

Social, Economic and Educational Conditions of Indian Muslims

The report of the high-level committee on the social, economic and educational status of Muslims in India, also known as the Sachar Committee, is the first attempt to provide information on conditions in the community using large-scale empirical data. It provides the basis for an informed debate, from an equity perspective, on the conditions of the Muslims. An overview of the report.

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It is difficult to capture the key features of a report that deals with a complex set of issues within the scope of a short article. Personal biases are bound to creep in while selecting themes and identifying issues. While trying to be objective, I must admit that this effort is not comprehensive and it certainly should not be seen as a substitute for the Sachar Committee Report (herein the report). Following the sequence in the report, I begin with a brief discussion of the focus areas of the committee's work and the approach and methodology used. This is followed by a summary of public perceptions and perspectives on various aspects of life in the Muslim community. The next two sections highlight key empirical findings and summarise the main policy recommendations. In the final section, I hope to raise key issues that emerge out of its findings and recommendations.

Approach and Methodology

The mandate of the committee, availability of data and our understanding of issues determine the focus, approach and methodology of our analysis. Broadly, the committee was required to assess the socio-economic conditions of Muslims in India. The committee recognised at the outset that like other minorities, issues faced by Muslims are multifaceted as they simultaneously face problems

relating to security, identity and equity. So while the mandate of the committee was to focus on equity-related concerns, the report placed them in the larger context wherein security-identity-equity constitutes a continuum. It was also recognised that problems faced by Muslims are a combination of those faced by the poor (as a large proportion of Muslims are poor), by all minorities and exclusively by Muslims. Any remedial measures, therefore, will have to deal with the interplay of these complex set of problems.

The report analyses the differentials between Muslims and other socio-religious communities (SRCs) in demographic characteristics, levels of education, conditions of employment, credit flows, participation in public programmes and access to infrastructure. The conditions of Muslims have been analysed in a comparative perspective. To the extent possible, both Muslim and non-Muslim SRCs have been defined in a disaggregated manner. For example, from the National Sample Survey (NSS) data separate estimates have been generated for categories of Hindus (upper castes, other backward classes, and scheduled castes/scheduled tribes), Muslims (general and OBCs) and other minorities. Of course, generation of such detailed estimates is not possible with most other data sets that have been used. Finally, internal differentiation among Muslims is explicitly recognised and relevant subgroups

among Muslims compared with other relevant SRC subgroups.

Public Perceptions and Perspectives

The discussion is based on the interactions with the community and others. The report summarises these perceptions to provide a context to the analysis/recommendations.

(i) *Identity-related issues:* Muslims carry a double burden of being labelled as "anti-nationalists" and being appeased at the same time.¹ The fact that the so-called appeasement has not resulted in any benefits is ignored. Identity markers often lead to suspicion and discrimination by people and institutions. Discrimination too is pervasive in employment, housing as well as schooling matters. Gender injustice is usually identified purely with personal law to the exclusion of gender-related concerns in education and employment that Muslim women do face on a continuing basis. The public focus on personal law and other socio-cultural characteristics of the community also has another negative externality; the cause of backwardness is assigned to the community itself.

Security-related concerns: The feeling of insecurity among Muslims is high, especially in communally sensitive states and among women. The discriminatory attitude of the police and others compounds this feeling; ghettoisation is a result of insecurity and discrimination in housing, schools and jobs. Insecurity adversely affects mobility, especially of women, leading to situations wherein Muslims are not able to fully exploit economic opportunities.

Equity-related issues: The perception of discrimination is widespread, leading to a sense of alienation and thus appears as an important cause of inequity. Backwardness in education is a key concern of the community. Limited access to good quality schools is a major problem that affects female students more adversely. Discrimination and "communalisation" of reading material and school atmosphere adds to this problem. Madrasas, at times, are the only source of education in the neighbourhood. The views on the role of madrasas differed a great deal as brought out in the report

but “mainstream” education is preferred by the community primarily because it provides better opportunities of employment. Employability remains a key concern for higher education in Urdu as well. In Urdu-speaking areas, primary education in the mother tongue was preferred.

Apart from education, employment is the other major concern. Low participation in government jobs is partly seen as a result of discrimination. The employment situation has deteriorated because globalisation and liberalisation processes appear to have affected Muslim occupations more adversely than others. This, coupled with low bargaining power of workers (especially home-based), results in low incomes. Non-availability of credit curtails the ability of the community to improve their economic status; Muslim concentration areas are designated as “red zones” where credit flows are virtually non-existent. Discrimination in the implementation of government programmes and in infrastructure provision adds to the problems in the economic sphere.

This discrimination in various economic areas coexists with low political participation. Here again discrimination is seen in the non-inclusion of Muslims in the voter lists and the unfair delimitation exercises wherein Muslim majority constituencies are reserved for the SC category, even when the latter have higher population shares in other constituencies in the states. Consequently, Muslim candidates are not able to contest from Muslim concentrated areas. *Remedies:* The community’s views on remedies for problems raised above varied a great deal. While a significant proportion of people were in favour of reservations in education and employment, there was no unanimity on this as a remedy. While some argued in favour of reservations for all Muslims, others wanted it only for dalit Muslims. Still others preferred an adequate inclusion of Muslims in the OBC category and a few argued in favour of economic criteria-based reservation. Finally, there were also some who felt that no reservation is required if equal access and non-discrimination can be ensured.

While there were differences in views on reservation, the need to generate information on the participation of all communities in education, employment, programmes, credit was felt by every one. It was felt that the only availability of such information can highlight the plight of disadvantaged communities.

There were differences in views on the need for community (Muslim) specific

programmes to alleviate their conditions. While some were in favour of such programmes, others argued for better implementation of existing programmes. The need to encourage community-based initiatives was felt widely. The potential to use Waqf properties and ‘zakaat’ resources for the development of the community was emphasised. Similarly, the need to enhance political participation by removing anomalies (e.g. unfair delimitation exercise) and other initiatives was stressed.

Empirical Findings

The empirical content of the report is very large and therefore only the salient features of the findings can be highlighted here. We focus on broad trends; it would be difficult to cover all dimensions of interstate and gender differences for these are quite large.

Demographic features: Muslims constitute about 13.4 per cent of the total Indian population and 15.7 per cent of the OBC population. A larger proportion of Muslims live in urban areas (36 per cent) as compared to the population average (28 per cent). The community is also geographically concentrated in specific areas – Uttar Pradesh, Bihar, West Bengal and Maharashtra. Studies suggest that the population share will stabilise at less than 20 per cent by the end of the century. Fertility rates among Muslims are higher than average but are declining, and converging towards the average.² Fertility among Muslims varies with socio-economic characteristics and there are significant inter-regional variations.³ Muslims use family planning methods and the contraception prevalence is about 10 percentage points lower than average. Once again, studies show that differences in education are an important cause of differences in use of family planning methods.

Infant and child mortality rates are somewhat lower for Muslims than most other SRCs and have also *declined faster* in recent years than many other SRCs. Besides, sex ratios are higher among Muslims and have *increased* in recent years. The reasons for these phenomena are difficult to comprehend and we will revert to this later.

Educational profile: Literacy rates among Muslims are lower than most other SRCs (except for SCs/STs) and are not increasing fast enough to converge with literacy rates of other groups. In fact, in recent

years, the growth in literacy rates among SCs/STs has been higher than for Muslims. The percentage of Muslim children who never attended school is high; only slightly lower than that of SCs/STs. Dropout rates are the highest among Muslims and this seems to go up significantly after middle school. School enrolment rates are among the lowest but interestingly have *improved* in recent years. This is consistent with the perception that the community is increasingly looking at education as a means of improving socio-economic status.

Primary education and higher-secondary attainment levels are also among the lowest for Muslims and inter-SRC differences rise at the school leaving stage. This contributes to large deficits in higher education; graduate attainment rates (GARs) are also among the lowest and not converging with the average. The major problem appears to lie at the school level; once that hurdle of eligibility is crossed, differences in GARs across SRCs narrow down substantially. As with other areas of education, participation of Muslims in technical and engineering education is also among the lowest.

Availability of Urdu schools is very limited. Such schools are important for the community in Urdu-speaking areas, especially at the primary level where education in the mother tongue is generally preferred. Madrasas are an important community initiative but their reach is very limited; less than 4 per cent schoolgoing Muslim children go to madrasas. Consequently, mainstream schools are the only means to satisfy increasing demand for education in the community.

Employment profile: As compared to others, Muslim workers (especially women) are concentrated more in self-employed (home-based) activities and their share in regular work, especially in the government, public sector and large private sector, is very low. A larger share of Muslim workers is engaged in manufacturing and retail trade than workers of other SRCs. The conditions of work are more precarious for Muslim workers than most other workers. Their earnings are relatively low among regular workers. Moreover, vis-a-vis others, a much larger proportion of Muslim workers is engaged in street vending and are without employee benefits and long-term (even written) contracts. In other words, their participation in the informal sector is much higher than most other SRCs, especially in own account trade and manufacturing enterprises.

Credit flows: The share of Muslims in loans is relatively low but deposits relatively high, at times almost close to their population share. Thus, the notion that Muslims do not participate in banking is a myth but their participation is lower than that of other SRCs. Broadly, their share in loan accounts is much lower than their share in the population and the share in amounts outstanding (loans per account) is even worse. The situation is similar if not worse in 44 minority concentration districts. One obvious explanation for this low share in number of loans and loan amounts is the lower demand for credit due to high levels of poverty within the community. However, the fact remains that credit needs are critical for the Muslims as a large proportion of them are self-employed.

A detailed analysis of employment in different government departments also revealed that Muslim representation is very low and very often they are located in low-end jobs. Moreover, the participation of Muslims in government jobs which involve provision of public services like healthcare (nursing), security (police), etc, is extremely low.

Participation in government programmes: The coverage of Muslims in regular programmes is generally limited. But participation varies with programmes. For example, the coverage of Muslims in the mid-day meal programme is decent in relative terms but the overall coverage is low while the coverage of Muslims in ICDS is low and so is the overall coverage. In some minority programmes, participation of Muslims is good but overall funds deployed are not sufficient to make any significant difference. In some others, other minorities benefit more than Muslims.

Access to infrastructure and other facilities: Data constraints for analysing access to infrastructure by SRC status were quite severe especially for urban areas. Overall access to infrastructure was poor for Muslims as for all disadvantaged households. Access to trained health persons and institutions for child birth is very poor for the Muslims, only better than that of the SC/ST population. Muslims have very poor access to tap water in both rural and urban areas; in rural areas Muslim households have the lowest access to this facility. Interestingly, housing conditions for Muslims are somewhat better than those of SC/ST and OBC households; a larger proportion lives in pucca houses and has access to toilets.

Broadly, the availability of schools and P&T facilities is relatively less in *small* villages with a high density of Muslim population and the availability of bus, road and medical facilities is relatively less in *larger* villages with high Muslim concentration.

Living standards and poverty: In general, the mean per capita consumption expenditure (MPCE) is lower for Muslims than for all SRCs except SCs/STs and the incidence of poverty (headcount) is also higher for Muslims than for all SRCs except SCs/STs. The situation is the same with respect to the intensity of poverty in urban areas; the mean expenditure of the poor as the ratio of poverty line is the lowest for SCs/STs followed very closely by Muslims. In rural areas, the intensity of poverty is somewhat lower for Muslims than for SCs/STs and OBCs. Further exploration of urban poverty showed that the relative situation of Muslims is worse in urban areas, especially smaller towns where they experience the highest poverty levels. As in the case of other SRCs, poverty levels have declined among Muslims but the conditions of Muslims have improved at a slower pace than most other SRCs, especially in urban areas.

Internal differentiation: Internal differentiation in the community is a reality. Several studies over the years have distinguished three broad groups within the Muslims that roughly correspond to high-castes, OBCs and SCs in the Hindu community. These are 'ashraf', 'ajlaf', and 'arzal'. In large data sets only the Muslim – general and Muslim-OBCs can be meaningfully distinguished; the sample of Muslims with SC/ST background is too small to undertake any meaningful analysis.⁴ Broadly, the conditions of Hindu-OBCs are better than those of the Muslim-general, who in turn are somewhat better than the Muslim-OBCs. Thus, the "socio-economic hierarchy" among these SRCs is reasonably clear: Hindu-OBCs are on top followed by Muslim-general and then Muslim-OBCs. Thus, if reservation is seen as the policy option, a "most backward" class (MBC) status for arzals would make sense.

Community initiatives: Available data suggests that Wakf properties have vast potential for being used for the benefit of the community. However, there are several constraints on the utilisation of this potential. These include encroachment by the government and poor management of properties. Removal of these constraints can facilitate use of such

properties for the provision of health, education, etc.⁵

Policy Recommendations

The committee emphasised the need to view the recommendations as a whole and not in a piece-meal fashion. The overall policy perspective that the committee has taken has five key dimensions: (i) Mainstreaming and inclusiveness should be the cornerstones for any policy initiative; (ii) There is an urgent need to enhance diversity in residential, work and educational spaces; (iii) More equity would reduce the sense of discrimination that the community perceives; (iv) Availability of detailed information can facilitate action and monitoring especially when combined with the Right to Information (RTI) Act; and (v) Focus should be on *general* rather than *community-specific* initiatives.

An unstated dimension (though it pervades the discussion) is that there is a need to move away from reservation-based prescriptions and think more in terms of innovative policies even in the areas of affirmative action.

General policy perspectives: There is a need for transparency, monitoring and data availability so that equity-related concerns across SRCs can be assessed on a continuing basis. For this, regular collection of detailed information by SRCs is essential. An autonomous National Data Bank (NDB) can be a repository of this data which should be publicly available. An independent Assessment and Monitoring Authority (AMA) can be set up to look into participation of all disadvantaged SRCs including Muslims. AMA can periodically review progress on the basis of their analysis of the data with the NDB and elsewhere. An Equal Opportunities Commission (EOC) on the lines of UK's Race Relations Act can be set up to reassure all the underprivileged (including Muslims) that discrimination in the private domain would be dealt with expeditiously.

Given the links between economic and political spaces, there is a need to enhance participation of Muslims in governance. Nominations of ethnic, linguistic and religious minorities (depending on the context) in local level bodies as is the case in Andhra Pradesh would be a good starting point. The delimitation procedures need to be rationalised urgently so that constituencies with high minority population share are not reserved for SCs, which seems to be the case in many states.

The need to enhance diversity in different spaces is urgent. For this purpose, it is desirable to evolve an acceptable, transparent diversity index which may include SRC status, gender and other elements depending on the context. Certain incentives for educational institutions, private sector, builders, etc, can be linked with this diversity index. For example, an educational institution can get additional grants for diverse student population, firms can get some tax cuts for diverse workforce and builders can get land at concessional rates if they are making composite housing societies. Eventually, diversity should be a corporate social responsibility. Creation of such an index is admittedly a difficult task but some informed debate on the issue would be useful. In the same vein, creation of common public spaces for interaction among SRCs can be facilitated through state-community-private sector partnerships. *Specific policy initiatives:* Apart from general policy prescriptions, the report provides policy recommendations for specific areas.

In education, the report re-emphasises that there is no substitute for access to regular schools for all SRCs and the state's role in removal of supply-side constraints for disadvantaged SRCs is critical. While modernisation of madrasas is desirable, given their limited reach, access to good regular schools for the Muslim children is critical. Diversity in school textbooks should be respected and diversity encouraged. A reduction in pre-qualification requirements for ITI courses, i.e., setting the basic requirement to the VIII standard would open up opportunities of technical education for children who drop out after middle school. The ITIs also need to create more "market-oriented" courses. Measures can be taken to facilitate madrasa educated youth to enter the mainstream. Equivalence can be established on the basis of the content of madrasa courses and wherever feasible, madrasa pass-outs should be eligible to participate in entrance exams.

Access to higher education for all disadvantaged SRCs can be enhanced by using admission criteria that incorporates backwardness apart from merit. Backwardness can include income, backward region and backward class (occupation and caste) dimensions. Hostels and boarding houses in towns, especially for girls, would be very useful. Interventions to support the Urdu language are desirable especially to provide primary education in mother tongue.

Detailed data on credit flows by SRCs should be available. Besides, banks should be required to provide information on the regional distribution of loans in a city/region. This might curb problems relating to "redlining". While better access to regular bank loans for Muslims is most desirable because that is where bulk of the credit flows takes place, larger credit flows through minority programmes would also be useful. More participation of Muslims in self-help groups (SHGs) is important. Data on such participation should also be made available at the local level.

Efforts to enhance employment in the public sector are required. Limited available data showed that if Muslims apply for jobs, their success rate is not very different from the average. But few apparently apply partly because of the perception that they will not be selected and partly due to the fact that a very small proportion in the community is eligible for many jobs due to low levels of education. While overall education levels would take time to improve, more applications from currently eligible persons can be facilitated by including Muslims in the selection committees and by publicising employers that welcome equal opportunities and encouraging certain category of SRCs as well as women to apply for jobs, especially in those that involve a public interface such as education, health, policing, etc.

Initiatives that combine artisanal and traditional skills with modern management, technology and markets need to be supported. Policy support for such initiatives can focus on occupations where Muslims are concentrated and which have growth prospects. Similarly, a policy focus on areas and industries where Muslims are concentrated is desirable. Since a large proportion of Muslims are located in the informal sector, any initiative to provide social security to such workers would be very useful for the community.

Provision of basic infrastructure in all areas is the responsibility of the state and is especially critical for all disadvantaged SRCs. Sensitisation and respect for diversity for public staff involved in service/infrastructure provision needs to be enhanced through various training and other mechanisms.

One way of making the implementation of government programmes more diversity-friendly is to collect and make publicly available information on the SRC status of programme beneficiaries. External and internal monitoring of the distribution of

benefits of such programmes may create pressures on government functionaries to focus on equity. Potential use of RTI may add to this pressure. In addition, state programmes can more sharply focus on districts with more than 25 per cent Muslim population. These regions are often very backward. The government should explore the possibility of using funds available for urban renewal in infrastructure related and other programmes, especially in small- and medium-sized towns.

Emerging Issues

The report is the first attempt of its kind to analyse the conditions of Muslims in India using large-scale empirical data. It would be unfortunate if it is not used to initiate a more informed debate on the so-called Muslim question. In this section I raise a few issues that may initiate a wider debate among social scientists, policy-makers and the civil society.

Essentially due to its mandate, the committee focused on equity-related issues. Is such a focus useful in the ongoing debate on Muslims? Can it eventually impact security/identity issues? At one level, the report takes a view that it potentially can but the issue is wide open given the complex linkages between equity, security and identity.

While the report can help break a variety of myths about Muslims, it can also help redefine the contours of present debates. For example, data on the favourable sex ratio among Muslims and a focus on equity can help take the gender debate beyond personal law. Similarly, data on infant/child mortality, fertility and family planning can lead to a more informed debate on population issues. It is very difficult to ascertain the reasons for this because most factors that can reduce mortality rates are not in favour of the Muslim community. Poverty levels are higher and education levels lower among Muslims than non-SC/ST Hindus; access to good child delivery and other health services is also relatively poor among the community and the Muslim children are at a slightly higher risk of being nutritionally deprived than most other SRCs. The report has not come up with any explanations, it only highlights these apparently contradictory patterns. If I were to hazard a guess, and it is just a hypothesis which needs to be explored, it may have something to do with child-rearing practices and the intra-household distribution of resources. If there is lower gender bias in the distribution of food, etc, within the household, it may result in somewhat

better health conditions for women during pregnancy and post-pregnancy periods. In the same vein, the female child may also get a fairer share of food at home. While this hypothesis requires closer scrutiny, two facts are consistent with this argument. One, the sex ratios (female/male) at different age groups are better among Muslims and incidence of low birth-weight babies is among the lowest in the community in several regions of the country. Is it desirable to have a discussion around these issues? If yes, how does one take it forward?

The report highlights significant inter-regional differences in the conditions of Muslims in India, with the southern region doing much better than the northern region. While recognising such differences, the report does not embark on any explanations. A superficial analysis may suggest a positive link between conditions of Muslims and the economic development of the region. While this seems to be true to some extent, a wholesale acceptance of this logic would be inappropriate. Although the north-south divide is palpable, the east-west differences are equally interesting. A better understanding of how four factors – affirmative action, political mobilisation, historical context and nature of governance – interact with economic development is essential to unravel the determinants of inter-regional variations in the conditions of Muslims. These interactions may also have implications for the links between equity, security and identity issues.

Overall, while providing a broad direction, the report has raised a variety of issues and policy questions that need to be analysed and debated. The broad thrust is on non-quota based initiatives to enhance diversity, on the need to make more information available on Muslims, on general rather than community-specific initiatives and on improving the functioning of existing institutions rather than creating new ones (although a few new ones are sought to be created). Apart from the analytical issues raised above, several others need debate:

- If inclusiveness and diversity is useful, what measures are likely to be efficacious? Are fiscal and other incentives to enhance diversity required or would these invite more “distortion” than reservation? What types of affirmative actions are more desirable? How does one incorporate the diversity of views within the community in the ongoing debate and policy formulation?
- Would more information really help?

Under what circumstances would such information combined with the RTI Act put significant pressure on policy-makers and implementers at different levels? Are there any prerequisites?

– What is the role of community-specific and general policies/institutions in ameliorating the conditions of a community? Are minority-specific and poverty alleviation policies substitutes? Under what circumstances should one create new institutions rather than using existing ones?

Let there be more informed debate and analysis. **EPW**

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Notes

- 1 This double burden seems to be specific to the Muslim community, not experienced by other SRCs.
- 2 The estimates show that the total fertility rates (TFR) among Muslims declined from about 4.3 to 3.6 in the 1990s, a reduction of about 0.9 points. During the same period the fertility rates for the population as whole declined from

about 3.4 to 2.9, a reduction of nearly 0.5 points. The decline in fertility among Muslims was therefore more than average.

- 3 For example, fertility rates among Muslims in states like Kerala, Tamil Nadu, Karnataka, J and K and Andhra Pradesh are much lower than the fertility rates in some of the northern parts of the country for virtually all socio-religions communities. In fact, generally the gap between average fertility and fertility rates among Muslims is also narrower in these states. The reasons are many. The report has only relied on other studies that suggest that fertility rates decline with increases in education, incomes and supply of health services. A mix of these factors must be in operation. The main point is that in states where fertility rates have declined rapidly, the Muslim population has also experienced relatively faster declines, although their fertility rates continue to be somewhat higher than average even in these regions.
- 4 The small proportion of SCs/STs (less than 1.5 per cent taken together) in the Muslim sample have been clubbed with Muslim-OBCs. This may adversely affect their socio-economic conditions at the margin but will not change the overall conclusions.
- 5 Estimates of zakaat were difficult to get and the committee found no evidence of “frozen accounts” or frozen interests proceeds from bank accounts of Muslims which can be utilised for their benefit.