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A STUDY OF SOCIO-ECONOMIC CONDITIONS OF MUSLIMS IN MAHARASHTRA



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Commissioned by

**Maharashtra State Minority
Commission,
Government of
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Socio-Economic Profile of Muslims: A State Profile of Maharashtra

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Department of Economics,
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Contents

Chapter 1: Pages 4-18

An Overview

Prof. Vibhuti Patel, Head,
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Chapter 2: Pages 19-68

Socio Economic Status of Muslims in Maharashtra

Shri. Prakash Chandra Mishra, Research Scholar,
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Ms. Amruta Bavadekar, Independent Researcher

Dr. Ruby Ojha, Associate Professor,
Department of Economics
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Chapter 3: Pages 69-87

Case Study I: Gilbert Hill, Andheri (W) Mumbai

Smt. Lalitha Dhara,
Vice Principal,
Ambedkar College of Arts and Commerce,
Wadala, Mumbai

Chapter 4: Pages 88-100

Case Study 2: Parbhani, Maharashtra

Shri. Sanjay Phad, Assistant Professor,
Department of Economics
SNDT Women's University, Mumbai

Chapter 5: Pages 101-131

Case Study 3 Washim, Maharashtra

Kishore Kadam, Assistant Professor,
SNDT College of Arts and
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Socio Economic Profile of Muslims in Maharashtra:

An Overview

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Maharashtra's multicultural milieu is marked by crucial contribution made by Muslims. The Sachar Committee Report, 2006 stated that the condition of Muslim in Maharashtra demands special attention of the state where the Muslim members are the biggest religious minority. Seven surveys commissioned by the Maharashtra State Minority Commission to Tata Institute of Social Sciences (TISS) , Nirmala Niketan's College of Social Work of Mumbai University and Research Centre for Women's Studies of SNDT Women's University that were submitted in 2011 discovered that a very large proportion of Muslims live in very dismal economic conditions. Nearly 1/3rd of the respondents in the TISS research reported an annual household income of less than Rs.10,000, 24.4% between Rs. 10,001-Rs.20,000, 7.5% between Rs.20,001-Rs.30,000, 3.8% between Rs.30,001-Rs.40,000, 1% between Rs.40,001-Rs.50,000 and 5.6% above Rs.50,000. In the 21st century, limited occupational diversification is noticed among educated middle class Muslims in the cities of the state due to new openings in IT and construction industry.

As per the census 2011, Maharashtra's Parbhani and Nanded districts had 30% Muslim population and Malegaon and Bhiwandi were Muslim majority Cities. Mumbra and Kashi Mira in thane district are emerging as new hub for economic activities, technical education institutions and community work among Muslims. In Malegaon block of Nashik district, highest percentage of Muslim community is to be found (42.5 %) as a proportion to the total population followed by Bhiwandi in Thane (35.8 %), Nanded (26.5 %), Aurangabad (25.5 %) and Parbhani (25.1 %). Marathwada as a region had a late integration and betrays a story of neglect. In Malegaon of Nashik district Muslims are mainly concentrated in the urban area (70.96%) as compared to rural areas of Malegaon (3.6%). Among the tehsils, highest percentage of Muslim community is found in Shrivardhan tehsil of Raigarh district (20.26%),



and nearly similar in percentages in both the rural and urban areas. In Vidarbha region, in Akola, Yavatmal and Amaravati Muslims constitute 8.3% of the total population.

Work and Employment Profile

In a state level survey by the Minority Commission in 2011, it was found that nearly 32.4 per cent of Muslims reported as being ‘a worker’ as compared to 42.5 per cent of total population in the state. Among Muslims the work participation rate was reported higher among men (49.97 %) as compared to women (12.67 %). Muslims in rural Maharashtra reported nearly 38.12 per cent as worker as compared to 29.97 per cent in urban areas. Among Muslim men not much difference was observed in rural and urban areas as compared to Muslim women population. Nearly one fourth of Muslims women living in rural areas reported as workers, while it was only 6.3 per cent in urban areas.

Among Muslims in Maharashtra, nearly 70.7 per cent engaged in category of work activities such as semi skilled and skilled informal sector work such as carpentry, masonry, electrician, plumber, mechanic, manual labour, coolie job, solid waste management, butchery, weaving, beadwork, *jari* and embroidery work, tailoring, hawking, petty trade, pulling cycle rickshaws and handcarts, driving four wheelers and heavy vehicles ; nearly 8 per cent as cultivators, mainly small and marginal farmers; 17.6 per cent as agricultural labourers and 3.6 per cent in household industry. The proportion of Muslim population involved in cultivation and agricultural activities is lesser than their counterparts in Hindu as well as total population in Maharashtra, however, Muslim’s involvement in household industry and other category of activities is higher than them. In rural areas a higher percentage of Muslim population has reported as agricultural laborers as compared to Hindu population, while the proportion of Hindu population reported as cultivators is more than double than the Muslim population. Nearly 44 per cent of Muslim women workers reported as agricultural labourers, and their proportion in rural areas is 61.6 per cent. Among Muslim population, the involvement in

other category of activities is higher among men as compared to women, in both rural and urban areas. It should be noted that nearly 70 per cent of Muslim population in the state of Maharashtra is found in urban areas where non-agricultural activities dominate.

Unemployment:

Census collects data on persons seeking or available for work among non workers. In 2001 census, those who reported as marginal worker were also asked about seeking or available for work. About 39.9 per cent marginal workers among Muslim community in rural areas reported as seeking/available for work. Among Muslim non-workers, nearly 6 percent reported as 'job seekers' in rural areas. The age wise job seekers were highest in 20-24 years followed by 15-19 and 25-29 years. Thus unemployment among Muslim youth is a most challenging problem faced by the state.

In urban areas, Muslim job seekers among marginal and non-workers were little higher as compared to rural areas. The age specific rate of job seekers among marginal workers was observed much higher level as compared to non-workers. Muslim men were found to be actively seeking /available for work in higher percentage than their women counterparts.

As per NSS 61st Round in 2004-05, unemployment rate was found much higher in urban areas with wider difference by gender and community. Muslim men reported nearly two times higher unemployment than their Hindu counterparts. The unemployment rate was higher in urban areas for both men and women as compared to rural areas.

Pattern of Landholding

In the NSS 60th round in 2004 in which information on land cultivated was collected revealed that 'having no cultivable land' percentage was much higher among Muslim household in Maharashtra as compared to their situation in the rest of India. From 1993-94 to 2004-05 the situation remained similar. In 2007-08, land possession data showed that Muslim household possessed less land or no land in higher proportion than Hindu households. In urban areas possession of land was much less.

Housing:

In Greater Mumbai (NFHS 2 and NFHS 3) and Nagpur (NFHS 3) data were collected from slum and non-slum areas. Both survey clearly show that Muslim household in these districts were living in much higher percentage in slum areas as compared to Hindu and Christian households. Large majority of Muslims in Bhivandi, Mumbai, Malegaon and over 40 towns declared as minority population concentrated, live in ghettos without basic amenities such as safe drinking water, electricity, toilets, proper roads, closed gutters. The ghettoization is detrimental to the long term well-being of the community as well as for national integration. Very small percentage of other minority groups lives in slums. It indicates that majority of Muslim in the cities in Maharashtra is mostly engaged in the low paying skilled, semi skilled or unskilled jobs owing to their low educational qualifications.

Migration

As per NSS data of 2007-08, 84.5 per cent women in rural areas and 65.7 per cent in urban areas reported marriage as reason for their migration. The family migration in urban areas is second most dominating reason among females. Among men, economic reason was most dominating reason for migration as reported by nearly 53 per cent in rural and 73 per cent in urban areas. Migration due to education was reported by little higher percentage in urban areas as compared to rural areas. Migration among Muslims women due to economic reasons was reported by about 1.5 per cent in rural areas and 3.5 per cent in urban areas.

Bank loans

The reluctance of banks to grant loans to Muslims is another factor for their economic backwardness. In all studies commissioned by the Minority Commission, the respondents have stated that in most cases, banks are biased, and there are no well-defined and objective criteria for rejecting loan applications of Muslims resulting into arbitrariness, bureaucratic bungling, corruption and leakage. The average amount of loans banks disbursed to the



Muslims is found to be lower than the one given to other minorities, especially Buddhists and Sikhs.

Socio -economic Infrastructure

Muslims in Maharashtra are a highly



deprived community in terms of several socio-economic indices. Their employment pattern is highly skewed towards lower level activities in the tertiary sector with hardly any occupational mobility. The access of Muslims to bank credit is low and inadequate; the community has one of the lowest monthly per capita expenditure (MPCE), and lowest representation in the public sector employment. In response to persistent exclusion of Muslims from development efforts, the Ranganath Mishra Commission Report (2007) had asked for 10% reservation for Muslims in central and state government jobs and 6% within OBC quotas for Muslim OBCs, and the inclusion of Muslim and Christian dalits in the scheduled castes list and Equal Opportunities Commission to be set up expeditiously. But these recommendations are yet to be implemented.

Muslim communities throughout the state have complained that to avail any government scheme, agents charge Rs. 1000/- for fulfillment of formalities/paper work and if the amount is granted by the state, they disappear with money. Hence it is important to monitor the implementation of the schemes thro' voluntary organizations/NGOs/potential beneficiaries.

The Muslim community lags behind severely in political representation. The number of Muslim MLAs is 5. The number of Muslim MLCs is 11. Representation of Muslims in Indian Administrative Services has been less than 1% for the last three decades. The number of Muslims in Maharashtra cadre IAS in 2011-12 is one among total 288 IAS officers. One Muslim officer resigned in July 2011. The sanctioned strength for IAS officers is 350 - there is a shortfall of 62 officers in the cadre. In 2010-11, there were 2 Muslim officers out of total strength of 350. In 2009-2010 also there were 2 Muslims out of 340 IAS officers' posts. The number in the IPS is 4 out of 203 officers in 2011. The sanctioned cadre strength for police officers in Maharashtra state is 302.

The major reason for the socio economic deprivation of Muslims is the high incidence of communal riots. Absence of civic ties due to ghettoisation creates an insular feeling. Mumbai which has 15 to 18 % Muslim population, according to various estimates, is the worst hit. During 1908 to 2009; Mumbai alone was inflicted with 83 communal riots which claimed nearly 1,900 lives and resulted in injuries to over 8,000 people. No other city or region in Maharashtra has had more communal riots than Mumbai. It exceeds that of the communal incidents in Malegaon. A distant second in the 1908-2009 riots list is Aurangabad (12 incidents), followed by Pune, Nagpur and Malegaon (11 incidents each). Though Bhiwandi occupies fifth spot with 8 incidents, it ranks second in terms of deaths. During 1998-2008, 172 lives were lost in 1,192 incidents in the state due to highly polarized society that is sharply divided along caste and religious lines.

Syncretism Culture

Culture of Maharashtra is marked by a high degree of syncretism and pluralism. Political economy of communal conflicts is proving to be a major threat to this glorious legacy.

Maharashtra has had 1,192 communal clashes during the 11-year period from 1998 to 2008, the highest in the country. Throughout the 11-year period, Maharashtra witnessed 10% to 23% of the total incidence of communal riots in India. Its share was particularly high during 2005-06, when 20% of all such incidents took place in the state. In this context,



massive development intervention among poor Muslims with special focus on inclusive growth is a need of an hour.

Recommendations

This inquiry into causes of socio economic deprivation of Muslims is a crucial exercise to arrive at remedial measures and doable agenda for inclusive development of Muslims thro the government initiative of Multi Sectoral Development Programme (MSDP). Main rationale for MsDP is to remove disparities faced by areas with sizable minority population. In Maharashtra, four districts Parbhani, Hingoli, Washim and Buldhana are identified by Central

Government as Minority Concentrated Districts for Multi-Sectoral Development Program during XI Plan (2007-12).

Bhivandi

Known as Manchester of India, this textile city is famous for handloom and power loom industry. As most of the workers are migrant and working too hard, citizens groups are not active in the city.

- The state has to be pro-active in ensuring social security and social protection to the informal sector workers. All of them must be provided with ration cards.
- Currently only 30% of the city has a drainage system. Remaining 70% of the city of Bhivandi must be provided drainage system so that most of the illnesses related to water born diseases can be controlled.
- Public health and sanitation measures against unhygienic living and working condition must be taken as early as possible. Eradication of contagious disease programme TB, skin ailments needs an immediate attention.
- Occupational health and safety standards for workers in power-loom and hand-loom industries need to be operationalised by Factory Inspector's Office and Labour Bureau. Support structures and medical facilities must be provided for disabled people.
- Massive urban housing scheme for Muslims is urgently required in Bhivandi.
- Modernisation of slaughter house in Bhivandi as per the norms of Maharashtra Pollution Control Board is need of an hour, hence adequate financial assistance must be provide in the PRI and state government budget.
- To eradicate child labour in Bhivandi, the Child Labour Prevention Act, 1986 must be implemented.
- Create new posts of Community Development Officers at the Bhivandi Municipal Corporation.

Mumbai: Behrampada, Dharavi, Jogeshwari, Madanpura, Govandi, Mankurd, Kurla, Govandi, Mumbra

Mumbai has Muslim ghettos spread around all three railway lines-central (Kurla, Byculla, Mazgaon), Western (Behrampada, Dharavi, Jogeshwari) and Harbour (Madanpura, Govandi, Mankurd). There is a need to establish a strong centre-link programme that would co-ordinate, policies, programmes and ground realities. This unit established either in the Department of Minorities Affairs or the Minorities State Commission. It

- must monitor the socio-economic and financial sector programmes within the access parameters of the minorities such as budget allocation for the minorities in proportion to the population and their levels of development,
- top priority in the budget must be given to housing, roadwork, drainage, water supply and electricity
- call for a mid-term review of programmes and ensure that the allocations made for the minorities/ women and other vulnerable groups are not re-allocated, but will be spent for the purpose it is intended.
- facilitate the dissemination of information about the various state welfare programmes especially targeting the minorities, but of all programmes and initiatives aimed at addressing issues of socio-economic justice. The idea is to have a single window approach to programmes.
- Resolving dispute over Land Ownership in Favor of the Community.
- The present condition of the slaughter houses in the city is very bad, and is a threat to the health and hygiene of persons living nearby, as well as persons working there, and people who consume the meat that comes from there. Hence modernisation is urgently required, at least to ensure that basic standards of hygiene are in place.

Malegaon

Malegaon has a potential to emerge as a modern industrial hub and urgently needs an Urban Renewal Plan.

- Major housing scheme, drainage and sanitation measures, tapped water, street lights, roads and public transport demand urgent attention for the poor Muslim workers in Malegaon.
- Small scale manufacturing units-power-loom, textile, oil, food and plastic industries and oil refinery should be provided regular and reliable electricity

supply, credit and banking facilities, physical infrastructure in terms of road and transport for passengers and goods.

- Power loom industry must be modernized and yarn bank must be established. Paithani sarees produced in Malegaon deserves more proactive marketing.
- Vocational Training Institutes must be established for generating skilled workforce as majority of population Malegaon is young in age.
- Malegaon film industry should get encouragement and state support in terms of investment, marketing, land for development of film city with studios, loans, consultancy services and awards the way Bollywood and Marathi Film industries are getting.
- The government should encourage formation of 5000-6000 SHGs of women in Malegaon.
- The state government must evolve a special package for the industrial development of Malegaon city.
- The government must make concerted efforts for intermixing of different religious communities thro' creation of mixed neighbourhood as against extreme segregation existing currently, sports, cultural activities, public parks, libraries, community centres, youth camps, health checkups by voluntary organizations for all citizens.

Overall Recommendations

- Block wise disaggregated data- base on socio-economic indicators for Muslims in the state must be provided and regularly updated for proper targeting of development schemes and programmes.
- In 49 Muslim inhabited blocks in Maharashtra, basic civil amenities such as water, street lights in the urban areas, sanitation, road, hospital/health centre, ICDS centers, school, multi-purpose activity centers, community libraries and banking facilities must be ensured on a top priority basis.
- The government officers should be sensitized to issue BPL cards and judiciously implement anti poverty programmes and schemes for deserving Muslims. Community Based Organisations and No-Government Organisations should be empowered to monitor procurement of BPL cards.

- Wide publicity should be given to Maulana Azad Employment Loan Scheme, Educational loan and Scholarships.
- Quarterly audit of budgetary allocation for social sector human development initiatives for Muslims must be done so that the funds can be utilized on time.
- Reservation policy to be made applicable to Dalit and OBC Muslims as per Justice Rangnath Mishra's recommendation.
- The State must set an example by taking a lead in instituting an Empowered Equal Opportunities Commission as per the recommendations of Sachar Commission and Justice Ranganath Mishra Commission.
- Urdu medium schools to be adequately and consistently funded to meet the expenditure of school building, teachers' salaries and campus/play-ground maintenance.
- State initiative in construction of urban houses for the Muslims among whom 60% currently are living in the slums.
- Priority Sector advances by the public sector banks should be increased to 15% of the total lending in agriculture and small scale industry as compared to current lending of 6% and 7% respectively.
- To stop discrimination against Muslims in housing sector, stern action must be taken against housing societies and builders who discriminate against citizens on the basis of religion/caste in selling or renting out flats/houses.
- Women headed households should be given special consideration in all affirmative and anti poverty programmes of the state.
- Maulana Azad Minority Economic Development Mahamandal, Government of Maharashtra should give religion wise break up of beneficiaries of financial aid/loans under loan schemes, subsidy, education loan, micro credit, mahila samriddhi, loans for farmers and fisher folks and micro fiancé for SHGs and vocational training scheme.

To promote higher and vocational education among Muslims girls and women, colleges and vocational training institutions must be started in the areas inhabited by Muslims.

Employment and Livelihood

- Ensuring that the selection panels for government jobs has a representative from the Muslim community.
- Ensure minorities do not face discrimination regarding bank loans. The government should clearly indicate that such forms of discriminations are unacceptable
- There is a need for strengthening SHG programmes to ensure that the people do not have to take loans from private money lenders on high rate of interests.
- It has to extend the outreach of schemes such as *Sanjay Gandhi Niradhar Anudhan Yojana*
- *Sharvanbal Seva Raj Nivrattan Yojana*
- National Family Benefits Scheme
- Extend the Coverage of the Unorganized Sector Workers Bill to the people of Behrampada
- Ensure that the people are covered by insurance policies that are people friendly
- The various schemes for minorities have not reached the residents of Behrampada
- Sensitization of the bureaucrats, staff and the police.
- Employment of Muslims in Muslim concentrated areas.
- Professional skills and self employment opportunities among Muslims.
- The Government should strengthen its health and education delivery systems to ensure that people do not get indebted due to these basic requirements of the people.
- All rural and urban slaughter houses in the state need modernization that meets the standards of environmental and health safety standards.
- Hostels for working people

Creation of Skilled Labour Force

At least 20 new ITIs in Urdu Medium must be recognised on grant-in-Aid basis. And at least 20 Second-shift ITIs in Urdu/Marathi medium must be started in Govt/ Aided ITIs exclusively for minorities.

- 18. At least 10 new polytechnics in Urdu Medium (with affiliation from Maulana Azad National Urdu University, Hyderabad) and 10 new polytechnics in English Medium must be started by the State Government for minorities.
- These can be started as Second Shift Polytechnics using same infrastructure of Govt/Semi Government Polytechnics as suggested by National Knowledge Commission and A.I.C.T.E.

For effective time bound implementation of minority welfare schemes, following are the suggestions to be worked out at State level and local level by the Government and Non-Government Organizations.

1. Administrative set up of District Minority Welfare Officer, at each district Head Quarter is essential at par with District Social Welfare Officer by the State Government. (A.P. and U.P. model can be referred in this regard)
2. For empowerment of Minorities, a State level Minorities Welfare Action Committee must be constituted.
3. For mass awareness of the schemes up to root level, programs must be organized at each taluqa/minority populated areas.
4. In depth study of implementation of each and every scheme, practical difficulties observed during its implementation, number of deserved applicants, all such aspects must be considered to review the existing schemes to cater the needs of a large number of minorities.
5. Property-homes, shops etc. of the Muslims must be insured keeping in mind fear of riots.

➤ ***Amendment of the Maharashtra Slum Rehabilitation Act 1970***

The Maharashtra Slum Rehabilitation Act has to be revised to create housing for all the existing residents of the area. They are among the poorest people in Maharashtra and they are a vulnerable community. Their problems are located in the overall neglect of the urban poor in state policies.

- ***Establishment of People's Action Committee for Area Development*** There is a need for a People's Action Committee for the Development of Behrampada to facilitate the development of the area. Comprising high level officials, BMC engineers community leaders (both men and women) and local NGOs, this committee will be responsible for the identification of bonafide residents. This need arises from the discussions we have had with the local bureaucrats and the community. The understanding we received was that when the housing board wished to build houses after the fire in Behrampada, they were faced with the difficulty of identifying the bonafide beneficiary, since so many came with the same set of documents claiming ownership entitlements. It was narrated that the surveyor had a knife placed at his throat and the records torn by the hoard of angry residents who crowded them demanding the inclusion of their names. This

observation was reiterated by the women in the area. A few said that they were the original residents of the area, but many more were claiming ownership rights.

- The need for area development committee is necessitated by the principles of democratic and participatory development. It will ensure that the people have a say in their own development.
- This monitoring of the development programme by this committee will circumvent the problems of identification of beneficiaries and maintain vigilance against corruption and delays in the completion of the projects.
- It will also be able to mediate between those responsible for the execution of the project and the beneficiaries. Our discussions with the BMC officers and the community highlighted the difference in understanding/explaining delays. For instance the women living in the redeveloped part of Behrampada (i.e., the area destroyed by fire), complained about the difficulties of living without water. The water pipes had been laid but the supply had not been released. When we discussed this point with the BMC, we were told that this was because some miscreants had broken the pipes, to illegally divert water. The need to repair the pipes and ensure that they are not damaged was a major concern.
- It will be able to ensure and insist that there is better coordination between the various departments of housing, roadwork, drainage, water supply and electricity so that the project can be completed on time with the minimum overflow of the sanctioned budget.
- The Group will also ensure the education of the slum dwellers on the importance of sanitation and cleanliness in the environment to improve the quality of life issues.
- In addition, on the principle of social justice, Government and civil societies should send a clear message all housing societies that do not admit Muslims are against the country's policies of social inclusion. There should be a quota for Muslims in Government Housing schemes.

Food Security

National Sample Survey Organisation (NSSO) reports for 1993-94, 1999-2000 and 2004-05 (NSSO 1996, 2001 and 2007) on Calorie Deprivation in Maharashtra revealed that Religion wise distribution indicates that Muslims are the most vulnerable in urban areas with an incidence of calorie-poor of 55%. Their population share is only 17% but their share of the calorie poor is nearly one fourth.

The recommendations made here is only concerned with questions of distributive justice, although the policy makers will no doubt take into account the need for efficiency in the procurement, transportation and storage of food supplies along with efficiency of distribution.

The findings of the study indicate the following shortcomings of the existing TPDS system:

- The procedure for the acquisition of ration cards places the most vulnerable people (the homeless, migrants, single women and tenants) outside the eligibility criteria.
- The rules governing proof of residence, income, etc. should be simplified. Deserted women in particular would find it difficult to acquire these documents.
- It is necessary to revise the Poverty Line Index on the basis of the current inflations. Additionally, it must factor in the high cost paid by the family for health and education, home repair and other basic amenities of water, electricity in the calculations.
- The existence of TVs or other major durable commodities cannot be criteria for the measurement of poverty: For these commodities may be discards and pre-owned products that do not indicate the economic well-being of the households.
- The TPDS should be need-based rather than supply based. The coverage should be extended to all households requiring subsidies. The short supply and pilfering of essential commodities.
- There are errors of inclusion and exclusion in the TPDS system.

- Policies should ensure that women from minority communities have access to welfare schemes.
- Government Regulations to improve services should be widely disseminated. Government GRs are not necessarily known to the local officers and NGOs. Information should be published in the local papers.

This study calls for the following interventions 1) legislative changes of policies; 2) streamlining and monitoring of food storage and distribution network; 3) strict vigilance at the local fair price shops to ensure that there is no pilfering of essential grains; and 4) quality control of grains and lentils supplied in the TPDS. The right to food security should be available to everyone irrespective of caste, or religious/ethnic identity. It should be demand based and not supply based.

Socio-Economic Status of Muslims in Maharashtra

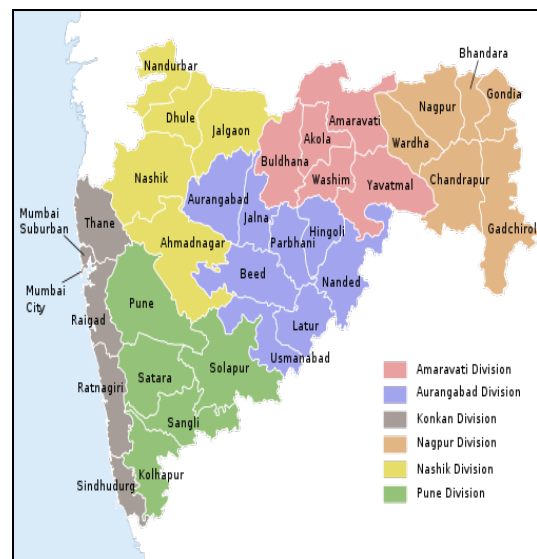
By-Shri. Prakash Chandra Mishra,
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Introduction

The entry of Muslims in India dates back to 711 AD. Their entry into various parts of coastal India set the stage for trading. As the coastal trade and shipping of India came to be controlled increasingly by Muslims, their Islamic culture started to enter into some regions as Gujarat and various parts of south India. Muslims from all over India came to settle down in Maharashtra which is evident by the languages Maharashtrian Muslims speak. They mainly speak Urdu, Marathi, Hindi, Gujarati, English, Kannad, Tamil, and Telugu etc. However, Urdu is their predominant language for communication.

Profile of Maharashtra

- **Geographic:** Maharashtra is located in the western part of India. It is bordered by the Arabian sea in the west, Gujarat to the northwest, Madhya Pradesh to the northeast, Chhattisgarh to the east, Karnataka to the south, Andhra Pradesh to the southeast and Goa to the southwest.



The state of Maharashtra is divided into divisions and districts for administrative purpose. The number of districts remained 26 till 1981 which increased to 30 in 1991

and in 2001 there are 35 districts. State is divided into six divisions - Konkan (6 districts), Nashik (5 districts), Pune (5 districts), Aurangabad (9 districts), Amravarti (4 districts) and Nagpur (6 districts). Each district are further divided into Talukas (Tehsils), total number of Talukas in 2001 were 430.

The state has powerful bodies for planning at the district/local level. For local self-governance in rural areas, there are 33 Ziila Parishads, 351 panchayat samities and 27,935 Gram Panchayats. The urban Maharashtra is governed through Municipal Corporations, 222 Municipal Councils, 3 Nagar Panchayat and 7 Cantonment Boards (GOI, 2011).

Maharashtra is highly urbanized. 42 per cent of the state's population was living in cities and town in Maharashtra, making it the second most urbanized state after Tamil Nadu.

- **Demography:** According to the census 2001, the population of Maharashtra was 9.69 crore. And as per the recently released provisional totals of census 2011, it has increased to 11.2 crore, an addition of 1.5 crore during the decade 2001-11. The state recorded 15.99 per cent growth rate against 17.64 % of national level growth between census 2001 and 2011. The rate of growth was 15.8 percent among males and 16.2 percent among females (Census, 2011). The population of the state is second in the country after Uttar Pradesh and ranks 12 in the mostly populated states of the world. The state has predominant Hindu population (80.2%). The other religions in the state are Muslims (10.6%), Buddhists (6%), Jains (1.3%) and Christians (1%). In 2001, 10.3 million persons reported to follow Islam accounting 10.6 per cent of state population and second largest religious group in the state and third in the country. Maharashtra has the biggest Jain, Zoroastrian and Jewish populations in India.

Age specific distribution of population according to census 2001 shows that a majority of the population were in 15-60 age group and the proportion of 0-15 age group were around 32 percent highlighting present and future workforce of the state.

- **Socio-economic:** Mumbai, the capital of Maharashtra, is the largest and financial capital of India. The gross state domestic product (GSDP) at the prices for 2009-10 is

INR 901,330 crore and contributes around 14.7 percent of the GDP. Maharashtra has a vibrant industrial sector and a rapidly growing service sector, both contributing to about 89.8 percent of the state's domestic product (Government of Maharashtra, 2011).

The state has given importance to premier education, which is reflected in the consistent improvement in literacy rate. The literacy rate of the city is 76.9 per cent as against 65 percent at national level. The state has excellent higher educational institutions in the fields of engineering, medical and management. The literacy rate has been increasing in the state for both males and females, with greater increase in female literacy rate in the last few years, which reflects the increased focus towards education women.

Maharashtra is one of the

Q. What are your views on socio-economic status of Muslims in Maharashtra?



Ans. There is poverty, illiteracy, unemployment- its all the same among Muslims. In Sachar Committee Report they have shown there is out of proportion number of persons in jail. Even in Maharashtra there are quite a few muslims who are in crime and crime itself indicates that there is lot of poverty. Almost 35% prisoners are muslims particularly in Bombay, Thane and Pune. Their population is just 11% and thrice their number is prisoners in Mumbai.

Q. Which schemes for employment generation should be the implemented for Muslims?

Ans. Bhiwandi, Malegaon, Solapur are powerloom towns. Large number of muslims is engaged in these powerlooms. In weaving there is big crisis of availability of yarn. Weavers borrow money for purchasing yarn at a high rate of interest. Government can give them loan at a low rate of interest so that they can make use of it.

They can give scholarships. Schemes have been announced for scholarship. But it is not easily available, not adequate and not properly publicized. Government makes such rules that it is very difficult to access it. For example, filling up of a form on the internet or to open a bank account etc. that every poor Muslim cannot do. Most of the Muslims complain that they don't have easy access to scholarships. Scholarships should be made available to girls also in interior areas.

Q. How the schemes should be implemented?

Ans. Government has not adequately publicize the schemes and it can be done with the help of N.G.O's. Besides, there is also a lot of anti-muslim element in Maharashtra which deliberately create conditions so that Muslims cannot take the advantage of those schemes.

Q. Do you think new schemes should be launched?

Ans. There are a lot of small vendors among Muslims such as vegetable sellers, fruit sellers etc. They get loan at a very high rate of interest say at 70% to 80% or 100% interest rate. So it is not possible for them to borrow. Government should give them loan at a very cheap rate of interest say 6% or 8% then only it can be beneficial for them. The government asks Nationalised banks to provide loans but they are not properly guided for these schemes. Banks just announce the schemes and sit back so the money remains unutilized. There should be proper machinery for accounting the schemes. Bureaucrats should be made responsible for implementing the schemes otherwise they will not work efficiently.

Colleges can publicize the scholarships. The government should also train the N.G.O's to publicize the schemes. So the intervention of N.G.O's is quite important.

Tells Dr. Asghar Ali Engineer to Ms. Reena Behera

leading states of India in adopting policies for promoting industrialization and encouraging development of industrially backward areas. The state's economic policies also focused on industrialization. The service sector is rapidly growing in recent times.

Profile of Muslims in Maharashtra

Besides those belonging to trading communities, large share of Muslim in Maharashtra are poor artisans or landless labourers. In general, this population in India lives in an adverse economic situation. In rural areas, they have higher landlessness and majority of those owning land have lower size of landholding (NSSO, 2007). The lower educational attainments in comparison to other socio-religious groups (Government of India 2006: 64) and prejudices against the community have kept even a majority of highly educated out of the formal public and private sector employment. Among others, the failing rural economy, aspiration for development, needs for cash and better wage employments to meet the educational, health and other exigencies force them to migrate to urban centres relatively in higher proportion. The increased religious polarization of communities in rural areas in many states and fear of riots are also acting as push factors for Muslims to migrate to urban areas. In urban areas, this set of national population is further confronted with more strong and intensified forms of socially exclusionary practices and violence, leading to their concentration as small areas (marginal and peripheral areas), giving rise to ghettos (Shaban 2008; Robinson 2005; Masselos 1994; Phadke 2007). The section of Muslims living in older parts of the towns/cities also find it difficult to move to newly developed areas due to fear of riots, lack of purchasing power, and easy availability of housing finance. The consequence is that in urban areas, a large section of Muslim population lives in slums and shanties, or dilapidated older parts of towns/cities. The poor access to institutional credit facilities and Government welfare programmes as well as disorganization within the community keeps them in a vicious circle of poverty.

There have been only a few detailed investigations of socio-economic status of Muslim community at state or sub-state levels in India. Sachar Committee Report (2006) presented an all-India and state-level situation of the community, but there are hardly any studies which analyse the socio-economic status of Muslims using detailed quantitative data at sub-state level in Maharashtra. As per the census 2001, the total Muslim population in Maharashtra

was 10.27 million, i.e. 10.60 per cent of the total population. Four districts and 49 towns in the State have been declared minority population concentrated districts. An effective planning for the upliftment of the community requires examination of the situation in which the community is placed in the state.

Magnitude of Muslim Population

Census of 2001 indicates that, Maharashtra had 10.3 million Muslims out of a total population of 96.8 million, accounting to a 10.6 per cent share of the total population in Maharashtra. But the percentage of Muslim population in Maharashtra is lower than the total Muslim population in India (13.4%) at the time of census. Muslims forms the second largest religious group in Maharashtra next to that of Hindu population (80.2%).

It can be observed that in the last five decades since the formation of Maharashtra state in 1956 - the Muslim population has increased by 3 percentage points while Hindu population has declined by 2 percentage points.

Table -1: Absolute Number and Percentage of Population in Maharashtra by their Religion, 1961 to 2001

Religion	2001	1991	1981	1971	1961
Hindus	77,859,385 (80.37)	64,033,213 (81.12)	51,108,289 (81.41)	41,307,287 (81.94)	32,530,901 (82.24)
Muslims	10,270,485 (10.60)	7,628,755 (9.66)	5,805,745 (9.25)	4,233,023 (8.40)	3,034,332 (7.67)
Buddhists	5,838,710 (6.03)	5,040,785 (6.39)	3,946,017 (6.29)	3,264,223 (6.48)	2,789,501 (7.05)
Jains	1,301,843 (1.34)	965,840 (1.22)	939,389 (1.50)	703,664 (1.40)	485,672 (1.23)

Christians	1,058,313 (1.09)	885,030 (1.12)	795,458 (1.27)	717,174 (1.42)	560,594 (1.42)
Sikhs	215,337 (0.22)	161,184 (0.20)	107,253 (0.17)	101,762 (0.20)	57,617 (0.15)
Other Religions	236,841 (0.24)	99,768 (0.13)	74,384 (0.12)	80,023 (0.16)	94,095 (0.24)
Religion not Stated	97,713 (0.10)	106,560 (0.13)	6,283 (0.01)	5,079 (0.01)	1,006 (0.0)
Total Maharashtra	96,878,627	78,937,187	62,782,818	50,412,235	39,553,718

Source: Population Census, government of India, various years.

It is observed that growth rate of Muslim population has remained higher as compared to Hindu population over last 50 years. During 1991-2001, the population growth of the Muslim had shown an increase over the previous decade of 1981-91 as compared to overall decline noted in the state population growth. However, the conclusion that the Muslim community is growing faster compared to the Hindu or other community without considering other contributors to population growth such as fertility, mortality and migration will not be correct.

Table -2: Percentage Decadal Growth Rate of different Religious groups in Maharashtra: 1951-2001

	Decadal Growth of different Religious community in Maharashtra				
Religious Communities	1991-2001	1981-91	1971-81	1961-71	1951-61
Hindu	21.59	25.29	23.73	26.98	13.58

Muslim	34.63	31.40	37.15	39.50	24.54
Buddhist	15.83	27.74	20.89	17.02	11.20
Jain	34.79	32.82	33.50	44.88	43.87
Christian	19.58	11.26	10.92	27.93	29.38
Sikh	33.60	50.28	5.40	76.62	39.06
Other Religions including religion not stated	235.33	177.38	0.80	-9.56	-12.84
Total	22.73	25.73	24.54	27.45	23.59

Source: Based on Census Data of different years

The growth of Muslims in the state appears to be higher than at All India level. According to the Sachar Committee report, at the all-India level, the Muslim community's growth was 25.8 percent.

Spatial Distribution of Muslims across Maharashtra

- **Rural-Urban distribution:** The Muslim community is mainly concentrated in urban areas of Maharashtra, i.e., 70 per cent of all Muslims in the state were living in urban areas. Clear changes have been observed in the distribution of Muslim population in the last 50 years and a clear urban shift is shown. The increase in the urban Muslim population followed the similar trend as that of urban total population. The percentage of Hindu community also increased in the urban areas however, it was predominantly higher in the rural areas.
- **Percentage Distribution of Muslims in the Districts of Maharashtra:** Muslim population is mainly concentrated in the urban areas of the state. . According to the 2001 Census enumeration, more than one-fifth of the total Muslim population was enumerated in the two Greater Mumbai districts (21.6 %), the capital of Maharashtra state as well the country's financial capital. The next highest concentration of Muslim community was enumerated in Thane district (8.6 %) followed by Aurangabad (5.55

%), Nashik (5.1 %), Jalgaon (4.4 %), Pune (4.4 %), Nanded (3.8 %), Solapur (3.7 %), Amravati (3.4 %) Nagpur (2.9 %), Akola (2.9%), and Buldana (2.8 %). The remaining districts reported less than 2.75 percent of Muslims living there.

- **Distribution in the Tehsils of Maharashtra:** Maharashtra state is divided into 35 administrative districts which are further divided into 355 Tehsils/Blocks as shown in Map 2.2. The population concentrations of the Muslim community are uneven. In Malegaon block of Nashik district, highest percentage of Muslim community is to be found (42.5 %) as a proportion to the total population followed by Bhiwandi in Thane (35.8 %), Nanded (26.5 %), Aurangabad (25.5 %) and Parbhani (25.1 %). The lowest percentage of Muslim community to total block population is found in Mulechera (0.25 %) in Gadchiroli district and Sawali (0.25 %) in Chandrapur district. In Malegaon of Nashik district Muslims are mainly concentrated in the urban area (70.96%) as compared to rural areas of Malegaon (3.6%).

Out of 355 tehsils, in urban areas of 115 tehsils, no Muslim community was reported. The percentage of Muslims community varied between 0.94 to less than 10 per cent in 71 tehsils, and between 10 to 19.96 per cent in 65 tehsils. In 99 tehsils the percentages vary between 20 to 48.92 per cent and in 5 tehsils more than 50 per cent are Muslim. In the tehsils, highest percentage of Muslim community is found in Shrivardhan tehsil of Raigarh district (20.26%), and nearly similar in percentages in both the rural and urban areas.

- **Distribution in the Urban Agglomeration/Cities of Maharashtra:** The largest share of Muslim population was found in Malegaon (75.4%) and Bhiwandi- UA (51.3%). Mumbai UA which includes Mumbai city, Mumbai suburbs and Thane district shows 16.1 per cent of Muslim population. In UA/cities of Parbhani (38%), Bid (37%), Achlapur (36%), and Nanded-Waghala (33%) are other major urban places showing larger share of Muslim population. In Pune UA, Nashik UA and Nagpur UA the share of Muslim was less than 10 percent.

Age-Sex Structure

The distribution by age of a population represents the combined effect of fertility, mortality and migration. The Muslim population which generally has a higher fertility shows that nearly 37 per cent of population is below 15 years while the old age population, defined as 60

years and above is 6.6 per cent. In comparison to the total population of state, the younger Muslim population i.e., below 15 years, exceed by around 5 - 6 per cent points, while aged Muslim population is lesser by 1.5 to 2 per cent points. Similarly, the middle-aged Muslim population, defined as between 15 and 59 years is lesser by 3 per cent points as compared to total population in the state. This indicates that Muslim population is younger than the state's total population. The median age of Muslim population is three years younger than that of the total population in Maharashtra.

Population pyramids of rural and urban Muslim population show clearly that fertility among Muslim has fallen. The rural Muslim population in the state is younger than urban population as nearly 39 per cent of Muslim rural population was below 15 years of age while it was 36 per cent in urban areas. The younger rural population of Muslim was much higher as compared to total rural young population (34 %). In urban areas, younger Muslim population was nearly 36 per cent as compared to young population of urban areas (29 %).

Gender-wise, female young Muslim population shows a slightly higher percentage as compared to the males in the same category. In rural areas, the percentage of male in the younger age group exceeded to that of young female population among Muslim as well as among the total population of state.

In old age groups of 60+ years, the percentage of Muslim population in rural areas was recorded in higher proportion in comparison to urban areas. While middle age Muslim rural population was little lower as compared to urban Muslim population (Figures 2.3 and 2.4).

- **Sex Ratio:** Sex ratio is defined as the number of females per thousand males. The sex ratio indicates the deficit of female to male population. In 2001, the enumerated sex ratio of Muslim population was low at the state level. Muslim population in rural areas was recorded to have a higher ratio than it was seen in the urban areas but lower than the state's sex ratio. Except 1991 census, the sex ratio of Muslim population has always remained lower than the state's for the last five decennial censuses. The difference in sex ratio of Muslim and Hindu population is also wide as Hindu population recorded 923 female per 1000 males as compared to 889 among Muslim population. It is important to note that the difference in sex ratio of Muslims to that of general population has been declining over the decades, from 53 in 1961 to 33 in 2001.

- **Child Sex Ratio:** The 2001 census for the first time provided information with regard to the 0-6 year child population by religion and gender. The sex ratio for 0-6 year population shows clearly that Muslim population enjoys a better sex ratio as compared to the Hindu population as well as the Sikh and Jain communities. This indicates that the male child preference probably is less in the community and also might be due to better health condition of Muslim children. In districts such as Mumbai proper, Mumbai suburb, Thane, Nashik, Pune, Aurangabad and Nanded where sizeable Muslim population was enumerated show higher sex ratio among the child population as compared to the total Muslim population. In some districts in western Maharashtra such as Sangli, Satara, Solapur, Ratnagiri and Sindhudurg, the child sex ratio was lower as compared to the total population. It may be remembered that child sex ratio was found much higher among Muslim community in comparison to the Hindu community in almost all the districts. The district of Satara, Sangli, Ahmednagar, Kolhapur, Solapur, Osmanabad recorded the lower sex ratio for Hindu, Muslim, Jain and Sikh community.
- **Dependency Ratio:** Dependency ratio is presented for child and old-age separately. Child dependency ratio is defined as population below 15 years to the total working population between the ages 16 to 59 years. The olds' dependency ratio is defined as population above 60 years to total population between ages 16 to 59 years. Total dependency ratio is the sum of child and old dependency ratios. The dependency ratio of the Muslim population of Maharashtra is better than the Muslim population's dependency ratio at the country. The dependency ratio among Muslim population in the state was recorded as 770 as against 887 for All -India. In rural areas dependency ratio was found much higher, 919 while in urban areas it was 713 per thousand working population. The child dependency was much higher among Muslim population in both rural and urban areas in the state as well as in the country. The old dependency ratio was recorded lower among Muslim population as compared to Hindu population as well as total population. The rural Muslim population shows higher child as well as old dependency ratio in the state as well as in the country as compared to urban population.

Marital Status

Muslim community reported a higher percentage of being unmarried as compared to all communities including the Hindus in Maharashtra. In rural as well as urban areas their

marital status show similar distribution of unmarried, married, widowed and divorce persons. A higher percentage of women were divorced and widowed as compared to the male population in all community. Higher percentage of unmarried person among Muslims could be a reflection of a higher percentage of younger population in the community. At national level the marital status among the Muslim community shows a lower percentage of unmarried (India Muslim – 56.2%, Male – 60.4%, Female-51.6%); higher percentage of Married (India Muslim - 40.3%, Male – 38.3%, Female - 42.4%), higher percentage of Widowed (India Muslim - 3.2%, Male – 1.1%, Female -5.5%) and Divorced (India Muslim 0.3%, Male – 0.1%, Female - 0.5%).

- **Age at marriage and currently-married persons below age 18:** The overall the age at marriage in Maharashtra was 22.4 years for male and 18.1 years for female. Age at marriage in rural areas was little lower than urban areas among all community. It can be observed that there is little variation among Muslim and Hindu age at marriage in both rural and urban areas. A notable aspect is that in the rural component, the age at marriage among Muslim, Hindu and Buddhist communities of the female age was found to be less than 18 years, the legal age. Among the currently married in the state about 5 per cent of male and 38.8 per cent of female reported as being married before age 18 years. Among the Muslim, Hindu and Buddhist communities, the percentage of early marriage was very high - around 4 to 5 per cent and 38 to 43 per cent respectively for males and females. It may be remembered that the legal age for marriage for male is 21 years and for females 18 years. If this is taken into account, nearly 57 per cent of male reported married thus in both Hindu and Muslim communities.
- **Household Size:** Out of total households in Maharashtra in 2001, 8.8 per cent households were of Muslims. This implies that on an average household of size 6.1 persons in male-headed households and 4.9 persons in female-headed households. The average household size is found to be higher in the Muslim community than any other religious community. A similar trend was observed in both rural and urban areas. The male-headed household reported a higher average number of persons than female-headed household.

Levels of Literacy

In 2001, the overall literacy rate among Muslim community was found to be 65.4 per cent, very close to that of Hindu community, however, well below the Christian, Jain and Sikh communities.

The gender gap in literacy rate was nearly 12 percentage points higher among male Muslims as compared to female Muslims. The gender gap was even wider in rural areas. Nearly 60 per cent of rural Muslims were literate as compared to nearly 68 per cent in urban areas. In comparison to all India Muslim population, Muslim community in Maharashtra has a higher literacy rate. Among Muslim in the country 59.1 per cent were literates.

The role of education in improving social and economic conditions is well known. In this chapter data from census of 2001 and the National Sample Survey data of 64th round conducted during 2007-08 on participation and expenditure in education are used. While analyzing educational aspiration of women aged 15-49 for their children male and female, dataset of National Family Health Survey (NFHS 2) collected during 1998-99 is used.

➤ **Literacy Rate:** In NSS a person is termed as literate if he/she can read and write a simple message in any language with understanding. According to latest 64th round of NSS conducted during 2007-08, the literacy rate in state of Maharashtra was 72.0 per cent. In comparison to other religious groups, Muslim literacy rate is very close to overall literacy rate of the state, i.e., 73.6 per cent. However the literacy rate of both Muslims and Hindus were much below other religions minority groups such as Jains, Christians and Zoroastrian but slightly better than followers of Buddhism mostly neo-Buddhist. Over the 20 years period one can observe that literacy rate has increased significantly for all religious groups in the state around more than 20 percent points from around 50 per cent as literate to 73.6 per cent in 2007-08.

For the first time Indian Census 2001 provided literacy rate among different religious groups. According to it the literacy rate of Muslims in Maharashtra was 65.4 per cent, whereas that of general population was 66 percent. It may be remembered census defined person's age 0 to 6 years as illiterate due to which little lower percentage of literacy rate was recorded in census data as compared to NSS data.

➤ **Spatial Disparity in Literacy rate: Muslim Literacy Rate in Rural and Urban Areas:** The educational institutions in urban areas are manifold. This is reflected in their literacy rate as urban literacy rate exceed about 14 per cent points higher than rural literacy rate in 2007-8. The gap between rural and urban has declined tremendously over the years as from 28 per cent points in 1983 to 13 per cent points in 2007-08. The difference between Muslim and Muslim literacy rate also reduced between above period. Though gap in

literacy rate in rural areas remained very small between Hindu as well as total population during last 25 years, it remained much larger in urban areas where Muslims' literacy rate remained much lower in spite of various governmental and other institutional support for improving their literacy rate. In urban areas even Buddhist population shows similar literacy rate as that of Muslim population.

- **Muslim Literacy Rate in Different Districts of Maharashtra:** Districts Mumbai, Thane, Pune, Nashik and Nagpur where a sizeable Muslim population live, the literacy rate was around 68 to 70 per cent among Muslims, while in many districts of Vidarbha region such as Bhandara, Gondhia and Wardha, above 70 per cent of Muslims were literates. In western Maharashtra, in districts Satara, Sangli, Kolhapur, Ratnagiri and Sindhudurg the literacy rate varied between 70 to 74 per cent. The urban Muslim literacy rate exceed in almost all districts in the state in comparison to rural literacy rate.
- **Gender specific literacy rate:** Literacy rate among male Muslim population shows that it is much higher as compared to female population. Across the districts of state the pattern was found similar in rural as well as urban female population though the gap in urban areas was lesser than rural areas. In comparison to Hindu population the Muslims literacy rate remained lower in almost all the districts except Nandurbar and Gadchiroli district where most of them were Scheduled Tribes and mostly they follow Hindu religion. Similarly a large gap was observed in male and female Muslim literacy rate in Latur and Osmanabad district but not in the difference among Muslim and Hindu literacy rate.
- **Age specific Literacy Rate:** Age specific literacy rate shows higher literacy rate for male in all age groups than female literacy rate. The difference in male and female literacy rate is minimal for the age groups 7-9 years and 10-14 years but it starts to increase in later years, broadly reflecting dropouts and discontinuation education among females. The difference in literacy rate was lower in urban areas as compared to rural areas in all age groups. The low differences in literacy rate among younger age groups may be attributed to various government initiated educational programmes started for compulsory education among children as well adult literacy programmes. It may be observed that the difference in literacy rate among Muslims and general population was minimal in age groups 7-9 and 10-14 years but it was little higher in rural than urban areas.

Is government's policy on compulsory primary education for all children been fulfilled in Maharashtra state? Primary education seems lagging behind among children in the age group 7-9 years, as nearly 10 to 15 per cent children of Muslim community as well general population were found illiterate.

Recent National Sample Survey data shows an increase in literacy rate by nearly 2.5 per cent points in Maharashtra state between 2004-05 and 2007-08. The improvement in rural areas was nearly 5 per cent points while in urban areas it increased by 2 per cent points. The gender specific difference in literacy rate shows a higher increase in rural areas as compared to urban areas. The increase in female literacy was 4 per cent points while male literacy increased by 3 per cent points.

The literacy rate in rural areas was nearly same for Muslim and Hindu population while in urban areas Muslim literacy lag behind Hindu population by nearly 10 per cent. Female literacy in rural and urban areas for Muslim and Buddhist population was at same level while male Muslim rate was higher in urban but lower in rural areas. The literacy rate among other minority groups such as Christians, Sikh, Jain and Zoroastrians was much higher than Muslim and Hindu population in rural and urban areas as well as for male and female population.

- **Effective Literacy Rate:** Effective literacy rate is the number of literate persons among the population aged 7 years and above. According to the recent census 2011, the effective literacy rate of India has increased to 74 per cent from 64.8 per cent in 2001. According to Census 2011 the effective literacy rate for Maharashtra is 82.9 percent.

Since census of 2001, overall literacy rate has increased significantly by nearly 14 per cent points. The increase in literacy was little higher for female as 16 per cent points while male literacy increased by nearly 14 per cent points. The improvement in literacy may be attributed to various governmental and non-governmental efforts. Maharashtra government runs various programmes such as *Sarva Shiksha Abhiyan*, mid day meal scheme, adult education, post metric scholarships for various groups such as OBC, SC, ST, Operation Blackboard scheme, etc.

- **Religion-wise Effective Literacy Rate by Place of Residence and Gender:** Religion-wise literacy rate among Muslims for 7 years and above is found to be little

higher rate in rural areas as compared to Hindu and Buddhist population. In urban areas, Muslim population literacy rate was much lower for male as well as female as compared to Hindu and other minority religious groups. Gender-wise gap in literacy rate was higher in rural areas than in urban areas. Gender gap in literacy rate among rural Muslim population was less than Hindu population.

- **Women's Educational Aspiration for their Children:** Data available from National Family and Health Survey where the ever-married women were questioned about their opinion regarding how much education should be given to a girl and a boy. They were hypothetical questions which aimed to capture the gender preference attitude of the respondents. The responses to these questions provide an indication of the degree of son preference at the time of survey which was conducted during 1998-99. For providing education to girls, nearly one-fourth of Muslim women reported that it should be up to high school level in urban areas and one-third in rural areas. In urban areas, nearly eighteen per cent of Muslim women preferred to provide graduation and above and professional degree to their girls as compared to nearly 29 per cent among non-Muslim women.

Regarding boys education the gender bias is clearly visible. Nearly 31 per cent in urban areas and 27 per cent in rural areas Muslim women preferred graduation professional degree level education for their boys and nearly 36 per cent in urban areas believe that a boy should be given as much education as he desires.

It is interesting to observe that nearly 8 per cent of women reported that girls should be given education only up to middle level in urban areas and 6 per cent in rural areas. For the boys the preference for the same is nearly 2 percent in urban areas and 4 percent in rural areas. For boys less than 3 per cent women feel they can be educated till middle level. In spite of small sample of Muslim women it clearly emerges that for boys educational aspiration is much higher in both rural and urban areas.

- **Educational Attainment:** In rural areas, illiterate and below primary level of Muslim and Hindu population are found at similar level around 39 per cent while percentage of Muslim population completed primary level exceed Hindu population by nearly 8 per cent. Among above primary level including middle, secondary, graduation and post-graduation again Muslim population lag behind Hindu population by around eight per cent. In urban areas percentage of illiterate and below primary

level are around 34 per cent among Muslim and about 20 per cent among Hindu population.

In the same way, Muslim population who completed primary level education exceed by nearly six per cent while lags behind Hindu population by 20 per cent. This clearly indicates that Muslim population in both rural and urban areas fall much below other religious group population in the state in achieving secondary and higher education. It may be interesting to compare higher educational achievement of various religious groups in terms of those who has acquired diploma, certificate, graduation and post graduation level in rural and urban areas. In rural areas, the other religious minority groups such as Christian, Sikh, Jain and Zoroastrian who has achieved higher level of education are found nearly 24 per cent for male and 20 per cent for female, the Muslim minority group show dismal performance as less than 2 per cent of male and female reported to have higher education. In urban areas, performance in higher education was little better as compared to rural areas but gap still remains nearly 13 per cent for male and 8 per cent for female. Female of other minority religious groups shows much higher percentage attaining higher education as compared to males that is 25 per cent females as compared to 21 per cent males.



- **Current Attendance of persons aged 5-29 years:** Current attendance status refers to whether a person is currently attending any educational institutions or not for persons aged 5-29 years.

In Maharashtra, about 45.7 per cent of entire population belongs to age group 5-29 years. Out of this nearly 51.4 per cent reported as currently attending educational institutions. In respect to rural and urban residence little difference is observed. However, gender specific differences are observed as nearly 49.9 per cent females and 52.7 per cent males reported to be currently attending educational institutions in the age group 5-29 years.

Among Muslim students about 47 per cent attended educational institutions but currently not attending which nearly six per cent higher than Hindu students. The difference in currently not attending was found little higher in urban areas as compared to rural areas. Formal educational attendance is found lower among Muslim male and female students in both rural and urban areas. The gap in current attendance in primary and above level was observed much higher in urban areas than rural areas. Female Muslim shows larger difference in both rural and urban areas as compared to male Muslim students. The percentage of those who never attended among persons 5-29 year was found higher for female than of males in both rural and urban areas as well as across population of Muslim, Hindu and total in the state.

- **Current Attendance and Enrollment Status:** It shows that nearly 47 per cent persons aged 5-29 years are not enrolled in any educational institution, including those who completed desired level of education.

The percentage of persons attending primary, middle and secondary level is found nearly 46 per cent in rural and 42 per cent in urban areas. Current attendance in higher level of education is much higher in urban areas as compared to rural areas.



The religion-wise distribution shows that currently not attending and not enrolled was higher among Muslim community as compared to Hindu's. Both male and female of Muslim community shows nearly 54 per cent are not enrolled. Those who are attending shows higher percentage of Hindu's in higher education level than among Muslim. Post higher secondary level percentage of Muslim person attending is nearly half of total persons as well as Hindu persons.

- **Current Attendance of Primary and above level aged 5 to 29 years:** Nearly 45 per cent of educated Muslims attended government run institution in rural and 32 per cent in urban areas. Private aided institution attended by nearly 23 per cent in rural and 38

per cent in urban areas. Attendance in rural private aided institutions was much lower among Muslim community than Hindu community.

- **Medium of Instruction:** Among Muslims, nearly 33 per cent in rural and 49 per cent in urban areas is learning in Urdu language while nearly two third in rural areas get instruction in Marathi language. Attendance in English language was much less among Muslim community in both rural and urban areas.
- **Type of Current Education:** Nearly 97 per cent are enrolled for general course while professional and technical education is pursued by around 4 per cent. In urban areas nearly twice of rural areas percentage are pursuing professional and technical education. Vocational education was found as low as less than 0.3 per cent. Among Muslim and Hindu religious groups, the current education was reported more or less at the same level.
- **Educational Incentives Received by Students:** Information was collected for each 'student' aged 5-29 years who currently attending primary level and above education on various educational incentives received by them, for example, free education or tuition fee waiver, scholarship or stipend, subsidized books or stationery, mid-day meal, students' concession in public transport etc. In terms of free education, nearly 85 per cent rural Muslim students reported of receiving free education a little higher than the state level, while nearly two third in urban areas. Regarding waiver of tuition fess among those who reported not receiving free education nearly 90 per cent reported that it was not waived. Maharashtra state government provides number educational support for minority institutions which maybe the probable reason for explaining higher level of free education among urban Muslim population. In the later part of chapter state government educational incentives and support are analyzed.
- **Other Educational Incentives:** Many students receive scholarships and stipend preferably on merit or economic status of households, especially among students from below poverty. Data suggests that just half per cent of Muslim students reported to have received scholarship or stipend while it was nearly 4 per cent among Hindu students.

Nearly 55 per cent Rural Muslim students received all or few free text books while it was 46 per cent in urban areas. In comparison to Hindu students as well as total students receiving reading materials, it was higher among urban Muslim students.

Regarding provision of mid day meals/ Tiffin/ nutrition provided in both rural and urban areas, it was found better among Muslim students as compared to Hindu students. Rural students benefitted from mid day meal facility in higher percentage than urban students.

- **Enrolment Level:** Among persons aged 5-29 years who are currently not attending were first asked whether they had ever been enrolled in any institution. Persons who reported as 'yes' were asked about the level of last enrolment. Nearly 23 per cent Male Muslim and 20 per cent female Muslim reported to enroll in primary level which is higher compared to their Hindu counter-part. The Muslim enrolment level was found lower than Hindu in Higher level.
- **Completion of Grade/Class:** In rural areas, percentage of Muslim is found higher in I to V grade known as primary schooling as higher compared to Hindu's and general population. Among female Muslim it is found that though completion grade was similar to Hindu's but percentage completing grade was better than Hindu in rural areas. The completion rate of IX-X standard was lower among Muslim than Hindu's.
- **Non-enrolment and Discontinuance of Education:** This section provides information on persons currently not attending educational institutions aged 5-29 years. There was similar percentage of persons found in both communities who never enrolled in rural areas but little higher percentage among Muslim in Urban areas. The enrolment percentage was found better among male as compared to female in both rural and urban areas. The enrolment rate is found little lower among Muslims as compared to Hindu and general population.

Among persons who ever enrolled but currently not attending was asked whether they completed successfully or not. The completion of level last enrolled among those persons who are currently not attending is found much higher among Christian, Sikh and Jain community. It may be observed that about 40 per cent among Muslims and 33 per cent of Hindu reported that they completed the level they last enrolled. The proportion of students who completed the level in urban areas is better than rural

areas. The completion of level was found very low among follower of Buddhism mostly Neo-Buddhist in the state

- **Average age of Enrolment, Discontinuation and Completion:** The average age of first enrolment was very similar for male and female and in both rural and urban areas around 5.5 years. However the age of discontinuation was lower among Muslim than Hindu's in both rural and urban areas indicating higher rate of discontinuation in the community for both male and female and also in rural as well urban areas. Among Muslim community it was around 14 years while among other minority groups such Jain, Christian and Sikh it was 17 years. It indicates that other minority group continues nearly 3 more years of education than Muslim community. Even Hindu community is found to go for education till age of 15 years among both male and female.

The completion of grade was found lower among Muslim children by about 1 grade/class among male. The female children show less difference in completed grade as compared to Hindu's female children. Though one should be aware of limitation of small samples but data indicate that male Muslim children are likely to losing early interest than their counterpart.

- **Reason for Never attending/discontinuing/dropping out:** Nearly 30 per cent in rural and 25 per cent in urban areas reported that either child or parent is not interested among Muslim community. Similarly about 30 per cent rural and 25 per cent in urban areas Muslim reported financial and economic reasons for not attendance/discontinuance. School related reasons such as school is far, inadequate teacher, unfamiliar language or medium used, unable to cop up or failure in studies reported by nearly 9 per cent Muslim children in both rural and urban areas.
- **Caste-wise Literacy among Muslim:** For the state of Maharashtra the grouping of caste based on their reported caste name was found for about less than 5000 persons thus it is not presented. It may be observed that the caste among Muslim which are better off such as Saiyyad, Mohammad, Shaikh, Siddiki, Khan and Pathan reported higher level of literacy while Mansoori, Faqir and Ansari. Women literacy was much lower in rural and urban areas as compared to male literacy rate.

Based on the analysis of educational situation among Muslim and other religious communities in Maharashtra, it may be concluded that although the literacy among Muslim seems better in as compared to educational situation of Muslim community in the country. In spite of highly subsidized education in country, a sizeable population not entering the educational system at all and also is dropping out of system before attaining sufficient level. The economic reasons such as – financial constraints, or the need to join the labour force early – were stated for dropping out. To improve literacy level the financial compensations and other incentives like mid-day meals, free educational facility like books, scholarships, cloths etc. need to be increased to reduce the incidence of educational wastage measured in terms of the population withdrawn prematurely from the educational system. In comparison to Hindu community, Muslim community was found similar in educational achievement but lags behind other minority communities such as Jain, Sikhs, Christians and Zoroastrians.

Recent demand of reservation for Muslim community in higher educational institutions should be made for economically backward among Muslim community such as Ansari-Julaha, and other community who were surviving on traditional occupations. Many of them still engaged in traditional occupations such as weaving, hair cutting, meat selling, etc.

Economic Situation

The present section explores the economic situation of Muslim community in Maharashtra vs.-a-vs. with other religious groups. Information on employment and other economic possessions based on Census, National Sample Survey (NSS), National Family Health Survey (NFHS) and Human Development Report are used so as to understand the economic situation of Muslim community in Maharashtra

- **Work Participation:** Census defines a worker as main (those who are engaged in economically productive activity for more than 6 month in a year) and marginal workers as those who had worked for less than six months during the reference period. ‘Work’ included even part-time or unpaid work on farm, family enterprise or in any other economic activity. A person who did not work at all during the reference period was treated as ‘Non-Worker’. For the first time, the 2001 census provided information on work for major religious communities. Nearly 32.4 per cent of Muslims reported as being a worker as compared to 42.5 per cent of total population in the state. Among Muslims the work participation rate was reported higher (49.97 %) as compared to female Muslim population (12.67 %). Muslims in rural

Maharashtra reported nearly 38.12 per cent as worker as compared to 29.97 per cent in urban areas. Among male Muslims not much difference was observed in rural and urban areas as compared to female Muslim population (Table 2.13). Nearly one fourth of female Muslims living in rural areas reported as workers, while it was only 6.3 per cent in urban areas. It can be observed that both male and female Muslim work participation is lowest in comparison to that of any other religious community in both rural and urban areas.

Population distribution clearly indicates that in Maharashtra Muslim community mostly resides in urban areas and concentrated in few blocks/tehsils. Another notable feature observed from the age-sex structure of Muslim community is the fall in their fertility level.

Work Participation Rate (WPR) is defined as the number of workers per 100 persons. Work participation rate among different religious groups in the Maharashtra state based on total work concept (main and marginal work) separately for male-female and rural-urban areas. Working population in Maharashtra state is higher than that of all India working population, that is, 1.6 per cent points higher among males and 5 per cent points higher among females. The Muslim population reported the lowest work participation than any other religious groups. In both rural and urban areas Muslim population's work participation is the lowest, the female reported much lower work participation as compared to males. Roughly, among Muslim men one out of two male reported as a worker, whereas among Muslim women one out of eight reported as a worker. The work participation among women in other progressive minority group such as Sikhs and Jains also found closure to such level. The work participation rate among Muslim women in urban areas was recorded as 6.3 per cent as compared to 26.7 per cent in rural areas.

- **Category of Workers:** Census divides workers into four categories - cultivators, agricultural laborers, household industry workers and others. Among Muslims in Maharashtra, nearly 70.7 per cent engaged in other category of work activities, nearly 8 per cent as cultivators, 17.6 per cent as agricultural laborers and 3.6 per cent in household industry. The proportion of Muslim population involved in cultivation and agricultural activities is lesser than their counterparts in Hindu as well as total population in Maharashtra, however, Muslim's involvement in household industry

and other category of activities is higher than them. In rural areas a higher percentage of Muslim population has reported as agricultural laborers as compared to Hindu population, while the proportion of Hindu population reported as cultivators is more than double than the Muslim population. Nearly 44 per cent of Muslim female workers reported as agricultural laborers, and their proportion in rural areas is 61.6 per cent. Among Muslim population, the involvement in other category of activities is higher among male as compared to female, both rural and urban areas. It should be noted that nearly 70 per cent of Muslim population is enumerated in urban areas where non-agricultural activities dominates.

Table – 4: Percentage Distribution of Total Workers according their Category of work in Rural and Urban Areas, Maharashtra – 2001

		All			Rural			Urban		
		Total	Muslims	Hindus	Total	Muslims	Hindus	Total	Muslims	Hindus
Cultivators	Person	28.69	8.13	32.23	42.44	21.77	44.89	1.75	0.69	2.14
	Male	24.88	6.42	28.51	42.37	20.92	44.91	1.54	0.66	1.87
	Female	35.84	15.70	38.70	42.52	23.39	44.85	2.77	1.02	3.34
Agriculture Workers	Person	26.27	17.56	26.55	37.84	44.44	36.13	3.60	2.91	3.79
	Male	18.34	11.65	18.68	30.38	35.51	28.77	2.27	2.17	2.30
	Female	41.14	43.80	40.27	47.44	61.63	45.45	9.96	9.77	10.45
Household Industry	Person	2.65	3.58	2.57	2.27	3.18	2.18	3.38	3.80	3.47
	Male	2.11	2.57	2.10	2.12	2.63	2.08	2.10	2.55	2.13
	Female	3.65	8.05	3.38	2.48	4.22	2.31	9.45	15.35	9.50
Others	Person	42.40	70.73	38.66	17.45	30.62	16.80	91.27	92.60	90.60
	Male	54.67	79.35	50.71	25.13	40.94	24.24	94.09	94.62	93.70

	Female	19.38	32.46	17.65	7.56	10.77	7.38	77.82	73.86	76.72
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Source: Based on Census data of different years

- **Type of Work participation:** Census follows two kinds of criteria to define a person as worker based of his/her time spent in the activity-Main and Marginal workers. The work participation rates of Muslim and Hindu community in the state is presented separately for rural and urban areas by gender in the following table. Muslims as main workers lag behind other religious groups, that is, lesser than 7 and 8 percentage points respectively among Hindu and the total main workers of Maharashtra. The difference is much higher in rural areas than that of urban areas. Similarly, Muslim population reported as marginal workers is much lower in both rural as well as urban areas.

Table – 5: Main and Marginal Work Participation Rate in Maharashtra for Muslim and Hindu population, 2001 census

Type Workers	All			Rural			Urban		
	Total	Muslim	Hindu	Total	Muslim	Hindu	Total	Muslim	Hindu
Persons									
<i>Main Workers</i>	35.87	28.89	37.06	39.18	31.13	39.78	31.37	27.93	32.49
Marginal works	6.63	3.53	7.11	9.69	6.99	9.83	2.48	2.05	2.55
Male									
Main Workers	48.44	46.47	48.97	47.54	43.52	47.96	49.62	47.68	50.59
Marginal works	4.83	3.50	4.99	6.40	5.47	6.37	2.81	2.69	2.78
Female									
Main Workers	22.23	9.10	24.14	30.47	18.13	31.27	10.47	5.02	11.51
Marginal works	8.58	3.56	9.42	13.13	8.58	13.44	2.10	1.30	2.29

Source: based on Census data of different years

Gender specific differences in work participation rate as main or marginal workers are more striking. Among Muslim male population, the work participation rate is relatively lesser as main workers in both rural and urban areas as compared to both Hindu and total population of Maharashtra state. Whereas, work participation among Muslim female population is much lesser and the differences between them and the Hindu and total female population in Maharashtra is very huge. The similar pattern is observed in both rural and urban areas. Among Muslim workers, the differences in work participation rate as marginal workers are much higher in rural areas as compared to urban areas. Marginal work participation rate among female is much higher in rural areas than the urban areas. The work participation rate of female Muslim as marginal workers is much lesser than the Hindu women or the total female population in Maharashtra.

- **Age-Sex Work Participation Rate by Religion:** As observed previously that WPR is lowest among Muslim population as compared to other religious group in the state. The early entry in labor force is observed among Muslim community. Among male in age group 15-19 and 20-24 years, the WPR recorded nearly 33 per cent and 67 per cent among Muslim as compared to 26 and 61 per cent in the total population. The other minority religion such as Jain and Christian reported lesser WPR in adolescent ages. The differences in WPR of Muslim population and Hindu or total population in middle age group from 25 to 29 till 45-49 is very minimal. At later age groups, again WPR of male Muslim population was lower than other groups. The female Muslim population shows much lower WPR in all age groups. Similarly, WPR among Sikh and Jain community was found closer to female Muslim population. The Hindu, Buddhist and Christian women shows much higher WPR in all age groups.

The WPR was observed much higher in rural areas as compared to urban areas. The WPR of male is recorded highest at ages between 25 to 49 years at around 93 to 95 per cent. In adolescent ages it was little higher as compared to other religious groups in both rural and urban areas. In old age groups, WPR of Muslim population was lower as compared to other religious groups

Table – 6: Age-Sex specific Work Participation Rates of Muslim Workers (Main and Marginal) in Rural and Urban Areas, Maharashtra, 2001 census

Age Group	All			Rural			Urban		
	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
Total	33.85	52.43	12.57	35.04	53.37	13.80	29.97	50.37	6.32
5-14	1.37	1.86	0.82	1.30	1.65	0.92	1.80	2.89	0.62
15-19	17.53	26.60	6.32	17.10	25.04	7.12	22.81	37.86	3.95
20-24	41.00	62.67	13.89	41.12	61.63	15.21	44.61	72.80	6.99
25-29	55.33	87.65	19.01	56.28	87.84	20.49	53.30	90.52	9.81
30-34	62.07	95.45	23.17	63.18	95.72	24.78	57.81	95.75	12.84
35-39	63.19	96.98	25.70	64.15	97.13	27.32	59.21	97.07	14.92
40-49	64.74	95.95	25.86	65.59	96.13	27.34	61.28	95.75	15.35
50-59	55.41	84.38	20.20	56.47	84.70	21.31	51.24	84.12	12.20
60-69	25.64	42.10	10.70	25.24	40.51	11.31	29.21	52.34	7.85
70-79	15.26	25.97	5.18	14.97	25.20	5.36	18.63	32.45	4.46
80+	11.18	20.60	3.60	11.24	20.33	3.81	12.41	24.16	2.96
A.N.S	27.30	38.97	11.84	28.18	39.60	12.63	24.66	37.75	7.76

A.N.S.: Age not stated, Source: Based on Census data of different years

- **Muslim Main and Marginal Worker Participation Rate by Age and Sex:** The WPR of female Muslim is observed much higher than urban female among both main and marginal workers.

Table – 7: Age-Sex specific Work Participation Rates of Muslim Main Workers in Rural and Urban Areas, Maharashtra, 2001 census

Age	All			Rural			Urban		
Muslim	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
Total	28.89	46.47	9.10	31.13	43.52	18.13	27.93	47.68	5.02
5-14	1.73	2.49	0.92	2.34	2.67	1.97	1.46	2.40	0.43
15-19	21.46	33.65	6.41	25.08	33.23	15.41	20.04	33.81	2.79
20-24	42.54	67.46	10.73	46.94	66.69	24.75	41.04	67.70	5.47
25-29	51.68	85.53	14.37	56.43	83.82	30.82	50.01	86.07	7.87
30-34	56.89	91.29	18.37	62.96	89.66	37.17	54.56	91.86	10.34
35-39	58.54	92.76	20.12	65.37	91.08	39.40	55.87	93.37	11.99
40-49	60.72	91.99	20.83	66.90	90.76	39.52	58.22	92.46	12.59
50-59	51.93	82.16	17.94	59.43	84.82	34.13	48.57	81.06	10.00
60-69	32.75	55.27	13.19	41.77	65.08	23.32	26.82	49.32	6.03
70-79	20.98	35.25	6.29	26.68	42.53	10.27	16.93	30.06	3.47
80+	12.59	23.80	3.72	14.31	25.50	5.64	11.34	22.58	2.30
A.N.S	24.12	34.77	10.29	26.07	32.77	17.30	23.06	35.86	6.54

Source: Based on Census data of different years

Table – 8: Age-Sex specific Work Participation Rates of Muslim Marginal Workers in Rural and Urban Areas, Maharashtra, 2001 census

Age	All			Rural			Urban		
	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
Total	3.53	3.50	3.56	6.99	5.47	8.58	2.05	2.69	1.30
5-14	0.79	0.85	0.73	1.76	1.63	1.89	0.35	0.49	0.19

15-19	4.82	5.63	3.81	10.05	9.78	10.37	2.77	4.05	1.16
20-24	5.80	6.62	4.76	12.34	11.41	13.39	3.57	5.11	1.52
25-29	5.56	5.59	5.52	11.97	9.18	14.58	3.29	4.45	1.94
30-34	5.52	4.81	6.32	11.43	7.47	15.25	3.25	3.89	2.50
35-39	5.56	4.54	6.70	11.21	6.83	15.63	3.35	3.70	2.94
40-49	5.23	4.17	6.58	10.56	6.47	15.26	3.06	3.29	2.76
50-59	5.10	4.09	6.23	10.53	6.59	14.45	2.67	3.06	2.20
60-69	5.25	4.74	5.69	9.59	7.60	11.17	2.39	3.01	1.82
70-79	3.70	4.40	2.97	6.51	7.20	5.79	1.70	2.40	0.99
80+	2.12	2.72	1.64	3.57	4.33	2.98	1.07	1.58	0.66
A.N.S	2.97	2.67	3.36	5.52	4.11	7.36	1.60	1.89	1.22

Source: Based on Census data of different years

➤ **Job Seekers among Muslim population:** Census also collects data on person seeking or available for work among non workers. In 2001 census, those who reported as marginal worker were also asked about seeking or available for work. About 39.9 per cent marginal workers among Muslim community in rural areas reported as seeking/available for work. Among Muslim non-workers, nearly 6 percentages reported job seekers in rural areas. The age wise job seekers were highest in 20-24 years followed by 15-19 and 25-29 years.

In urban areas, Muslim job seekers among marginal and non-workers were little higher as compared to rural areas. The Age specific rate of Job seekers among marginal workers was observed much higher level as compared to non-workers. Similarly, male were found higher job seekers/available for work than female.

Table – 9: Percentage of marginal and non-Workers Seeking/Available for work in Rural Areas, Maharashtra, 2001

Age Groups	Marginal Workers			Non workers		
	Persons	Males	Females	Persons	Males	Females
Muslim						
Total	39.87	51.91	22.89	6.29	9.13	4.50
5-14	20.46	24.47	15.11	0.89	0.98	0.78
15-19	41.66	47.08	28.46	11.75	14.90	8.56
20-24	52.20	61.07	30.40	23.06	39.46	13.68
25-29	48.21	60.66	27.15	16.59	55.88	9.78
30-34	43.44	60.07	24.17	9.28	57.01	6.08
35-39	39.23	57.39	23.00	6.45	48.35	4.60
40-49	33.50	47.89	19.40	4.63	30.91	2.88
50-59	23.27	30.97	15.17	2.61	7.45	1.44
60-69	15.00	17.07	12.96	1.21	1.64	0.95
70-79	12.58	13.09	11.76	0.73	0.87	0.63
80+	15.52	16.27	14.36	0.59	0.65	0.55
A.N.S	24.49	29.26	16.96	2.41	2.57	2.26
All Persons						
Total	27.85	44.78	18.14	4.86	6.47	3.64
5-14	11.06	12.58	9.78	0.76	0.81	0.70
15-19	33.24	43.52	23.66	12.06	14.96	8.85
20-24	41.91	63.48	24.27	23.80	39.96	13.75

25-29	37.22	62.79	22.84	17.12	55.07	10.14
30-34	32.62	58.68	21.32	9.54	51.99	6.43
35-39	29.75	54.96	20.10	6.77	41.48	5.01
40-49	23.90	43.98	15.96	4.80	25.36	3.27
50-59	15.25	26.56	10.94	2.68	6.65	1.81
60-69	9.42	12.43	7.94	1.42	1.63	1.33
70-79	6.99	7.79	6.11	0.86	0.88	0.85
80+	8.16	8.74	7.53	0.47	0.50	0.45
A.N.S	17.37	25.35	12.07	1.67	1.76	1.57

Source: Based on Census data of different years

- **Unemployment Rate:** During 2004-05, the unemployment rate was at similar level among Hindu and Muslim community in Maharashtra. Though, rate was higher among male as compared to females in rural areas it was at same level in both community. Unemployment rate was found much higher in urban areas with wider difference by gender and community. Male Muslim reported nearly two times higher unemployment than Hindu community but it was lower among Muslim females. The unemployment rate was higher in urban areas for both males and females as compared to rural areas. Below figure presents rate of unemployed person who reported all 7 days as unemployed. The rate was much higher among Muslim Male in both rural and urban areas.
- **Labor Force Participation:** The labour force participation rate (LFPR) is defined as the number of persons in the labour force per 1000 persons. Labour force includes both the employed persons and the job seekers. The LFPR was found lower among Muslim community as compared to Hindu community in both rural and urban areas. It may be also noted that difference in male and female LFP was much higher among Muslim. The urban female LFP was much less among both communities in the state.

- **Employment Rate:** Following table presents the employment rate for Muslim and Hindu community in the state. It indicates that employment was lower among Muslim community in both rural and urban areas. Rate of employment was higher in rural than urban areas. In Maharashtra, rural employment rate among Muslim community was nearly two times higher than urban areas. It may be due to lower educational level among the community as well requirement of urban labour market is much higher than rural economy.

Table – 10: Proportion of person Employed according to Usual and subsidiary statuses taken together for Muslim and Hindu in Maharashtra and India 2004-05 (NSSO data)

	Hinduism	Islam	All
Rural Male	572 (553)	476 (495)	566 (546)
Rural Female	480 (344)	280 (178)	474 (327)
Rural All	527 (451)	385 (339)	521 (439)
Urban Male	570 (555)	533 (526)	560 (549)
Urban Female	202 (174)	126 (121)	190 (166)
Urban All	373 (773)	341 (331)	384 (365)
Figures in bracket are for All India			

- **Workers by National Industrial Classification:** National Industrial Classification (NIC) highlights the type of employment the workers were involved in. In rural areas, Male Muslim workers reported higher percentage in wholesale-retail and construction activity while female was mostly engaged in agriculture activity. The urban areas, male workers shows nearly one-third were engaged in manufacturing and wholesale-retail activity, separately. The urban based employment such as administration, education, health and social work and other community activities, the percentage of Muslim male were less than Hindu males. Muslim female shows higher participation in manufacturing and other activities such education social and health.



Mr. Irfan Engineer in an Interview given to Ms. Reena Behera.

Q. What are your views on socio-economic status of Muslims?

Ans. In Maharashtra there are tiny sectors like artisans and textile workers in Malegaon and weavers in Solapur. In Malegaon there are by and large backward classes and also migrants. Three trading communities are doing well in Maharashtra i.e., Bohras, Khojas and Memons. Bohras are middle class quite a big section working as Khurakiwalas in the hospitals and also in Monginis. Memons are from Gujarat who migrated to Maharashtra working as entrepreneurs. Earlier they set up tiny malls. Very small numbers are industrialists. Mostly Muslims belong to artisans' class and they have very little education.

Q. What should government do to improve the status of Muslims in Maharashtra based on the available schemes for Muslims?

Ans. I am not so much for schemes. Government should do something which should be available without any discrimination for example, facilities for proper education. In Maharashtra the population of Muslims is 10.9%. Muslims should be represented equally in all walks of life such as in Selection Committee, recruitment committee, Promotion committee, Contract Distribution committee etc. If they are well represented politically then we don't need to have schemes for Muslims. Schemes are too little in terms of adequacy, such as post graduate scholarships at Rs.300 may not help.

I shall stick to non-discrimination and also reservation should be removed. Muslims are considered as minority group. They are considered as socially and educationally backward identified by scientific criteria applied by Mundell Commission particularly the Dhobis, the Fakirs, the Ansaris, the Qureshis, the Bhagwans, the Tambolis etc. They shouldn't be discriminated in matters of all walks of life. Bohras, Khojas and Memons are doing well. They do not need any reservation and they are educated. If reservation is given to Muslims, they will remain backward. Principle of justice should be applicable i.e. non-discrimination. Article 14 of the constitution says all citizens are equal. So there should be no discrimination on grounds of religion.

Q. What should be done for the implementation of schemes which are already there?

Ans. In India everybody is entitled to apply and those who are better off are in a strong position to apply for the schemes which are there. There is a very poor implementation of these schemes. The government fixes a target for the implementation of schemes and their benchmark is so high that they don't find people for their schemes. Bureaucrats are doing well especially in Maharashtra for e.g. 65% of the funds were spent on school uniforms and parents allowance to minority which means bureaucrats used their funds in all these allowances and not on education of minorities. All these funds were not benefitting the minority. Actually more funds should be spent on education. Large numbers of beneficiaries are there and if the funds are to be distributed to everyone then the share of each person will come to Rs.10 to Rs.20. Large number of people are not getting enough benefits. Transparency in the distribution of funds should be there.

In my opinion community is slowly becoming aware. They are demanding more and more implementation. A few years ago when I used to sensitize bureaucrats about minorities they said that they don't find targets and the community use to say whenever we apply for the schemes we don't get selected. We brought them together. But slowly there is improvement in the implementation of schemes but the gap will always be there.

Q. Do you think that the new schemes should be implemented?

Ans. We only have to see that the government expenditure is monitored which is spent for the welfare of the people on education and on everything and not only on minority. If there are 14% of Muslims the government should see that the 14% of the total benefit in these schemes goes to them. Schemes are not there just for Muslims but they are for every section, linguistic and ethnic group. There is no fair procedure in India but slowly transparency and tools of implementation are improving. N.G.O's and Media should do their job better. All

- **Workers by Occupational Classification:** In 2007-08, Muslim male workers were found higher in Elementary occupations and service workers while in urban areas they are in craft and related trade workers and elementary occupation. The Muslim male workers percentage was lower among professional and administrative category.

Economic condition

This section using few economic indicators tried to situation of Muslims in Maharashtra with respect to other religious groups in the state.

Land Possession: Ownership of land plays important role in rural areas and it also reflects economic status of a household. . About 41 per cent of Muslim household reported that they own less than 0.005 hectare of land in comparison to 25 per cent among Hindu household and 29 per cent among Christian household. In urban areas as limited land availability, nearly 72 per Muslim and 70 per cent Hindu own little land (< 0.005 hectare). In previous NSS rounds information on land cultivated was collected and it is presented for comparison purpose. It may be seen that having no cultivable land percentage was much higher among Muslim household in Maharashtra as compared to their situation in India. From 1993-94 to 2004-05 the situation remained similar. In 2007-08 NSS round data was not collected on land cultivation. In 2007-08, land possession data shows that Muslim household possesses less land or no land in higher proportion than Hindu households. Similar situation was observed at all India level. In urban areas possession of land was much less among both communities.

Household in Slum areas: In Greater Mumbai (NFHS 2 and NFHS 3) and Nagpur (NFHS 3) data were collected from slum and non-slum areas. Both survey clearly shows that Muslim household in these districts were living in much higher percentage in slum areas as compared to Hindu and Christian households. Very small percentage of other minority groups lives in slums. It indicates that Majority of Muslim in these two metropolitan cities religious community in Maharashtra. Analysis indicates that work participation rate based on main and marginal workers was lower among the Muslim population than in the other religious groups in the state. Muslim women's participation rate was much lower than that of Hindu women in the state. Higher percentage of Muslim women works as agricultural laborers in rural areas and in urban areas involved in other category of economic activities. The unemployment rate among Muslim was found to be higher than that of the total population in Maharashtra, and it was much higher in urban areas where the concentration of Muslim community is higher. Industrial and occupation data indicate that Muslim workers are concentrated in

manufacturing, craft and related trades works. Based on wealth and income information from two different sources, one finds contrasting differences. Muslim population was much wealthier than Hindu population in the state based on ownership of certain items, whereas with respect to total income data indicates that Muslims are poorer than Hindu and total population in the state in rural as well as in urban areas in Maharashtra.

Fertility, Mortality and Migration

Three basic components of population fertility, mortality and migration have been examined in this chapter for Muslim population in comparison to Hindu population in the state of Maharashtra. Information on fertility, mortality and migration situation in Maharashtra state is presented in terms of number of indicators. To examine fertility situation among Muslim and Hindu community in the state following indicators are examined child women ratio, crude birth rate, total fertility and wanted fertility rate. The data is mostly based on census, three rounds of National Sample Survey 2007 – 08 and some data from sample registration system of 1997 is also used.

➤ Fertility

To study the fertility of Muslim population in comparison to other religious groups following indicators have been used.

- **Child woman ratio:** Child Women Ratio (CWR) is a crude measure of fertility as CWR gives an idea of latest general fertility ratio and CWR for fertility ratio for the preceding five years. In 2001 for the first time age data was provided for Maharashtra and India separately for Muslim and Hindu community. The CWR in the state was lower than India as whole among Muslim and Hindu community indicating lower fertility in the both rural and urban areas of Maharashtra.

Crude Birth Rate (CBR): Special fertility and mortality survey of 1998 provides information on crude birth rate among Hindu and Muslim community. The CBR was 7 per thousand births higher among Muslim of state as compared to Hindu in the state. The difference was higher in urban areas, of 11 births as compared to 3 births in rural areas. This section attempted to compare economic situation of Muslims with the other.



Dr. Ram Puniani gave Interview to Ms. Reena Behera.

Q. What are your views on Socio-Economic profile of Muslims in Maharashtra?

Ans. In Maharashtra the situation is quite variable because there are some pockets like Malegoan and Bhiwandi which are quite backward. Traditionally they have been into the textile industries. But in Mumbai and other parts of Maharashtra the situation is different. We know that they are deprived of government jobs, bank loans etc. So overall the economic situation is quite bad and it has been declining from last two decades. Especially after Mumbai riots the situation is of deterioration and marginalisation.

Q. What should the government do to improve the status of Muslims in Maharashtra with the help of the available schemes?

Ans. There are some schemes coming from Central government like 15 Points Programme or Sachar Committee implementation. But some of the states are not using it properly. The Sachar Committee schemes are needed to be monitored. In last few years how the governments have been able to implement them and what are the loop holes in these schemes. Proper implementation cannot be done unless we come to know that, how the schemes are implemented, what the obstacles are and so on. It can be done through quick mini surveys, through talks to the Muslim community leader and ask them whether the schemes are reaching the Muslims. If not then what are the obstacles. The government needs to pay attention to this information. I think, as much need of these schemes is there for Maharashtra Muslims, the same is there for the Muslims all over the country. But most important need is that they should get access to education. It just can't be only formal education, but the social workers should go to them and motivate them for attaining education. Secondly the government needs to find out why the Muslim children are not getting educated and why Muslims are getting marginalised into ghettos and why this ghettos do not have proper schools and other amenities. So probably the government needs to open more schools and there has to be good focus on schools for technical training and computer related education. It should be ensured that these facilities which are created in those areas.

Q. What should be done for proper implementation of schemes which are already there?

Ans. The schemes which are already there are not implemented because of two to three reasons i.e. the mechanism of government is not smooth enough, there are some lapses in the chain down the line right from Prime Minister's schemes to Chief Minister's schemes to the Community Ground. In this chain the lapses can occur at any point of time. These lapses need to be monitored. We also need to improve the attitude of Bureaucrats, the attitude of Political leaders and finally the attitude of community. All these cases are really important and according to me the major flaw lies at the level of bureaucracy. So there is a need that bureaucracy takes up their job seriously. A mechanism also needs to be ensured that the schemes are actually reaching to the people for whom the schemes are being made.

Ultimately it is community scheme and government is a monolithic structure sitting somewhere and out is the community whose mechanisms are not too much efficient for the government. So fortunately there are social workers colleges, dedicated N.G.O's. These chains of social workers and community leaders from Muslim community need to be taken in confidence and finally some sort of transparency in the schemes is required. There should be semi literate and literate youth and girls from Muslim community, who should have access to the internet facility; they themselves should get more empowered first. If the internet facilities are provided as a part of the schemes it will help them to fill their forms, download things and it would be excellent. For e.g., recently I have been to Porbandar. One N.G.O working in the minority community there has started dedicated internet centre. They are advertising the schemes through hoardings that potential beneficiaries can come and fill their forms, download information, and have access to scholarships. This way, the internet centres can display the government announcements in the form of posters and it will be the most important method of reaching out to the people.

A holistic approach and workshops are needed for the community youth. We also need to make them aware about the community situation, need for education and it should not be only a mechanical thing. In these workshops, they should be taught how to fill forms and how to bring community together in their perspective, need of coming generation, role of youth, role of educated students, and in all these things, workshop will play wonders.

Q. Do you think new schemes should be implemented?

Ans. I think there is a need for new schemes and whatever schemes of Prime Minister and Chief Minister is there, there should be an addition to this. There is a strong need for employment related enterprises like data entry, bank loans, etc. This should be encouraged. In this, both, community and government participation is required so that the youth get employment. It also requires special efforts. There is also a lot of bias in the community so many people are not willing to employ them. So, how to make the Muslims employable and conducive that needs to be paid attention to.

Table – 11: Religion wise Crude Birth Rate, Maharashtra, 1997

Residence	Muslim	Hindu	Others	Total
Total	29.1	22.5	20.3	23.1
Rural	27.1	24.4	20.1	24.4
Urban	29.3	18.6	20.0	21.0

Source: Special fertility and mortality survey of 1998

- **Total Fertility Rate (TFR):** The best measure of fertility behavior of any population/community is TFR. In 2001 census, TFR in Maharashtra state was 2.20 much better than India as whole (3). In the state rural areas (2.78) experience much higher TFR as compared to urban area (1.78) indicating much has to be done in terms of controlling population explosion. Overall TFR in the district of Nandurbar, Dhule, Buldhana, Bhandara, Gondhiya, Gadchiroli, Akola, Washin, Parbhani, Jalna, Aurangabad, Bid, Osmanbad, Latur, and Solapur was found more than state TFR indicating higher increase of population due to natural increase through higher fertility. The rural TFR was observed at above 3 in district of Thane, Parbhani. Jalna and Aurangabad need special attention for controlling population in terms of providing information. The differences in Muslim and Hindu community are observed universally across district in rural as well as urban areas. It may be concluded that the fertility level of community is not point of concern but it is the area specific problem difference in terms of providing facility to control population size should be address first. State of Maharashtra needs to improve its facility to provide better services in terms of knowledge education and practice among rural women population to control their higher level of fertility as compared to their counterpart in urban areas.

Table – 12: District wise TFR for Muslim, Hindu and total in Maharashtra

Total Wanted Fertility and Total Fertility Rate, Maharashtra

	Muslim			Hindu			ALL		
	NFHS-3	NFHS-2	NFH S-1	NFHS-3	NFHS-2	NFHS-1	NFHS-3	NFH S-2	NFHS-1
Total wanted Fertility Rate	2.11	2.20	2.98	1.59	1.84	2.01	1.66	1.87	2.13
Total Fertility Rate	2.85	3.30	4.11	2.00	2.45	2.69	2.11	2.52	2.86
Difference between TFR and TWFR	0.74	0.90	1.13	0.41	0.61	0.68	0.45	0.65	0.73
Mean Number of Children Ever Born to Women age 40-49 years	4.4	4.58	5.20	3.3	3.69	4.12	3.4	3.77	4.25

Source: Based on Census data of different years

Among Muslim the TFR has declined from 4.11 to 2.85 while for Hindu women it has reached to replacement level of 2.00. Similarly mean number of children ever born to women aged 40-49 years shows consistent decline for all women as well Hindu and Muslim women.

- **Education and Children Ever Born:** From National Health and Family Survey it clearly indicates average number of children ever born to women in reproductive age of 15 to 49 years for Muslim and Hindu community. It clearly indicates that number of children were little higher among Muslim women as compared to Hindu women. The difference between Muslim and Hindu women was mostly found in illiterate women as compared to higher educated women. Data also suggest that unless women are educated till secondary level the gain of education is not reflected in their fertility behavior. Another interesting observation can be made that the Muslim women has shown faster decline in their fertility of nearly 1.5 children as compared to Hindu women showing decline of 1 child. The decline was more between 1998-99 survey to 2005-06 survey as compared to 1992-93 to 1998-99 survey for both Muslim and Hindu community.



Table – 13: Mean number of Children ever born by educational level of Women in age group 15 to 49, Maharashtra

Educational attainment	Religion	children Ever born			Difference (Hindu - Muslim)		
		NFHS3	NFHS2	NFHS1	NFHS3	NFHS2	NFHS1
No education	Hindu	3.12	3.24	3.32	-0.66	-0.67	-0.81
	Muslim	3.78	3.92	4.13			
	Total	3.24	3.34	3.44			
Incomplete primary	Hindu	2.73	2.97	2.92	-0.04	-0.42	-0.73
	Muslim	2.77	3.39	3.65			
	Total	2.73	3.03	2.98			
Complete primary	Hindu	2.11	2.62	2.50	-0.68	-1.32	-0.14
	Muslim	2.79	3.94	2.63			

	Total	2.30	2.85	2.50			
Incomplete secondary	Hindu	1.48	2.29	2.21	-0.15	-0.35	-0.34
	Muslim	1.63	2.64	2.55			
	Total	1.50	2.36	2.22			
Complete secondary	Hindu	1.05	2.02	2.21	-0.13	-0.52	-0.34
	Muslim	1.17	2.54	2.55			
	Total	1.05	2.06	2.22			
Higher	Hindu	0.89	1.59	1.50	0.10	-0.34	-0.83
	Muslim	0.79	1.93	2.33			
	Total	0.88	1.65	1.52			
Total	Hindu	1.82	2.69	2.83	-0.25	-0.51	-0.69
	Muslim	2.06	3.20	3.53			
	Total	1.84	2.76	2.91			

Source: NFHS-III, International Institute of population Sciences, Mumbai, 2006.

An analysis was made to compare religion-wise age specific 3+ parity rate of ever married women. The age specific parity rate was found higher for Muslim women as compared Hindu and other religious groups. The other minority group such as Sikh, Jain and Christian shows much lower rate in all age groups. The Buddhist religious group shows similar age specific parity rate 3 and above to the Muslim women though little lower.

- **Contraceptive Use:** Use of contraception provides a measure of the cumulative experience of a population with family planning. The NFHS asked about the knowledge and use of 10 methods of contraception – female sterilization, male sterilization, pill, the IUD, injectables, male condoms, female condoms, emergency contraception and two traditional methods, rhythm and withdrawal. As observed

earlier, one of the criticisms labeled against Muslim community in regard to higher fertility is due to low contraceptive use in the community. The data indicates that the both Muslim and Hindu community show an increase in contraceptive use during the last two NFHS surveys. Among Muslim community nearly 58 per cent of currently married women reported as current user of any method of family planning which is nearly 10 per cent lower than Hindu community as 68 per cent. The difference in contraceptive use has remained about same during the 7 year period. The permanent family planning method which includes women and men sterilization remained main contraceptive use in the state. One of interesting finding of NFHS is that that the spacing method has increased significantly among urban Muslim while sterilization method shows decline in both rural and urban areas.

- **Reason for not using Contraceptive:** Women who were not intending to use contraception were asked in the NFHS survey about the main reason for this intention. This information is crucial for understanding the hinderences to use contraceptives so that suitable programmes can be designed. The reasons stated ranged between fertility related reasons, oppositions from family members, lack of knowledge and method related reasons. About one-fifth of Muslim women reported that husband, other members and religious prohibition oppose the use of family planning methods as compared to Hindu women. In rural women these factors were reported in higher percentage as compared to urban women.
- **Unmet Neet For Family Planning:** The unmet need for family planning was found higher among Muslim women than Hindu women in both NFHS round. The unmet need for spacing and limiting was at similar level for Muslim in 1998-99 which has declined at a space of 7 years to nearly half in 2005-06 but still at two times higher compared to Hindu community. The met need of family planning was mostly for limiting purpose in both Muslim and Hindu community but lower among Muslim women by nearly half. The NFHS data indicate that the unmet need in Maharashtra state is better than country as whole at 16 percent.

The total demand for family planning was at higher percentage among muslim women than Hindu women in 2005-06. It may be observed that the demand satisfied for family planning was still lacking by 10 percentage among Muslim women compared total population as whole. Based NFHS findings it may be concluded that the Muslim women of Maharashtra state are fairing much better than many North Indian state

where religious factor plays detrimental effect. It may be reminded that some section of population especially lower socially and economic population group of population need special attention in terms of availability of facility as well educating them to use these facility for their family welfare.

- **Mortality Estimates:** Infant mortality rate (IMR) for Muslim community was found much better than state mortality rate from sample registration system data conducted in 1997. IMR in rural areas was 40 per thousand while in urban areas it was found as 38 per thousand. It may be noted that male IMR was higher than state average as well as Hindu community while female IMR was much lower in both rural and urban areas.

Under five child mortality rate of was lower in rural areas but higher in urban areas in the Muslim community. As observed in case of IMR, Urban CMR was higher for male and lower among female in the community than state CMR.

Table – 14: Religion wise Mortality (Infant, Under-Five and Crude Death Rate), Maharashtra, 1997

	Muslim			Hindu			Others			Total		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Infant Mortality Rate												
Total	39	55	21	49	52	45	45	41	51	47	52	42
Rural	40	46	34	57	61	53	63	59	67	56	60	52
Urban	38	56	15	28	31	27	28	24	36	31	38	24
Under-Five Mortality Rate												
Total	56	70	41	60	62	58	51	40	63	59	62	55
Rural	53	58	48	70	70	69	77	58	94	69	69	69
Urban	54	73	32	37	42	31	26	25	27	41	50	31

Crude Death Rate												
Total	6.6	7.4	5.7	7.4	7.8	6.9	8.0	9.7	6.3	7.3	7.9	6.7
Rural	7.6	9.5	5.6	8.6	9.1	8.1	9.4	10.5	8.1	8.6	9.2	7.9
Urban	5.1	5.3	5.0	5.4	5.8	4.8	6.2	8.2	4.1	5.4	5.9	4.8

Source: NFHS-III

- **Infant and child mortality based on national and family health survey:** Neonatal and Post Neonatal Mortality shows much improvement from early 90's to late 90's. However, in 2004-05 NFHS neonatal mortality has increased by 2 per thousand in the community. The decline in IMR was little slower in the community during 1999 to 2006 NFHS surveys. Child Mortality rate in age group 1 to 5 years indicates sharper decline during 1998-99 to 2005-06. The decline in CMR was noticed both Muslim and Hindu community in the state. The improved health services in the state shows clear impact in bringing down child mortality rate in recent years. Similarly efforts made by state in promoting health care awareness through print and visual mass media attributed significant positive change in people health seeking behavior.

Table – 15: Infant and Child Mortality Rate, Maharashtra 1993 to 2006

Mortality Rates	Muslim			Hindu			ALL		
	NFH S-3	NFHS-2	NFHS-1	NFHS-3	NFHS-2	NFHS-1	NFHS-3	NFHS-2	NFHS-1
Neonatal Mortality	21.3	19.3	30.9	37.9	41.3	39.0	35.6	38.1	37.7
Post Neonatal Mortality	4.7	8.9	8.3	11.1	17.0	53.6	9.7	15.1	18.2
Infant Mortality	25.9	28.2	39.2	49.0	58.3	59.8	45.3	53.2	56.0
Child Mortality	2.8	13.7	12.4	9.3	19.2	20.8	8.5	17.7	21.3
Under-five Mortality	28.6	41.5	51.1	57.8	76.4	79.4	53.4	69.9	76.0

Sources: NFHS I, II, III.

It is clearly seen the progressive minority group such as Jain, Sikh, and Christians children shows higher rate of surviving children than Muslim, Hindu and Buddhist

community women. The survival rate of children was found much better among Muslim women as compared to majority group of Hindu women.

Age Specific Ratio of children surviving to total children ever born indicates better survival rate for Muslim community as compared to Hindu community in all ages above 15 years. However survival rate was observed lower among Muslim children below age 15 years in both rural and urban areas. The rate of survival among Muslim female children below aged 15 years was found little better (804) than male children (793).

Migration Level and Trend

Migration is defined as physical movement of people from one geographical area to another. A person is known as migrant if place of enumeration differs from place of birth or place of last residence. Census of India and national sample survey provide information about migration and other information. However, census of India does not tabulate migration data according to religion while NSS provides individual data for analysis which is used in this analysis. The recent central NSS data on employment and unemployment conducted during 2007-08 is used in this analysis.

Table – 16: Percentage of Migrants among Muslim, Hindu and Total population of Maharashtra in Rural and Urban areas, 2007-08

Community	Place of Enumeration	Male	Female	Total
Muslim	Rural	7.59	51.63	29.52
	Urban	22.06	38.17	29.62
	Total	17.55	42.70	29.59
Hindu	Rural	9.87	57.60	33.11
	Urban	39.05	52.14	45.22
	Total	20.70	55.65	37.52
Total	Rural	9.83	57.22	32.94

	Urban	35.58	49.27	42.05
	Total	20.49	54.04	36.65

Source: Central NSS data on employment and unemployment conducted during 2007-08

- **Reason for Migration:** People migrate for variety of reasons. In India as well Maharashtra, the economic factors such as search for employment, better employment and transfer of job is reported in higher percentage among males while female report social reasons such as marriage and movement related to other family member movement. Sizeable percentage of people move due other reasons such as business, education, housing, health and so on. Based on NSS data of 2007-08, About 84.5 per cent women in rural areas and 65.7 per cent in urban areas reported marriage as reason for their migration. The family migration in urban areas is second most dominating reason among females. Among males economic reason was most dominating reason for migration as reported by nearly 53 per cent in rural and 73 per cent in urban areas. Movement for study purpose was reported by little higher percentage in urban areas as compared to rural areas. Female migration among Muslim due to economic reasons was reported by about 1.5 per cent in rural areas and 3.5 per cent in urban areas.

- **Economic Status and Migration:** Based on NSSO monthly per capita expenditure data three economic class are made as lower, middle and High. The monthly per capita expenditure is used as a proxi measure for income condition Muslim and Hindu community in the state. The migration level among lower and middle class was observed little higher for Muslim community in rural and urban areas than Hindu and general population. The rural migration rate is much lower than toward urban areas. In India most of female marry outside their parent home which reflected in both rural and urban areas among female migration of all community as compared to male migration level. In Hindu community higher economic class is more mobile than Muslim community higher economic class.

This section has examined the differences between Muslim and Hindu community in terms of three demographic components - Fertility, mortality and migration. It also presents contraceptive use among Muslim and Hindu community in the state of Maharashtra.

Various indicators of fertility indicate that Muslim community has higher fertility as compared to Hindu community in both rural and urban areas. Significant decline in fertility was noticed in both rural and urban areas.



Mortality indicator such as infant and child mortality was found better than Hindu community. Migration level among Muslim indicates higher mobility among lower and middle economic classes.

Health Status of Muslims in Maharashtra

This chapter discusses the health related practices among Muslim in comparison to Hindu and the total population in the state of Maharashtra. It also examines the situation of Muslim community vis-à-vis Hindu community in terms nutrition, anemia and availability and access to sanitation facility.

- **Utilization of Health Care Facility:** In case of any member falling sick nearly 30 per cent household in the state go to public sector facility for treatment and 70 per cent utilize private sector facility. The utilization of public sector health facility was between 39 per cent for Muslim and 35 per cent for Hindu in rural areas, which has increased significantly from 21 to 24 per cent in 1998-99. In urban areas, higher percentage of Muslim household (32.5%) reported to go for public sector treatment as compared to Hindu households (19%). The difference between two groups was very minimal in the 1998-99 survey. Based on the two NFHS results it may be concluded that utilization of public sector health facilities has improved in Maharashtra in both rural and urban areas which are many fold subsidized than private health facilities.

The reasons for not utilizing public sector facility as most of respondent elicited, that the facility is not available nearby, poor quality of care and medicines are not provided while few reported about absence of health personnel, free admission and waiting time to receive services. Muslim households in urban areas blame public sector facility in larger proportion as compared to Hindu household for quality care and timing of facility.

- **Health Status of Muslim Women:** The most important aspects of the women's health are the maternal health care and pregnancy related issues. Muslim women differ in the ways they are socially placed and many important issues pertaining to their development remain unexplored or conjectured. Studies show differing behaviour of Muslims in their child bearing practices and average family size, use of contraception, infant and child mortality etc. From time to time Government of India has focused on the issues of maternal care and also special care for lactating mothers through its policy and programmes.

Some of the maternal and reproductive health (Ministry of Health and Family Welfare, 1997; 1998b) care components have been:

- Provision of antenatal care, including at least three antenatal care visits, iron prophylaxis for pregnant and lactating mothers, two doses of tetanus toxic vaccine, detection and treatment of anaemia in mothers, and management and referral of high-risk pregnancies.
- Encouragement of institutional deliveries or home deliveries assisted by trained health personnel
- Provision of postnatal care, including at least three postnatal visits.
- Identification and management of reproductive tract and sexually transmitted infections.

The issues and status related with maternal health (antenatal and post-neonatal health care) and child bearing practices of Muslim women in Maharashtra using NFHS -2 (survey done in 1998-99) and NFHS-3 (survey conducted in 2005-06) from International Institute of Population Sciences (IIPS) .

1. **Antenatal problems and care:** antenatal care is the care extended to the pregnant women during the period of nine months prior to the delivery of the baby. . This care ensures that the mother is fit and the delivery eventually is safe. The data available in this regard has shown that there is a low level of use of this care by the Muslim women in Maharashtra.
2. **Antenatal check-ups:** to be updated about the status of her health during pregnancy, pregnant women can have antenatal check up by visiting a doctor or another health care professional or receive it from a health worker at home or both. NFHS-3 data show that Muslims women are better placed in terms of antenatal check up by doctors

than other SRCs. The preferences of Muslim women for antenatal checkups have mainly been doctors. This may be one of the reasons for lower neonatal and other child related mortality rates. The NFHS-2 (1998-99) data had also shown that among Muslims antenatal checkups from doctors is higher than those among Hindus. There is also substantial improvement in the share of women covered by antenatal checkups. In NFHS-2 it was found that 34.5 per cent of Muslim women did not receive any form of antenatal checkups but NFHS-3 data reveal that this has declined to only 6.9 per cent (see Tables 21 and 22). Muslim women also have higher ANC visits than other major SRCs. They also receive TT injections and take intestinal parasite drugs during pregnancy in higher proportion than other major SRCs (Hindus, Buddhists, SC, and STs). However, lower share of Muslim women take Iron and Folic Acid tablets than other SRCs

- **Place of Delivery:** Another important aspect of the reproductive health is the delivery of the baby as it equally affects the mother and the new born. The encouragement for deliveries to be done under some minimal level of hygiene is what the programmes have stressed upon. The place where the delivery occurs tells us in a way the level of hygiene and sophisticated health care that was available at that time.

In India, it is often found that most of women deliver at home and many times delivery is performed by untrained persons. Instruments used in conducting delivery are not sterile and unhygienic conditions during the delivery possess a great risk for survival of the child as well as their mother. NFHS-2 data shows that one out of three deliveries in the state takes place at home. Though the institutional delivery has increased significantly from NFHS-1 (1993-94) at 45 percent to 55 percent in NFHS-2 and 66 per cent in NFHS-3, still nearly 50 per cent among Hindu and 42 per cent Muslim households reported to have delivered at home. The urban areas show high percentage of institutional delivery (87%) among both Muslim and Hindu households. The services of private sector are found to be used in higher percentage among both the communities. The decline in home delivery seems benefitted private sector health facility more than public sector.

- **Association of Economic Status and Place of Delivery:** The difference in home and institutional delivery was clearly seen in rural and urban areas. The standard of living shows strong association with the place of delivery. As the standard of living index

(SLI) increases, the percentage of birth's that occurred at institutional place also increases. Home deliveries were dominated among poor households for both the communities.

- **Reasons for Not Delivering at Health Facility:** NFHS-2 and earlier rounds enquired why did not delivery took place at the health facility. As observed nearly two-third of women reported that it was not necessary may be due to either no pregnancy complication felt by the women themselves or their other family members. Nearly 20 per cent of rural Muslim and 35 per cent of Hindu women elicited economic and infrastructural reasons. Among Muslim women nearly 10 per cent reported that Husband or Family did not allow using health facility which is higher than Hindu women. This needs to be corrected through educating such women. Though two rounds of NFHS data shows decline in percentage of women reporting not necessary but for betterment of women and child health, greater efforts need to be undertaken in order to ensure that most of the deliveries be conducted at institutional place. Alarming increase in percentage of women reporting not necessary is observed in urban areas for Muslim and Hindu women.
- **Nutrition and Prevalence of Anemia:** NFHS used hemoglobin in the blood to measure the anemia level. Anemia is caused by nutritional deficiency of iron, folate, vitamin B₁₂, and other nutrients. According to NFHS-3, 48.4 per cent of women were found with any anemia level. Thirty three per cent women reported mild anemia, 14 per cent were moderately anemic and less than 2 per cent were severely anemic. Larger difference in anemia level among Muslim and Hindu woman was observed in mild level in rural and urban areas. The level of anemia has increased among Muslim rural women and declined among Hindu rural and urban women.
- **Nutritional Status:** NFHS-2 provides information on nutritional level of adult age 15-49 years which shows that nearly 36 per cent of women and 33.5 per cent of men are too thin. Body mass Index (BMI) is used to measure the nutritional level among adults separately for women and men. Among Muslim women percentage of total thin or moderately thin was lesser than Hindu women. Similarly, among Muslim men the percentage was nearly 4 per cent less than Hindu men. The overweight or obese

percentage was much higher among Muslim women as compared to Hindu women as well as men. NFHS 2 result shows similar difference for Muslim and Hindu women.

Forty six per cent of children under five years are stunted based on their height for age indicating undernourished for some time. Seventeen per cent were found as wasted (based on weight for height) may be resulted due to inadequate food intake or recent illness. About one-third children were found as underweight (weight for age). This shows that the condition of children in the state is not as good as it should have been. Some areas of state have been reportedly prone to malnutrition problem. Comparing the situation amongst Muslim and Hindu children, one can observe that the Muslim children are at least better in term of malnutrition indicators than Hindu children.

Two round of NFHS shows that the percentage of underweight and thin/wasted children has shown decline but the stunting percentage has increased from 40 to 46 per cent. In comparing two rounds data one shall be aware about the different age groups considered in two rounds. Some of changes may be attributed to age difference. Overall the situation of Muslim children based on three measures seems better.

- **Integrated Child Development Services (ICDS):** Government ICDS program is meant to provide nutrition and health services for children under age six years and pregnant or breastfeeding women and also pre-school activities to children 3-5 years. These services are provided through community based *Anganwadi* centres across the state as well as the country. About 70 per cent of pregnant and 82 per cent of breastfeeding women reported that they did not receive services. Twenty six per cent reported to receive supplementary food, 20.7 per cent receiving some health checkup and 13 per cent as health and nutrition education. The percentage of recipients of the services under ICDS program during breastfeeding was much less. Comparing the community-wise beneficiary of programs the result shows that Muslim community benefitted less than Hindu community.

As observed about half of children reported to have received the ICDS benefits. Forty two per cent children received supplementary food, 36 per cent health checkup and 33 per cent received immunization services. Half of children received early childhood care and preschool services and nearly one-third underwent growth monitoring. Counseling services after weighing of child was received by nearly 40 per cent of

mother. The services received by Muslim children fall nearly half of Hindu children. NFHS result suggests that ICDS program must cater to the needs of Muslim children through awareness program.

- **Toilet Facility:** Based on data from NFHS-3 and NFHS-2, it seems that access to sanitation facility has improved by 5 per cent in rural areas but still nearly 80 per cent household has no access to toilet facility and use open space /field. In urban areas, about 12 per cent still do have any facility. In the state, access to sanitation facility has increased from 46 per cent to 53 percent during 1998-99 to 2005-06. This may be attributed to the drive taken by government and various non-governmental organizations in sanitation area. A comparison between Muslim and Hindu household indicate that Muslim households lack behind in availing toilet facility by 25 per cent to Hindu households in rural areas

This section provided some information relating to health condition and use of health services among Muslim and Hindu community in the state.

Analysis based on household standard of living indicates that low group of household generally find it difficult to access any modern or temporary type of toilet facility. The situation was similar among Muslim and Hindu households. Among households belonging to higher standard of living very small percentage of households reported non-availability of toilet facility. It is surprising to note that the percentage of households not having toilet facility has increased from NFHS 1 to NFHS 2 among SLI groups.

Prevalence of anemia level among Muslim women was lower. The nutrition status of Muslim women and children seems better than Hindu community. The ICDS program was found that it was not able to provide services to sizeable percentage of Muslim community. In terms of sanitation facility, Muslims has better access than Hindu community in Maharashtra.

Case Study: 1



Socio –Economic Survey of Dongar, Gilbert Hill –A Muslim Majority Area at Andheri West, Mumbai

By Smt. Lalita Dhara

History

According to Mohsin Hyder, the local Corporator, about 100 years ago, in 1913, the British brought in some workers for quarrying Gilbert Hill. The first batch of workers arrived and settled down outside the area in temporary settlements. They belonged to the Dhangar Samaj and the Wader samaj (both Hindus) who were traditionally into stone crushing. They were from Karnataka, Andhra Pradesh. Then there were the Makrani –Muslims from Baluchistan, also into stone quarrying due to their strong physique. These were the first and original settlers. Later muslims from UP came to work in a factory, Dianakraft, located in Juhu Galli and Jogeshwari.



Population

This area falls under electoral ward 61, has a population of around one and half lakhs to two lakhs of which 65% are Muslims. Sunnis are in the majority. Hindi, Urdu, Marathi, Tamil, Kannada, Telugu are the languages spoken.

Migration

Many of those who own shanties have moved in here more than 50 to 60 years ago to work in the factories. While men have come in here to make a living, the women have come here by virtue of marriage. They have come from Khandesh of Maharashtra, Bihar, M.P., U.P. and Gulbarga in Karnataka. Workers have also come in from Krishnagiri in Tamil Nadu, Andhra Pradesh for construction work, tree cutting.

Average family size and Average Income

The average family size among the older generation, say 50 years and above is 5 children while among the younger generation it is 3 children.

Average Monthly Income is Rs 4000 to Rs 5000.

Work and Employment Profile

According to Narayanan, a CPM activist, the people who moved into the area in 1950s and 1960s got employment in textile mills and other factories. When the mills closed down, some of the unemployed workers started brewing country liquor. In the last 4 to 5 years, the liquor industry has been shut down.

Currently, almost all the men are engaged in semi-skilled and skilled informal sector work such as, masonry, electrician, plumber, mechanic.

They are also engaged in manual labour (on contract). They hang around the 'Nakas' every morning at 8 am, get picked up if they are lucky and earn daily wages. There are roughly around 500 families from Krishnagiri in Tamil Nadu, living in this area, who are into tree-cutting (again on contract). These workers are also picked up from street corners and taken for tree trimming – both legal and illegal. Then there are the construction workers who hail from Andhra Pradesh.

Besides these three chunks of unorganized labour, there are the self- employed who are tailors, hawkers, petty traders, auto rickshaw drivers and owners, four wheelers and heavy vehicles drivers.

Aanganwadis

There are 35 to 40 Aanganwadis in Dongar, Gilbert Hill and Juhu Galli. There are run in rented house, hardly 10' x 10'. Each Aanganwadi has 30-35 students and caters to around 150 houses.

Absenteeism of children is rampant as children are admitted to playschool as early as two and half years of age. There is no attraction to Aanganwadis as the meal served is unpalatable and unappetizing. The kurmura is soggy.

The Sevikas had a lot of complaints. They were overloaded with work. They have to make 5 home visits every day, maintain 5 registers daily and 16/18 registers monthly. They have to keep track of births, deaths, and illness, follow the life of boys from 0-6 years and girls from 0-16 years. The food served to the children is bland and so they had to force the children to have it.

They don't get their salary on time. They are compelled to organize programmes at their own expense.

Housing



Majority of the people seem to be living in less than 15 sq. feet of space for which they pay a rent of Rs. 3000 to Rs 4000 per month. The people who came here more than 30 years ago have

their own shanty but they have built two stories above their place and let it out on rent. This is how the number of rentees exceeds the number of 'owners' three times over.

SRA projects have been there for sometime now and some buildings with 225 sq.ft. areas have come up in the first lap around 8 years ago. Thereafter the project has slowed down considerably and some unfinished projects are languishing. This doesn't stop people from hoping for and dreaming about a pucca house.

According to Hashim Bhai, builder, 1. 1. 95 is the cutoff date for owners with proper identification for being eligible for benefit under SRA. He strongly feels that Govt. should give pucca houses to all, irrespective of cutoff date. If all houses are regularized, Govt. will get more income by way of water bill, electricity bill. There will be no anti-social elements as all will have permanent address and identity. Crime rate will come down drastically. The Govt. should float tenders and by a transparent process entrust builders with the task of providing accommodation for all slum-dwellers with complete infrastructure.

According to Sheikh, an activist of the CPI, in 2000 a survey was carried out by the Govt. and 26,000 ownership houses were marked to come under SRA scheme. But when SRA came, 40% of those who were eligible did not get accommodation in the building. No reasons were given for their deprivation.

There are lots of loopholes in SRA scheme implementation. Rules keep changing and too many permissions have to be taken, too much bribe given.

Govt. agents, *dalals*, police, builders have formed a nexus (syndicate) to grab land, deprive the original owners and sell the premise at a premium. Many of the MLAs, MPs, and Corporators are hand in glove with the builders in this massive scam. So say the social workers of the area.

In general, SRA is a flop.

Education

The students in the area go to the following Municipal schools:

- Cama Road Municipal school (Urdu medium up to 7th)
- Dawood Baug Municipal school (Urdu medium up to 10th)

I am Imran Khan, a hawker of readymade children's clothes outside Andheri station. My dhanda is quite strenuous as I have to sit in the shop the whole day from 9 in the morning to 9 in the night. I have no one to help me and I go to bring material on Sunday when I start my dhanda late. I have to pay a weekly hafta to patrolling policemen else they start harassing me over some lapse or the other. I don't even get time for my Friday prayers. I am unable to go the mosque. I just pray wherever I am. After all this tension and hard work, I manage to make around Rs.6000. I have 2 younger brothers and 1 sister to support. My father died in a road accident four years ago. My mother wants to find me a bride but I am refusing marriage till such a time that my siblings finish high school. I myself could not

- Gilbert Hill school no. 1 & 2(Urdu medium up to 7th)
- D.N.Nagar Municipal school (Urdu medium up to 7th)
- They go to the following private schools after 7th
- Vidya Vikas (Marathi medium)
- Mumbai Urdu High School
- MA school (English, Marathi)
- Sriram Welfare School (English medium)
- Girls High School (Marathi, Gujarati medium)

There are dropouts among girls at three levels – after 7th, after 10th, after 12th.

The boys drop out after 10th and 12th.

The reasons for the drop out

of girls and boys are quite different.

The girls drop out as the parents cannot afford the fees in private secondary schools and colleges and also tuition fees. Any dole that is given to them from any quarter

(Govt. or private Trust) does not come on time and the inordinate delay causes them their education.

In the case of boys, the dropouts are either disinterested or poor in studies and fail at 10\12 class or they get into addiction and become social misfits.

Generally girls are more serious, and focused than boys. They are going ahead to do 12th, 15 etc but boys are dropping out after 10th.

The BMC schools are supposed to provide around 27 items to the children every year. This year there was a delay in providing the children as the items arrived only in August. This delay also causes hardship to the needy students.

I am Mehrunissa, studying in class 9 in an Urdu medium private school. I did my first seven years from a municipal school. There the classes were not regular and studies were not given too much importance. We would be promoted irrespective of how we performed in the exams with the result that we were not up to the mark. So when I joined the private school, I could not cope with the pace of studies. My parents could not afford to put me through private tuitions as we are four children studying and my father is a rickshaw driver earning around Rs. 5000 per month. I failed the 8th standard. In April I heard about YWCA study centre and told my mother to check it out. After enquiries, I joined the same and am doing much better this year. I hope to do graduation and become a teacher.

The parents complain that teaching is not seriously pursued in BMC schools. The students of 7th standard sometimes cannot sign their name. The classes are over-crowded. There is large scale absenteeism both among students and teachers. The teachers extract work from the students, make them carry their books, ask them to wash their Tiffin dabbas etc. and in general exploit them.

On the teachers' side the complaint is that they are not given regular scales in spite of their qualifications. They are kept on contract basis for a pittance and exploited to the hilt. Naturally, they are a frustrated and bitter lot.

The parents are keen to send their children to English medium schools, something the BMC has not woken up to.

According to Sheikh, the BMC is deliberately shutting down the secondary section of Urdu medium in BMC run schools while starting the same for linguistic minorities like Kannada etc. when there is hardly any demand for them. He sees this as a part of Hindutva Policy to discourage Muslim children from getting the benefit of higher education from govt. and instead pushing them to private expensive schools for their secondary education.

The Govt. does not want the Muslim community to get educated and move forward as they will not be able to have captive voters at their mercy.

Even the seats reserved for the underprivileged in good English medium private schools are handed over to the elected representatives who then sell these seats, meant for the poor, to the highest bidder.

Sheikh stated that under OBC education fund for girls, Central Govt. had allotted Rs. 25 crores but only 2 lakhs were utilized.

Pre-matric Scholarship for Minorities

Khalil narrates his experience as Head Master of Kasturba Municipal Urdu Secondary school, in getting minority scholarships in BMC schools of Rs.1000 per child per year. They were asked to file the forms online for which the school had to spend Rs. 50/ per form at the cyber café as they did not have the facility in their school. Furthermore, they had to spend on stamp paper, bond paper to open savings account in the bank for each child etc. Kasturba

Municipal Urdu Secondary school filled up 50 forms of which only 2 students got the scholarship.

Some of the problems in proper implementation of the pre-metric scholarship for minorities scheme are as under:

- Institutions have received late circulars for online form submission.
- Only few Institutions have infrastructure for online form submission
- Schools and students have only one option of opening bank account in the Bank of Maharashtra.
- Since schools are not having infrastructure for online form submission, they have to spend Rs. 50 per form in cyber cafe.

People aspire for English education but have no expectation from the Govt. They feel they just cannot access Govt. facilities and funds. So they send their children to private English medium schools which are expensive.

Health Care and Hospitals

People in the area go to the following health providers:

Cooper Hospital

Wadia (outside Andheri stn. West)

Ajit Glass for maternity needs

Lion Kartar Singh hospital

Private clinics

In '90-'93 Cooper hospital had 90 beds. This is reduced & it is not functioning to full capacity. The maternity unit has shut down. BSES was a municipal hospital but around ten years back it was handed over to Brahmakumaris and has been privatised. A few bed are reserved for the poor but nobody really has any access to it.

I am Safia Sheikh. I am a widow. My husband died of cancer in 2009. He used to chew gutka since he was a boy. By the time it was diagnosed, he was in the last stage. I am working as an ayah in a private nursing home. I have a 10 hour duty. I am paid Rs. 5000, with overtime. I have 2 children. The elder one – a girl studying in the 4th standard, goes to municipal school and the younger one, four years of age, goes to an informal crèche after his anganwadi class. In the evening my daughter goes and fetches him home. I am always tense about the children and their safety. Next year, I will have to admit my son to a regular school. I am keen to put him in English medium. I may have to give some donation. I am saving for it. The doctor at the nursing home is very kind. He gives us loan when we need it and cuts it from our salary.

Lion Kartar Singh hospital is a trust but managed badly . The equipment don't function well.

Ajith Glass maternity hospital is at Oshiwara. It is very far from the basti and over crowded.

The Govt. health facilities are almost non- existent. People are forced to access the private clinics for their ailments and the private nursing homes around and outside the basti for their major health problems.

Health camps are conducted for people from time to time says the local corporator, Mohsin Hyder.

Addiction

As many as 30% youth are addicted to charas and drop out of school and\ or unemployed as they cannot hold on to a job. They usually steal construction material lying on the road to sustain their habit. Alcoholism is also widely prevalent. among the older lot.

According to Sheikh, there is a syndicate consisting of police, mafia , BMC which controls and drives this addiction

Women Headed Households

There are a number of deserted and widowed women. 30% of the women could be single due to the above reasons. Being illiterate, they are forced to eke out a living for themselves and their children through domestic work even though they have traditionally the women have resisted going out to work. Some of them do piece work at home.

The deserted & divorced women come to Asra, run by the YWCA (near Navrang) or go to the nearby CPM office (near Andheri station) for counseling and legal support.

The women strongly expressed the desire to have some home-based piece work to enhance their living standards.

Mahila Mandals, SHGs, Bachat Gats

There are no Mahila Mandals or SHGs or Bachat Gats in the area.



I am Wahida Sheikh, a housewife. My husband is an electrician and is attached to an electric shop. People call him to attach their fans, tube lights, geysers etc. He makes around Rs.300 a day on an average of which he has to give the shop 20% of his earnings. So he makes around Rs.6500 a month. We have 4 children - 2 daughters and 2 sons, all in school. Our sons study in English medium schools while the girls are in Urdu medium municipal schools. I have to send the boys for tuition as we are not educated. It is difficult to make ends meet. I do some tailoring from time to time; alter old torn clothes which fetch me Rs. 1000 a month. We pay huge amount as rent – Rs. 3000 and also for electricity, water, garbage removal and for cleaning public toilets. There is hardly anything left for food. The ration shops do not give anything, not even sugar. Every time we go and enquire, we are told that sugar is over. One day, in a fit of rage, we beat up the shop keeper. Thereafter, sugar was available for a while. Now it is back to the same story. Life is very difficult and I am worried for the children's future.

Relation with Police

Shiekh feels that many misguided youth opt for easy way to earn a living. The police take advantage of this weakness and induct these school dropouts into the informers' network and use them in the surveillance of the whole community.

The police particularly harass the people who apply for passports when they do the verification of identity and address.

They harass and fleece the self- employed, particularly the hawkers, and the rickshaw drivers constantly.

Mohalla Committee

Sheikh feels Mohalla Committee members are veiled informants of the police. The people do not trust these members. Mohalla Committee is supposed to broker peace between Hindus and Muslims in mixed areas in case of riots. Why do you require a Mohalla Committee in a Muslim dominated area? he asks. Whatever it is, the Mohalla Committee is definitely not for the welfare of the people.

Civic Amenities:

Drinking water

Since the community is situated on a hill, the pressure of water is low. There are common taps and it comes for about 2/3 hours in the morning. So there are many fights over water. In some places the drinking water gets mixed up with drain water as the two pipes are touching one another and leakages occur. This leads to many water-borne diseases and skin ailments.

Sanitation:

Gutters \ Drains

There are open gutters which are filled with garbage overflowing and filling the road with dirty, stinking water during monsoon. Children wade through this water on their way to school

Public Toilets

According to the corporator, Mr. Hyder, there is no space to build new ones. In any case only MLA/MPS have funds to build toilets. Corporators can only repair, not build toilet blocks.

The residents pay Rs.50/- per month for maintenance and Rs. 1 or Rs.2 to use it. Often there is no water and it is broken filthy, full of flies.

The Aanganwadi Sevikas complained that money is extracted from the residents separately for garbage collection, gutter cleaning, roads cleaning, toilet cleaning etc. but no improvement is visible.

Garbage Disposal



The whole process of garbage disposal is outsourced to the Dattak Vasati Yojana which is a failure as they keep collecting money from the people but do not cater to them.

According to Mohsin Hyder, planning should be vertical, systematic and coordinated which



will release space for roads and other infrastructure, Only then can we think of effective garbage disposal.

People are indisciplined & throw garbage anywhere and every where. Garbage trucks cannot enter as roads are narrow and congested.

Recreation:

Parks

There are no parks in the area except one near Sagar City towers which people refrain from using.

Reading rooms \ libraries

None

Community hall

None



Effect of riots on their psyche

They feel betrayed by the Govt. They feel discriminated against as a community.

Religious fanaticism

This is financed and fanned by the charas mafia. Police are very much in the loop as they receive hafta every month for looking the other way.

There are around 9 big masjids in the area. The trustees of these masjids are usually political leaders from the Congress. They nurture and



control their vote-banks through the masjids. If need be, to protect their vested interest, they can fan the flames of communalism through these institutions.

Massive Corruption

The sitting Corporator of the area, Mr. Hyder as well as the social workers agree

that there is massive corruption within BMC in each and every activity – whether laying roads, cleaning gutters, building toilets or any other infrastructure. Everyone feels helpless and frustrated about this state of affairs.

PDS is paralysed. The grains available are not fit for human consumption. Kerosene meant for the poor is openly sold in the black market at thrice the ration price to these very same people.

Earlier municipal workers used to be safai kamgars. Now the BMC has outsourced the work to private contractors or NGOs floated by party leaders or BMC officers. These fake NGOs corner all the funds but do not deliver on the service. The BMC does not bother to cross check or seek accountability for funds disbursed to these NGOs.

Awareness about Ranganath Mishra, Sachar Committee report

There is absolutely no awareness about it.

Awareness about the loan schemes for the minorities

I am Tahera Khan. I am a grassroots worker for an NGO. I am a trained nursing aide and was employed in a hospital on contract basis. As my contract ended, I was out of a job and joined the NGO on the recommendation of the doctor under whom I worked. I have to visit the bastis everyday as a part of my job and talk to the women. Our NGO is trying to form a self-help group and I am in charge of mobilizing the women for it. I also have to generate awareness regarding my NGO's services – crèche, balwadi, beauty parlour classes, computer classes, study centre etc. The women in the bastis are not very consistent or reliable. Sometimes they will promise to come for a meeting at our centre but not turn up. I stay in the same basti so know many of them personally. In spite of this, it is an uphill task to get women together. They want to know what benefits they will get if they come. I tell them

The researcher spoke to a wide range of people from social workers, party workers (congress, samajwadi, CPM), professionals (teachers), Anganwadi Sevikas and community women regarding the loan facilities that exist for their development. None of the sections had any clue whatsoever about the facilities barring the social workers and party workers who had a vague idea but no particulars. The only scheme they had ever heard of was the Maulana Azad loan scheme. One of them narrated at length how an acquaintance had applied for a loan of Rs.50, 000. He ran from pillar to post for a year and a half, collecting documents, guarantors etc. and then gave up in disgust, having spent Rs 3000 from his pocket.

There is skepticism regarding the intentions of the Govt., their sincerity regarding implementation of the schemes.

According to Sheikh, loans have been given mainly to chamchas of netas. In 2006, many people from bastis had filled up forms. The Maulana Azad scheme was in the news. The application forms were being sold by the leaders. They used to sell Xerox copies of the forms bearing the same serial numbers. Naturally, people spent their time, money, labour in filling up the forms which were invalid in the first place.

Those who were eligible were deprived of loan and not given any reason for the deprivation. Whenever they enquired, they were told that they were on the wait list.

Sheikh feels that the Maulana Azad Financial Board which disburses funds is a political tool in the hands of the Congress and NCP to draw minority votes towards them. Just before elections, they make a big show and get loans sanctioned to a few people from scheduled banks, not from the above Govt. scheme, amidst huge fanfare. He feels that these Government schemes are not meant for the welfare of the Muslim community or to improve their economic condition but to keep them bound and obliged to the Congress by dangling the schemes at them. This is nothing but vote-bank politics.

According to Khalil, Head Master of a BMC Urdu school, the formalities are awesome like producing bank letter, Income certificate, affidavit, guarantor etc. He further said that in 2006, 15 to 20 people had applied for loan under Maulana Azad loan scheme. They made several rounds to old custom house, spent Rs. 5000 from their pockets but it came to nothing.

Personal testimonies:

Personal testimonies of community women:

- Hasina Shaikh (name changed) shared how her 25 year old married son was addicted to charas. He is a school dropout and does not do any job. No amount of persuasion is helping him quit. He is in complete denial and will not even admit to consuming it. But he is drowsy all the time and inactive. His case is representative of many boys in this area.
- Hazrat Khan (name changed) and her husband stitch cloth bags and sell them. She wants a loan to buy and store material but has no clue how to go about getting it nor any confidence that she will get it. So they take private loans at high interest rates.
- Aisha has five daughters. All of them are bright students of Vidya Vikas School. She needs financial support to fund her daughters' extra- curricular activities in school.

Summary and conclusion

Muslims rank low in terms of several socio-economic indices. The older men have not crossed high school and most of them are dropouts. They are self-employed in semi-skilled work with no growth prospects whatsoever. The access of Muslims to bank credit or any other facility that they are entitled to as minority community is zero. Forget accessing, the awareness about these special provisions is zero across parties, occupations, classes. They have not heard of Ranganath Mishra report or Sachar Commission report, barring one couple who are into politics and call themselves social workers. There is widespread cynicism about the funds actually reaching them.

One or two of the respondents have complained that to avail any government scheme, agents charge Rs. 1000/- for fulfillment of formalities/paper work and if the amount is granted by the state, they disappear with the money or seek a hefty commission

Hence it is important to monitor the implementation of the schemes through voluntary organizations like NGOs or through Anganwadi Sevikas.

Disclaimer:

1) All the information given above is a result of discussions with individuals or focus groups. It is not verified independently. It conveys a sense of what they feel about themselves and faithfully reproduces their general observations.

2) All names except the Corporator's are changed to protect the identities of the people.

Recommendations:**Education**

The BMC schools should provide the necessities on time and delays should be avoided.

The teaching – learning process should become more organized. There should be monitoring of absenteeism among teachers. The BMC with its infrastructure and funds could make a positive contribution towards school education if they show some commitment.

To promote higher and vocational education among Muslims girls and women, colleges and vocational training institutions must be started in the areas inhabited by Muslims.

Education should be completely free till graduation.

BMC must run good English medium schools up to 12th standard. They must ensure that the teachers are regular and committed and also see to it that they are paid their regular scales, on time.

Prematric educational fund (scholarship).

Minimum amount should be Rs. 5000. Keep documentation to the minimum. Give full authority to the head master to administer the fund. There is a time limit of 10 days for the cumbersome procedure which should be extended and the procedure simplified. Also there is a condition at present that a student has to get minimum 50% marks to avail of this scholarship. This condition should go as struggling and working students may not be able to satisfy this condition and hence are deprived of this meager fund.

Civic amenities

Proper drainage system be provided so that most of the illnesses related to water born diseases can be controlled.

Public health and sanitation measures against unhygienic living and working condition must be taken as early as possible. Eradication of contagious disease programme TB, skin ailments needs an immediate attention. People spit anywhere and everywhere and that compounds the problem.

Basic civil amenities such as water, street lights in the urban areas, sanitation, road, hospital/health centre, ICDS centers, school, multi-purpose activity centers, community libraries and banking facilities must be ensured on a top priority basis.

Loan schemes

Suggestion for loan simplification

The Minority Commission should fan out into Muslim majority areas, set up office to give information and guidance to access loans. Formalities, documents should be reduced to a minimum. The Govt. should come to where the people are and not make the people run around for meager sums.

Wide publicity should be given to Maulana Azad Employment Loan Scheme, Educational loan and Scholarships.

The local TV channels run by cable operators could be used to publicise the schemes.

For effective time bound implementation of minority welfare schemes, the formalities should be simplified, paper work reduced, people should not have to travel long distance to submit their form etc., as they lose out on the day's salary which they can ill afford.

Government employees should be posted in each ward. This person will constantly move in the basti or set up shop. S\he should be accessible to people and help with the formalities. They can be given a small commission from the Govt. for each loan they actualize. This will effectively counter the sprouting of unscrupulous agents, dalals and other dada elements that charge an exorbitant fee and also cheat people.

According to Mohsin Hyder, corporator, Loans should be dispensed fast. They should simplify procedure; reduce cost and time involved in making the application for getting the loan. The administrative procedure should be de-centralised. There are 23 administrative wards in Municipality. These should be used as sub-centres for disbursement.

Housing

Massive urban housing scheme is urgently required to be undertaken by Govt. and not SRA by unscrupulous private developers.

Health care

At least two full-fledged municipal hospitals with all facilities should be built in or around the area on a priority basis.

Women-headed households

The women strongly expressed the desire to have some home-based piece work to enhance their living standards.

Women-headed households should be given special consideration in all affirmative and anti poverty programmes of the state.

Aanganwadis

The food served should not be sticky. This is messy for the teachers as well as for the children. There is often no water for washing hands. Dry and nutritious snacks like chikki, biscuit, kela, khajur, sengdhana, milk would be ideal.

They should be housed in more spacious premises, with water facilities.

The Sevikas should not be pressurized to do a lot of supplementary work, administrative paper work. They also demand more holidays.

Social Security

The state has to be pro-active in ensuring social security and social protection to the informal sector workers. All of them must be provided with ration cards.

There is the Rajiv Gandhi Jeevandayi Arogya Yojana which is medical insurance for the economically backward where money is not given to the beneficiaries but their medical bill is taken care of. This is more in paper than reality. This must change and the scheme must be effectively implemented.

Names of people interviewed

1. Saira Patel & Mohammad Patel – Congress party social workers
2. Khalil Ibrahim – Head Master, Kasturba cross road Municipal Urdu Secondary School, Borivali
3. Rafique Shaikh – School teacher, Cama Road Municipal Urdu school No.3, Andheri West
4. Dhanish Patel – youth congress
5. K.Narayanan – CPM, zilla Comm. Member; DYFI, Maha. State Comm. Member
6. Syed Salim - Janawadi Hawkers Union
7. Youth \ Men's group (around 15) led by Tarik Sheikh Yunus – youth congress president
8. Suresh Bhalerao – Ekta SRA society
9. Dongar Anganwadi Sevikas – (around 25) led by Safiya Baig
10. Gilbert Hill Anganwadi Sevikas – (around 25) led by Wasima Sheikh
11. Community women – (around 50) at YWCA
12. Mohsin Hyder – corporator
13. Hashim Lashkariya - builder
14. Hyder Imam – CPI & AITUC activist
15. Mr. Arif Shiekh of Samajwadi party, who fought Municipal election against Mohsin Hyder and lost did not meet me despite giving me appointment several times.

Total number of people reached - 125

18 – 9 - 2012

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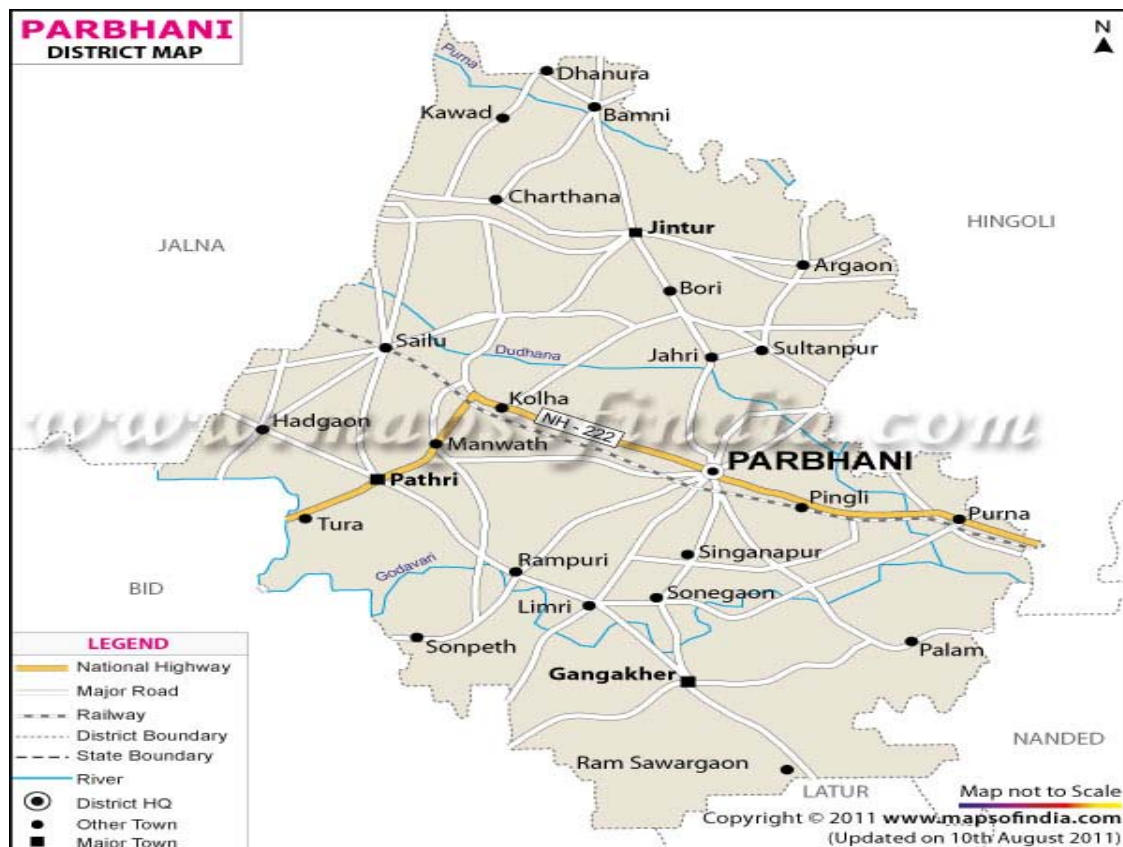
Case Study 2

Socio-Economic Status of Muslims in Parbhani

By-Shri. Sanjaykumar P. Phad

History of the City:

Parbhani, earlier also known as “Prabhavati Nagar” is one of the eight districts in the Marathwada region of Maharashtra State. Parbhani languished for over 650 years under Muslim rule, under the Sultans, the Mughals and later the Nizam. The town remained a part of the Hyderabad State under the rule of the Nizam until Operation Polo of the Indian Army in 1948. Thereafter it became a part of the independent Republic of India. Until 1956 the town remained a part of Hyderabad State within India. Under the administrative reforms that year and the breakup of the State of Hyderabad, Parbhani and the adjacent towns were transferred to the multilingual Bombay State. Since 1960 it has been a part of Maharashtra state. Historical name Parbhani is derived from "Prabhavati Nagari" named after goddess "Prabhavati" meaning Goddess with great aura. (<http://parbhani.a4add.com/>)



Demographic aspects:

According to 2011 census population of Parbhani city is 307,191 and is officially accorded



city status by establishing Municipal Corporation. Male and female are 157,628 and 149,563 respectively. The sex ratio of Parbhani city is 949 per 1000 males. In education section, total literates in Parbhani city are 225,298 of which 123,760 are males while 101,538 are females. Average literacy rate of Parbhani city is 84.34 % of which male and

female literacy was 90.71% and 77.70 % respectively. Total children (0-6) in Parbhani city are 40,075 as per figure from Census India report on 2011. There were 21,187 boys while 18,888 are girls. Child sex ratio of girls is 891 per 1000 boys.

Percentage of Muslim population to the total population of Parbhani tehsil in Maharashtra, 2001 was 25.06%, 5th in respect of higher Muslim population share. District gender composition of Muslims of male and female was 51.18 and 48.82 respectively in 2001. There are 85 'Anganwadis' working in the Parbhani Taluka which covers the total population 97,543 out of 41,705 (42.76%) people belong to Muslim Community.

Unfortunately, after making so many efforts it was not possible to get the information of Parbhani city regarding following aspects:

1. Total Minority population
2. Total Muslim population
3. Muslim male, female, sex ratio
4. Muslim 0-6 age no. of male, female, sex ratio
5. Literacy rate General, Minority and Muslims
6. No. of households in General, Minority and Muslim
7. BPL rate in General, Minority and Muslims
8. Antyodaya, BPL and APL Ration Cards in General, Minority and Muslims
9. Block/Area/ward wise population (General, Minority and Muslims)

It needs to be maintained by the Municipal Corporation.

Survey was conducted in slum area, Wangi road of Parbhani and following results were obtained :

Most of the family members are working on daily wages, piece rate home based work and few families are involved in small business. Most of the family stay in *Kachha* house none of the family of survey have received any subsidy on interest free loan to construct home or got the benefits of any scheme for the building or strengthening their house. In this area there are two 'Anganwadies' covering the total population 2341 out of 1527 (65.22%) people belonged to Muslim Community.

Education:

It was found that in general dropout rate in this area is very high. All families mentioned the main reason for the same was that they couldn't afford expenses. **Some of them also mentioned that they had to take care of siblings. Due to the big size of the family and economic backwardness they have to share the early responsibilities of the family.**



There are 20 primary schools (1 to 4th std. twelve and 1 to 7th std. eight) run in the City under the Parbhani Municipal Corporation in which there are 1800 students taking education. There are 12 Urdu medium schools in which 1200 Muslim community students are taking education. Share of the Government and Municipality in the expenditure is 80:20 respectively. Some of the problems are as follows:

1. These schools have not received the contingency expenditure fund since 2004 from the government therefore, they are finding it very difficult to provide the basic amenities like uniform , shoes, socks, books, water and benches to sit.
2. There is no role of the Municipal Corporation in Infrastructure.
3. Owners of the school building have not received the rent for last four years. Therefore the buildings are not being repaired properly.
4. The computers are available only in the few schools.
5. Teachers are not receiving regular payments.



Since majority of the students taking education in these schools are from Muslim community, there is serious need to improve the infrastructure which is very bad at the present stage.

The educational achievement of the people in the district is high in terms of literacy rate, but very low in terms of quality. As the majority is educated below the metric level, they are not getting quality education and therefore not getting the quality jobs.

Findings of the survey conducted at Parbhani city during 26th August, 2012 to 30th August, 2012 for pre-metric and post-metric scholarship for minorities as part of project on “Socio - Economic Status of Muslims in Maharashtra” by Economics Department, SNDT Women’s University, Mumbai supported by Maharashtra State Minority Commission:

During 2011-2012 out of 4346 total number of beneficiaries of pre-metric scholarships for minorities, 2260 (52%) belonged to Muslim Community.

Positive aspects:

1. Parents, students and Educational institutions are very happy.
2. These schemes are helping to improve attendance ratio.
3. It will help to reduce dropout ratio among Muslims which is very high.
4. Due to increased number of beneficiaries over the years it helped to remove negativity about not getting scholarship.

Problems in proper implementation of the scheme:

1. Institutions have received late circulars for online form submission.
2. Only few Institutions have infrastructure for online form submission.
3. Schools and students have only one option of opening bank account in the Bank of Maharashtra with zero balance budgets and due to sudden requests of all educational

institutions to the Bank of Maharashtra; the staff cannot cope up and is not receiving the forms for opening bank account. School authorities have reported that the banks are throwing away the filled forms submitted to them.

4. Since schools are not having infrastructure for online form submission for outsourcing they have to spend Rs. 30 to 50 per form.
5. Parbhani city and villages have to face 7 to 8 hrs. of electricity load-shedding in a day.
6. When they get electricity, the Website is not working properly.
7. The scholarships sanctioned last year are not yet deposited on students account. There is strong rumour spread against school authorities that they have embezzled the scholarship amount, but in reality the government has not released scholarships.
8. Training has not been given to the clerical staff regarding filling up the forms electronically.

Recommendations:

1. Since this is the first year of online form submission and due to above difficulties, immediately date should be extended by one month for this academic year i.e. the new deadline should be 30-9-2012.
2. Training must be given to at least one person in the institution at district or taluka level by the education department. (For How to fill up form, selection criteria)
3. A sanctioned scholarship for last year must be immediately deposited on students account because there is high degree of frustration in parents and institution.
4. The schools that do not have infrastructure for Online Submission of Scholarship Forms should be allowed to follow the old system.
5. Amount of scholarship is to be increased and amount is to be deposited if possible quarterly or at least in two installments i.e. in the mid-term and before ending the term.
6. In case of Merit-cum scholarship if institutions get immediate information about students eligible to get scholarship then beneficiaries will not be required to pay fees which they are getting by way of Scholarship.
7. Non grant schools also should get benefits of books, uniforms and other incentives which granted schools are getting.
8. Supply of books and uniforms should be on time.

9. Those schools have not been listed online their permission should be given fill up form off line.

It was found that all the members' above 18 years of age registered on the voting list. Most of the families stay in *Kuchha* house none of the family of survey have received any subsidy of interest free loan to construct homes or got the benefits of any scheme for building or strengthening their house.

About sanitation:



It was found that only few families are having facility of toilet at home and since there are no public toilets in this area people have to go in open space. SETU Charitable Trust have conducted a survey of 212

families and found that 150 families are not having toilets at home.

We must appreciate efforts of Municipal Corporation for making available urinals at most of the places in the city but unfortunately it has been found that they are not being cleaned therefore, they are not in condition of use. **Surprisingly there are no public toilets found in working condition in this area. Therefore people especially women are demanding that first priority should be given to build public toilets in this area. At the same time needy people should get financial help from the government to build the same.** Besides this there is no Proper drainage system in this area. This is the status of washrooms in government offices and municipal corporation offices. Staff members are also not having access to washrooms therefore they have to go in open space.

Though Parbhani Municipal corporation is having 150 workers for cleaning of drainage lines unfortunately these are found with full of garbage. Therefore there is a need to seriously take up this issue and do the needful.

Water facilities:

It was found that most of the families are having government tap. Though they are getting water once in a week they are getting reasonable water from the same. But it was found that drinking water pipe line in some of the areas has been fixed in the drainage which is affecting the purity of water in turn may affect the health of the people living in this area. Few of the families are having facility of bore-well. Some of the families also mentioned that water is insufficient for them.

Food Security:

Out of twelve families only 4 families were having ration card (3 APL and 1 BPL). Parbhani Corporation had conducted the survey during 2005-2006 to review the economic condition of this area and some of the families which were found eligible for BPL Corporation had included their names in BPL list and certificates had been issued to them but these families not yet received the Ration Card without which they can not avail any food and other benefits. When this matter was discussed with the Tahsil officials they told that government



has stoped issuing new BPL Ration Cards since 2001. Therefore it is realy very essential to review the policy and new Ration Cards should be issued to eligible families.

SETU Charitable trust conducted the survey of 122 families of “Khureshi community” and found that only 33 families are having a ration (17 BPL , 14 APL and 02 Antyoday) cards and out of 90 families of “Shikkalkari community” only 11 families are having (08 BPL and 03 Antyoday) ration cards. Most of the people staying in this area are migrated and therefore they were not having address proof at the initial stage at present also many families staying on rent therefore couldn't avail the ration card. Therefore

government should look into this matter very seriously and eligible families should be issued Ration Cards as early as possible. Families which are buying items from the Ration shops mentioned that supply of some items like sugar, cereals, cooking oil, Kerosene is irregular and quality of the items which they are receiving is also bad. Most of the families are using kerosene for cooking at home and due to irregular supply of kerosene they have to purchase at 50 rupees per liter from black market.

Suggestions/recommendations for PDS:

1. Those families that are eligible to get Ration cards it should be issued as early as possible.
2. Dates should be fixed to get the ration on the shops
3. Ration shops at least in the slum areas should be opened for 10 days each month to ensure that each family gets the ration. To avoid the long queues for Kerosene home delivery of the same has to be given and signature or thumb impression has to be taken from the families.
4. One notice board is to be maintained by each ration shop distributor which will display the availability of food and their rates for each kind of ration card holders (i.e. Antyodaya, BPL and APL). At the same time this information should be displayed on the Municipal corporation's website as well as on its face book page.
5. One help line number is to be maintained and the same is to be displayed outside the shops to receive complaints /problems /suggestions. Follow up of the same has to be done. License of the defaulter shop owners must be cancelled.

Bank account:

In the survey it was found that only a few families are having bank account. The reason for not having the same is because they don't feel any use of it. Some of them have mentioned that whenever they went to the bank, they did not find any help from the bank. None of the bank is working closer to this area. Whenever they seek need of the funds they borrow from the neighbors or relatives. It was also found that SHGs are not very active in this area. Hence the benefits of the same are not received by the people. At the district level out of total 200,769 bank account holders 13,604 (6.77%) belongs to Muslim community as on 31st March, 2012.

Health and family welfare:

Since people are having lower level of income therefore most of the families for any kind of illness visit the government hospital however it is far from the slum area, Wangi road. The people are not satisfied with the quality of services provided by the government hospital. Therefore few people go to the private clinics in case of minor illness i.e. fever, cold, cough, body ache etc.

Municipal Corporation's hospital is situated near to the slum area. However when the people were asked the question they said that there is only immunisation facility available at this hospital.

Some disabled persons were found getting assistance from 'Niradhar Scheme' but the problem is that they are not getting it regularly.

About the child birth it was found that out of 64 deliveries 26 deliveries took place at home conducted by Daima and remaining were either at Government or private hospitals. In order to avoid complications of deliveries families need to be encouraged for deliveries at hospitals and accordingly good facilities need to be provided at Government and Municipal Corporation's hospitals. It is quite possible that due to this child mortality may not be registered. It seems from the report that out of 13,001 age group of 0 to 6 years total number of beneficiaries for immunization only 294 (2.26%) belong to Muslim Community. Out of 2,275 total number of women beneficiaries for medical Check-up and reference services there were only 154 (6.77%) that belonged to Muslim Community. There is tremendous scope to improve the medical facilities in the Municipal Corporation's hospital. The government and Municipal Corporation should take initiative in this regard.

Security:

None of the families in the survey found affected by natural or man-made disaster in the past six years. Almost all families feel safe in their area. They have also mentioned that police are helpful.

Analysis of Municipal Corporation's Budgetary Expenditure:

1. There is no provision to construct the public toilets

2. There is no provision under the head of 'provide basic urban facilities in undeveloped areas.'
3. There is no provision for new underground drainages.
4. Less than 2% allocation of revenue expenditure for education.
5. 0.37% allocation of revenue expenditure for Health (i.e. Expenditure on hospitals, immunisation, malaria, control contagious bacterial diseases and veterinary hospitals).
6. There is no provision for housing scheme for urban poor.

Some of the Observations of Distict Industry Centre (DIC):

1. During 2008 to 2012 out of 49 total number of beneficiaries under Margin Money Loan Scheme 31 (63%) belonged to Muslim Community.



2. During 2008 to 2012 out of 216 total number of beneficiaries under Seed Capital Scheme 53 (24.54%) belonged to Muslim Community.
3. During 2008 to 2012 total amount of 867,600 (56%) distributed under Margin Money Loan

Scheme to Muslim Community.

4. During 2008 to 2012 total amount of 12,35,960 (17.66%) distributed under Seed Capital Scheme to Muslim Community.



District Employment and Self-Employment Centre enroled 21,265 people during 2010 to 2012 out of which 2230 (10.49%) belong to Muslim Community. During the same time total 25,333 number of people sent to jobs, training opportunities out of which 1,472 (5.8%) belong to Muslim Community and total 3,396 number of people got the jobs out of which 89 (2.62%) belong to Muslim Community.

Under Industrial Training Centre, Parbhani total 366 minority community students have been receiving benefits of scholarships from 2007 to 2012 out of which 102 (27.87%) belong to Muslim Community. Where as according to 2001 census share of Muslims in total minority in the Parbhani district is 60 per cent.

Some of the Observations of '*Maulana Azad Alpasankhiyank Arthik Vikas Mahamandal*':

1. Total numbers of beneficiaries under Term Loan Scheme of Parbhani district during 2002 to 2011 were 178.
2. Total numbers of beneficiaries under Micro Finance Loan Scheme of Parbhani district during 2008 to 2010 were 59.
3. Total numbers of beneficiaries under Direct Loan Scheme of Parbhani district during 2008 to 2012 were 780.
4. Total numbers of beneficiaries under Education Loan Scheme of Parbhani district during 2006 to 2012 were 99.
5. Received applications for all kind of scheme should be processed within 30 days and in case of any query people should be informed immediately by telephone/SMS.
6. Gap between sanction and actual disbursement of loans should not be more than 30 days. At present in many cases it seems more than six months. Therefore there is huge frustration especially in case of Educational Loan in parents.
7. Appointed staff at various districts should be properly trained at least twice in year for receiving application and its proper documentation.
8. Staff at each centre should be increased adequately for smooth functioning and to improve recovery of all kinds of schemes.
9. Colleges should be encouraged to popularise the schemes.
10. Advertisements should be given in Urdu News papers.
11. One help line number is to be maintained to receive complaints / suggestions.

Some of the Observations of '*Suvarn Jayanti Shahari Rojagar Yojana*':

1. Municipal Corporation should identify community wise economically poor people and targets should be fixed according to their proportion.

2. While maintaining the report of various schemes in terms of number of beneficiaries and spending is to be maintained community wise in the minority section.
3. 1107 SHG's were formed and revolving funds were distributed to 695 SHG's by March, 2012 under SJSRY but no record about specific Muslim Community.
4. Revolving fund two thousand per member or ten thousand per SHG should be given to SHG's of Muslim community on the basis of their percentage. Not on the basis of their gradation.
5. Project Officer's rapport with the Muslim community should be increased. They



should encourage, guide and aware the women's in various aspects SHG's.

6. Those are working under the Urban Community Development Network (UCDN) they should be trained properly about their responsibilities and its implementation.
7. SHG's of Muslim Community should get exposure to remove their fear and to get ideas to improve their business.

Case studies:

My name is Mahamad Ibrahim. My age is 65. I have been staying in Parbhani for 25 years in rentend house for which I have to pay Rs. 500 per month. I don't have ration card and no facility of toilet at home. I have one son and one daughter. After son's marriage he is staying with his family. He is involved in Bhangar collection. Now I stay with my wife and 17 year old daughter. I started my career with cycle rikshaw. I continued that for 10 years. After that I was involved in puncture shop for 10 years. Then after I ran business of Bhajiya shop for few years. Then after I started collection of bhangar. Inspite of having pain in west due to gap in bones I have to start daily collection of bhangar from 8 a.m. to 5 p.m. that I give to Bhangar shop owner by which I earn around Rs. 200 daily. I applied for 'Sanjay Gandhi Niradhar Yojana' 4 years ago and as per Tahsil officials directives I opened account in Co-operative bank but inspite of going so many times to tahsil not yet received the singale instalment for the same. They didn't tell me about any additional document requirement. Since I am not giving any bribe that may be reson for delay just I hope I get it soon. About children's education I would like to say that since children are staying in the slum area where they are habitual of smoking , card playing and other bad habbits they are not going to school.



We formed the SHG 'Ramjan Mahila Bachat Gat' with 10 members in 2008. Out of 10 members 6 members are not having ration card. Only one member is having gas for cooking. 6 members are not having facility of toilet at home. Since some the members are not having the ration cards finding difficulties in their livelihood. After formation of two years we have been sanctioned the loan of 1.5 lakh for 'Gadhi Ghar' of which we received 75,000/- as first instalment from the Badoda bank. Due to pending of 2-3 instalments we have not received second instalment from the bank. Bank is saying that unless we clear the previous loan we will not get the benefit of 52,500/- subsidy. There is good demand for our product in summer season. We would like to increase our business in future.

SETU Charitable Trust is running Condense Course of Education funded by Social Welfare Department Mantralay, Mumbai for women aged 18 and above those who have left out their education and now married or staying at home. They are being taught and are being given vocational training. There were 40 women who were given the training of tailoring. But it seems there is a lack of good infrastructure. Women are interested in learning other skills like designing of mehendi, embroidery and computer training. Another project is National Child Labour Project funded by Ministry of Labour & Employment through which 39 boys 11 girls of 'Kureshi Community' who were involved in risky work/business and drop out from school are taking education. But it seems that there is need to improve infrastructure, teacher's should get payments in every month and drop out students who are interested in learning from other Muslim Community should get the opportunity.

Case Study 3

REPORT ON SOCIO ECONOMIC CONDITIONS OF MUSLIMS IN WASHIM

By-Shri. Kishor Kadam

INTRODUCTION:

Majority of the Muslim population in Maharashtra lives in city areas. In the process of urbanization, some of the towns have emerged as predominantly Muslim areas, while in many towns and cities Muslims are found in large numbers in some particular areas. The increased communal stress for the last two decades or so has further reshaped the geographical distribution of Muslims and non-Muslim populations in many towns, turning Muslim areas into near ghettos. In current decades, many cities and towns have experienced an increased incidence of communal riots. The communal violence and riots have in fact been reinforcing each other in this process. One of the reasons for this divide and communal tension has been understood as the lack of development, and lack of intercommunity counseling process. In other words, the understanding is that (apart from the political and ideological factors that generate conflicts) there are deep-seated socio-economic deprivations that lead to communal tensions. It is only when these fundamental causes of interruption are mitigated; it will be possible to address the political and ideological causes for the communal tensions. The government of Maharashtra has proactively engaged itself to root out the communal riots by adopting measures to develop areas and towns facing communal riots and engaging with communities to bring them closer to each other and create an environment of communal trust. (*A Shaban 2011*). Washim town, in Washim District, has been one of the many Muslims towns in Maharashtra which have not experienced cyclic occurrence of riots.

Maharashtra State Minorities Commission of Government of Maharashtra's proactive approach to improve social condition, enhance social integration and harmony is in keeping with the Constitutional principles—of justice and equity to all citizens. The Maharashtra Government has also pursued positive action and policies to ensure that the previously marginalized communities have access to education, employment opportunities, and good living environment. However, due to certain shortcomings with the paradigm of planning processes, the needs of religious minorities have not been fully addressed. In fact, the concept

of Indian nationhood is forged through the confluence of many people and many religions. The affirmation of India's diversity requires that the minority religions (i.e. the Muslims, Christians, Buddhists, Jains, Sikhs and Parsi), who comprise approximately 20 per cent of the country's population, have equal access to the resources of the country. The inclusive paradigm of development requires an assessment of development needs of the minorities, specifically in areas/towns that have witnessed frequent outbursts of communal tensions.

This study specially initiated by the Maharashtra State Minorities Commission of Government of Maharashtra, as a step towards the preparation of a Plan of Action for Advancement of the Socio Economic Conditions of the Muslim community in Maharashtra for evaluating their participation in various government's schemes especially in what is known as the '15 points' Schemes. Specifically, the Study has analyzed the present literacy and educational status of Muslims in Washim, the social, cultural and educational factors and forces hindering their educational participation against the backdrop of existing policies, programmes and schemes to promote Muslims in general and those belonging to educationally backward minorities—especially Muslims and other socially and economically disadvantaged sections of our society. The Study aimed at exploring future directions and strategies for integrating and galvanizing Muslims of all walks of life for playing their role in building and sustaining the 21st Century Knowledge based Society, and more importantly, building an equitable social order and a society that will not only form equality but also a life of dignity to Muslims.

The Study has attempted to build on micro data and information based on socio-economic conditions of Muslims to facilitate the work of policy makers, planners and researchers and for generating better understanding of their present situation and specific needs, if any. The study has collated, analyzed and interpreted existing data on all the relevant indicators available from primary and secondary sources, official documents, reports and earlier studies on socio-economic condition of Muslims. Recording of case studies of some successful experiments and innovations carried out in this area have helped increase our understanding of issues, both general and specific. The study does confirm the overall socio-economic backwardness of Muslims. Equally important is the finding that as usual national aggregate picture hides more than what it reveals. Minority-majority status does not really determine equitable access to socio-economic development. Analysis of regional development and

underdevelopment is a crucial warning for understanding continued inequalities of gender, caste and class. Poverty and religiousness pin Muslims down more so.

Part of this on “Socio - Economic Status of Muslims in Maharashtra” by Economics Department, SNDT Women’s University, Mumbai supported by Maharashtra State Minorities Commission of Government of Maharashtra, Mumbai was carried out in a period of one week (27th September 2012 to 3rd October 2012) in Washim. I shall feel rewarded if this exercise can lead to further action and reflection. I would like to specially thank and mention the continuous support received from **Dr. Vibhuti Patel**, Project Chairperson. I am also thankful to Dr. Veena Devasthali, Dr. K. S. Ingole, Dr. Ruby Ojha, and Mr. Sanjay Phad, who helped in various ways towards successful completion of this report. I am thankful to officials of various departments of Washim Municipal Corporation, who provided their valuable time and data for the report. There are number of individuals who provided their valuable time and inputs during my visit and field work in the city. I cannot mention their name here but do express my gratitude to them. The Study Report is offered as a humble effort to understand the status and problems of Muslims and to offer some suggestions for policy makers, planners, researchers and activists.

BACKGROUND AND RATIONALE OF THE STUDY:

India now has half a century’s experience in dealing with sharp inequalities and disparities of caste, creed, tribe and rural, urban divide. **Muslims happen to be the most disadvantaged and the most deprived members of our society.** All social and demographic indicators reflect the unequal position of Muslims and discriminatory social order. Any discussion on the present situation of minority especially Muslims would be incomplete without looking at the situation in general and specifically among the minorities and the destitute sections of population. The issues of Muslim community has received a lot of attention as reflected in the national policies, plans, programmes and schemes resulting in advancement of minorities in all fields. Besides, special committees and commissions on Muslims have been set up from time to time resulting in policy changes and setting up of institutional structures for implementing programmes and schemes. The State has not only taken protective discrimination/ affirmative action for removing the cumulative disadvantage of Muslims but also has played a very pro-active role in organizing Muslims for action. Further, India is a signatory to all principal international covenants and conventions such as the Universal

Declaration of Human Rights (1948) and the CEDAW (1979); the UN Declaration of the Rights of the Child (1959) and the Convention on the Rights of the Child (1989). There is a vast array of legal and welfare measures aimed at the poor, the backward, the disadvantaged, including the minorities and other weaker sections such as SC, ST, OBC and the BPL families, among others. Muslims in India have made significant strides during the six decades since independence. However, masses of Muslims still remain restricted by the vicious circles of social stereotypes and stigma. Muslims from different socio-economic stratum have a great deal of disparity in their life-situations. Status of Muslims is a composite of their achievements according to various indices – economic, educational, social and political.

Muslims in rural areas are way behind their urban elite middle class counterparts. There are still wide inter and intra-regional & intra-district disparities in development. This uneven distribution of resources and opportunities between different regions gets reflected in large inter and intra group disparities of gender, caste, ethnicity and religion between and among regions. Constitution of India grants Muslims and other Minorities equality of status and opportunities with other citizens to accelerate the process of educational and socio-economic justice. The Constitution of India grants the rights to Equality and Right to Freedom of Religion and Protection of Interest of Minorities in regard to educational rights. For six decades, the nation has worked and moved towards building and sustaining a secular democracy and advancing the interests of the historically disadvantaged sections to include Muslims. Intensive efforts have been made towards equality and removal of disparities. Major policy and programmatic inputs are being made to improve the overall situation of the socially and economically deprived sections of our society with a string focus on Muslims in the last two decades with special focus on education and employment. Muslims constitute India's largest minority as well as the second largest Muslim population in the world after Indonesia. Educationally, Muslims constitute one of the most backward communities' in the country causing concern. **Muslim girls and women lag behind their male counterpart's and women of all other communities.** The State is committed to extend educational advancement and employment of all Muslims in pursuance of the Constitutional commitment of equality and life with dignity as reflected in our National Policy and its revised programme. Further, we stand committed to international covenants like the Declaration of Human Rights, CEDAW, Rights of the Child, and ICPD & Millennium Development Goals (MDG) among others.

Muslims have been identified as educationally backward at the national level by the High Power Panel on minorities, SC/ST and other weaker sections, appointed by the Ministry of Home Affairs headed by Dr. Gopal Singh after the 1981 Census. The Committee recommended need for special efforts to bring the educationally backward minorities on par with the rest of the society and to make them participate fully in the national development activities. **In May 1983, former Prime Minister Indira Gandhi issued a 15-Point Directive on welfare of minorities.** The National Policy on Education, 1986 and its Programme of Action (Revised in 1992) Programme of Action, 1992, first took note of the existing programmes for the Muslim Minorities and suggested a large number of short term, medium term and long-term measures to promote education of minorities and led to the formulation of major programmes like the Area Intensive Educational Development and Modernization of Madras as Central Government Schemes of the Ministry of Human Resources Development (MHRD). However, the implementation of this 15 point programme was far from satisfactory and the commitments contained in National Policy Resolutions on education have not brought the desired result. Often the recommendations and suggestions contained in these documents remain on paper only.

Prime Minister's high Level Committee (**Sacchar Committee**) was appointed in 2005 to look into the socio economic conditions of Muslims. Need was felt to review and recast the 15-point programme for minorities, in order to sharply focus action on issues intimately linked to the social, educational and economic uplift of the minorities. While points relating to prevention of communal riots and provision of relief to riot victims continue to have an important place in the revised programme, there are additional points more closely linked with the development of backward minorities, relating specifically to employment, education and improved living conditions. The **New 15-point programme** was felt to be necessary because of the gaps in the previous programme with regard to amelioration of socio-economic conditions and enhancement of socio-economic status of the minority groups. With a view to removing this lacuna and having a more comprehensive programme for minorities, the Prime Minister's new 15-point Programme for Welfare of Minorities was formulated, and approved by the Cabinet on 22 June 2006. The 15-point Programme further provides that care shall be taken to ensure that wherever applicable, there is separate earmarking of the physical and financial targets for the minority communities under each programme/scheme, preferably in

the ratio of the all-India population of each minority community. Thereafter, these targets shall be further split State-wise for each minority community in the ratio of the population of the minority community in that State. This will ensure that the benefits necessarily reach the target group in the proportion of the population of the group in each State. Budgetary provisions have been made during 2007-08 for specific inputs.

DATA AND METHODOLOGY:

The study has been carried out in two stages. In stage I, the focus was on understanding the background of the town and identifying development gaps through visit to the town, review of significant literature, and analysis of secondary data available from government sources, municipal authorities, and NGOs. Stage II attempted to assess needs of the communities and investigate the difficulties they face in accessing development programmes using various techniques of data collection viz focus group discussions (FGDs) with Muslim community and in-depth interviews with key informants.

The Study was an attempt to build a sound database on socio-economic status of Muslim for policy makers, planners and researchers. The study collated, analyzed and interpreted existing data on all relevant indicators available from primary and secondary sources, official documents, reports and studies on socio-economic status of Muslim. Case studies on some successful experiments and innovations carried out in this area have helped increase our understanding.

Considerable effort was made to access and analyse data on social, economic and educational status of Muslims from the Census of India, 2001 and 2011, Annual Reports of MHRD and other concerned ministries, NSSO, NFHS and some prominent earlier studies, that can provide the foundation for Equality in Education. At present, there is no disaggregated data available on socio-economic and educational participation of Muslim at any level. The publication and release of the Seventh All India Educational Survey, NCERT is awaited as data on Muslim minority students and institutions has been generated, including information on Madras. Recording of Case studies of some successful experiments and innovations carried out in this area have helped increase our understanding of the issues, both general and specific.

The Study Report has three parts. In the first part, a brief introduction to the Study is given. Second part provides the Policy Framework, the Demographic as well as the Socio - economical Context. Third part covers the recommendations.

LIMITATION OF THE STUDY:

The research study undertaken by Department of Economics, SNDT Women's University does not talk to the sensitive and hot political and ideological issues behind communal tensions. It only aims at establishing a firm foundation for the development of inter-community silence by proposing to address some of the basic lacunae in development.

OBJECTIVES OF THE STUDY:

In this regard, the study aims at identifying spatial and intercommunity development gaps in Washim town and to suggest procedures for bridging the gaps. The specific objectives of the study are as follows:

- To understand the Socio-Demographic dynamics and spatial isolation of religious communities of Washim,
- To find out socio-economic status (poverty, educational attainment, health status), and physical and social infrastructural (housing, electricity, sanitation, schools/colleges, hospital, electricity, safe drinking water supply, etc) as development deficit in the Muslims area of Washim town,
- To appreciate the difficulties faced by the communities living in distressed areas in accessing the existing development schemes and community resources.
- To realize the causes of communal tension and reasons for dwindling communal trusts,
- To study the available public schemes and programmes for urban development and suggests ways to strengthen their convergence,
- To suggest measures for multi-sectoral interventions to address the development deficit and enhance the communal harmony and trusts.

HISTORY:

Washim was known earlier as Vatsagulma and it was the seat of power of the Vakataka dynasty. Washim is also known as Basim, an Arabic name that means "the one that smiles". The name originated in Saudi Arabia in A.C.436. When Basim R Iqbal ruled the Jamar clan.

HarishenaVakataka was one of the main patrons of the Ajanta CavesWorld Heritage Site.Washim is a place with antiquity and according to some scholars; it is the place where Vatsarishi performed penance and where many Gods came to bless him as a result of which it came to be known as Vatsagulma. Its mention as Vatsagulma is



traced in Padma. The new town was called Vasuki-Nagara, but became corrupted into Washim, or Bashim. This derivation of the place name is fantastic; Washim is derived from Vatsagulma, the capita! of a branch of the Vakatakas which is known as the Vatsagulma branch of the Vakatakas. The existence of this branch of the Vakatakas was unknown until the discovery of the Washim plates in 1939. The founder of this family was Sarvasena mentioned in the Washim plates as the son of Pravarasena I. Satvasena made Vatsagulma i.e. Washim, the capital of his kingdom. A reference to Washim is found in Kavyamimansa by Rajashekhara, the celebrated poet and dramatist of the Yayavara family who flourished from 875 to 925 AD. He has mentioned therein Vatsagulma as situated in Vidarbha. But even earlier references to Vatsagulma or Vatsa-gulma are found in Mahabharata and Kamasutra, which in their present form are assignable to a period before the age of the Vakatakas. The Karpuramunjari, a play written by Rajashekhara and staged at Kanauj under the patronage of the Gurjara-Pratihara also mentions it as situated in the Daksina-patha (Dtccan). Vachchhoma (Vatsagulma) was the name of the Prakrit style current in Vidarbha. Vashima is derived from Vachchhoma the Prakrit name of Vatsagulma. The Sanskrit treatise Vatsagulmyamahatmya also gives traditional information about this town.During the middle of the 18th century Washim was the famous centre of cloth production along with Balapur.

The town was looted by the Pendharis in 1809 along with some other places in Berar (en.wikipedia.org/wiki/Washim.)

However, before the establishment of the Vakataka rule with Washim as their capital, the place was an important centre from the religious point of view and it even now contains many old temples and *tirthas* which are revered by the people. The antiquity of the town has given rise to a number of objects and places of interest in the town. The chief among them are Padmatirtha, Balaji temple, Rama temple, *Madhyameshvara* temple, *Godeshvara* temple, two Jain temples and Narayana Maharaja temple. The *Vatsagulmyamahatmya* mentions that the town contains 108 holy tanks and *tirthas* **including Padmatirtha**. A few of them can still be identified in the town (en.wikipedia.org/wiki/Washim).

Washim district falls in the Vidarbha region, i.e., the western Deccan plateau hill region of Maharashtra State. Washim was then known as Vatsgulm and Basam, and it was the capital of King Wakatak. In the modern period, it was the district headquarters of the region under the British till 1905. In 1998, it was declared as a District consisting of the Washim and Malkapur sub-divisions from Akola. The district is surrounded by Amravati, Akola, Yavatmal, Buldhana, and Hingoli districts (Online Washim Gazetteer).

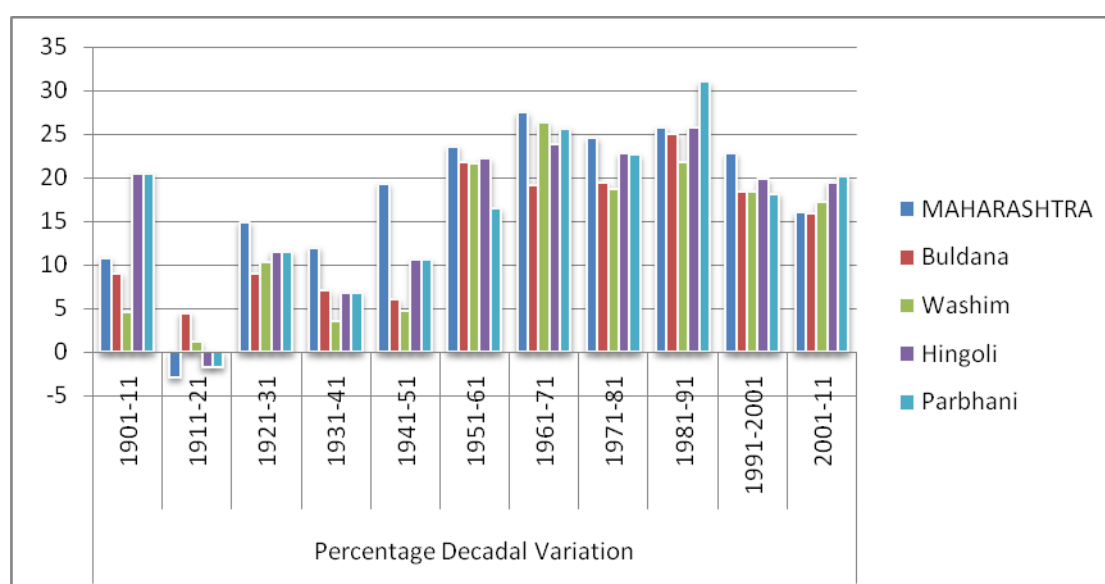
MUNICIPALITY: The municipal council was established at Washim in 1869 and is now governed under the Maharashtra Municipalities Act, 1965. It covers, according to the Census of 1961, an area of 42.16 square km. The municipal council is composed of 18 members with two seats each being reserved for the scheduled castes and women. With a view to providing various facilities to the town's people the municipality conducts primary schools and a high school and maintains a dispensary. Underground drainage system is not yet introduced in the town. There are stone lined gutters and the sewage and night soil is carried away on hand carts. The meeting hall of the municipality is used by the town's people as a town hall. Protected piped water is supplied to a part of the town, but wells form the main source of water supply. The cremation grounds and burial places are managed by the respective communities (Municipal Office).

1.6 BRIEF SOCIO-DEMOGRAPHIC PROFILE:

POPULATION AND ITS COMPOSITION: As of 2001 India census, Washim had a population of 62,863. Men constitute 52% of the population and women 48%. Washim has an average literacy rate of 70%, which is higher than the national average of 59.5%: male

literacy is 76%, and female literacy is 62%. In Washim, 15% of the population is under 6 years of age. There was a change of 17.23 percent in the population compared to population as per 2001. In the previous census of India 2001, Washim District recorded an increase of 18.32 percent to its population compared to 1991. The initial provisional data released by census India 2011, shows that density of Washim district for 2011 is 244 people per sq. km. In 2001, Washim district density was at 208 people per sq. km. Washim district administers 4,901 square kilometers of areas.

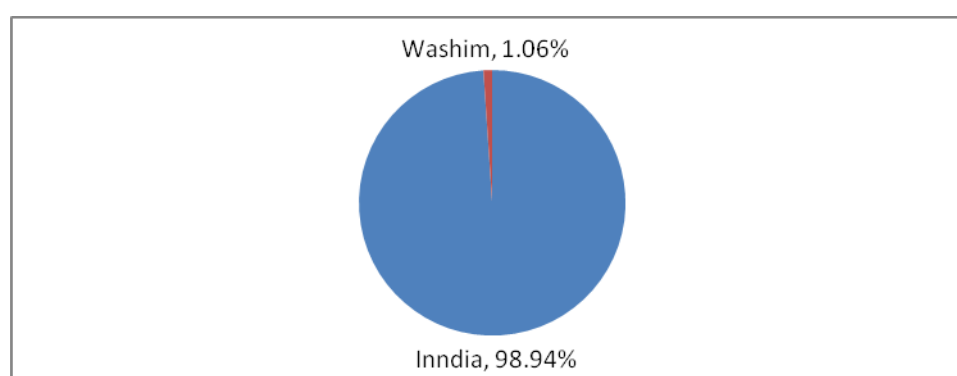
Figar-1: Percentage Decadal Variation in Population for State and Districts 1901 - 2011



Source: www.census2011.co.in › Maharashtra › District List.

As seen above after independence, very first three decades have shown the high growth rate of population in Washim district but then that population growth rate has been slowing down continually. Figure-2 shows the Proportion of Washim population to the total Population of India.

Figure-2: Proportion of the population of Washim to the total Population of India



Source: www.census2011.co.in › Maharashtra › District List.

According to Census 2001 in Maharashtra, Hindus constitute 87.5 per cent, Muslims 5.5 per cent and Buddhists 5.8 per cent of the population. Thus, minorities constitute 12.4 per cent of the total population. According to Census 2001 Washim Muslims are the dominant population group (32 per cent), Hindus are (53 per cent) followed by Buddhists (10.6 per cent) followed by Janis (2.7 per cent) followed by Christians (1.4 per cent) and others (0.3 per cent). The average household size is 5.12 persons lowest for Buddhists (4.71) and highest for Muslims (5.34). The overall dependency is reportedly low (0.66), and is highest among Muslims (0.76) followed by Hindus (0.64). Average sex ratio is 960, which is comparatively high for Muslims (1002) and low for Buddhists (909). The high sex ratio among Muslims reflects a comparatively better status of females in the community, which is in contrast to the predominance of traditional practices and prejudices against women and preference for sons in the community. This may be attributed to better educational status and women empowerment in the community compared to the Buddhists and Hindus. One-fourth of the population is in the school going age group of 5-14 years. This is more or less the same across the communities except Buddhist. They have comparatively less proportion of the population in the school going age group (Alakh N. Sharma Ashok K. Pankaj, 2008).

Table No.1 Distribution of Religions in Washim

Religion	Percent
Hindus	53%
Muslims	32%
Buddhists	10.6%
Christians	1.4%
Jains	2.7%
Others †Includes Sikhs (0.2%), Buddhists (<0.2%)	0.3%

Source: <http://en.wikipedia.org/wiki/Washim>

Around 80 percent of population of Washim lives in rural areas. The sex ratio is 939 females for 1000 males. The Scheduled Castes (SCs) and Scheduled Tribes (STs) constitute 16 percent and 7 per cent of the total district population respectively. The literacy is 73.37 per cent (male literacy: 82 per cent and female literacy: 61 per cent), which is above the national average. In Washim district, Hindus constitute 76.81 per cent, Muslims 6.49 per cent and Buddhists 16.16 per cent lives in rural area. The total minority population in Washim is 23.19 per cent. Karanja is the largest minority concentrated tehsil with minorities constituting 31.23

per cent of the population. It has the highest concentration of Muslims in Washim district. Manora tehsil has the lowest proportion of minority population. Mangrulpir has the highest proportion of Buddhists. Except Manora, in other tehsils, Buddhists comprise more than 14 per cent of the population (*Alakh N. Sharma Ashok K. Pankaj, 2008*).

Main Finding of Field Visit:

EDUCATION: EDUCATION IN MADRASA:

In common parlances of Islamic educational institutions are referred to as madrasa. In general there are two types of Madrasa. Some madrasa are affiliated to state governments and come under Minority Welfare Departments.

Though small, these madrasas draw salaries and collect grants from their respective governments. The community based Muslim religious educational institutions are corresponding to schools in Urdu language, which form an integral part of Muslim cultural/tradition and play an important role in the culturatisation process of their children. At present, there are three Islamic schools spread all across Washim. Most mosques have a primary religious school or



Madarsa attached to them; where Muslim children learn the Qur'an and the basics of their faith. For children who desire to specialize in religious studies and train, as imams and maulvis, numerous large seminaries or Madarsa exists. With each Muslim sect, there is chain of such institutions. For many poor families, Madarsa are the only source of education for their children, since they charge no fees and provide free boarding and lodging to their students. In a vastly unequal social set-up, they provide a religious and cultural refuge to the poor Muslims by promising social security through bondage of religion in the Indian context.

CURRICULA OF MADRASAS IN WASHIM

It is not possible to make any general statement about present curriculum of madrasa, as some Jamiaat follow their own patterns. The madarsa vision is concerned to religious discourse, the madarsas teacher or the student goes to a madarsa to reinforce his religious knowledge and to pick up tools to work for his religion. However, the number of Madrasa attending students is

much less than commonly believed. They belong to the age group of 3-15 years. In the Washim religious educational Institutions all Monasteries had male teachers; all the students in the madrasa and Monasteries were males. According to NCAER reports that only about 4% of all Muslim students of the school going age group are enrolled in Madrasa. **At the all-India level this works out to be about 3% of all Muslim children of school going age (Sacchar Committee Report p.76).** Moreover, in the case of the implementation of the Scheme for Modernization of Madrasa a number of deficiencies were discovered by an evaluation exercise. Some of these were: The number and quality of teachers assigned to Madrasa for teaching modern subjects and their remuneration were inadequate. Besides, the important aspect of finding space for modern subjects in the Madrasa curriculum appears to have been ignored.

PRE-METRIC SCHOOL EDUCATION:

The educational attainment of Muslim males and females is comparatively lower than the other communities. More than one-half, of the Muslim, youth respectively have education up to middle level. It is significant that more than one-fifth of the youth have educational attainment up to secondary level. The educational status of the Muslims households is modest especially youth but it's too slow. The disparities are noticeable across the communities and gender in educational attainment at various levels, which needs to be plugged to ensure equity. Scholarships need to be given to poor but deserving students from rural areas. Concrete steps are needed to increase the enrolment of the population beyond high school in general and technical institutes in particular. Comparatively more Muslim youth are educated up to secondary level. Similarly, few of youth have educational attainment up to higher secondary level, with the exception of Muslim youth the educational attainment up to graduation and post graduation is very poor especially among Muslim youth. A very small proportion of youth has technical or vocational training



Guest offering Per Metric School Scholarship to the student

Another hurdle is the desperate shortage of Urdu schools, which many parents would prefer to send their girls to. There are only 3 Urdu-medium government primary schools in the city and when students pass out from these schools they are faced with either being forced to enroll in Hindi-medium secondary schools drop-out from, the formal schooling system. The education department has not appointed a single Urdu teacher in over a decade, indicating its lack of interest in promoting Muslim education. There is only one government Urdu medium primary school in Washim although a large number of Muslims live in this part of the state as well. On the whole, Urdu schools in the District suffer from, shortage of funds, trained teachers, textbooks and inadequate infrastructure. In Washim, where Muslims form, almost one quarter of the population, the study found that Muslim women are illiterate. However, a growing number of girls from, economically better-off families are now enrolling in English-medium schools and in colleges. Girls' education has witnessed a considerable degree of progress in recent years due to economic prosperity among some Muslim families because of remittances from relatives working in the Gulf. Muslim girls continue to be characterized by a high drop-out rate from schools (see table No 5 and 6). In addition, it was also found that in recent years a number of Muslim-managed girls' schools have been set up that impart both modern as well as religious education which makes them more culturally relevant and acceptable to many Muslim families. Educationally, Muslims constitute one of the most backward communities in the country causing concern. Women from different socio-economic strata have a great deal of disparity in their life situations. Muslim girls and women lag behind their male counterparts and women of all other communities. Any discussion on the present situation of education of Muslim women would need looking at the situation of women in general in India and specifically among minorities and the disadvantaged sections of population.

Kedwai Urdu Primary Schools run by the Municipal Corporation of Washim. In this school 135 students were getting education from standard 1st to standard 5th. School is has situated in the heart of the city and near to Muslims Community also. After that there is not sufficient strength due to the competition from private school. Middle and upper class parents admit their children in the private school and even though that private school has no qualified and fulltime teachers. The School follows all kinds of rules and regulations and orders given by Municipal corporation time to time. School has been provided with all kinds of facilities to the students. The parents aren't interested in the school and they always compare this school to private school on the basis of availability of infrastructure to the students which is found really poor than the private School. So the school is facing the short fall of students each and every year. Every yearsschool organized a campaign to motivate students and create awareness among the parents' community. Majority students belong to poor economically backward strata. More girls are admitted in the School than boys. Therefore, girl's enrollment is higher than boys in the School in all classes. Parents are not willing to spend more money on girl's education. Because in his/her own approach is that this much education is sufficient to the girls. In this School Girls and boys have separate toilet and wash rooms but hygiene is not good. So all students use open space. School has offered the pre Metric Scholarship to the students and provided uniform to all students. School has been organizing health check up camp and provided Medical help to the needy students. Midday meal is regularly given to students. 241 students are the beneficiaries of nutritional School diet scheme. Most of girls frequently remain absent in the classes because they have to take care of their brother/sister. Dropouts of Boys students are higher than girls because they engage in vendor ship/business with their parents. In short facilities are there but use of that is very less due to unwillingness of parents.

Table-2 Profile of Kidwai Urdu Municipal Primary School Washim August 2012

Class	2012		Total	2013		Total
	Boys	Girls		Boys	Girls	
1	10	16	26	12	16	28
2	12	17	27	13	14	27

3	12	14	26	11	24	35
4	11	24	35	08	20	28
5	08	12	20	13	23	36

Source: Kidwai Urdu Municipal Primary School Washim.

No doubt, the enrolment and retention rates are quite high in sample villages; however, an attempt has also been made to find out the reasons for drop outs, though it is low. The main reason cited for drop out is 'need to earn' (see table 3). Thus, child labour is rampant in the sample households, which is due to high incidence of poverty. Thus, there is a need to create awareness among parents about the benefits of education. Livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour.

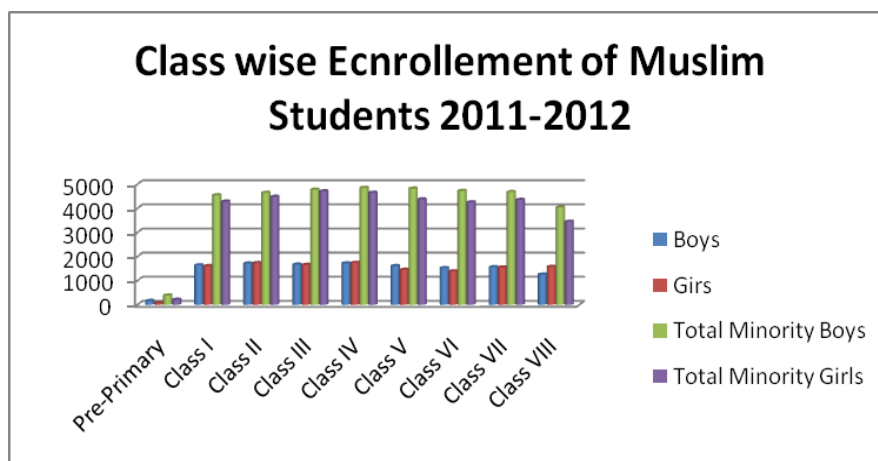
The level of awareness about various government programmes is fairly ok. Schemes like ICDS, IAY and SGSY are known to majority of the households. Besides, the awareness regarding the schemes such as SSA, NREGA and TSC is quite significant. Accelerated Rural Water Supply Programme (ARWSP) is the least known scheme to the rural households. Even the maternity benefit scheme is known to only half of the households. Thus, there is a need to propagate the least known schemes so that the rural poor could avail of those services.

Table No. 3: Enrollment of Muslim Students 2011-2012

Class	Boys	Girls	Total	Minority	Total Minority Girls
	Boys				
Pre-Primary	164	77	389		215
Class I	1641	1609	4544		4282
Class II	1718	1733	4647		4482
Class III	1670	1657	4780		4709
Class IV	1721	1741	4851		4650
Class V	1612	1456	4821		4378
Class VI	1524	1388	4726		4252
Class VII	1563	1553	4682		4356
Class VIII	1259	1577	4044		3450
Total	12872	12791	37484		34774

Source: Table No. Enrollment: 200 Department of Education, Z.P. of Washim

Figure No. 3: Class wise Enrollment of Muslim Students 2011-2012



Source: Table No. Enrollment: 200 Department of Education, Z.P. of Washim

PRE-METRIC SCHOLARSHIP:

As far as scholarship is concerned there were only pre-metric scholarship awarded to the students. Every year 45000 students apply for these scholarships out of that only 70% students have got the scholarship. Online application is the main problem for lesser response to beneficiaries because either there were no computers or no electricity if computers are available. The network speed is slow so the concerned school can't submit all applications within the time limit. Sometimes students had to submit the applications on their own for which they have to pay 60 to 70 rupees for each application. After all this 30 % couldn't get any kind of benefits (see table no. 4)

Table-4 School Profile of Washim August, 2012

Sr. No	Name of Municipal School at Washim	Per metric Scholarship 1+2	Muslims Students	Total Minority students	Total student in the school	No. of Rooms	Water Supply	Toilet	Computer	All physical Amenities
1	Shivaji Vidya Mandir	01+09	14	38	192	Yes	Yes	Yes	Yes	Yes
2	Jijamata Vidya Mandir	15+00	20	37	151	Yes	Yes	Yes	Yes	Yes
3	Mahatma Fule Vidya Mandir	01+00	45	49	103	Yes	Yes	Yes	Yes	Yes
4	Sardar Patel Vidya Mandir	06+06	54	99	195	Yes	Yes	Yes	Yes	Yes
5	Rajendra Prasad Vidya Mandir	14+00	10	30	151	Yes	Yes	Yes	Yes	Yes
6	Deghewadi Primari School	01+04	23	38	174	Yes	Yes	Yes	Yes	Yes
7	Shiv Vidya Mandir	07+04	05	29	99	Yes	Yes	Yes	Yes	Yes
8	Dakshin Lakhala Primary School	05+00	30	03	33	Yes	Yes	Yes	Yes	Yes
9	Shaskiya Wasahat Primary School	17+01	40	59	121	Yes	Yes	Yes	Yes	Yes
10	Azad Urdu Vidya Mandir	36+02	313	313	313	Yes	Yes	Yes	Yes	Yes
11	Kidwai Urdu Vidya Mandir	70+38	241	241	241	Yes	Yes	Yes	Yes	Yes
12	Walki Primary School	01+00	01	01	33	Yes	Yes	Yes	Yes	Yes
13	Ghanmodi Primary School	03+00	03	38	41	Yes	Yes	Yes	Yes	Yes
14	Dhruv Vidhy Mandir	01+00	16	23	101	Yes	Yes	Yes	Yes	Yes
15	Mahatma Gandhi High school	130+00	606	676	1323	Yes	Yes	Yes	Yes	No.
Total		224	1241	1674	2271					

1 Newly Eligible Student, 2 Eligible Student By Renovation. Source: Copiloted as per data of Department of Education Municipal Council Of Washim and Education Department of Z.P. Washim

More than three-fourths of the schools had *pucca* /semi *pucca* buildings. On average rooms are there and teachers reported in the schools and punctuality of the teachers is reportedly modest. Proper sitting facilities are available in the schools. Near about all the schools have drinking water and toilet facilities. If educational infrastructural facilities are further strengthened in Washim. It will help in reducing the drop outs and improve the quality of education. The mid-day meals scheme is functioning in the Washim modestly and needs to be improved on priority basis so that the goal of improving the nutritional status of rural school going children is achieved. In short, the status of educational facilities in Washim is satisfactory.

HEALTH INFRASTRUCTURE:

Though the data indicate existence of better access to health care in Washim, the infrastructure status of the health centers and its

availability is far below the desirable level.

Moreover, it is also important to note that infectious diseases are the major diseases that were reported in the region during the last one year. Total 162 AWC and 8 Mini AWCs are functioning in Washim distinct out of that 8 are functioning for Muslims. 115 AWC have own *Pucca* Building and 55 have been in the Z.P.



Building. 65 AWC have *Kaccha* building but only 65 AWC have toilets facility. Around 87 AWC have been providing nutritional food through Self Help Group or Mahila Mandals. 152 AWC is supplied THR 25 days nutritional food 23 days within a Month. There is drinking water source for AWC through the well (60), boar (59), and tap (37). As mentioned above there are 8 AWC working only for Muslims (which is established in Washim city (6) and rural (2)). Two Muslims AWC haven't own *kaccha* or *Pucca* building. They are organized in N.P. or Z.Ps. School. Only 2 AWC have toilets facility. Almost all Muslims AWC have been supplying THR 25 day's nutritional food 23 days within a Month. There are drinking water facilities for Muslims AWC through the tap. Most of student was irregular in **ANGANWADI OR AWC**. In the month of August 2012 minority population of children was 9554 and out of that 623 boys and 603 girls were below the age group of 0-6. If the building is

constructed for ICDS it can be used for multiple purposes in the **Washim city and villages**. In **Washim tehsil 32 mobile vans** have been started. They visit throughout the tehsil for child and women's health check-up, especially pregnant women's check-up. Maximum pregnant women have been frequently visiting this center for their health check-up. Sometime AWC provided food, medicines and guidelines for their health. AWC continues to establish contact through visit and counseling with them. Total Deliveries carried out in Washim were 242 in the month of August 2012 out of that 105 have been done in the Government hospital, 97 delivered were done in the private hospitals and 16 deliveries at either mothers' or own homes. Around 16 deliveries occurred at home with the help of trained Dai.

Table -5Minority Beneficiaries of SNP in Washim

Beneficiaries		Muslims	Total
Pregnant Women's		89	1678
Lactating Mothers		91	1401
Children 6 M-1year	Boys	53	1173
	Girls	45	934
Children 1-2year	Boys	95	1781
	Girls	81	1337
Children 2-3 year	Boys	107	1638
	Girls	96	1308
Children 3-5 year	Boys	166	3356
	Girls	133	1761
Children 5-6 year	Boys	73	1624
	Girls	61	1308

Source: Monthly progress report of ICDS Washim, August 2012

SCHEMES UNDER ICDS OF WASHIM:

The schemes implemented under ICDS are in four categories namely health, nutrition, early childhood care & pre- school education, and convergence. The benefits of the scheme are in terms of services given to the beneficiaries namely children (0-6 years), expectant & nursing mothers, and adolescent girls. Under health there are four types of services namely

immunization, health check up, referral services, and treatment of minor illness. Services under nutrition include supplementary feeding, growth monitoring & promotion, and nutrition and health education. The services under third category namely early childcare and pre- school education are of two types. The first type is the early care and stimulation for younger children under three years. The second type is the early learning for children in age group of three to six years. The fourth category under convergence is in the form of counseling and awareness creation on aspects of safe drinking water, environmental sanitation, women's empowerment, non- formal education, and adult literacy.

SAFE DRINKING WATER:

In Washim the majority of the Muslims households have to depend on public sources like wells, common tanks and taps for drinking water. The drinking water supply in many places is also very erratic and far below the desirable level. Moreover, access to water sources for sanitations and other activities is also far below the desirable level.

WATER CLOSET LATRINES:

The toilet and sanitation facilities for Muslims in Washim are very poor as only 28% of the households have some kind of drainage facilities and Majority (82%) of the households have open defecation. There is service line of drainage good but most of houses are without drainage so there waste water does not come into service lines. It was reported that the drinking water supply in many parts of the City/district is once in a fortnight only. This, clubbed with very poor sanitation facilities in the villages, poses a major development gap in the deferent part of Muslims areas in Washim city and also villages. However, it is directly linked with health issues considering the number of houses that require toilets.

HOUSING CONDITIONS:

Housing condition of Muslims in Washim is very bad. In fact, more than half of the Muslims families in Washim are living in kaccha or thatched houses, indicating that the need to focus on housing development among the Muslims minorities in Washim. Even though the housing condition of Muslims minorities in Washim is poor, only three to four family out of hundred has got support under the Indira AwasYojana (IAY) which is much lower than the other Minority. Moreover, it also indicates that the present share of IAY is insufficient to meet the housing requirements of the Muslims people in Washim, and it may be necessary to increase the amount and also the number of units that IAY can support in the coming years. Moreover, the housing allotments can be increased may be by following a block-wise approach. Thus, the number of houses under Indira AwasYojana in Washim can be increased with substantial

fund support from the present scheme for housing which can be given to those blocks or tehsils which have not a high Muslims minority-concentration.

HOUSEHOLD ELECTRICITY:

Almost 70-80 per cent of the Muslim houses in Washim have access to electricity at the household level. All the non-electrified houses depend on oil and kerosene lamps for light. There is hardly any community-wise difference with regard to access to electricity. Since most of the villages and Muslim area are electrified in Washim, access to electricity is becoming a household issue and the MSDP can aim to increase the coverage of electricity supply at the household-level. However, the major issue of electricity supply in Washim is the irregular and erratic power supply, so it is essential to identify and promote alternate energy sources. This may also, in turn, promote micro-enterprise activities in the district.

FOOD SECURITY FOR MUSLIMS IN WASHIM:

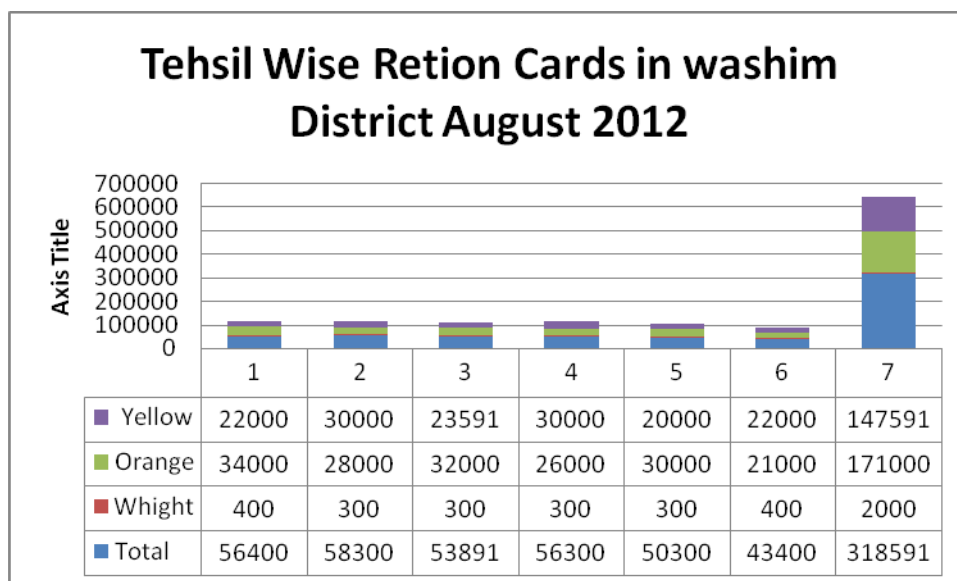
According to Supply Department of Collector Office Washim, 60 per cent of Muslims are BPL households and most of them have BPL card, however, they are not getting BPL ration. Thus, some of the poor households belonging to BPL category do not have BPL cards, and even those who haven't BPL cards are not getting BPL ration. Though, in Washim Food Security is also poor among the Muslim. Since 1997 to August 2012 supply department have not distributed new ration cards among the Muslims. After all there is vast hunger but it is not taken care of food supply department of Collector office and it is very much dispassionate in same. Table no 8 shows the particulars of ration card distribution among all the tehsils in Washim District under various schemes which is an indication of the failures of PDS.

Table 6 Ration Cards and Food Supply (Old & New)

Schemes	Total	White	Orange	Yellow
Washim	56400	400	34000	22000
Malegaon	58300	300	28000	30000
Risod	53891	300	32000	23591
Mangrul	56300	300	26000	30000
Manora	50300	300	30000	20000
Karanja	43400	400	21000	22000
Total	318591	2000	171000	147591

Source: Supply Department, Collector office Washim, 30th Oct. 2012.

Figuar-5Tehsil Wise Ration Cards in Washim District



Source: Supply Department, Collector office Washim, 30th Oct., 2012.

Maulana Azad Minorities Economic Development Commission: ('Maulana Azad Alpasankhiyank Arthik Vikas Mahamandal')

Majority Muslims are poor. The loans have been raised by the Muslims households for varied purposes. The average amount of loan raised is modest. The capital expenditure in farm, business is the most dominant reason, followed by other purposes like marriage and other social ceremonies. Muslim households are also in debt on account of medical expenses, which could be minimized if the government-run health facilities are available. The raising of loans for productive purposes, such as farming of Muslim households, is very encouraging and more credit facilities through institutional mechanisms need to be provided to improve livelihood opportunities.

Up to 2011 the Commission was run by MITCON. Now it is separated. Still Commission does not have its own Building and not permanent staff for their effective work. After that the commission of Washim district has been assigned extra workload of Hingoli District. Washim office has always tried to reach out to maximum beneficiaries. The main problem of that office is that there is only one education loan scheme which is effective. So option is limited that is why beneficiaries are lesser. When we saw the No. of Applications for various schemes, very few cases had got sanctions. Those who are very much related with political

parties their proposals easily get sanctioned by main office. There is also discrimination on the basis of the region of the applicant. As far as education loan is concerned there is same situation. Table No. 7 Shows that in November 2011 to July 2012 there were 60 applications for education loan. Washim office has forwarded only 58 cases to main office out of that only 49 cases has been sanctioned but only 39 applicants have actually got their cheques it means that 10 cases is still pending. At visit, the commission was working only on education loan scheme. According to a Survey Washim lagged behind indicating the need to have careful and focused interventions to address the needs and geographical specificities of the region. In this context, it is essential for the development initiatives to support this activity by providing sufficient credit facilities which are very limited at present (*Alakh N. Sharma Ashok K. Pankaj, 2008*). As far as Muslims are concerned Majority Muslims in Washim are busy in self employment for their livelihood. Moreover, Muslims of Washim are street vendors, cycle rickshaw puller or porter or casual workers in various shops in the city. Very few Muslims have their own and fixed place of shop.

COMMUNAL AMITY AND RIOTS:

Since the starting of the 21st century, the communal riots and clashes between Hindus and Muslims have been recurrent phenomenon in many urban centers in the country. Despite the efforts by the various governments and some civil society groups over the years, this social malady could not be removed. The reason for this has been economic and political interests behind the riots. Washim, like any other town in India, has not seen recurrent communal violence. That's why there were no riots between the two or more religions. But inter-personal conflicts or small group's riots occur some time and it can remove at local level with personal deliverance. Although a city of the underclass, and a city where a majority of Hindus and Muslims struggle everyday for their livelihood, there has been political class and cultural organization in the city (Washim), using these under classes against each other. Also, although, over the surface one does not get the feeling of religious divide among the people/groups in the city, at the sub-surface level distrust and fear of each other remains.

DEVELOPMENT WORKS IN MUSLIM AREA:

According to the Municipal Corporation's Budgetary Expenditure during 2008 to 2012 Corporation had received 10 lakhs every year for development work of Muslim area. Above mentioned period there were only two works completed within sanctioned fund (Concrete road and Wall compound to the Smashan bhumi). But interesting fact is that 10 lakh fund of financial year 2011-2012 still not in used for any kind of work. There is no provision to build

the public toilets. There were no stipulations underneath the top authority to offer basic services in the backward areas. There were no new anti-establishment drainages. There was no subsidised housing scheme for urban poor Muslims families.

U. K. Deshmukh, Assistant Engineer, Municipal Corporation of Washim. : We are much more interested to build a quality work within Muslim area but sanctioned fund not sufficient. Government sanctioned fund for waste water drainage system, road, street Light arrangement ext. but within this area good concrete road is there, but still there houses are covered by plastic or Mud. Gutter is in well condition but their housing condition is very bad there were no outlet inside the home. So this waste water lies inside their home which is the cause of number of Diseases. Street light is there but inside of their home is always present darkness. Required ventilation for light and air not appear at the time of construction. My (U. K. Deshmukh) appeal is that govt. announced subsidised home scheme for others (SC/ST) then why not extend such schemes for home for Muslims?

Table No. 7 Moulana Azad Minority Economic Development Commission Washim District office: Nov. 2011 to July 2012.

Sr. No.	Schemes	Total Beneficiaries	Forward to Main Office	Sanctioned Proposals	Cheque Distributed	Cheque Pending	Ind Installment Pending	Pending Cases
1	Direct Scheme	1296	1296	1086	940	81	65	210
2	Fixed Scheme	222	222	157	68	49	40	65
3	Micro Credit Supply Scheme	0	0	0	0	0	0	0
	Total	1518	1518	1243	1008	130	105	275
4	Education Loan Scheme	60	58	49	39	10	0	0
	Total	1578	1556	1292	1047	140	105	275

Source: Moulana Azad Minority Economic Development Commission Washim District office Nov. 2011 to July 2011.

EMPLOYMENT:

A significant proportion of the Washim population is dependent on agriculture or allied activities for its livelihood and few per cent of the population is engaged in industrial activities. This is more or less true across the religious groups. Overall, low male work participation is reported across communities. Low female work participation is also a serious issue, and calls for appropriate policy interventions to raise their contribution in economic activities so that they are empowered. However, there are significant variations in occupational status of the Muslim households across city groups and gender. Muslim households are comparatively less engaged in regular salaried work. None of the female members of Muslim households are salaried workers or self-employed in the agriculture work. Most of Muslim households derive their livelihood from casual wage labour in non-agriculture work. The high dependence on casual wage labour in agriculture or Non agriculture work reflects the poor economic conditions of the households. The poverty forces the boys to work outside the households in precarious conditions at low wages. A very small proportion of the households are engaged in manufacturing, construction, trade, hotel and restaurants, transport and communication, finance, education, health and other sectors. Unemployment is quite alarming among the communities. However, due to lack of training and skills, their employability is comparatively low. Thus, their skills need to be improved through short term vocational and job-oriented courses.

SWARNA JAYANTI SHAHRI ROJGAR YOJANA (SJSRY):

According to Municipal SJSRY Report there were no data available about Muslims and SJSRY. As per field visit to ward No 26th and 27 there were some Muslim women's Self Help Groups (SHGs). They have taken some amount as Loan and set up a small business. Important thing is that each group has to deposit 2000 Rs per year in their account to complete the eligibility of loan. Initially this loan amount is very less than their requirement because Municipal SJSRY Department approved loan 2000 Rs. per Member there were 10 members in each group. Therefore, 20000 Rs. amounts sanctioned for each SHGs for business purpose. Sometimes this amount could not be sufficient to open new business.

ArubMashtan (Success story of A SHG) Group: In this SHG group there are 10 Women (9 Muslims and Hindu). As Members they have taken the loan from SJSRY Department of WashimMunicipal and set up grocery (Kirana Shop). At present this shop is in good condition all members are happy with this shop and they have got employment because of that shop.



SUMMATIVE ANALYSIS

CONCLUSION: The Study does confirm the overall socio-economic backwardness of Muslims, more so of Muslims as noted by some previous large sample studies and surveys. Equally important in the finding that as usual national aggregate picture hides more than what it reveals as India really lives at many levels and what determines the access and success of Muslims condition. Muslims are creeping up the crevices to participate in overlie structures of the economy, the polity, decision making. Ironically, they have been accommodated at the grass roots and are making a space for themselves, but the bulk remains poor, unlettered, and powerless, regardless of their religious affiliations. Further, the Study confirms the unequal status of all Muslims and takes note of the State-Civil society efforts to give de facto equality and dignity to Muslims and dispels certain myths and prejudices through analysis of field data and interaction with a few strategic individuals and organizations working for the advancement of betterment of Muslim. There is a vast array of welfare measures aimed at the poor, the backward and the disadvantaged Muslims' families, among others.

RECOMMENDATIONS:

We need to identify factors that account for differential impact of common constitutional and legal provisions, common policies, programmes and schemes on Muslims from different region especially Washim.

- ✓ To improve the education loan scheme it is necessary need to introduce such schemes to Muslims community. There is a need to change the mindset of the people about mal-practices, miss understanding and miss conception. With the help of awareness effort must be made to encourage beneficiaries to return their loan so it could be made available to other needy persons. There is a need to stop the intervention of top Muslim political persons in the working process of **Maulana Azad Minority Economic Development Commission ('Maulana Azad Alpasankhiyank Arthik Vikas Mahamandal'**
- ✓ The study notes the poor infrastructure facilities and the low pay that teachers receive, considerably less than the minimum statutory wage for unskilled workers. According to the study, both boys and girls study together in the Madarsa, but the latter only till the age of teenage years. It appears that the situation of Madarsa education in other parts of India is similar to that described in this study. There is a need for ability of certain 'modern' subjects as well as English being taught in the Madarsa in order to help promote general education among Muslims. It appears that some Muslim organizations have in recent years, made some moves in this direction, although these have not been documented. The Madarsa can be transformed into non-formal education centers by employing additional teachers for subjects such as basic Hindi, English and Mathematics, so that after completing their basic education their students can go on to join government or private schools in the sixth grade.
- ✓ Muslims have been identified as educationally backward at the District State and national level and also as more backward than the other Minority communities. The recommendation is that special efforts are required to bring the educationally backward minorities on par with the rest of the society and to make them participate fully in the national development activities. The New 15-point programme is felt to be necessary because of the gaps in the previous programme with regard to socio-economic conditions and enhancement of socio-economic status of the minority

groups. With a view to removing this lacunae and having a more comprehensive programme for minorities.

- ✓ To improve the development work of muslim area we need to extend the countinuous interaction among area persons and authority, pay attention to their urgentrequirements and give top priority to the work and involment of cummunity for the quality of work.
- ✓ Majority households have two or three Mobiles but they don't have toilets. The present development plan may initiate some public toilet facilities with community initiatives. In order to promote the need to have closet facility at the habitat, the MSDP may consider a publicity campaign and also earmark some funds to provide toilets to those houses which do not have toilet facilities.
- ✓ This also indicates that the need to focus on the health care infrastructure including hospital facilities and preventive care with doctors and Para-medical staff at the city and village level. Since health is a key development indicator, it is essential to have some investment in the public health arena as well. The MSDP can provide some attention to improving the hospital and paramedical support in the city and villages, by opening more Primary Health Centers (PHC) health sub-centers and ICDS centers.
- ✓ In this study majority Muslims has beenfound in unorganized sector and their work is casual. Most of the Muslims are engaged in self-employment.
- ✓ Since access to safe drinking water is a key development indicator, the MSDP should promote discussion and community participation at the district level to address this issue. It is essential to involve the community and various Society and Institutions Is) to develop a productive and workable drinking water supply system in Washim. Moreover, the development plan can provide increased attention to increasing the number of public drinking water sources like tube wells, wells and tanks tabs especially in Muslims areas.
- ✓ Communal Amity and RiotsIt is necessary to promote communal harmony so that the riot like situations doesn't emerge.

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