mahmood Husain started at Mohall Nagariyan, Lucknow Khasra No. 5, 6, 7 measuring 9 Bigha 14 Biswan	Lucknow Corporation (Jal Nigam)
354	522	Qabristan Mohibullpur Khasra No. 69, 666, 646 & 820 measuring 3 Bigha 4 Biswan	LDA
355	416	Masjid Sitapur Road Near Railway Crossing Daligaj Lucknow Khasra No 38 Measuring 4 Biswan	Railway Deptt. LDA
356	562	Madersa Masjid & Qabristan Khasra No. 36-36-13 situated at Alamnagar near Dhanta Mehar Bridge measuring 4 Bigha 2 Biswan	U.P. Avas Vikas Parishad



Social, Economic and Educational Status of the Muslim Community of India

Appendix Table 11.11: Unauthorized occupation of Wakf properties, Uttar Pradesh (Ref: Letter No. 3074/A.S - 2006 of Assistant Secretary, U.P. Sunni Central Waqf Board dated 24.1.2006)

S.No.	NAME AND ADDRESS
357	Wakf Kadam Rasoolallahabad
358	Kabristan Badshah WaliMeerut Cantt., Itawa
359	Kabristan Tal Katora Khasra No. 15, 316, 2, 25, 38, 292, 308, 314 and 345(9 Bigha 14 Biswa)
360	Madina Masjid and Kabristan Kh. No. 36 - 1 and 36 - Balam Nagar Dhania Mehri KunjLucknow
361	Masjid Mazar Baba Turab Ali Shah and Mukhtar BegumKh. No. 242. Rajaji Puram ColonyLucknow
362	Masjid Shahadra Sarosa Bharosa Alam Nagar, Lucknow
363	Wakf Shafi and Mahmood HussainKh. Noi. 5, 6, and 7
364	Kabristan Mohallapur Kh. No. 69, 666, 646 and 820
365	Kabristan Noida Sector - 18In front of Sector 30 and 16
366	Kabristan near Parviya TolaKh. No. 595 / 12, 596, 594
367	Masjid and Kabristan Marapan Ganj, Itawa, Kh. No. 994, 997, 998, 996 and 995
368	Masjid Latuwa Road and shopsKanpur
369	Kabristan Sarai BakarpurKotla, AjitgalWakf No. 105
370	Kabristan 12 Bagh, Near Basai RoadShahpurKh.No. 80, 89, 91, 411, 415, 416, and 418
371	Kabristan Badshah Kuli Parade Cantt. Wakf No. 35
372	Kabristan Dargah Goysa Kh, No. 85, 36 and 17
373	Wakf Haji Ratan Sen Moradabad
374	Wakf Ilahi KhannumSultanpur
375	Kabristan Sarai MakarpurKotla AjitgalSunni Wakf No. 1052Itawa
376	Wakf Wali Khannum MakbaraFaizabad
377	Wakf Shahi Masjid and Imam BaraSikandar Bagh, Lucknow
378	Masjid Makbara Nadan Mahal RoadLucknow, Kh. No. 300, 290, 301, 304, 305, 307
379	Sunni Registered Wakf No. 101Mazaar Aithan Shah
380	Kabristan Sarai BabarpurAjitgal, Sunni Kh. No. 105
381	Kabristan Maula Sarai NaharpurKotla Tehsin Kh. No. 46. 193, 197, 199, 200, 353, 356 and 357
382	Dargah Khwaja BahauddinAmroha
383	Wakf Haji Meekaf Shah Galibapura, Nai ki MandiAgra , Wakf No. 232
384	Raja Imam Hussain ShabbirRaja Hazrat Kasim
385	Wakf Bibi Ilahi KhannumBazar Aliganj, Maniyari Pargna, Maranpur, Tehsil Sadar Sultanpur
386	Takia Kabristan GolaganjKh. No. 129, 130
387	Masjid near RambaghKanpur
388	Kabristan Kh. No. 29, 30, 31
389	Masjid Kh. No. 38Sitapur Road, Near Railway Crossing, Haliganj
390	Land and House Sugar MillDevaria
391	Houses at Badaun
392	Kabristan Karbuj ShahidKh. No. 225, Near Kharbuja ShahidVaranasi



Appendix Table 11.12: Unauthorized occupation of Wakf properties, Orissa (Ref: Letter No. 861/OBW dated 1.8.2005 of CEO, Orissa Board of Wakfs)

S.No.	NAME AND ADDRESS
393	Pir Jahania Jaharigast, At-Sudekeswar (Astarang) P.S-Kakatpur, Dist-Puri
394	Dargha Saheb. At-Righagarh., P.S. Rajkanika, Dist-Kendrapara.
395	Dargha Saheb, At-Kakatpur, P. S-Kakatpur, Dist-Puri
396	Nabi Saheb Dargha, At-Khadiang (Kendrapara)
397	Jamia Mosque, At-Bhanjanagar, Dist- Ganjam
398	Kadam Rasul, At-Dargha Bazar, Cuttack Town.
399	Kabrastan, Ai-Khagadapal, P.S.-Baliapal, Bist-Balasore
400	Fakir Takia Pir, Af-Sudlpur, Balasore Town, Dist-Balasore
401	Hazrat Saha Faizulla Pir, At-Remuna Dist- Balasore
402	Kabrastan at Piteipur. P.S-/Dist - Jagatsinghpur
403	Kabrastan at Rajpur. Nuapada, Dist- Nuapada.
405	Kadam Rasool Wakf Property situated in Mouza-Dhamila, P.S-Balianta, Dist- Khurda
406	Sayed Jataal and Sayed Kamal, Bijie Bhanpur, P.S- Cuttack Sadar; Dist-Cuttack.
407	Pir Hazrat Laskari Mastan. Sahab Bijie Buxi Bazar; Cuttack.
408	Peer Saheb, Bijie Kanas, P.S-Balanga (Hal Kanas) Dist-Puri
409	Kale Pahelwan Pir, Bijie- Ranihat, P.S. Manglabag, Dist- Cuttack.
410	Kadam Rasool Bijie Dargha Bazar Town, P.S-Dargha Bazar, Cuttack.

Appendix Table 11.13: LIST OF ENCROACHMENT OF WAKF, KARNATAKA (Ref: No. KTW/32/ADM/05-06 of CEO, Karnataka State Board of Wakfs dtd 05th August 2005)

S.No.	Name of the Wakf Inst. and address
BANGALORE - RURAL	
411	Ashu Makan, (Khabrastan)Devanhalli Town, Devanhalli
412	Haz. Jumma Shah Khader ShahMakan, Dondupalya, Hoskote
413	Haz. Dilawar Sha Dargah & Khabrastan, Gangadhrapur, Doddaballapur
BANGALORE - URBAN	
414	Mehmood Shariff Education TrustYeshwanthpur
415	Muslim Burial Ground Mysore Road, Bangalore
416	Muslim Burial Ground Yashwanthpur, Bangalore
417	Jamia MasjidVarthur Village
418	Haz. Sahbaz Shah DarveshDarga Circle, Mysore Road, Bangalore
419	Kumandan MakanBriand Circle, Mysore Rd. Bangalore
420	Lashkar KhabrasthanAudugudi, Bangalore
421	Jamia MasjidYethanka, Bangalore



Appendix Table 11.13: LIST OF ENCROACHMENT OF WAKF, KARNATAKA (Ref: No. KTW/32/ADM/05-06 of CEO, Karnataka State Board of Wakfs dtd 05th August 2005)

S.No.	Name of the Wakf Inst. and address
422	Burial Ground, Khazisonnanahalli Village
BELLARY DISTRICT	
423	Bhandar Ali Shah Dargah Bandihatti Road, C.B. Bellary
424	Masood Shah Panje (Ashurkhana) Moka Village, Bellary, Taluk
425	Ganje Shaheed Dargah Hospet
426	Pinjarwadi Ashoorkhana Bellary
BELGAUM DISTRICT	
427	Hazralh Khatal Shah Wali Dargah, P.B. Belgaum
428	Hatti Asad Khan Dargah Camp, Belgaum.
429	Sunnath Muslim Jamath Diggewadi Village, Raibag.
430	Idgah Shahpur Hindiwadi, Belgaum.
431	Shahi Masjid, Sampgoan Taluka-Bailhongal
BIJAPUR DISTRICT	
432	Dargah Zainab Hafeez Mahboob Jalaludin Dargah Mosque & Jannatul Bukhi Khabrastan, Indi Road
433	Masjid Chamber of A.C Bijapur
434	Masjid S.S. High School Bijapur
435	Sunehri Mosque. Bijapur
436	Aalamgir Shahi Idga
437	II Ali Raza Mosque
438	Ibrahim Roza
439	Ibrahim Jamia Masjid L. anger Bazar
440	Masjid in front of Dy. Commissioner. B'lore.
441	Khabrasihan. Shivangi Taluk & Dist., Bijapur
442	Darga Peer Ziyauddin Ghaznavi
BIDAR DISTRICT	
443	Khankha Quthbe Alam Bidar.
444	Masjid Shah Zainuddin Quadri Bidar
445	Dargah Haz. Raja Mastan & Graveyard outside Fathe Darwaza Bidar
446	Dargah Dada Peer Aliyabad Village, Bidar
447	Dargah Haz. Shah Zuinudidin Kunjenasheen, Chidri, Bidar
448	Dargah Haz. Multhani Badesha Bidar
449	Dargah Haz. Bani Hasham Gullar Haveli, Bidar.
450	Dargah Haz. Hafiz Sha Mohd. Gullar Haveli, Bidar
451	Kaman Sofiya Shah Gunj, Bidar



Appendix Table 11.13: LIST OF ENCROACHMENT OF WAKE, KARNATAKA (Ref: No. KTW/32/ADM/05-06 of CEO, Karnataka State Board of Wakfs dtd 05th August 2005)

S.No.	Name of the Wakf Inst. and address
BAGALKOT DISTRICT	
452	Muslim Graveyard Sy.No. 19, Lokapur Mudhol
453	Muslim Aam Jamath Khabrastan, Guleguda Tq. Badami
454	Shah Alam Masjid Jamkhandi
455	Muslim Khabrastan Anjuman Islam Committee Amingadh Taluk, Hungund
456	Muslim Aam Jamath Idgah, Gulegudda Taluk Badami
457	Idgah, Sliirur Village Taluk & Dist. Bagalkot
458	Sy.No.73 & CTS No.22 belongs to Anjuman Uskan Muslim Jamat Rabkavi Taluk, Jamkhandi
459	Idgah, Nagral Village Mudhol.
CHAMARAJANAGAR DISTRICT	
460	Khabrastan, Ramasmudra Chamarajnagar Taluk
461	Dargah Hazrath Mardan-e Ghaib Shivasamudram Kollegal Taluk
CHIKMAGALUR DISTRICT	
462	Masjid-e-Bazar Trust Tarikere Town
CHITRADURGA DISTRICT	
463	Khabrastan Agasanakallu Chitradurga
464	Muslim Hosete Site behind the Basaveshwars Talkies Chitradurga
465	Anjuman-e-Elahi Koli Burujana Hatty Chaitradurga
466	Bara Imam Makan Filter House Road, I-Block Chaitradurga
467	Khabrastan, Metikurke Hiriyur Taluk
468	Hariboudi Khabrastan, V.P Extension, Chitradurga
469	Hazrath Ataulla Shah Makan. B.D.Road. Chitradurga
470	Hazrath Ahamad Shah Wali Dargah Bada Makan Chaitradurga
DAKSHINA KANNADA	
471	Disused Muslim Burial Ground, Pendeswara, Mangalore
DHARWAD DISTRICT	
472	Ahle Sunnath Jamalh Tarthal Tq., Hubli.
GULBARGA DISTRICT	
473	Ahlc Hadees Masjid Gazipura, Gulbarga
474	Hazrath Shah Hisamuddin Saheb Teg Barhana Gulbarga
GADAG DISTRICT	
475	Zinde Shah Wali Dargah Betgiri Gadag Taluk Gadag District
KODAGU DISTRICT	



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Appendix Table 11.13: LIST OF ENCROACHMENT OF WAKF, KARNATAKA (Ref: No. KTW/32/ADM/05-06 of CEO, Karnataka State Board of Wakfs dtd 05th August 2005)

S.No.	Name of the Wakf Inst. and address
476	Muslim Burial GroundMadikere, Madikeri Town
477	Khadriya Mohalla MosqueBelgunda (Muslim Burial Ground)Magula Village, Vijajpet
478	Jamia MosqueKhushalnagar, SomwarpetTaluk
479	Jamia MosqueShanivarasanthe
480	Masjid-e-AzamVirajpet Town
HASSAN DISTRICT	
481	Khader Vali Dargah Arsikere Town.
482	Jamia Masjid (Forte) Belur Town.
483	Old Khabrastan & Makan Hassan City.
484	Mastan Vali Dargah Channarayapatna.
485	Vali Mutt & Khabrastan Channarayapatna.
486	Jamia MasjidChannarayapatna.
487	C'howk Masjid-e-AzamChannarayapatna.
KOLAR DISTRICT	
488	Hazrath Tippu Sultan MosqueNandi Hills
KOPPAL DISTRICT	
489	Muslim Khabrastan. Ahle Islam,. Near Town PoliceStation, Koppal
490	Dargah Hazrath Raja BaghSawar (Sunni) JawaharRoad. Koppal
491	Shop Attached to Masjid-e-Firdou.s,Main Market,Koppal.
492	Muslim Khabrastan (Sunni)Shahpur VillageKoppal Tq. & District.
MYSORE DISTRICT	
493	Hazrath Safdar Jung Makan Mysore
494	Tahfuz-e-Khabrastan, Ooty Road, Mysore
495	Syed Allauddin Shah Khadri Makan, Mysore
496	Jamia Masjid,Kattemalvadi, Hunsur.
497	Eidgah, Ankanahalli Koppal, Periyapatna Tq.
MANDYA DISTRICT	
498	Khabrasthan ManglaVillage, Mandya Taluk K. No. 11
499	Burial GroundBomur Agrahara, S.R. PatnaSy. No. 241
500	Tipu Sultan Wakf EstateS.R. Patna, Sy. No. 950
501	Yakeen Shah Buddan ShahMakan, (Dal Roti Makan)Pandavapura
RAICHUR DISTRICT	
502	Muslim Khabrastan. Maski Pardi No.9, measuring 0-11 guntas
503	Idgah, Raichur Sy.No. 51



Appendix Table 11.13: LIST OF ENCROACHMENT OF WAKF, KARNATAKA (Ref: No. KTW/32/ADM/05-06 of CEO, Karnataka State Board of Wakfs dtd 05th August 2005)

S.No.	Name of the Wakf Inst. and address
504	Dargah & Khabrastan, Balaganur Village, Taluk Sindhanur Sy.No.5/2
505	Dargah Hazrath Maqmol Posh
506	Ghudwale Ashurkhana, Beroon Quilla, Raichur
507	Nalsab Ashurkhana infront of Somwarpeth, Police Station. Raichur
508	Khabraslan. Kalmala Sy.No.474, 04 Acres -04 Guntas
SHIMOGA DISTRICT	
509	Khabrastan, B.H.RoadShimoga.
510	Abidshah Makan, Shimoga
511	Hazrath AmanullaKhadri Dargah. Hosahalli.
512	Sadath Shah Khadri MakanModi Doddikoppa.
513	Baba Budden Makan,Holehonnur, Bhadravathi.
514	Hazrath Syed Shah Alim Diwan Dargah, Shimoga.
515	Khabrastan, Jannapur, Bhadravathi Taluk.
TUMKUR DISTRICT	
516	Makan of Shahbaz Durvesh and Tomb of Dade Shah Sira. Tumkur district.
517	Tomb of Syed Abdul Khader & Khabrastan,Sira.
518	Moutha Shah and Fida Shah Makan,Pavagada, 'Tumkui district.
519	Muslim Burial Ground, S.M. Gollahalli. Madhugiri
UDUPI DISTRICT	
520	Jamia MasjidKundapurUdupi Dist.
UATTARA KANNADA DISTRICT	
521	Sultani Masjid Hanafi(Sunni) Sirsi

Appendix Table 11.14: MADHYA PRADESH WAQF BOARD (Ref: No. Moni/PMHLC/2005/5812 of CEO dated 3.08.2006)

S.No.	Name of the Wakf Inst. and address
527 - 579	53 Wakf properties are under possession of Govt./Semi Govt. organizations which has to come.



Committee, Consultants and the Secretariat

Designation	Names	Affiliation
Committee Members		
Chairperson	Rajindar Sachar	Chief Justice(Retd.) Delhi High Court
Member	Saiyid Hamid	Chancellor, Jamia Hamdard, New Delhi
Member	T.K.Oommen	Professor(Retd.), Jawaharlal Nehru University
Member	M.A.Basith	Senior Director, Planning Department, Government of Karnataka
Member	Akhtar Majeed	Dean, Faculty of Social Sciences, Jamia Hamdard
Member	Rakesh Basant	Professor, Indian Institute of Management, Ahmedabad
Member Secretary	Abusaleh Shariff	Chief Economist and Head, Human Development Programme,National Council of Applied Economic Research (NCAER)
Academic Support		
Consultants (Full-time)	K.A.Siddiqui	Economist, NCAER
	Azra Razzack	Reader,Department of Education, University of Delhi
	Zakir Hussain	Senior Lecturer, Economics, Rabindra BharatiUniversity, Calcutta
	Tanweer Fazal	Lecturer, Sociology, Govt. Degree College, Bhaghpat, U.P.
	Rashid A. Ansari	Researcher
	Ramesh Chellan	Research Scholar, Centre for the Study of Regional Development, Jawaharlal Nehru University
Senior Research Officer	Ilyas Pasha	Assistant Director, Directorate of Economics and Statistics, Government of Karnataka
Consultants (Visiting)	P.M. Kulkarni	Professor, Centre for the Study of Regional Development, School of Social Sciences, Jawaharlal Nehru University



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	Anil Deolalikar	Professor, University of California, Riverside
	Jeemol Unni	Professor, Gujarat Institute for Development Research, Ahmedabad
	Ambresh Dubey	Senior Consultant, NCAER
	Rajmohini Sethi	Professor(Retd.)
	A.G. Mohammed Rahmatullah	Lecturer (Retd). Head, Deptt. of Economics, Govt. Arts College, Tiruttani-631209.
	Iqbal Ansari	Former Professor, Aligarh Muslim University
	Najma Akhtar	Professor, National University of Educational Planning and Administration, New Delhi
Consultants (Part-time)	Rakesh Kumar Srivastava	Senior Executive (Information Technology), NCAER, New Delhi.
	P.K. Ghosh	Consultant, IFPRI
	Kavery Ganguly	Research Analyst, IFPRI
	Mehtab Azam	Research Scholar
	Sheeba Varghese	Senior Investigator, Scheduled Area and Scheduled Tribes Commission, Govt. of India
	Owais Ahmed Shamsi	Jamia Hamdard
Research Associates	Akha Kaihrii Mao	Research Scholar, Department of Education, University of Delhi
	Aditi Nandi	Researcher
Computer/Technical Assistance		
Web Master	Mohd. Owais	
Technical Assistant	Rupinder Kaur	
Administrative Support		
Officer on Special Duty	Syed Zafar Mahmood	
Administrative Officer	Atam Prakash	
Drawing and Disbursing Officer	Mohammed Shahid	Department of Education, University of Delhi (on deputation from July -November, 2006)
PPS to Chairperson	S.S. Sharma	
PS to Member Secretary	Zeba Ayaaz (June-July, 2006)	
	Roohina Khursheed	
PS to OSD	Mohd. Kashif	
Other Support Staff	Javed Akhter	
	Maria Subzposh	
	Hina Arshed	
	Gladys S.	
	Ragini Saxena	
	Gunjan Nagpal	
	Sunny Taiwade	
	Avinash Prasad	
	Mohd. Yusuf	
	Jai Prakash Sarsar	
	Ajay Kumar	