

Survey Report
Socio-Economic and Educational Status
of
Muslims in Bihar



GOVT. OF BIHAR

Bihar State Minorities Commission
Old Secretariat, Patna
Bihar

**SOCIO-ECONOMIC AND EDUCATIONAL STATUS
OF MUSLIMS IN BIHAR**

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FOREWORD

By the grace of Almighty, the survey on 'Socio-Economic and Educational Status of Muslims in Bihar' is complete and it gives me great pleasure to submit the Report to the government. When the study was initiated in 2001, we had the privilege of being encouraged by Shreemati Rabri Devi, the then Chief Minister of Bihar. Earlier, the government of Shree Lalu Prasad was instrumental in creating a separate Department of Minority Welfare in Bihar, first in the country, and also according statutory status to the existing Bihar State Minorities Commission. Such efforts of them have indeed created an atmosphere of social justice in Bihar, benefiting the Muslims among others. During the recent past, the disadvantaged voiceless sections of the population, including the Muslims, have gained a voice because of substantial social mobilisation. However, in the absence of an adequate information base, the target oriented development programmes for the disadvantaged people cannot achieve their goals even when the government is sincere. In this background, the Department of Minority Welfare had decided to entrust the Bihar State Minorities Commission with the task of conducting a comprehensive survey of socio-economic and educational status of Muslims in Bihar. It is a matter of satisfaction that Shree Nitish Kumar, the new Chief Minister, is also sensitive to the problems of the disadvantaged people, including the Muslims, as exemplified by his recent announcement of a ten-point programme for their welfare. This report will undoubtedly help the present government in planning and implementation of this ten-point and other welfare programmes for the Muslims.

The Commission had initiated steps for this survey by constituting a committee of experts which later became the Research Advisory Committee. After a series of meetings of experts from a cross section of the society, the project proposal was finalised. The Commission was then faced with the Herculean task of conducting the survey. In the face of inadequate infrastructure and manpower at its disposal, the Commission, after consulting the experts, had decided to entrust the task to the Asian Development Research Institute (ADRI), Patna, which had the required in-house expertise to accomplish it. Through its Research Advisory Committee, the Commission had, however, monitored the progress of the survey at every stage. I express my deep gratitude to Professor Muchkund Dubey, Chairman, Dr. Shaibal Gupta, Member-Secretary and Dr. Prabhat P Ghosh, Director of ADRI for completing the survey in a sound scientific manner. The research team of ADRI has worked very hard under adverse conditions to complete the onerous task in an independent and effective way. My sincere thanks are due to all of them.

Among the people who have contributed substantially to the present study are also included Honourable Justice A. M. Ahmadi, Shree Khuswant Singh, Professor Abu Saleh Sharif and Professor Zoya Hasan, all of whom were members of the Project Advisory Committee. The Commission feels honoured that they all had agreed to become the members of that Committee. It is also my great pleasure to acknowledge their kind cooperation and guidance. I also express my sincere thanks to Professor S. Musi Raza, Professor Shams Alam Khan, Professor Qamar Ahsan, Professor Papiya Ghosh and Professor Arif Hasan who, as members of the Research Advisory Committee, had made valuable contributions to enrich the study.

Much before the actual survey was undertaken, a number of concerned eminent personalities had deliberated on the necessity and efficacy of this valuable exercise. I will fail in my duty if I do not express my gratitude to them, in particular to Professor Jabir Hussain, Chairman, Bihar Legislative Council, Shree Abdul Bari Siddiqui and Shree Shakil Ahmad Khan, both then cabinet ministers in the Government of Bihar. Without their kind initiative and encouragement, this study would not have been possible.

The stark realities emerging out of this survey are indeed saddening. Even after nearly six decades of independence, the survey report has concluded that a vast section of the population, including the Muslims, is left out of the development process. The status of Muslims has deteriorated and they are socially and economically far behind the general population. The incidence of poverty is higher among them due to their low resource base and limited access to credit, employment opportunities and various poverty alleviation programmes of the government. Educationally also, the Muslims community as a whole is far behind the average literacy level of the state. The incidence of wide illiteracy, poor health conditions and deep poverty levels all together have lowered the quality of life of the Muslims in Bihar and a significant number of Muslims live here under sub-human conditions. These findings imply that the Muslim community as a whole is backward, both economically and socially. Their welfare level cannot be raised to that of the general population without the active intervention of the state and the central governments. Some of these interventions, despite their potential for substantial impact, are very simple. For example, a large number of workers, both Muslim and others, learn their skill through traditional and informal methods, quite often within the family. If the government, after proper testing, could arrange for the formal certification of their skills, as it does in case of issuing driving licenses, it could help the workers much to obtain better employment.

Honourable Justice A M Ahmadi, commenting on a draft of this Report, has suggested that "a recommendation needs to be made that the country's and the State's diversity should be reflected in the selection mechanism at all levels so that there is adequate representation of Muslims in services in Government and local bodies as in the case of scheduled castes / tribes". He also points whether we need to consider the impact of Article 15(4) and 16(4) of the Constitution in the backdrop of findings of the Report. As is well known, special consideration has already been made for some sections of the Muslim community in employment and education, but the reservation is limited to a few of the backward castes. The present policy of job reservation is, therefore, highly discriminatory and unjust. For instance, a Hindu, Sikh or Buddhist 'mehtar' is classified as a scheduled caste, but a Muslim 'mehtar' (Halalkhor or Lalbegi) is not included in the scheduled caste category. Thus the Muslims belonging to such depressed castes are deprived of opportunities available to the members of the scheduled castes. It is notable that while Sunaina and Samina both carry nightsoil on their heads, Sunaina gets special consideration while Samina is deprived of the similar benefit. Similar contrasts can also be detected between Subodh and Samad, both belonging to Nat or Gulgulia caste; or between Amar and Anwar both belonging to the castes of Bakho or Banjara. There are other depressed castes among the Muslims facing the same discrimination. To address this issue, the State government, after the adoption of a resolution in both houses of Bihar Legislature suggesting amendments in Article 341 of the Constitution and its due approval by the Cabinet, has referred the issue to the central government in December, 2000. It is now for the central government to carry forward the agenda.

The status of Urdu is another critical issue with which the socio-economic and particularly educational status of Muslims are deeply connected. For the Muslims of Bihar, Urdu is their mother tongue and, therefore, Muslim children should be provided with full opportunity to receive their education in Urdu medium right from the primary level. It is indeed unfortunate that Urdu is now identified as the exclusive concern of Muslims, although the language was born in India and, it has earlier flourished because of contributions from all communities. One cannot ignore its glorious role as a medium of communication and culture for the larger multi-religious population. When we hear the words 'inquilab-zindabad', we are also reminded of the contribution of Urdu to the independence struggle. Bihar was the first state to make Urdu its second official language and I would like to suggest that Bihar should now become the first state to provide opportunities for learning Urdu in every school from primary level onwards at par with Hindi, making the language accessible to all children, Muslims and others.

This will create and promote an atmosphere of mutual understanding, greater communal harmony and national integration.

Yet another issue that has been harming the interests the Muslims in Bihar is the tendency of encroachment of the graveyard land, disturbing the social harmony. Like the previous government, the present government is also committed to solve this problem. Thus the bill for presentation of graveyards and cremation grounds, already drafted on the suggestion of the Bihar State Minorities Commission, should be enacted as soon as possible. It is of utmost importance that the minorities should live with a sense of security. Constant efforts both at governmental and non-governmental levels are necessary to inculcate a sense of security and fraternity amongst all sections of the society. At the suggestion of the Minorities Commission, the previous government has already issued a circular to create a Minority Welfare Cell in each district which will function under the District Development Commissioner (DDC), with a Magistrate in-charge of the Cell. But that Cell, even where created, has not been sufficient to promote minority welfare. It will be more meaningful if the present government sanctions creates posts for District Minority Welfare Officers, as is the practice for other departments.

Finally, we should remember that if the Muslims, constituting one-sixth of the population, are left out of the mainstream of development process, then it certainly becomes a matter of deep concern not merely for the deprived community but for the state as a whole. State's progress cannot be ensured if social exclusion is that wide. It is desirable that the state devices appropriate legislative measures and delivers special package to this disadvantaged community in order to bring them at par with the general population. This will also ensure social harmony and stability. Bihar is the land of Mahatma Buddh, Mahavira, Guru Gobind Singh, Makhdoom Sharfuddin Bihari and Sufi Saints. This great land with glorious past and a history of communal peace and social harmony has always been in the forefront of fight against injustice. I am, therefore, confident that the initiative for undoing injustice to the minorities will gain further momentum in Bihar, ultimately bringing the Muslim community at par with the general population.

Chairman
Bihar State Minorities Commission

PREFACE

Although Muslims are not a homogenous community with respect to their socio-economic status, it is widely accepted that, judged against various criteria for determining socio-economic status, they are generally disadvantaged. But unlike other disadvantaged communities like Scheduled Castes and Tribes, we do not have sufficient information and data on the specific disadvantages that the Muslim community, either in India or Bihar, suffers from. Nor do we have much information on the mechanism which this community has adopted for coping with the challenges of modern times.

It was in this background that the Bihar State Minorities Commission (BSMC) decided to conduct a large scale survey of the socio-economic and educational conditions of Muslims in Bihar. It was a great professional pleasure as well as a challenge when the Asian Development Research Institute (ADRI), Patna, was entrusted with the responsibility of undertaking this task. Since then, our research team at ADRI has put in its best efforts, finally producing this report.

In this demanding task, we have received invaluable insights and guidance from the distinguished members of the Project Advisory Committee and the Research Advisory Committee that were set up at the beginning of the project. We are thankful to all the members of these two Committees, but in particular to Professor Sohail Ahmad Khan, the Chairman of the BSMC and a member of the Project Advisory Committee. He not only played the decisive role in entrusting the challenging task of the survey to ADRI but also guided us on both the substantive and administrative aspect of the project throughout its duration. Thanks are also due to the members of the research team led by Professor Prabhat P Ghosh, the Director of ADRI and assisted in every step by Dr. Shaibal Gupta, the Member-Secretary of the ADRI Society. Conducting a scientific survey covering so many aspects of the socio-economic conditions of the Muslims in 8065 households in 169 villages and 14 towns spread over 20 districts in Bihar was indeed a mammoth task. The research team has accomplished this task with commendable thoroughness and professionalism.

We sincerely hope that the study will draw the attention of not only the people of Bihar but also the entire nation to the decidedly poor socio-economic status of the Muslims in Bihar. We also hope that the study will help the Government, the political leaders and the members of the civil society in Bihar, particularly the Muslim community, to promote and undertake activities which will bring the Muslims in Bihar in the mainstream of the development activities in the country, thereby bringing about the much needed improvement in their socio-economic status. This is absolutely essential for preserving and consolidating the pluralistic society in the State, and ultimately in the nation as a whole.

Muchkund Dubey
Chairman, ADRI

OVERVIEW

The Muslims in India constitute a major section of the country's population which has been bypassed by the post-independence development process in the country. Although the Muslims are not a homogenous community in terms of socio-economic characteristics, a majority of them suffers from the common problem of low income, widespread illiteracy and several other socio-economic, and even cultural, disadvantages. The Muslims in Bihar are a part of this overall national phenomenon.

1. Bihar is one of those ten States where the Muslims constitute at least 10 percent of the population. According to the 2001 Census, the Muslim population in Bihar was 137.2 lakhs, constituting 16.5 percent of the State's total population and 9.9 percent of the country's total Muslim population. Thus the Muslims constitute a sizeable minority in Bihar. It is not possible to visualize a really viable and dynamic development process in the State of which the Muslims are not the beneficiaries and in which they are not an equal and active participant.
2. The present study of the socio-economic status of the Muslims in Bihar is based on a comprehensive survey covering 8159 households, both from the rural and urban areas. The survey was carried out in 20 out of the 37 districts of Bihar, covering 169 villages and 14 towns altogether.
3. The Islamic ethos is basically egalitarian and, in the religious text, no division of the society ordained by birth is indicated. But because of long interaction with the Hindus, the Indian Muslims also got divided among castes. The present survey has identified 43 castes amongst the Muslims in Bihar. But unlike among the Hindus, where the upper castes account for a much smaller proportion of the population, the share of the upper castes in the Muslim population in Bihar is 40.9 percent in the rural areas and about the same in the urban areas also.
4. The picture of the Muslims in Bihar that emerges from the survey is of a community steeped in poverty, with very low income levels to eke out a living and, as compared to

the general population, endowed with lesser amount of land, land-related and non-land resources, and mostly engaged in low paid jobs in the unorganized sector or in self-employment activities where the returns are very poor on account of the very limited access to resources. Their low income levels affect their position in all other sectors. The overall literacy rate among the Muslims in Bihar is lower than among the general population and the extent of educational exclusion is substantial among the young Muslims. The death rates among the Muslims are also higher than that for the general population, indicating the inferior health conditions prevailing among them; and life expectancy is lower. There is thus a large and widening economic and social distance between the Muslims in Bihar and other communities. In order to ensure the viability of our pluralistic society, consolidate national unity and cohesion and achieve adequate and equitable development, it is extremely important to adopt special measures for bridging this distance.

5. The present study shows that 49.5 percent of the rural Muslim households and 44.8 percent of those in the urban areas live below the poverty line as defined by the National Sample Survey Organization (NSSO) and the Planning Commission of India. According to the NSSO data relating to the year 1999-2000, 44.3 percent of the general population of Bihar in the rural areas and 32.9 percent in the urban areas fall below the poverty line. Thus, poverty levels are higher among the Muslims than the general population in Bihar, in both the rural and urban areas. Further, the phenomenon of a substantially lower percentage of the general population living below the poverty line in urban areas as compared to the rural areas, does not hold good for the Muslim households. The urban poverty levels among them are only marginally lower than the rural poverty levels.
6. The rural population of the Muslims in Bihar derive their income mainly from low-wage occupation of agricultural labourer (39.6 percent), remittances from outmigrant members of the households (24.5 percent) and 'other self-employment' category (19.1 percent). In spite of the fact that 87 percent of the Muslim population in Bihar lives in the rural areas and about one-third of the households own some land, barely 9.3 percent of the total income comes from cultivation. The pattern is somewhat different in the urban areas

where nearly half of the total income (48.0 percent) comes from wages or salary, 33.0 percent from 'other self-employment' category and only 9.3 percent from remittances.

7. The main reason for the lower income levels of the Muslims in Bihar is that they are much less endowed than the general population, with land, land-related and non-land resources. Only 35.9 percent of the rural Muslim households in Bihar possess any cultivable land. For the general population in rural Bihar, the corresponding figure is 58.0 percent. For about one-fifth of the land owning Muslim households, the amount of land is so marginal that they have no option but to lease it out to cultivators with larger land holdings. Thus, nearly three-fourths of the rural Muslim households are dependent largely on wage employment in agriculture and, to some extent, on whatever limited self-employment is available outside the farm sector.
8. In the backdrop of very low land-man ratio in Bihar, the problem of landlessness is acute even for the general rural population; but for the Muslims it is far more severe. Besides, there is a slow trend of land alienation going on from the Muslim households to those of the other communities. The estimates of the present survey show that the additional land bought by the Muslim rural households during the last five years is less than the land sold by them during this period.
9. The severe disadvantage of the Muslims in rural Bihar with regard to land endowment becomes worse when one considers the size of their landholdings. The average size of landholding in Bihar according to the 1990-91 Agriculture Census was 2.32 acres; in sharp contrast, the present survey finds the average size of the landholding per cultivating Muslim household to be 1.91 acres. Barely 8.2 percent of the Muslim households in rural Bihar have land over 2 acres.
10. Regarding land-related resources, the Muslim cultivating households are endowed with somewhat better irrigation facilities than the general households, but they possess relatively limited stock of agricultural implements. Since the landholdings are very small, only one-fourth of the cultivating households find it economical to own a plough. The percentage of the households owning a tractor is even less, only 3 percent of the cultivating households and less than 1 percent of the total Muslim households.

11. Barely 25.2 percent of the Muslims cultivating households grow any cash crop. The land under cash crop as a percentage of the gross cropped area is even less, only 19.4 percent. These figures are indicative of the basic subsistence nature of the cropping pattern of the Muslim households. For land-poor Muslim households, animal husbandry can be a source of valuable supplementary income. Thus, a substantial 55.9 percent of the rural Muslim households are found to have some livestock endowment or the other; but this is less than the figure of 60.9 percent for the households in the general population of rural Bihar.
12. The livestock endowment of the Muslims consists mainly of goats and poultry. Nearly half of the rural Muslim households sell part of their animal husbandry products. The value of the animal husbandry products sold as a percentage of the total value of these products is found to be 33.4 percent for all households and 70 percent for the selling households. This indicates that for nearly half of the rural Muslim households, the rearing of livestock is an important source of income. This is yet another indication of the subsistence character of farming by the rural Muslim population.
13. Comparable estimates for the general population are not available for non-land resources. But these resources are very limited for Muslim households both in rural and urban areas. The present survey has collected data on non-land resources of households under three groups of activities – artisan-based, manufacturing and other self-employment activities. Artisan-based activities used to be an important source of livelihood for many Muslim households in the past but the survey reveals that in the rural areas, barely 2.1 percent of the Muslim households are engaged in such activities. This indicates that, in the face of competition from the manufacturing sector, the traditional artisan-based activities have fast disappeared forcing the workers of these artisan households to become landless agricultural workers. The average annual income for the artisan-based activities is only Rs.16.15 thousand. This implies that unless adequately supported by income from other sources, most of the artisan households live below the poverty line.
14. In the urban area, the extent of artisan-based activities by Muslim households is a little higher, providing employment to an average of 1.7 workers per unit, as compared to 1.2 percent in the rural areas and fetching higher incomes. The main reason why the urban artisan households are able to earn more from their activities, in spite of having a

narrower resource base, is the advantage they enjoy in marketing facilities. The rural artisan households almost invariably mention the lack of such facilities as the main obstacle.

15. The survey did not find any rural household engaged in any modern manufacturing activity. And among the urban Muslim households, there were only 12 out of a sample of 1586 (i.e. 0.6 percent) which were thus engaged. In the absence of opportunities for working in the manufacturing sector and with the very limited availability of wage or salary employment, engaging in the rather low paying self-employment, particularly in retail trade, tailoring, rickshaw pulling, machine repairs and *bidi* making, is often the last option for survival for many Muslim households, both in the rural and urban areas. In the rural areas, 23.1 percent of the Muslim households are seen to be engaged in self-employment activities. Many members of the rural households undertake their self-employment activities not in their own villages but in the nearby towns, which goes to multiply their toil and suffering. In the urban areas, self-employment activities are even wider – 42.5 percent of the Muslim households being engaged in them. The average income from such activities is higher than the incomes from either the artisan-based activities or farming, but they are still just adequate to keep the household above the poverty line.
16. In the rural areas, about half of the Muslim workers (49.8 percent) are engaged in cultivation, either as cultivators or agricultural labour. A sizeable 28.8 percent are engaged in various production-related activities which are generally low paying. Trade-related occupations come next, employing 17.0 percent of the rural Muslim workers. These three occupation categories together account for 94.9 percent of the rural Muslim workers. In the urban areas, the pattern is somewhat different dominated by production-related, trade-related and other activities, in that order of importance.
17. Very few Muslim households, both in the urban and rural areas, have access to decent employment sources, like jobs in government and semi-government organisations and in the organized sector. For the entire working population, the share of the organised sector employment will be about 4 percent in the rural areas and 6 percent in the urban areas. Only 10 percent of the wage and salary earners are employed in government jobs, the

remaining vast majority of the salaried workers or wage earners are employed either in the unorganised private sector or in other organisations like trusts, NGOs etc. This pattern is by and large similar in both rural and urban areas. It is, therefore, not surprising that the percentage of Muslim workers not enjoying the benefits of a regular employment or provident fund facilities, is as high as 92.5 percent in the rural and 85.6 percent in the urban areas. No doubt, the proportion of workers employed in the organised sector is low even for the general population, but for the Muslim population it is so low that it cannot be explained except in terms of the segmentation of the labour market to the disadvantage of the Muslim workers.

18. The average Muslim worker employed in the organised private sector earns about Rs. 1770 and Rs. 3520 per month in rural and urban areas respectively. This is probably because most of the Muslim workers are in lower order jobs in the organised private sector, specially in the rural areas. The earning levels in the unorganised private sector where the large majority of the Muslim workers are employed, are even lower – the average monthly income being just over Rs. 1000 and Rs. 1200 in the rural and urban areas respectively.
19. The present survey shows that no less than 28.4 percent of the rural Muslim workers are landless labourers. Since the cropping intensity, about 150, in Bihar as a whole is not very low, the Muslim landless agricultural labourers are able to find employment for about 230 days in a year. But the prevailing wage rates are so low (Rs. 23.73 in off season and Rs. 28.15 in peak season) that the average earning of these labourers is less than Rs. 600 per month. Assuming that there are two labourers per family, the average monthly earning will be less than Rs.1200. At that level of income, these families are bound to live below the poverty line.
20. Because of poverty and lack of employment opportunities in their place of residence, out-migration of workers of the Muslim households in Bihar is a common phenomenon. Though no comparative data are available, given the low economic status of the Muslim population of Bihar, particularly in the rural areas, the compulsion of the workers to out-migrate is bound to be stronger for the households of the Muslim community than for the State's general population. In some cases, this results into an entire household migrating

from rural to urban areas. According to the present survey, 12.7 percent of the urban Muslim households had migrated to their present residence after 1971. The cause of the migration was mainly economic, but it is noteworthy that as much as 9.3 percent of urban migrant households reported to have moved because of social reasons.

21. For every 100 Muslim households in rural Bihar, there are about 63 outmigrants. In other words, two out of every three Muslim households in the rural areas send at least one each of their working members away to earn income. Though no comparative data is available, this is probably much higher than among the general population. Most of the migrants are males with an average age of 28.5 years. Since employment opportunities are limited within the State, most of them go outside the State (83.8 percent) and not too small a number (7.9 percent) migrate abroad. Among the Muslim population in urban Bihar, outmigration rates are much lower, but even among them, there are about 24 out-migrants per 100 Muslim households.
22. Unlike the outmigrants from the general population, at least some of whom move along with their families mainly for educational purposes, Muslim outmigrants generally move alone for reasons of only employment or better employment. A large number of these outmigrants remit a part of their income back home to support their families. Remitting outmigrants constitute 79.1 percent of the total out-migrants from the rural areas and 71.4 percent from the urban areas. The average annual remittance per remitting outmigrant for rural areas is Rs.16.15 thousand, translating into about Rs. 1350 per month, a substantial amount for any rural household. Because of employment prospects, in about 5 percent of the Muslim households in both rural and urban Bihar, there is at least one member desiring to outmigrate.
23. At low levels of income at which most households in Bihar subsist, and more so the Muslim population, the hardships of life are reflected not only in low consumption levels but also in the consumption loans that the households have to take in order just to ensure their biological existence. The burden of indebtedness is very high among the Muslim households in rural Bihar. No less than 45.1 percent of the Muslim households are found to be indebted. Although some of the indebted households might have taken loans for productive purposes, most of them are so poor as to be driven to taking consumption

loans. The average amount of outstanding loan per indebted Muslim household is Rs. 16.38 thousand, constituting no less than 52.7 percent of the average annual income of these households. Less than one-fifth of the total outstanding loan amount is from banks which could possibly be assumed as productive loans. The remaining four-fifths of the total loan are indeed for basic consumption purposes. The position is not very different in the urban areas. Moneylenders provide about 35.1 percent of the loans to the Muslim households in the rural areas and 30.7 percent in the urban areas.

24. From the data on preferences for savings mechanisms, it is found that the savings of the Muslim community in both rural and urban areas are very limited. A substantial proportion of the household (28.7 percent and 30.9 percent in the rural and urban areas respectively) have, of course, bank accounts. But these accounts are quite often for transaction purposes and not essentially for depositing savings. Other instruments of savings, like insurance policy and *Kisan* and *Indira Vikas Patras* are perhaps a better indicator of the savings capacity of a household. The result of the present survey shows that only 8.9 percent of the Muslim households in the rural area has that capacity. The position is not significantly different in the urban areas of Bihar.
25. As regards the living conditions of the Muslims in Bihar, in the rural areas housing conditions for them are a little better than for the general population which is mainly because of the traditionally inherited ownership of dwelling units. However, the Muslim households fair poorly in indicators of living conditions related to present income levels, such as electricity connections.
26. But in the urban areas, the distance between the living conditions of the Muslims and the general population is much wider. For example, the ownership of a dwelling unit is less common among the Muslim households (72.2 percent) than among the general population (84.7 percent), and the proportion of the Muslim household (51.2 percent) living in *pucca* houses is smaller than that (57.3 percent) of the general population. Finally, less than one half of the Muslim households (47.2 percent) have electricity connections in urban areas compared to about three-fourth among the general population (72.0 percent).

27. In the rural areas, the Muslim households are relatively better placed than those of the general population with respect to sources of drinking water. However, the relative positions are reversed in the urban areas. The most desired source of drinking water in urban areas is the municipal tap; only 20 percent of the urban Muslim households have this facility as compared to 34.6 percent for the general population. One of the findings of real concern about the living conditions of the Muslim in the urban areas, is that Muslim localities are relatively ill-served because of the non-extension of municipal taps to these localities and the non-availability for a large number of urban households, of sewerage facilities essential for ensuring the hygienic conditions of the dwelling units.
28. The Muslim households in the rural areas are seen to possess at least cheaper durable goods — bicycles, radio, table, chair, clock etc., to a larger extent than the household of the general population. However, as regards the relatively expensive durable goods like scooters, motor-cycles, refrigerators, television and telephone sets, rural Muslim households are worse off. The rural Muslim households, in spite of being poorer, are better off in the possession of inexpensive durable goods, mainly because their cash income is relatively higher on account of the remittances from their outmigrant members. In the urban areas, much smaller proportion of the Muslim households is found to possess durable goods of either variety, with the exception of television and telephone sets, the possession of which is nearly equal for the households in both the Muslim and general population.
29. The Muslim population in Bihar has by and large remained deprived of benefits from the government's poverty alleviation programmes. Out of five such programmes that are essentially employment and income oriented, IRDP is the only one which has reached some rural Muslim households (5.3 percent). This is a very limited reach considering that nearly 48.5 percent of the rural Muslim population live below the poverty line. Barely one out of 10 poor and deserving households has benefited from this programme. The benefits from the remaining employment oriented programmes have been even more elusive for the Muslim households, both in the rural and urban areas.
30. Among the poverty alleviation programmes with welfare orientation, the Muslims have benefited only from the Indira Awas Yojna. But here also the coverage is very limited,

only 4.1 percent of the rural and 0.4 percent of the urban Muslim households are beneficiaries of this programme. The remaining welfare orientated poverty alleviation programmes are practically non-existent for the Muslims, both in the rural and urban areas. Even the Minority Finance Corporation (MFC) scheme, specially designed to help the Muslims and over minorities, practically does not exist for the Muslims in Bihar.

31. An indication of the poverty of the Muslim population in Bihar is the more extensive use made by them, than by the households in the general population, of the public distribution system (PDS). A little less than half of the card-holding Muslim households and about 40 percent of the total Muslim households use the PDS to their advantage. This is not a low utilisation ratio, especially when we take into account its grossly inefficient functioning in Bihar. There is a substantial number of Muslim households in rural areas which is poor but not able to utilise the benefits of PDS, either because they do not have the ration cards or for reasons of extreme poverty. In the urban areas, because of the high poverty levels, more than half the card-holding Muslim households generally lift their rations regularly. But unfortunately, one-fourth of the Muslim households (25.9 percent) do not possess ration cards, and the percentage of households holding red ration cards is even lower (13.6 percent). These figures show that the accessibility to the PDS is even more restricted for the urban Muslim households than for the rural ones in spite of the driving compulsion on the part of the former to use the system.
32. As in the case of economic indicators, the Muslim population in Bihar is worse off in relation to most of the social indicators also. In the rural areas, the overall literacy rate among the Muslims in Bihar, according to the present survey, is 38.0 percent, which is lower than for the general population at 44.4 percent according to the 2001 Census. The rural-urban differences in literacy rates are much wider among the general population than among the Muslims, indicating that the Muslims in the urban areas, because of their economic constraints, are not able to utilise the better educational opportunities available there.
33. Because of their poverty, a large proportion of the children in the Muslim households go to government schools which serve about half the Muslim students both in the rural and urban areas. At least in rural Bihar, a government school will be the only inexpensive

educational institution available to a student in most places.. At the same time, because of the extremely poor functioning of the public educational institutions, a fairly good number of the Muslim students, 17.7 percent in the rural areas and 32.2 percent in the urban areas go to private educational institutions, but these are ordinary private schools, not the expensive ones which only the students from better off households can afford.

34. Availability of books is the minimum must educational facility. Text books are available only to about two-thirds of the Muslim students both in the rural and urban areas. About one-tenth of the Muslim students do not possess most of the text books, which is indeed a crippling disadvantage.
35. Among other facilities, government help in the form of financial assistance is reported to be received by only 24.0 percent of the Muslim students in rural areas and a much lower proportion of 13.8 percent in the urban areas. In view of the wide poverty among the Muslim households, this level of assistance is utterly inadequate. Private tuition have become a necessity for students these days mainly because of the low quality of teaching in the schools. Only 22.7 percent of the Muslim students in the rural areas and 29.2 percent in the urban areas avail themselves of this opportunity. Another indication of the Muslims not being able to send their children to very good schools because of the low levels of their incomes, is that only 2.6 percent of the Muslim students in the rural areas and 10.2 percent in the urban areas have their medium of instructions in English. The overwhelming proportion of them (as much as 97.3 percent) in the rural areas and about 90 percent in the urban areas receive their education through the medium of either Hindi or Urdu. It is significant that the Muslim students receiving education through the medium of Hindi is quite high both in the rural (56.8 percent) and in the urban areas (71.2 percent).
36. It is well-known that these days practically all bright and promising students from Bihar whose parents can afford, migrate for education outside the State after completing the school education. Some of them migrate even earlier. However, since the economic condition of the Muslims in Bihar is generally weak, this kind of migration is less among them. The present survey shows that, out of every 100 Muslim households, only 3.4 and 2.6 students from the rural and urban areas respectively migrate for education.

37. The present enquiry shows that the average level of health standards of the Muslims in Bihar is worse than that of the general population. This is borne out by the figures of birth rate, death rate, extent of immunization and intake of nutritious food and other related data. The estimated birth rates for the Muslims in Bihar was found to be 33.8 percent in rural and 25.9 percent in the urban areas. According to the figures of the Office of the Registrar General of India, the commensurate figure for the general population in the early 90s was 33.4 percent for the rural areas and 25.9 percent for the urban areas. In other words, in respect of the fertility behaviour, the Muslim population of Bihar is about a decade behind the general population. This is explained mainly in terms of lower economic and educational status, but partly also by socio-cultural factors.
38. The death rates among the Muslims in Bihar are also higher than that of the general population. The estimates from the present survey show the death rates among the Muslims to be 10.5 percent and 7.7 percent in the rural and urban areas respectively as compared to 9.8 percent and 6.8 percent respectively for the general population. From the age distribution of the Muslims and of the general population, it also emerges that the life expectancy of the Muslims is lower than that for the general population. It is obviously a consequence of poverty and other socio-economic disadvantages that the Muslims generally suffer from.
39. As regards health care, treatment by an allopathic doctor is the most common practice among the Muslim population. Because of their low incomes, they would prefer to receive such treatment from government health centres or hospitals. However, the access of the Muslim population to this public facility is practically absent in the rural areas and extremely limited in the urban areas. Therefore, they resort, in spite of being a poor community, overwhelmingly to private allopathic treatment — 80.9 percent in the rural and 63.6 percent of the urban households.
40. In the rural households, in the absence of or on account of very poor government health services, 91.4 percent of the births of the Muslim population in Bihar take place at home, with the traditional *dais* acting as the midwives. For the general population in the rural areas, the situation is slightly better, the figure being 87.5 percent. But in the urban areas, 78.5 percent of the births among the Muslims take place at home, whereas the

corresponding figure is down to 58.9 percent in the case of general population. This is because they have better access to government hospitals and also stronger financial capacity to go to private nursing homes, than the households among the Muslim population.

41. The same picture emerges from the data on immunization with the exception of polio vaccination for which a massive government programme has been implemented for both the Muslim children and those of the other communities. For DPT, BCG and small pox vaccinations, the immunization coverage of the Muslim children is much worse than that of the children in the general category. In the rural areas, the coverage under these three categories is 9.7, 10.3 and 6.7 percent respectively. The commensurate figures for the general population are appreciably higher at 17.2, 28.9 and 9.1 percent. In the urban areas, the coverage of immunization against these diseases expectedly rises, both for the Muslim and general population, but the increase is much higher for the children in the general population.
42. It emerges from our data that, on the whole, the consumption levels of nutritious food items may not be lower among the Muslim population, but it may be so because of the vegetarianism among a sizeable section of the general population. For nutritious vegetarian items as well as for iodized salt, the consumption levels are lower among the Muslims.
43. A particularly disconcerting finding of the present survey relates to the participation of the Muslim population in Bihar in social institutions. The Muslims constitute about 16.5 percent of the population in Bihar, but only 1.5 percent of the rural households and 1.8 percent of them in the urban areas have a member participating in Panchayat or Municipality administration. Their participation in professional organisations is only marginal and that in minority organisations almost negligible. The participation of the Muslims in educational organisations is found to be a little better, but such participation is generally confined to *Madarsa*-related organisations.
44. One of the most crucial issues facing the Indian society today is a growing sense of insecurity among its minority communities, mainly because of the rise of majoritarian

chauvinism. This threatens the very unity and cohesion of the nation and has the effect of undermining its future prospects. The present survey did not have scope to delve deep into the security perception of the Muslim community in Bihar, but a few questions were asked relating to the experience of the Muslim community in situations of communal riots. The response elicited is a very limited indication of the general sense of security or lack of it, among the Muslim community. But it does give some indication of this feeling — 5.5 percent of the Muslims in the rural areas and 12.7 in the urban areas remember to have undergone sufferings on account of communal riots in the past. Further, 6.9 percent and 14.2 percent of them in the rural and urban areas respectively recalled incidents of communal tension during festivals of the other communities. Quite a sizeable proportion of the respondents found the police untrustworthy during communal tension. Only 28.2 percent of the Muslim households in the rural areas and 23.9 percent of them in the urban areas found the police to be unbiased during such happenings.

45. The present study explodes most of the myths perpetuated against the Muslims and falsifies the stereotypes prevailing in our society about this community. The general impression about the Muslim community that prevails and is quite often deliberately fostered is that of an extremely religious and rigidly conservative community, which frowns upon modern ideas and liberal values. This outlook of the Muslims is said to come in the way of the educational attainment of the young boys and girls of the community. This is also held responsible for the womenfolk in the community being accorded a lower social status — confined to the four walls of their houses, denied educational opportunities and basic rights in the family. These stereotypes do not conform to the facts ascertained by the present survey.
46. According to the 2001 Census, sex ratio for Bihar is 927 and 869 females per 1000 males in urban and rural areas respectively. In contrast, the present survey finds that the sex ratio among the Muslims in Bihar is as high as 1006 in the rural areas. The widespread phenomenon of outmigration of male working member may partly account for this, but this may also be partly due to the fact that the practice of gender discrimination is relatively less among this community.

47. Among the Muslim population, 10.5 percent of the rural households and 11.3 percent of the urban households are female-headed. This figure is higher than the figure of 6.7 percent and 6.6 percent respectively for the general population. The higher percentage of female-headed households in the rural area may be partly attributed to the phenomenon of outmigration. But this factor does not explain the higher percentage of the female-headed households in the urban areas also. Most probably, it is more common for the female Muslims in both rural and urban areas of Bihar to shoulder larger family responsibilities than do the women in the general population.
48. Moreover, the gender differences in literacy rates is much narrower among the Muslims than among the general population. In the rural areas, it is 18.6 percentage points as against 27.7 percentage points for the general population. In the urban areas, the pattern is very similar. An indifferent attitude towards education might have been present earlier among the Muslims as among the general population; but in recent years, an attitudinal change is visible as much among the Muslims as among the general population. Secondly, the gender disparity in education that had earlier existed among the Muslims, both in rural and urban areas, is very marginal now and probably less than the disparity prevailing in the general population. Finally, the Muslims in Bihar show a strong desire for educating their children, both boys and girls, in spite of their economic conditions being much worse than that of the general population.
49. Recently, there has been a substantial improvement in school enrolment among the children of the Muslim population; and much of the increase in enrolment is because of the higher enrolment of girl children. The enrolment in schools for girls now is only marginally lower than for the boys. There is also a decline in the dropout rates of the school going children of the Muslims of the present generation.
50. A commonly accepted indicator of whether women generally remain indoors, is the frequency of visits by women to the nearby market. The present survey indicates that women from 18.3 percent of the rural Muslim households and 33.8 percent of the urban Muslim households go to the market generally and women from 64.0 percent of the rural and 57.1 percent of the urban households are seen in the market place occasionally.

Though no comparable data under this heading is available for the general population, these figures indicate that the Muslim women by no means are generally kept indoors.

51. As regards family decision-making, adult women in 65.9 percent of the rural households and 73.6 percent of the urban households take part in decision-making regarding daily purchases. In 89.1 percent and 92.4 percent of the households in the rural and urban areas respectively, they participate in decision-making on children's education. As regards children's marriages, the percentage of women participating in such decision is 89.7 and 89 in the rural and urban areas respectively. In 77.9 percent of the households in the rural areas, female members receive money for independent spending. The percentage of such households in the urban areas is 78.6. All these figures together indicate considerable participation of Muslim women in family decisions.
52. The Muslim households in Bihar do not remain confined to themselves and have frequent interactions with the households in other communities — 65.2 percent of the Muslim households in the rural areas and 60.9 percent in the urban areas participate in the festivals of other communities. The corresponding figures for participation in the marriage ceremonies in other communities is 66.6 and 67.9 percent. Untouchability earlier practiced between Muslims and other communities has almost disappeared. Only 6.6 percent of the rural households and 5.7 percent of the urban households stated that such practice still prevailed.
53. The participation of the Muslims in the electoral process is really overwhelming. No less than 90 percent of the male Muslim voters and 88.4 percent of the female voters in the rural areas were listed in the voters' list; and more than 98 percent of them cast their votes. The figure was only marginally less in the urban areas.
54. There are relatively more divorced or separated women than men among the Muslim community in both rural and urban areas. The percentage is 0.1 and 0.3 for the rural areas and 0.1 and 0.4 for the urban areas. This is not very different from the pattern prevailing for the general population in both the rural and the urban areas. However, a separate enquiry made by the survey on the status of women, shows that in 1.2 percent of the rural households and 1.4 percent of the urban ones, there is at least one divorced or separated

women. Comparative figures for the households of the general population are not available; but the absolute dimension of the phenomenon is not too small, and therefore needs special attention, particularly of the Muslim community.

55. Quite a sizeable percentage of the Muslim households in Bihar, particularly from the rural areas, send their children to *Madarsas*. Many of the households do so because they have either no access to or find the conditions extremely inhospitable in the only other inexpensive system of education i.e. the government schools. The percentage of the households sending their children to *Madarsas* in the urban areas drops down to 9 which is explained by the availability of other types of educational institutions and perhaps the relatively better functioning of the government schools in the urban areas. Only 3.4 percent of the parents in the rural households and 3.1 percent in the urban households showed a preference for religious education alone for their boys. However, a much higher percentage of the parents (26.3 percent), particularly in the rural areas would like their girls to have religious education. The corresponding figure for parents in the urban areas is 12.2 percent.
56. Some bright spots can also be identified in the rather gloomy picture of the socio-economic status of the Muslims in Bihar. For example, nearly all (96.3 percent) of the Muslim households in Bihar in the rural areas have their own homestead land. No less than 80.1 percent of the land cultivated by the Muslim households in the rural areas are irrigated by modern methods and another 7.3 percent by traditional methods. This relatively better access to irrigation facilities may perhaps be explained by the fact that historically the Muslim population in Bihar settled in areas with relatively higher irrigation potential. Because of better irrigation facilities, the intensity of cropping by the Muslim households is also higher, at 176, compared to about 150 for the general rural households.
57. Living in a *pucca* house is wider among the rural Muslims (25.0 percent) than among the general population (10.1 percent). This is possibly because of the continuing use of housing facilities inherited from the earlier generations. For the same reason perhaps, nearly half of the rural Muslim households (47.4 percent) also have separate kitchens.

58. In the rural areas 92.7 percent of the Muslim households use tubewells. The corresponding estimate for the general population is much lower, at 72.4 percent. This relative position is, however, reversed for the Muslims and the general population in the urban areas.
59. Finally, in the rural areas, two-thirds of the Muslim households (67.1 percent) are found to be without toilet facilities, but this figure is much higher (89.5 percent) for the general population. The higher propensity of the Muslim households have a latrine in the house, is also evident in the urban areas. Thus, only 18.1 percent of the urban Muslim households are without such facilities whereas the corresponding figures for the general population is 33.4 percent.

CHAPTER I

INTRODUCTION

The course of history during several centuries has shaped India as a multicultural entity, endowed with a national identity emerging out of different religions, languages and ethnicity. This remarkable unity even in the midst of such wide cultural diversities has often been identified as one of the key dimensions of the Indian civilization. The inter-mingling of different sub-cultures in India is so pervasive that not only in India as a whole, but even in different parts of India, different communities are seen living together. The makers of the Indian Constitution were fully alive to this cultural diversity of the Indian people and had therefore placed secularism as one of the key guiding principles of the Constitution. The Constitution has barred the State from practicing any kind of discrimination based on race, religion, caste and any other socio-cultural consideration.

Since independence, the Indian State has made sustained and continuing efforts for achieving social and economic progress of its people through planned interventions. The scope of development planning has indeed shrunk in recent decades, but the state, both at the central and state levels, continues to invest substantially in socio-economic development. The overall impact of nearly half a century of development planning has been, on balance, positive in several respects, even though a large part of India's population is still suffering from unemployment and poverty. A second dimension of India's development experience in the social and economic field has been the continuation, and even the accentuation of social and regional disparities. The development plans of the government, in consonance with the principles of the Constitution, were supposed to lift equally all sections of the population and all regions of the country. But because of a variety of reasons, this objective has remained unfulfilled.

1.1 Background of the Study

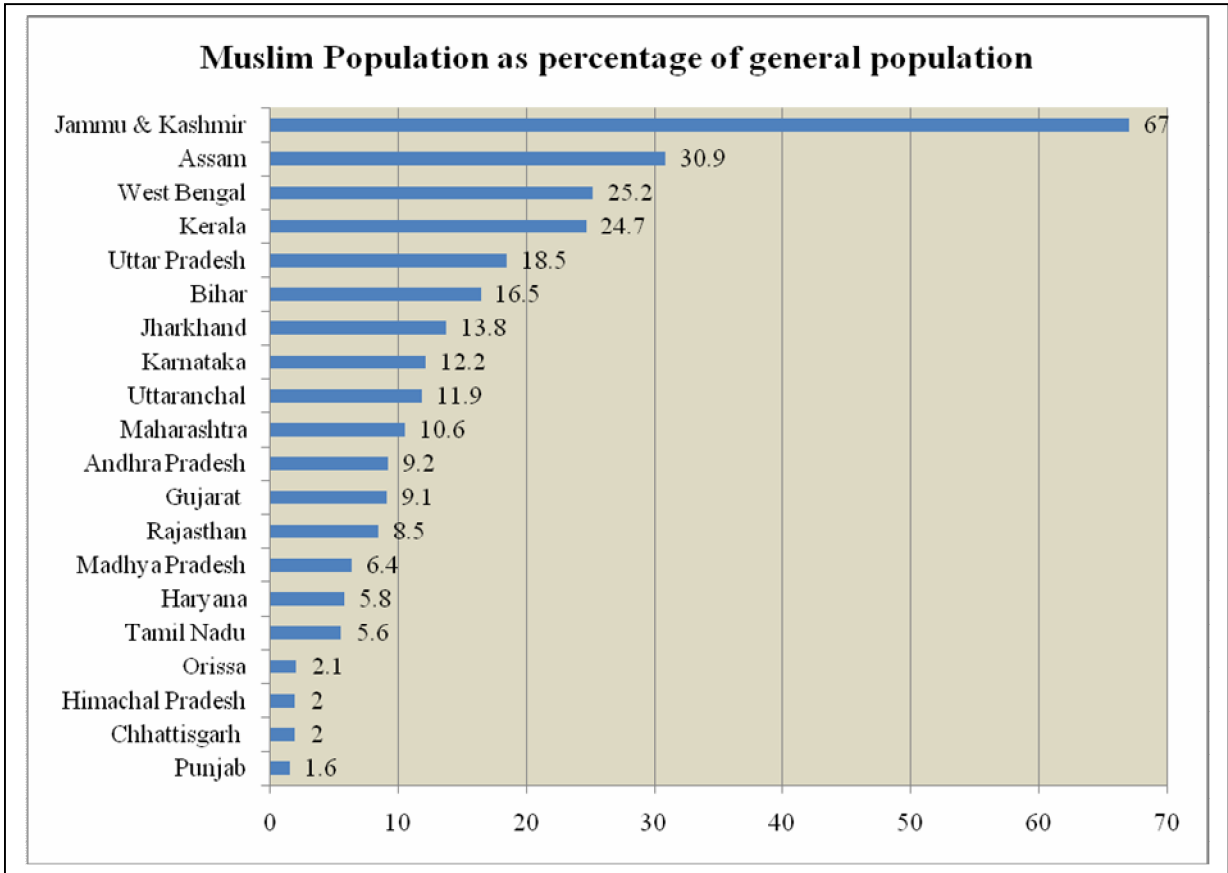
Among the sections of the population which were bypassed by the development process in varying degrees, the Muslims in India form a major part. Although the Muslims are not a

homogeneous community in terms of their socio-economic characteristics, a majority of them suffer from the common problem of low income, widespread illiteracy and many other socio-economic and psychological disadvantages. The Muslims in Bihar are also a part of this overall national phenomenon.

Table 1.1 : Muslim Population in India (2001)

States	General Population (million)	Muslim Population (million)	Muslim Population	
			As percentage of general population	As percentage of total muslim population
Andhra Pradesh	76.2	7.0	9.2	5.1
Assam	26.6	8.2	30.9	5.9
Bihar	83.0	13.7	16.5	9.9
Chhattisgarh	20.8	0.4	2.0	0.3
Gujarat	50.7	4.6	9.1	3.3
Haryana	21.1	1.2	5.8	0.9
Himachal Pradesh	6.1	0.1	2.0	0.1
Jammu & Kashmir	10.1	6.8	67.0	4.9
Jharkhand	26.9	3.7	13.8	2.7
Karnataka	52.8	6.5	12.2	4.7
Kerala	31.8	7.9	24.7	5.7
Madhya Pradesh	60.3	3.8	6.4	2.7
Maharashtra	96.9	10.3	10.6	7.5
Orissa	36.8	0.8	2.1	0.6
Punjab	24.4	0.4	1.6	0.3
Rajasthan	56.5	4.8	8.5	3.5
Tamil Nadu	62.4	3.5	5.6	2.5
Uttaranchal	8.5	1.0	11.9	0.7
Uttar Pradesh	166.2	30.7	18.5	22.2
West Bengal	80.2	20.2	25.2	14.6
India	1028.6	138.2	13.4	100.00

Figure 1 : Muslim Population in India



Forming about an eighth of the entire population, the Muslims in India are the largest minority community. According to the 2001 census, Muslims constitute 13.4 percent of the total population, but they are not distributed uniformly across all the states. Bihar is one of those ten Indian states where the Muslims constitute at least 10 percent of the population, the others being Assam, Jammu and Kashmir, Jharkhand, Karnataka, Kerala, Maharashtra, Uttaranchal, Uttar Pradesh and West Bengal (Table 1.1). These ten states together account for more than three-fourth of the India's Muslim population. Viewed from this perspective, the Muslims constitute a sizeable minority in Bihar.

1.2 Muslim Population in Bihar

There is no authentic historical study to indicate precisely when the Muslims – Sufis, traders or warriors – first came to Bihar. Some historical studies, however, have come to the conclusion that the Sufis were the first Muslims coming to India and to Bihar. Some others believe that the first Muslim to enter Bihar was a warrior, Akhtiyaruddin Mohammad Bakhtiar Khilji who came in 1199 during the Khilji dynasty. Yet another historical view maintains that a minister of ‘Turuska’ (Turkish) king of the Kerma land in the west came to Magadh to plunder it before its conquest by the Khilji adventurer. However, relatively more facts are known about the Sufis who had come to Bihar. There is also documentary evidence to indicate that three relatives of Syed Husain Khingsawar, a precursor of the great Sufi saint of Ajmer and the pioneer of the Chishti order of Sufisim in India, came to Bihar. All the Sufi orders of the highest repute — Chishtiya, Suhrawardiya, Firdausia, Qadriya and Madariya — were represented in Bihar and each contributed significantly to the spread and development of Islam in the area from the thirteenth century onwards. What was remarkable throughout the history of the gradual emergence of the Muslim population in Bihar was the rarity of sectarian and political conflict among various sections of society. A heterogeneous but composite culture developed in Bihar as a result of a synthesis between Islamic and non-Islamic cultural systems and Muslims became an integral part of the social and political life of the region. A demographic watershed for the Muslims in Bihar was the phenomenon of partition of India along with its independence, when a number of Muslims from Bihar had migrated to Pakistan, either West or East. But even after that, the Muslims has continued to be a sizeable minority in Bihar.

According to the 2001 census, the Muslim population in Bihar was 137.2 lakhs which was 16.5 percent of the state’s total population and 9.9 percent of the country’s total Muslim population.

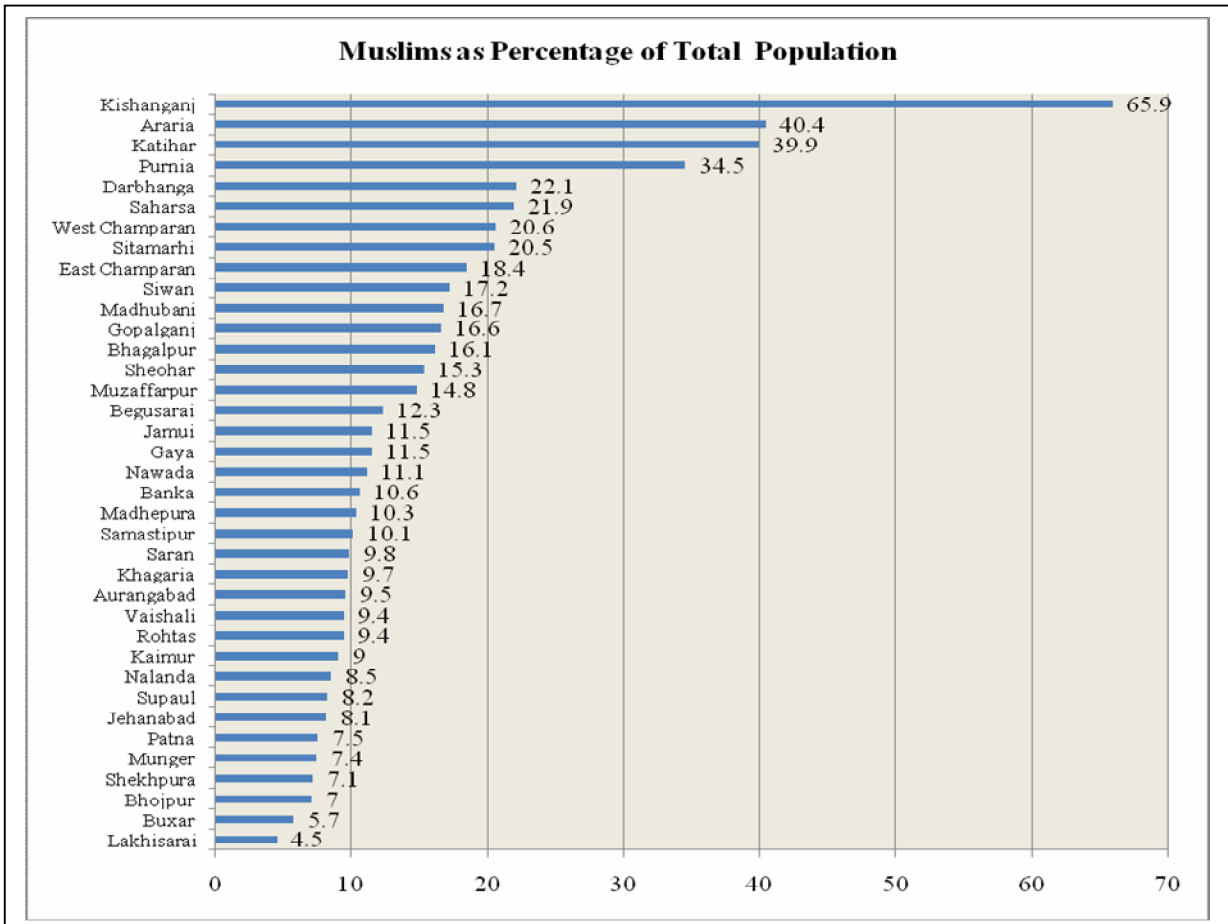
Table 1.2 : District-wise Muslim Population in Bihar (1991)

District/ Division	Total Population (in lakh)	Muslim Population (in lakh)	Muslims as % of Total Population (Rankings in bracket)	Muslims as % of Total Muslim Population (Rankings in bracket)
Patna Division	113.95	8.98	7.9	8.9
Patna	36.18	2.71	7.5 (32)	2.7 (16)
Nalanda	19.96	1.70	8.5 (29)	1.7 (23)
Rohtas	19.17	1.81	9.4 (26)	1.8 (22)
Kaimur	9.83	0.89	9.0 (28)	0.8 (32)
Bhojpur	17.93	1.25	7.0 (35)	1.2 (27)
Buxar	10.88	0.62	5.7 (36)	0.6 (34)
Magadh Division	67.40	6.95	10.3	6.9
Gaya	26.65	3.05	11.5 (18)	3.0 (13)
Jehanabad	11.75	0.94	8.1 (31)	0.9 (31)
Nawada	13.60	1.50	11.1 (19)	1.5 (24)
Aurangabad	15.40	1.46	9.5 (25)	1.4 (25)
Bhagalpur Division	32.03	4.44	13.9	4.4
Bhagalpur	19.10	3.07	16.1 (13)	3.0 (12)
Banka	12.93	1.37	10.6 (20)	1.3 (26)
Munger Division	58.64	5.68	9.7	5.6
Munger	9.44	0.70	7.4 (33)	0.7 (33)
Lakhisarai	6.46	0.30	4.5 (37)	0.3 (36)
Shekhpura	4.20	0.28	7.1 (34)	0.2 (37)
Jamui	10.52	1.21	11.5 (17)	1.2 (28)
Khagaria	9.87	0.96	9.7 (24)	0.9 (30)
Begusarai	18.15	2.23	12.3 (16)	2.2 (19)
Saran Division	64.48	9.07	14.1	9.0
Saran	25.73	2.52	9.8 (23)	2.5 (17)
Siwan	21.71	3.73	17.2 (10)	3.7 (11)
Gopalganj	17.04	2.82	16.6 (12)	2.8 (14)
Tirhut Division	128.69	21.50	16.7	21.2
East Champaran	30.43	5.60	18.4 (9)	5.6 (5)
West Champaran	23.34	4.80	20.6 (7)	4.8 (7)
Muzaffarpur	29.54	4.37	14.8 (15)	4.3 (9)
Sitamarhi	20.14	4.13	20.5 (8)	4.1 (10)
Sheohar	3.78	0.58	15.3 (14)	0.5 (35)
Vaishali	21.46	2.02	9.4 (27)	2.0 (20)

Table 1.2 : (Contd.)

District/ Division	Total Population (in Lakh)	Muslim Population (in Lakh)	Muslims as % of Total Population (Rankings in bracket)	Muslims as % of Total Muslim Population (Rankings in bracket)
Darbhangha Division	80.60	13.01	16.1	12.9
Darbhangha	25.11	5.55	22.1 (5)	5.5 (6)
Madhubani	28.32	4.73	16.7 (11)	4.7 (8)
Samastipur	27.17	2.73	10.1 (22)	2.7 (15)
Koshi Division	36.53	4.80	13.1	4.7
Saharsa	11.32	2.48	21.9 (6)	2.4 (18)
Supaul	13.43	1.10	8.2 (30)	1.9 (21)
Madhepura	11.78	1.22	10.3 (21)	1.2 (29)
Purnia Division	63.00	26.76	42.5	26.4
Purnia	18.79	6.49	34.5 (4)	6.4 (3)
Araria	16.12	6.51	40.4 (2)	6.5 (2)
Kishanganj	9.84	6.48	65.9 (1)	6.4 (4)
Katihar	18.25	7.28	39.9 (3)	7.2 (1)
Bihar	645.32	101.19	15.7	100.0

Figure 2 : Districtwise Muslim Population in Bihar



The religion-based results of the Census 2001 have been published only for state-level aggregates covering some major demographic characteristics. Unfortunately, these religion-based figures are yet to be published for different districts, and one has therefore to depend upon the 1991 census data to analyse the regional distribution of Muslim population within Bihar.

The majority of the Muslim population in Bihar lives in rural areas. In 1991, the rural areas accounted for 87.0 percent of the Muslim population, the remaining 13.0 percent residing in urban centres. As regards the distribution of the Muslim population among the districts of the state, it is far from uniform. (Table 1.2). In terms of the absolute size of the Muslim population, it is the largest in Katihar, with a Muslim population of 7.28 lakhs. The adjoining districts of Purnia, Araria and Kishanganj also have large Muslim population. The three districts with the lowest size of Muslim population are Sheohar, Lakhisarai and Shekhpura, each with a population of less than 60 thousand. An alternative measure of the concentration of the Muslim population in different districts is the share of the Muslims in the total population of the district. By this measure, the districts where the Muslim population is relatively more concentrated are again in north-eastern Bihar i.e. Katihar, Araria, Purnia and Kishanganj, In each of these districts, the Muslims account for about 35 percent of the total population or more. On the other hand, Bhojpur, Buxar, Patna, Lakhisarai, Munger and Shekhpura are the five districts where the concentration of Muslims is the lowest; in each of these districts, the Muslims constitute less than 8 percent of the population.

If one ranks the districts first in accordance with the absolute size of the Muslim population and then on the basis of the share of the Muslims in total population, it would appear that these two rankings are not identical. The average of these two rankings can be treated as a more sensitive indicator of the concentration of the Muslims in different districts. Based on such average rankings, the districts of Bihar can be divided into three categories — districts with high, medium and low concentration of the Muslim population (Table 1.3). It can be noted from the Table that the districts with relatively higher Muslim concentrations are all in north Bihar, except Bhagalpur.

Table 1.3 : Distribution of Districts by Concentration of Muslim Population

Concentration of Muslim Population	Districts	Muslim Population (lakh) and percentage
High	Bhagalpur, Siwan, East Champaran, West Champaran, Muzaffarpur, Sitamarhi, Darbhanga, Madhubani, Saharsa, Purnia, Araria, Kishanganj, Katihar.	272.0 (42.2)
Medium	Patna, Rohtas, Gaya, Nawada, Banka, Jamui, Begusarai, Saran, Gopalganj, Sheohar, Vaishali, Samastipur.	232.4 (36.0)
Low	Kaimur, Bhojpur, Buxar, Jehanabad, Aurangabad, Munger, Nalanda, Lakhisarai, Shekhpura, Khagaria, Supaul, Madhepura.	140.9 (21.8)
All regions		645.3 (100.0)

1.3 Objectives of the Study

A number of documents prepared by the government as well as studies by researchers have identified Muslims as one of the most disadvantaged communities, both in India and Bihar, and have recommended special intervention programmes for their socio-economic development. There has, however, been no comprehensive survey of the socio-economic, and particularly the educational, status of the Muslims in Bihar. This is needed to bring out the exact dimensions of the problems facing this community, delineate the nature of these problems and suggest appropriate intervention strategies. The present study has been conducted primarily to address these requirements. The main objectives of the study are as follows :

1. To determine the socio-economic status of the Muslims in Bihar and bring out the nature of the socio-economic problems and constraints faced by them.
2. To specifically examine the educational status of the community.
3. To suggest specific measures for ameliorating the socio-economic conditions of the Muslims.

1.4 Methodology of the Study

The study draws from a wide ranging of sources of information. The core information base for the study, however, is a household survey covering various dimensions of demographic, economic, health-related and educational characteristics of the Muslim population. The secondary information base of the study includes the census reports, the results of the National Family and Health Survey-II (1998-99) and a few other data obtained from government departments.

The sample size for the household survey was fixed at 8000 households, to be split into two sub-samples — rural and urban. Although about 13.0 percent of the Muslims in Bihar live in the urban areas (1991 census), the urban sub-sample was fixed at 1500 households (18.8 percent of the total sample size) and the remaining 6500 households were to be drawn from the rural areas.

In the second step of the sampling plan, it was decided that the survey would be conducted in 20 out of the 37 districts of Bihar — 7 of these sample districts were from the districts with high concentration of Muslim population, 7 from the medium concentration ones and the remaining 6 from the low concentration ones (please refer to Table 1.3). The rural sub-sample of 6500 households was allocated among the districts in proportion to the rural Muslim population in each of them. In case of the urban sub-sample, it was decided to restrict the survey to 14 districts; here again, the total urban sub-sample of 1500 households was allocated among the 14 urban centres (one in each district) in proportion to the urban Muslim population in those districts. During the actual survey, however, the number of households covered was a little more than originally planned — 6573 households in rural areas and 1568 in urban areas, covering in a total of 8159 Muslim households in Bihar.

Table 1.4 : List of Sample Districts and Blocks

No.	District	Sample Blocks	No. of villages surveyed	No.	District	Sample Blocks	No. of villages surveyed
1.	Patna*	Phulwari	5	11.	Siwan*	Pachrukhi	5
		Masaurhi	5			Mairwa	5
2.	Rohtas*	Nokha	3	12.	Gopalganj*	Uchkagaon	6
		Rohtas	4			Bhore	4
3.	Gaya*	Sherghati	6	13.	West Champaran*	Ramnagar	7
		Wazirganj	6			Bagaha	8
4.	Jehanabad*	Jehanabad	2	14.	Vaishali*	Mahua	3
		Kurtha	2			Mahnar	5
5.	Aurangabad	Rafiganj	4	15.	Darbhanga*	Keotiranway	5
		Madanpur	4			Singhwarra	5
6.	Bhagalpur*	Bihpur	5	16.	Samastipur	Mohiuddin Nagar	6
		Nathnagar	6			Dalsingsarai	4
7.	Munger*	Jamalpur	2	17.	Saharsa	Simri Bakhtiarpur	6
		Kharagpur	2			Satar Kataiya	5
8.	Lakhisarai*	Surajgarha	2	18.	Madhepura	Murligunj	2
		Lakhisarai	2			Alam Nagar	3
9.	Jamui	Sikandara	2	19.	Kishanganj*	Kishanganj	6
		Jhajha	2			Pothia	6
10.	Khagaria	Beldaur	2	20.	Katihar*	Kadwa	5
		Gogri	2			Barsoi	5

Note : Star (*) indicates the districts where urban household survey was carried out. These surveys were at the district headquarter town.

In the third stage of the sampling, two blocks were chosen randomly from each of the districts where the rural household survey was to be conducted. In the fourth stage, sample villages were chosen randomly from the list of villages in the sample blocks, subject to the condition that there were at least 20 Muslim households in each of the selected villages. Once a village was selected, all the Muslim households in the village were treated as sample households, except when the total number of Muslim households exceeded 50. In the latter case, a sample of 50 Muslim households was chosen randomly from out of all the Muslim households in the village. The list of sample districts, sample blocks and number of the villages surveyed in each chosen block is presented in Table 1.4.

Table 1.5 : Distribution of Sample Households by Districts (Rural, Urban and Combined)

Districts	Rural		Urban		Combined	
	No. of households	Percentage	No. of households	Percentage	No. of households	Percentage
Patna	404	6.1	199	12.5	603	7.4
Rohtas	277	4.2	74	4.7	351	4.3
Gaya	411	6.3	173	10.9	584	7.2
Jehanabad	115	1.7	27	1.7	142	1.7
Aurangabad	279	4.2	—	—	279	3.4
Bhagalpur	446	6.8	176	11.1	622	7.6
Munger	102	1.6	51	3.2	153	1.9
Lakhisarai	110	1.7	25	1.6	135	1.7
Jamui	205	3.1	—	—	205	2.5
Khagaria	138	2.1	—	—	138	1.7
Siwan	486	7.4	121	7.6	607	7.4
Gopalganj	398	6.1	102	6.4	500	6.1
West Champaran	508	7.7	110	6.9	618	7.6
Vaishali	254	3.9	50	3.3	304	3.7
Darbhanga	500	7.6	153	9.6	653	8.0
Samastipur	353	5.4	—	—	353	4.3
Saharsa	399	6.1	—	—	399	4.9
Madhepura	202	3.1	—	—	202	2.5
Kishanganj	491	7.5	172	10.8	663	8.2
Katihar	495	7.5	153	9.7	648	7.9
All Districts	6573	100.0	1586	100.0	8159	100.0

For the urban households survey, each chosen urban centre was divided into major localities which were stratified as those with high, medium and low urban facilities. A sample of 3 to 6 localities were then chosen, ensuring that all the strata were represented in the sample. The resulting distribution of sample households among the 20 sample districts is presented in Table 1.5.

The field survey for the study was originally estimated to require about ten months, but because of some unavoidable interruptions (floods, the month of ramzan and elections), it had spanned a period of 14 months — April, 2001 to May, 2002.

1.5 Plan of the Report

With the background, objectives and methodology of the study detailed above along with a broad demographic profile of the Muslims in Bihar in this Introductory chapter, the Report moves next to delineate their 'Economic Status', based on the primary data collected by the study team (Chapter II). The issues discussed here include the demographic characteristics of the Muslim population, their resource base, employment and occupation pattern, income levels and living conditions. The chapter also discusses the limited reach of various poverty alleviation programmes in Bihar for the Muslim population. In addition to land and non-land resources, it is the educational endowment of a population that largely determines its socio-economic status. The study therefore, analyses the 'Educational Status' of the Muslims in Bihar in the next chapter (Chapter III). Apart from the prevailing literacy and educational levels of the aggregate population, the chapter also focuses on the educational practices among the Muslims in Bihar who are currently in the school and college going age. This is a good barometer to indicate the progress that the community is expected to make in the next generation. The health conditions of a community are considered as yet another crucial determinant of its human development level. It indicates its physical capacity to undertake tasks which could take it to higher levels of socio-economic development. An analysis of the 'Health Status' of the Muslims in Bihar is, therefore, presented separately in this Report (Chapter IV). This chapter also cover the highly contentious issue of the family planning practices by the community. The social status of community includes a large number of dimensions, each of which probably demands a specialised survey. This was obviously not possible in the present survey. However, the survey has tried to collect information on a limited number of the aspects of the 'Social Status' of the Muslims in Bihar, which is analysed in the next chapter (Chapter V). This includes the community's perception of security environment. Finally, the study brings together the main conclusions of the survey and makes a few recommendations that could help the government and the society at large to improve the present socio-economic conditions of the Muslims in Bihar (Chapter VI).

CHAPTER II

ECONOMIC STATUS

Within the broad spectrum of indicators that can adequately characterize the socio-economic conditions of a population, its economic conditions are probably the most important. Although economic needs are not the only needs of the people, they always have a precedence over other needs. Further, people's ability to meet their other needs depends, to a large extent, on their economic conditions. The present report, aiming at preparing a profile of the socio-economic conditions of Muslims in Bihar, therefore, has gone into considerable details in depicting the economic conditions of the Muslims in Bihar, using a fairly large number of relevant indicators.

The analysis starts with the 'Demographic Profile' of the Muslim population (Section 2.1), which constitutes the human endowment for all its economic activities. As regards the physical endowment, the survey's findings are presented in two parts — the first, the 'Land and Related Resources' endowment (Section 2.2) and the second, 'Non-Land Resources' endowment (Section 2.3). The human and physical endowments together form the base for 'Employment and Occupation' of Muslims in Bihar which is analysed next (Section 2.4). Because of poverty and lack of employment opportunities at their own village/town, outmigration of workers is a common phenomenon in Bihar, much wider than elsewhere in India. Such outmigration is also common to the Muslims in Bihar, requiring a separate analysis of 'Migration Patterns' (Section 2.5). The overall economic conditions of the Muslims in Bihar are then discussed in terms of 'Income and Poverty Levels' (Section 2.6), along with their 'Levels of Indebtedness'. As yet another indicator of economic status, the next section deals with the 'Living Conditions' of Muslims in Bihar, based on a number of physical indicators (Section 2.7). Since Muslims are a disadvantaged community, how effectively are implemented the 'Poverty Alleviation Programmes' in Bihar is an important dimension of economic status of the community. The working of these programmes vis-à-vis their reach among the Muslims is, therefore, discussed next (Section 2.8). Finally, the chapter concludes with some observation on the regional variation in the economic status of the Muslims across the state.

2.1 Demographic Profile

The Muslim population of Bihar, as per 2001 census, is 137.2 lakhs, constituting 16.5 percent of total population of the State. The difference between the Muslim and general population of

Bihar is, however, not limited to their size alone. Because of varying nuptial and reproductive practices as well as differing nutrition and health standards, the demographic profile of the Muslim population shows some other differences too. Fortunately, the National Family and Health Survey-II (NFHS-II), conducted just two years before the present survey, provides some useful estimates for the demographic profile of the general population. These have been used here for comparing the demographic profile of the Muslim and general population.

Household Size : The average size of Muslim households in Bihar is 6.8 in rural areas and 6.9 in urban areas (Table 2.1). Comparable estimates for the general population from NFHS-II are 6.1 and 6.0 respectively. Thus, Muslim households are found to be larger in size. As discussed later, the fertility rate for Muslims is a little higher, which has obvious consequence for the household size. In the rural areas, the average household size shows considerable variation among the districts (from 7.8 in Rohtas and Gaya to 5.6 in Katihar), but in urban areas, the variation is much less (7.6 in Siwan to 6.0 in Lakhisarai).

Table 2.1 : Average Household Size, Percentage of Female-Headed Households and Sex Ratio

Characteristics	Rural	Urban	NFHS estimate for general population (Bihar + Jharkhand)	
			Rural	Urban
Average household size	6.8	6.9	6.1	6.0
Percentage of female-headed households	10.5	11.3	6.7	6.6
Sex ratio	1001	930	955	932

Note : Districtwise figures are presented in Table A1 of Appendix

Percentage of Female-Headed Household : The phenomenon of outmigration, as discussed later, is very high among Muslim households in Bihar, possibly even more than among the general population. This largely accounts for no less than 10.5 percent of the rural households and 11.3 of the urban households being female-headed ones (Table 2.1). The NFHS-II has reported the percentages of such households being much lower for general population — 6.7 and 6.6 in rural and urban areas respectively. A woman heading a household is usually the result of outmigration or the premature death of some male members and thus not a matter of choice. However, it obviously entails larger responsibilities for her, and such larger responsibilities are more common among the female Muslims in both rural and urban areas of Bihar, than among the females in the general population. Gaya and Darbhanga are the two

districts where female-headed households are particularly large in number and in both these districts, as discussed later, the outmigration rates are very high.

Sex Ratio : The Census 2001 reports the sex ratio for Bihar to be 927 and 869 females per 1000 males in rural and urban areas respectively. NFHS-II also reports the sex ratio in Bihar to be rather low at 955 and 932 in rural and urban areas respectively. In contrast, the sex ratio is found to be higher among the Muslims in Bihar, clearly in rural areas (1001 females) taking into account both Census and NFHS-II estimates, and possibly in urban areas too (930 females) taking into account at least the Census estimate. That the sex ratio is better for the Muslims in Bihar indicates that, contrary to general belief, the practice of gender discrimination is relatively less among this community. The wide phenomenon of outmigration of male working members may also partly account for a higher sex ratios among the Muslims. Among the districts, the ratio is even better in rural areas of Gaya, Jehanabad, Aurangabad and Darbhanga; for urban areas, the relatively better districts are Gaya, Bhagalpur, Darbhanga and Kishanganj.

Table 2.2 : Percentage Distribution of Persons by Age-group

Age-groups (yrs.)	Rural		Urban		NFHS estimate for general population (Bihar + Jharkhand)			
					Rural		Urban	
	M	F	M	F	M	F	M	F
0-4	15.2	14.0	12.2	12.5	13.6	13.3	9.8	11.2
5-14	32.7	31.3	29.0	30.3	29.2	28.4	25.9	28.7
15-59	45.2	49.5	52.9	52.3	49.9	52.7	58.4	54.9
60 +	6.9	5.5	5.8	5.0	7.3	5.6	5.9	5.2
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A2 and A3 of Appendix

Age-Group Distribution : Age-groupwise distribution of a population largely depends upon the expectancy of life. No separate estimate is available for expectancy of life of the Muslims in Bihar, either from this survey or from elsewhere. However, the present survey indicates that the share of adults (above 14 years) in the total population is relatively smaller for the Muslims in Bihar than for the general population (Table 2.2). This is true for both the genders and in rural as well as urban areas. This difference probably indicates that the life expectancy of Muslims in Bihar is lower than for the general population. From the estimates of the percentage of children (less than 5 years) in the total population, one can also obtain an idea about the recent fertility

behaviour of the population. Table 2.2 indicates that these shares for both the Muslims and general population are lower in urban than in rural areas, indicating lower birth-rates in the former. It is in partly explained by the fact that the advantages of education and awareness about planned parenthood are obviously higher for the urban population. But it also indicates that, once educated, the Muslims also opt for lower fertility rates as is done by other sections of the population. This obviously negates the opinion that the religious convictions generally keep even the educated Muslims away from having lower fertility rates, ignoring the welfare of their own children as well as an important social responsibility.

Marital Status : Later in this report, while discussing the phenomenon of outmigration among Muslims in Bihar, it is found that most outmigrants are adult males moving out in search of employment. Most of these males are obviously married; consequently, the marital profile of the male population (Table 2.3) emerging from the survey is probably not very representative. However, from the percentage distribution of female population among the four marital status, it is observed that the share of the married in the total female population is higher among the Muslims in Bihar than in general population. This is an indication that the average age at marriage for girls is a little lower for Muslims in Bihar than for the general population. This difference between the Muslim and the general population with respect to average age at marriage for girls is observed in both rural and, to a lesser extent, in urban areas.

Table 2.3 : Percentage Distribution of Persons by Marital Status

Marital Status	Rural		Urban		NFHS estimate for general population (Bihar + Jharkhand)			
					Rural		Urban	
	M	F	M	F	M	F	M	F
Unmarried	63.7	53.7	65.9	56.7	53.9	59.5	69.0	61.5
Married	35.0	41.8	32.7	37.2	43.4	36.2	29.7	33.0
Divorced/ Separated	0.1	0.3	0.1	0.4	0.2	0.3	0.1	0.4
Widow/ Widower	1.2	4.6	1.3	5.7	2.5	4.0	1.2	5.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A4 and A5 of Appendix

There is also a widespread belief that the religious laws relating to divorce being relatively liberal for Muslims, the phenomenon is much wider among them. That more women are the victim of this social practice is apparent from the distribution of persons by marital status — in

both rural and urban areas, there are relatively more divorced/separated women than men among the Muslims as well as the general population (Table 2.3). But these estimates do not indicate that the phenomenon is wider among the Muslims. From an alternative estimate (discussed in Section 5.1 later), however, it appears that the phenomenon of divorce/separation/desertion is wider among this community, affecting the status of their women.

Caste Distribution : The social concept of caste among the Hindus has its origin in their religious texts. In the religious text of Islam, however, no such division of the society ordained by birth, is indicated. The Islamic ethos is thus basically egalitarian. But since interactions between the Muslims and Hindus have been going on over several centuries, the Indian Muslims are also to a considerable extent divided along caste lines, although the practice of untouchability has not appeared among them. These castes divisions do not enjoy any religious sanction, but because of historical reasons, the religious ideals and social realities are generally at variance with each other. The caste categories among the Muslims have appeared largely along the occupational structure of the population; but as among the Hindus, the relation between caste and occupation is also losing strength. With the spread of education and changes in the occupational structure in the overall economy, many Muslims practice as do the Hindus, occupations different from what their caste background indicates.

Table 2.4 : List of Castes Identified in the Survey

Caste Group	Caste			
Upper Castes	1. Syed	2. Shaikh	3. Pathan	4. Malik
Middle / Backward Caste (Annexure II)	5. Gaddi	6. Gadheri	7. Kalal (Araqi)	8. Kulhaiya
	9. Moghal	10. Mukri (Mukeri)	11. Nalband	12. Rangrez
	13. Teli	14. Saifi	15. Suryapuri	
Lower / Most Backward Castes (Annexure I)	16. Abdal	17. Bakkho	18. Bhat	19. Bhatiara
	20. Kuraishi (Chik)	21. Churihar	22. Dafali	23. Mansuri (Dhunia)
	24. Dhobi	25. Idrisi	26. Kalandar	27. Kasab (Kasai)
	28. Mehtar (Lalbegi, Halalkhor)	29. Madari	30. Meershikar	31. Miriasin
	32. Momin (Ansari)	33. Nai (Salmani)	34. Nut	35. Pamaria
	36. Rayeen (Kujra)	37. Sayeen (Fakir, Shah)	38. Shekhara	39. Sikalgar (Saikalgar)
	40. Shershahbadi	41. Thakurai	42. Kamangar (Mali)	43. Turk Pasi

BOX 2

Shershahbadi : Soldiers of Sher Shah Suri

They call themselves Shershahabadi and trace their roots to the period of Sher Shah Suri. This peculiar caste/sub caste is mostly found in the old Purnia commissionary including Purnia, Kishangunj, Katihar and Araria. Culturally and linguistically they are more akin to Bengalis but they speak a different dialect called Surjapuri that is neither Hindi/Urdu nor Bengali but a mix of these languages. In 1991 census 17.26 percent of Muslims in Kishangunj enrolled their mother tongue as Surjapuri indicating at least that a fairly good proportion of the Muslim population in that district is Shershahabadi. According to legend, during the regime of Sher Shah a platoon of army had been deployed in Murshidabad and Maldah to counter any insurgency from another side. They had originally been drafted from the Punjab region. The soldiers lived there long till the end of the Suri regime. During that time they maintained contacts with local Muslim population and even got married to their daughters. Since they had no separate identity they declared themselves the descendents of Sher Shah and started calling themselves Shershahabadi. This history dates back to 1550-55 AD.

In view of their poverty and backwardness, the Bihar government included this group in Annexure-I category. However, the illiteracy among this group as well as in the entire Muslim population in the region is so acute that they can hardly imagine going in for government jobs. Yet this group wants to maintain its identity and so it religiously follows its self-enforced rules and customs. Despite acute poverty, their womenfolk strictly observe the purdah system and in spite of their very limited population, they marry off their wards only to Shershahabadis. The local people said that their clan was also found in some parts of West Bengal, particularly Murshidabad. The Shershahabdis are found in plenty in Kishangunj but they prefer to live along the riverside to have easy access to water resources, may be because they love to be associated with farming although 75 percent of this community is landless. The literacy rate among the men is extremely low and among the women it is absolutely naught.

In the present survey, it was possible to identify as many as 43 castes among the Muslims (Table 2.4). Of these, Syed, Shaikh, Pathan and Malik are generally thought to form the Upper Castes among the community. It is not easy to classify the remaining 39 castes into middle and lower castes, as can be done for Hindu caste categories. However, the Bihar Backward Classes Commission had placed 27 of these Muslim castes as falling under Annexure I of the list of 'Most Backward Castes in Bihar' and 9 of them under Annexure II of the list of 'Backward Castes in Bihar'. The survey has identified 3 Muslim castes (Gadheri, Moghal and Turk Pasi) which do not find a mention in either of the above lists. However, based on field-level impressions about their socio-economic conditions, Gadheri and Moghal may be listed under the 'Backward Castes' and Turk Pasi among the 'Most Backward Castes'. Quite paradoxically, there are three castes (Dhobi, Mehtar and Turk Pasi), the Hindu equivalents of which are classified as Scheduled Castes, but among the Muslims, there are classified as 'Most Backward Castes' in Table 2.4.

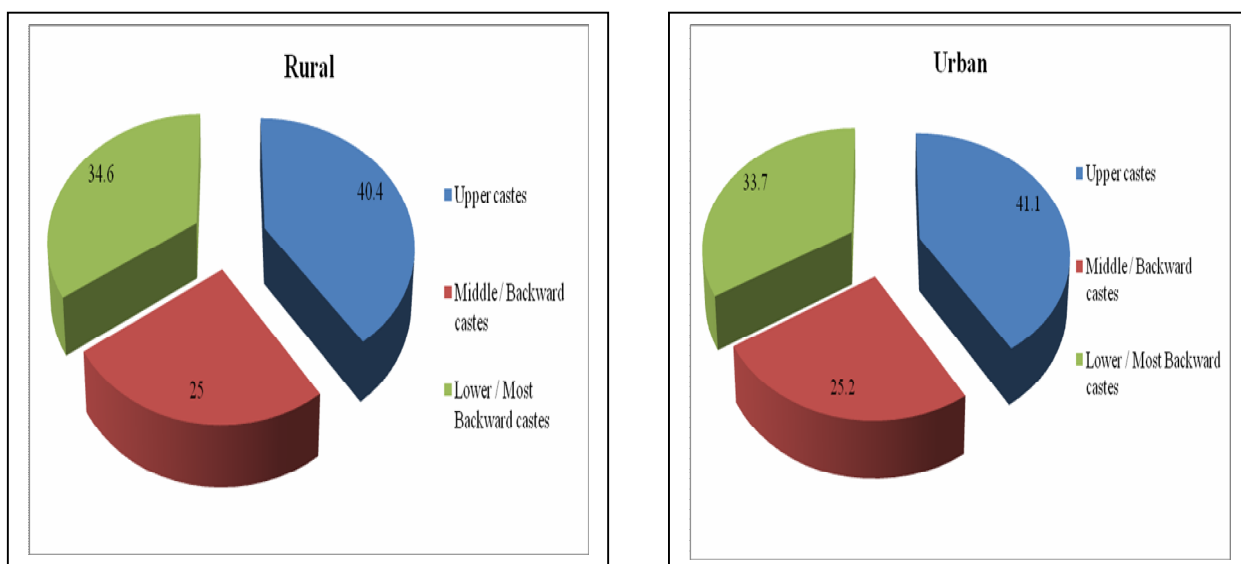
Unlike the Hindus, among whom the upper castes constitute a rather small part of the population, the four upper castes among the Muslims account for much larger part of the population — 40.4 percent in rural and 41.1 percent in urban areas. (Table 2.5). The middle or backward castes (listed in Annexure II), in contrast, constitute a much smaller part of the population — 25.0 and 25.2 percent respectively in rural and urban areas. Finally, the lower or most backward castes (listed in Annexure I) again constitute a large part of the population — 34.6 and 33.7 percent in rural and urban areas respectively. Together, these figures also indicate that the distribution of Muslim population among the three caste groups is very similar in rural and urban areas.

Table 2.5 : Percentage Distribution of Sample Households by Caste Groups

Caste Groups	Rural	Urban
Upper castes	40.4	41.1
Middle / Backward castes	25.0	25.2
Lower / Most Backward castes	34.6	33.7
All	100.0	100.0

Note : Districtwise figures are presented in Table A6 of Appendix

Figure 3 : Percentage Distribution of Sample Households by Caste Groups



Although the overall distribution of the population by caste-groups is nearly the same in rural and urban areas, there is wide variation among the districts regarding castewise distribution of their population. In the rural areas, for example, although upper caste Muslims form nearly 40 percent of the population in Bihar as a whole, there are as many as four districts where they constitute more than 60 percent of the population — Patna, Munger, Darbhanga and Madhepura. The lower caste rural Muslim households are concentrated in only two districts of Bihar — Kishanganj and Katihar where they form 87.4 and 93.5 percent of the total Muslim households respectively. Everywhere else, their presence in the rural areas is very marginal. As regards middle caste Muslim households, they are relatively more in rural areas of Rohtas, Gaya, Aurangabad, Jamui and West Champaran. In each of these districts, they form more than 40 percent of the total rural Muslim households.

In the urban areas, the variation among the districts regarding castewise distribution of households, however, is much smaller. The upper caste households are found relatively more in urban areas of Patna, Bhagalpur and Vaishali; the middle caste households in urban areas of Darbhanga; and the lower caste ones in urban areas of Rohtas, Jehanabad, Siwan, Gopalganj, Kishanganj and Katihar.

2.2 Land and Related Resources

Of the 13.7 million Muslims in Bihar, nearly 11.9 million (approximately 87 percent) live in rural areas where land and related endowments form the main base of their livelihood. If one considers the primary sector as a whole, comprising agriculture along with animal husbandry and fishery, it exhausts nearly the whole of employment and income opportunities in the rural areas. This is more so in Bihar than elsewhere in India. Thus, endowment of land and related resources is probably the most crucial determinant of the economic conditions of the Muslims in Bihar. Further, there is no doubt that, for a long time to come, no major shift of the rural population to the urban areas will be possible and, therefore, primary sector employment will remain the most important source of income for rural households, both for Muslim and general population. This section, therefore, discusses in detail first the land endowments of the Muslims in rural Bihar and then their livestock endowments, the latter often supplementing the agricultural income of the rural households, particularly among the Muslims.

Table 2.6 : Land and Related Endowments of Rural Households

No.	Characteristics	Information	No.	Characteristics	Information
1.	Percentage of households possessing		4.	Percentage of operated area irrigated by	
	(a) Homestead land	96.3		(a) Traditional sources	7.3
	(b) Cultivable land (owned)	35.9		(b) Modern sources	80.1
	(c) Cultivable land (operated)	28.8		(c) Unirrigated	12.6
	(d) Orchard land	4.0		(d) All	100.0
2.	Percentage distribution of households by land operated		5.	Percentage of cultivating households possessing	
	(a) Nil	71.2		(a) Plough	23.8
	(b) 0.1-1.0 acre	14.3		(b) Bullock cart	5.0
	(c) 1.1-2.0 acres	6.3		(c) Pumpset	10.5
	(d) Above 2.0 acres	8.2		(d) Tractor	3.0
	(e) All	100.0	6.	Cropping intensity for cultivating households	
3.	Average size of landholding (acres)			(a) Net area cultivated per cultivating household (acres)	1.91
	(a) Per household	0.65		(b) Gross area cultivated per cultivating household (acres)	3.37
	(b) Per owning household	1.82		(c) Cropping intensity	176
	(c) Per cultivating household	1.91			

Note : Districtwise figures are presented in Table A7, A8, A9, A10, A11 and A12 of Appendix

Land Endowments : Only 35.9 percent of the Muslim households in rural Bihar possess any cultivable land. (Table 2.6) The NFHS-II estimates that, for the general population in rural Bihar, the percentage of landowning households is much higher at 58.0 percent. Thus the rural Muslim households are seen to be severely handicapped in terms of their land endowments, the principal basis of their livelihood. Secondly, the present survey shows that although 35.9 percent of the rural Muslim households possess some cultivable land, the percentage of them actually operating some land is even lower at 28.8 percent. In other words, for about one-fifth of the land-owning Muslim households, the amount of land is so marginal that they have no option but to practise reverse-leasing, i.e., leasing the small amount of land to a cultivator with larger landholding. Thus, nearly three-fourths of the rural Muslim households are dependent largely on wage employment in agriculture and, to a smaller extent, on whatever limited self-employment is available outside the farm sector. In the backdrop of very low land-man ratio in Bihar's agriculture, the problem of landlessness is very acute here even for the general rural

population; but for the Muslims, it is far more severe. Fortunately, as regards homestead land, the Muslims in rural Bihar are better placed, as nearly all the households are seen to have their own homestead land. But among the landless Muslim households, the area of such homestead land is generally too small to allow for even limited vegetable cultivation at the backyards for household consumption.

The severe disadvantage of the Muslims in rural Bihar in their land endowments becomes even more apparent when one considers the size of their landholdings. According to the 1990-91 Agricultural Census of Bihar, the average size of landholding was 2.32 acres; in sharp contrast, the present survey finds the average size of landholding per cultivating Muslim households to be much lower at 1.91 acres. Further, barely 8.2 percent of the Muslim households in rural Bihar have land over 2.0 acres. The percentage of Muslim households having at least 5 acres of land (generally considered to be the minimum size of an economic holding), would be a miniscule one.

Judged in terms of average size of landholding per operating household, the land endowment of Muslim households is relatively better in Patna, Jehanabad, Aurangabad, Lakhisarai and West Champaran, for each of which the average size of landholding is above 2.50 acres. On the other side, the average size of landholding is particularly low (less than 1.50 acres) in Jamui, Siwan, Gopalganj, Vaishali and Samastipur. The phenomenon of landlessness is, however, not much related to the size of operational holdings. For example, in rural Patna, the phenomenon of landlessness is one of the highest (85.6 percent), but among the operating households, the size of operational holding is quite high (2.59 acres). A contrast is observed in Gopalganj where only 28.9 percent of the Muslim households in rural areas are landless, but for the operating households, the average size of landholding is very low (1.01 acres).

Land-Related Resources : Two crucial resources needed for reaping the benefits of land resources are water and agricultural implements. As regards water resources, the (unpublished) Season and Crop Report for Bihar for the triennium ending 2000-01, mentions that 57.1 percent of the gross sown area in Bihar is irrigated. If a separate estimate were available for present Bihar (i.e., leaving out Jharkhand), the extent of irrigated cultivation will be undoubtedly higher. But even then it would probably be lesser than the irrigation facilities enjoyed by the

Muslim cultivating households in rural Bihar. No less than 80.1 percent of the land cultivated by Muslim households are irrigated through modern methods and another 7.3 percent by traditional methods (Table 2.6). Apart from the relatively higher concentration of Muslim in Patna and Rohtas (both served by Sone Canal system) and Saharsa and Katihar (both served by Kosi Canal system), it is also quite possible that, for historical reasons, the Muslim population has often settled in areas with relatively higher irrigation potential. Thus, although land endowment is much inferior for rural Muslim households than for the general population, relatively better irrigation facilities available to the former partially compensates for this disadvantage. However, the advantage in irrigation facilities is not available to rural Muslim households in Gaya, Jehanabad, Aurangabad, Bhagalpur and Kishanganj.

The serious disadvantage of the cultivating Muslim households in rural Bihar in their land endowments (both in absolute and comparative terms) is reflected in the relatively limited stock of agricultural implements that they possess. Since the landholding are very small, only about one-fourth of the cultivating households find it economical to own a plough (Table 2.6). Tractors have emerged in many rural areas of Bihar, particularly where irrigation facilities are substantial. But, because of small landholdings, only 3.0 percent of the cultivating Muslim households report ownership of a tractor, which translates to less than 1 percent of the total number of rural Muslim households. The Muslim cultivating households, therefore, get their land ploughed by buying tractor timings. Similarly, a water market has also emerged in many rural areas of Bihar and, consequently, the practice of buying water is also very common among the Muslim cultivating households. This explains why these households report extensive irrigation by modern sources even in non-canal irrigated districts, although only 10.4 percent of them are seen to possess pumpsets.

A relatively well-endowed household may not need to buy a pumpset if canal irrigation is available to its land and it may not also buy a tractor, if the price for tractor services is favourable to it. However, for a broad comparison, if we consider ownership of either a pumpset or a tractor as indicators of a farmer's prosperity, then the districts where Muslim cultivating households are found to be relatively better off are — Patna, Gaya, Jehanabad, Aurangabad, West Champaran, Darbhanga, Samastipur and Katihar.

Table 2.7 : Purchase and Sale of Land by Rural Households during Last Five Years

No.	Characteristics	Information
1.	Purchase of land	
	(a) Percentage of purchasing households	2.4
	(b) Average area purchased per purchasing households (acres)	0.32
	(c) Average value of land purchased per purchasing household (Rs. '000)	45.8
2.	Sale of land	
	(a) Percentage of selling households	2.5
	(b) Average area sold per selling household (acres)	0.49
	(c) Average value of land sold (Rs. '000) per selling household	51.9

Note : Districtwise figures are presented in Table A15 in Appendix

For Muslim households in rural Bihar, not only their land endowment is more limited than for the general population, there is also a slow trend of land alienation among them. (Table 2.7). Additional amount of land bought by the rural Muslim household during the last 5 years (2.4 percent of the household reporting buying of some land with an average of 0.32 acres of land per buying household) is less than the land sold by them (2.5 percent of the households reporting selling of some land with 0.49 acres of land per selling household). This obviously makes livelihood challenges of the already land poor rural Muslim households even more difficult.

Cropping Practices : The main factors for agricultural growth wherever it has happened in India, have been irrigation, improved seeds and fertilizer. Of these, irrigation facilities for the Muslim cultivating households in rural Bihar are slightly better than for the general rural population. Therefore, the intensity of cropping by these households, defined as (gross area sown / net area sown) x 100, is higher at 176, compared to about 150 for the general rural households as per Season and Crop Report of Bihar for the late nineties (Table 2.8).

Table 2.8 : Agricultural Practices of Rural Cultivating Households

No.	Characteristics	Information
1.	Cropping intensity	176
2.	Percentage of households using HIV seeds	
	(a) Extensively	11.8
	(b) Moderately	63.0
	(c) Not using	25.2
	(d) All	100.0
3.	Percentage of households using fertiliser	
	(a) Extensively	20.2
	(b) Moderately	74.2
	(c) Not using	5.6
	(d) All	100.0
4.	Cash cropping	
	(a) Percentage of hhs. growing cash crop	25.2
	(b) Cash crop area as percentage of total cropping area	19.4
5.	Percentage of agricultural produce marketed	32.8

Note : Districtwise figures are presented in Table A13 and A14 of Appendix

However, because of uneconomic size of their landholdings and other constraints, the use of other two inputs, specially improved seeds, is much limited among the Muslim cultivating households in rural Bihar (Table 2.8). Although nearly three-fourths of the Muslim cultivating households use improved seeds, only about one-tenth of them use it extensively. That a large percentage of the households use improved seeds only moderately clearly indicates that the operating constraint for them is neither lack of knowledge, nor absence of a proper attitude; the practice is limited because of economic constraints that are common for small and marginal cultivators. In case of the use of fertilizers, the practice among the Muslim cultivating household, is wider than for improved seeds. Nearly all the households use this valuable input; but here again, only about one-fifth of them use it extensively. The constraints here are the same as for improved seeds.

Among the districts, the cropping practices vary widely, although irrigation facilities are usually good and cropping intensities are usually high in nearly all the districts. The regional differences in agricultural productivity occur mainly because of the varying extent of the use of improved seeds and fertilizers. Some of the districts where use of improved seeds is relatively

wider are Bhagalpur, Munger, Khagaria and Saharsa; the use of fertilizers, on the other hand, is relatively higher in Rohtas, Gaya Bhagalpur, Darbhanga and Saharsa. Unfortunately, in the absence of more empirical information (districtwise) on agro-economic variables, it is not possible to indicate the districts where the Muslim cultivating households are engaged in more productive agricultural practices. But one can note that cropping practices are very traditional in most of the districts of north eastern Bihar where the concentration of the Muslim population is relatively higher. In the other regions of Bihar, there are three districts — Gaya, Bhagalpur and West Champaran — where the Muslim population is substantial and the Muslim cultivating households are seen to use relatively more non-traditional inputs like improved seeds and fertilizers.

The overall gains from improved cropping practices or losses because of traditional farming are reflected best in household income from agriculture which is discussed in detail later in this report (Section 2.6). But as an additional indicator of the basic subsistence nature of the cropping practices of the Muslim cultivating households, one may note that barely one-fourth of the cultivating households grow any cash crop. The area under cash crop as a percentage of gross cropped area is even less, only 19.4 percent. The percentage of agricultural products marketed is a little higher at 32.8 percent, but one may note that crops like jute (in north-eastern Bihar) and sugarcane (in West Champaran) are cultivated by even small/ marginal farmers. If such ‘compulsive’ cash cropping, because of specific agro-climatic conditions, is excluded to reflect more truly the nature of the cropping practices of the Muslim cultivating households, then its subsistence nature becomes even more apparent.

Livestock Resources : Rearing of livestock, usually in a traditional way, is generally believed to be wide among rural households. For landpoor households, as most of the Muslim households are, animal husbandry provides valuable supplementary income. The present survey finds that no less than 55.9 percent of the rural Muslim households have some livestock endowment or the other (Table 2.9). The NFHS-II estimates that 60.9 percent of the households in rural Bihar own some livestock. The impression that livestock rearing is wider among the rural Muslim households than among the general population is therefore probably not true. However, if it were possible to have separate estimates for percentage of rural households owing different types of livestock — cows, goats and poultry animals — it would have probably indicated that

rearing of goats and poultry animals is wider among the Muslim households than among the general population. More than one-fourth of the rural Muslim households practise rearing of goats; and for poultry animals, the share is even higher at one-third of the households. In the districts of Madhepura, Kishanganj and Katihar, all in the north-eastern part of Bihar, rearing of livestock by rural Muslim households is very wide — nearly 70 percent of the Muslim households there having livestock resources.

Table 2.9 : Livestock Endowment of Rural Households

No.	Characteristics	Information
1.	Percentage of rural households owning	
	(a) Cow, etc.	25.0
	(b) Goat, etc.	28.8
	(c) Poultry animals	32.4
	(d) Any livestock	55.9
2.	Average value of annual production (Rs. '00) per livestock-owning household	
	(a) Milk	79.3
	(b) Goatery	21.9
	(c) Poultry	45.6
	(d) Total	146.7
3.	Marketing of animal husbandry products	
	(a) Percentage of livestock-owning households selling part of their an. hus. Products	47.7
	(b) An. Husbandry products sold as percentage of total value of products	33.4

Note : Districtwise figures are presented in Table A16 and A17 of Appendix

The critical importance of livestock rearing as a part of the survival strategy of the landpoor Muslim households in rural Bihar, is further indicated by the fact that nearly half of them sell part of their animal husbandry products, although the level of production, most of it at the backyard of their houses, is very low. As expected, the proportion of households selling part of their animal husbandry products is relatively higher in north-eastern districts of Bihar. The value of animal husbandry products sold as percentage of total value of these products was found to be 33.4 percent for all households. If one were to consider only the selling households, the share of produce sold would be as high as 70.0 percent. It clearly indicates that, for nearly half the rural Muslim households, the rearing of livestock is an important source of cash

income. Such cash income is earned more by those rural Muslim households which sell milk/milk products (mainly in the districts of Munger, Lakhisari, Khagaria, Siwan and Gopalganj), and not by those in the north-eastern districts of Bihar where goat- and poultry-keeping are very wide.

2.3 Non-Land Resources

The major source of employment and income for the general population in Bihar is usually wage/salary employment. This is also true of the Muslim population of Bihar. Self-employment is not necessarily more paying than wage/salary employment; but in a poor economy like Bihar where unemployment and low-paid wage/salary employment is very wide, having resources that could open opportunities for self-employment is an advantage in many respects. In the rural areas, land and related resources obviously provide such opportunities, and as discussed in the previous section, they are more limited for the Muslim population than for the general population. But there are some non-land resources as well which, if available, could provide its owners with substantial self-employment opportunities. Broadly speaking, such resources could be either for manufacturing activities or for service-providing activities. In case of the Muslim population, it is desirable to consider manufacturing activities under two categories — artisan-based activities (i.e., traditional manufacturing activities like weaving, pottery, etc.) and ‘modern’ manufacturing activities — as artisan-based activities used to be an important source of livelihood for many Muslim households in the past.

Artisan-based Activities : In the rural areas, barely 2.1 percent of the Muslim households are engaged in artisan-based activities (Table 2.10). This obviously indicates that, in the face of competition from the modern manufacturing sector, the traditional artisan-based activities have fast disappeared, forcing the workers of those artisan households to usually become landless agricultural labourers. Apart from Bhagalpur where some silk-weaver households are still able to continue their business, three other districts where artisan-based activities by rural Muslim households are relatively wider are Rohtas, Gaya and Vaishali. Except in Bhagalpur where the average value of implements per artisan household is Rs. 6390, everywhere else the implements used are very limited. For the overall sample, the average value of such implements per household is only Rs. 2200. All these artisan-based activities are performed generally by a single full-time worker of the households, only occasionally supported by a part-time worker.

On an average, only 1.4 members of the household are employed in artisan-based activities — 1.1 of them as full-time workers and another 0.3 as part-time workers. This employment capacity is generally not sufficient for a rural Muslim household which has, as reported later, about 1.8 workers. The average annual income for artisan-based activities is only Rs. 16.15 thousand. This income level implies that unless it is adequately supplemented by income from other sources, artisan households live below the poverty line. Income levels from artisan-based activities are, however, relatively higher in Rohtas, Bhagalpur, Munger, Khagaria and West Champaran.

Table 2.10 : Information about Non-Land Resources of Households

No.	Characteristics	Artisan-based activities		Manu- facturing activities	Other Self-employment activities	
		Rural	Urban	Urban	Rural	Urban
1.	Percentage of households engaged	2.1	4.4	0.6	23.1	42.5
2.	Average value of implements/ machinery per household (Rs. '00)	22.0	13.7	247.0	88.8	76.2
3.	Average number of hh. Members employed					
	(a) Full time	1.1	1.5	1.8	1.1	1.3
	(b) Part time	0.3	0.2	0.2	0.2	0.2
	(c) All	1.4	1.7	2.0	1.3	1.5
4.	Average annual income from activity (Rs. '00) per engaging households	161.5	258.2	513.0	247.9	355.9

Note : Districtwise figures are presented in Tables A18, A19, A20, A21 and A22 of Appendix

In the urban areas, the extent of artisan-based activities by Muslim households is a little higher — 4.4 percent of them engaging themselves in such activities. But geographically, these activities are highly localised in Rohtas, Jehanabad and Siwan. About 15 percent or more of the urban Muslim households in each of these districts are engaged in artisan-based activities. Surprisingly, the physical resource base of these artisan households is narrower than the rural artisan households — the average value of implements for urban artisan households is only Rs. 1370. But in terms of employment opportunities, urban Muslim artisan households are better off than their rural counterparts. On an average, each artisan-based unit in urban areas

provides full-time employment to about 1.5 workers and part-time employment to 0.2 workers, totaling 1.7 workers per unit. For most urban households, this will imply self-employment opportunities for nearly all their working members. The average annual income from artisan-based activities in urban areas is Rs. 25.82 thousand, nearly one and a half times the income levels from such activities in rural areas. Even after allowing for higher cost of living in urban areas, the urban artisan households are better off than those operating in rural areas. That the urban artisan households are able to earn more income from their activities, in spite of having a narrower physical resource base, is due to the advantage they enjoy in marketing facilities. Rural artisan households almost invariably mentioned lack of marketing facilities as the main obstacle against their traditional business. Among the three districts where urban artisan-based activities are relatively higher, the income levels are also higher in Rohtas and Jehanabad, but not in Siwan. On the other hand, although artisan-based activities are relatively less in urban Bhagalpur, the income level there is relatively higher there.

Manufacturing Activities : In the usual classification of economic activities, most of the work done by artisans are also manufacturing activities. However, as mentioned before, in the present survey, the manufacturing activities have been defined to include 'modern' activities alone, leaving out artisan-based manufacturing activities which are important for Muslim population and, hence, have been discussed above as a separate category. In the present survey, no rural household was found to be engaged in any modern manufacturing activity. And in a sample of 1586 urban Muslim households, there were only 12 (0.6 percent) which were engaged in modern manufacturing activity (Table 2.10). That the (non-land) economic resources of the Muslim population in Bihar is extremely limited is indicated not only by how few are the households engaged in manufacturing, but also the small size of their production units. The average value of machinery per production unit is only Rs. 24.70 thousand and the average annual income from these manufacturing units is only Rs. 51.30 thousand. In the 14 districts over which the urban samples of the present survey were spread, in no less than 6 districts, there was no urban Muslim households engaged in any manufacturing activity. In the remaining districts, the extent of manufacturing activities was the highest in Lakhisarai, with 4.0 percent of the urban Muslim households there reporting this as one of their sources of income.

Other Self-Employment Activities : Besides artisan-based and modern manufacturing activities, opportunities for self-employment exist in a number of service-providing activities. In the rural

areas, 23.1 percent of the Muslim households are seen to be engaged in self-employment activities which include, besides retail trade, such activities as bidi-making, tailoring, rickshaw-pulling and also as mechanics for various machineries (Table 2.10). Of these, rickshaw-pulling and working as mechanics are not generally rural activities. It appears that the members of many rural Muslim households undertake their self-employment activities not in their own villages, but in the nearby towns. The average number of household members employed in such self-employment activities among rural Muslim households is rather small (only 1.3 workers, out of which 1.1 are full-time ones), but the income levels are substantially higher than for artisan-based activities. For the rural Muslim household so engaged, the average annual income from self-employment activities is Rs. 24.79 thousand which is not only higher than what a household earns from an artisan's unit, but would be generally higher than the annual income from cultivation for a small/marginal cultivator.

In the urban areas, the self-employment activities are even wider than in rural areas, as 42.5 percent of the Muslim households here are seen to be engaged in such activities. As discussed in the next section, the extent of self-employment activities among urban Muslim households is higher than among the general population. The four major activities where self-employment is rather wide are retail trading, tailoring, repairing workshops and transport operations. In particular, the presence of Muslims is more visible in fruit trading and as auto-mechanics. The average annual income from such self-employment is Rs. 35.59 thousand which is probably adequate to keep the households just above the poverty line; but those urban households having annual incomes below that average are most likely to be below the poverty line.

Self-employment in such service-oriented activities like retail trading and transport is not a necessarily inferior employment; but as will become evident from the estimates of per worker income presented in the next section, most of the urban Muslim households reporting some non-land resources for self-employment of their members are engaged in rather low-paying activities. After failing to obtain a wage/salary employment, engaging in a rather low-paying self-employment is often the last option for survival for many Muslim households, both in rural and urban areas. Under the prevailing conditions of employment, this strategy of economic survival is adopted even by the general population, but it is obviously practised on a wider base by the Muslim households.

2.4 Employment and Occupation

The general pattern of employment and occupation of a population is determined by the land and non-land resources of the households for self-employment, their educational and skill levels for obtaining wage/salary employment, and the overall economic and employment conditions prevailing in the areas they live in. These are all economic determinants of employment and occupation patterns and they are equally relevant for both the general and Muslim populations. However, in the context of the Muslim population, one may also add two additional non-economic considerations — the prevalence of employment market segmentation, if any, for the Muslim workers, and socio-cultural factors that widely influence the work participation rates of the male and female populations.

From the discussion in the previous two sections, it is apparent that the Muslim population of Bihar is disadvantaged with respect to their land and land-related resources in rural areas, in comparison to the general population. For non-land resources, comparable estimates for the general population are not available; but these resource are indeed very limited for Muslim households, both in rural and urban areas, As regards educational/skill levels, compared to the generation population, the Muslim workers may not be disadvantaged in rural areas; but the educational/skill levels of the Muslims is lower in urban areas (please refer to section 4.1). However, these differences between the Muslim and general populations do not seem to be adequate to explain poorer employment and occupation patterns of the former, particularly in the urban areas. For various reasons, as is substantiated by our survey findings, a segmentation of the employment market seems to be operative to the disadvantage of Muslim workers.

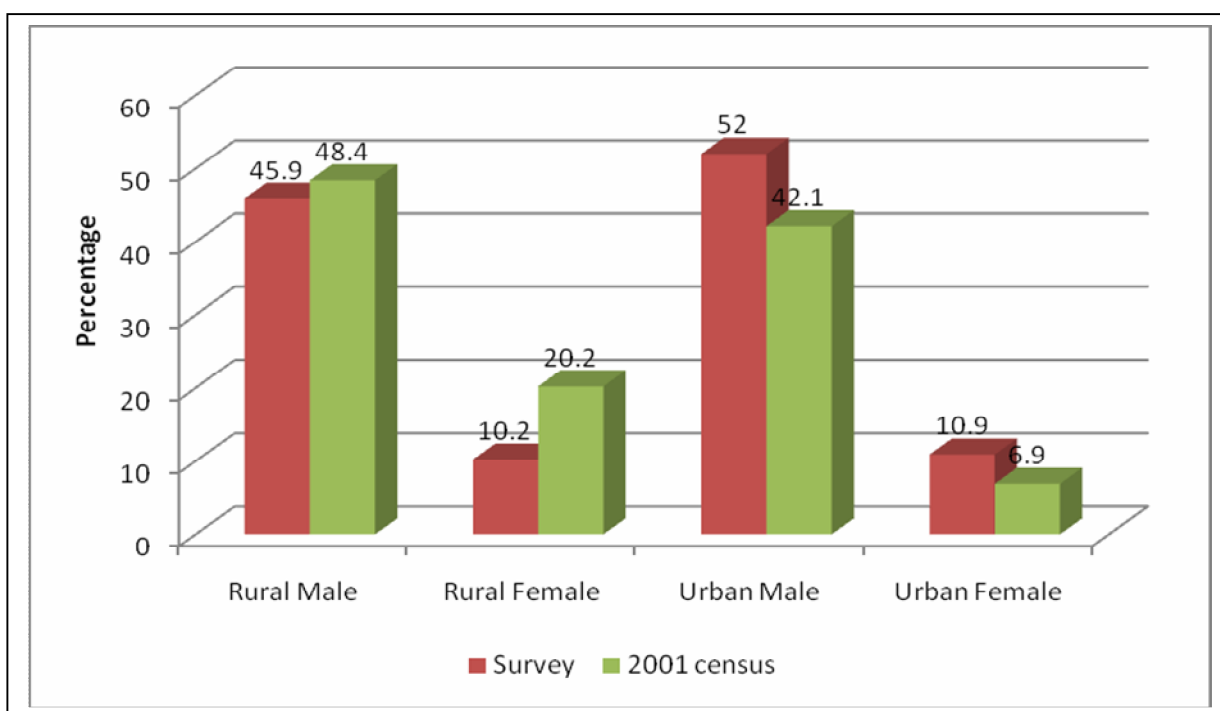
Works Participation Ratio : Defined as the size of the working population as a percentage of the total population, the Work Participation Rate (WPR) denotes the division of the population between the categories — workers and their dependents. The 2001 Census reports the male WPR to be 48.4 percent in rural areas and 42.1 percent in urban areas for the general population of Bihar. Our survey finds the male WPR for the Muslim population to be slightly lower (45.9 percent) in rural areas, but in urban areas, the WPR for males is substantially higher at 52.0 percent (Table 2.11). It probably indicates that the earnings of male Muslims workers in urban areas are lower than those from the general population and, hence, more male members from the Muslim households have to join the workforce to ensure subsistence.

Table 2.11 : Work Participation Ratio and Unemployment

No.	Characteristics	Rural	Urban	2001 census estimate for general population	
				Rural	Urban
1.	Work Participation Ratio				
	(a) Male	45.9	52.0	48.4	42.1
	(b) Female	10.2	10.9	20.2	6.9
	(c) Persons	28.0	32.2	34.8	25.6
2.	Unemployment rate for urban male workers	—	3.6	—	—

Note : Districtwise figures are presented in Table A23 of Appendix

Figure 4 : Work Participation Ratio



In the case of females, however, the difference between the WPR for the Muslim and general population is not limited to urban area alone, it is observed in the rural areas too. But the causes behind this difference are different in rural and urban areas. Compared to the general population, the female WPR is lower for Muslim population in rural areas, but higher in urban areas. In the rural areas, it is the socio-cultural factors that probably cause a much lower WPR (10.2 percent) for rural Muslim women than for the general population (20.2 percent). The

tendency to discourage women from taking up employment (which more often than not entails going out of the house) is stronger among rural Muslims. This is apparent from two facts — first, the WPR for rural Muslim women is lower than for the general population and, secondly, it is so in spite of economic conditions of the Muslim households being obviously poorer. In the urban areas, in contrast, the WPR for females is higher among Muslims (10.9 percent) than among the general population (6.9 percent). This extremely low WPR for females in urban areas among the general population is because of their better economic conditions and higher share of upper caste Hindus in urban population, both of which cause lower female WPR. Thus, the WPRs for the Muslim and the general population clearly indicate that it is lower for the former in rural areas — for males, females as well as persons, the difference being very wide for female workers. But in the urban areas, under the pressure of challenging livelihood conditions, the Muslim population is compelled to work harder, making their WPR higher than the general population — again for male, female as well as persons.

In an economy where casual and intermittent work is very wide, resulting in considerable underemployment, the number of persons reporting that they are unemployed will be very limited. Therefore the concept of open unemployment is not very relevant in this context. However, for urban male Muslim workers, this was found to be 3.6 percent which is very close to what various rounds of NSSO data have estimated.

Employment Status : In the usual enquiries on employment status, the workers are generally divided in five categories — unemployed, employer, self-employed, wage/salary earner and unpaid family worker. Of these, the category of ‘unemployed’ has been discussed above. Since ‘employers’ and ‘unpaid family workers’ are essentially ‘self-employed’ workers, and generally comprise a very small part of the employed workforce, they have all been clubbed together as such in this analysis. In the case of wage/salary earners, on the other hand, it is probably desirable to bifurcate them into two categories — those with a regular employer (Wage/salary earners-I) and the rest without a regular employer (Wage/salary earners-II) — the division having clear implications for regularity of employment. In the present analysis, therefore, the employment status of the workers is classified into three categories — self-employed, wage/salary earners-I and wage/salary earners-II (Table 2.12).

Table 2.12 : Percentage of Employed Workers by Employment Status

No.	Characteristics	Rural		Urban	
		Male	Female	Male	Female
1	Percentage of employed persons working as				
	(a) Self-employed	41.6	8.0	36.9	5.1
	(b) Wage/salary earning-I	29.6	51.7	47.3	66.6
	(c) Wage/salary earner-II	28.8	40.3	15.8	28.3
	(d) All	100.0	100.0	100.0	100.0

- Note :
1. Wage/salary earner-I is one with a regular employer; Wage/salary-II is one without a regular employer
 2. Districtwise figures are presented in Tables A24 and A25 of Appendix

In the rural areas, 41.6 percent of the male Muslim workers are self-employed, about half of whom are probably in agriculture and the other half mostly in trading activities. The remaining male workers (58.4 percent) are then wage/salary earners — divided nearly equally between the categories defined above. The female Muslim workers in the rural areas are rarely in self-employment (8.0 percent). Among the wage/salary earning female workers, the share of those with a regular employer is a little more.

In the urban areas, land resources are obviously absent and non-land resources, although higher than in rural areas, is still limited and thus only 36.9 percent of male Muslim workers are self-employed. It was earlier indicated that 42.5 percent of the urban households are engaged in self-employment. In other words, there are many Muslim households in urban Bihar whose main occupation is self-employment, and yet many of their working members are wage/salary earners elsewhere. Among the wage/salary earners, a much larger proportion have regular employers. Among the women workers in urban areas, self-employment is extremely limited (5.0 percent), as was found in rural areas. Here again, having a regular employer is more common than not having one. This pattern of employment status for males and females in rural and urban areas is nearly the same in all the districts.

Table 2.13 : Percentage Distribution of Wage/ Salary Earning Workers Having Regular Employers by Type of Organisation and Availability of Social Security

No.	Characteristics	Rural	Urban
1.	Percentage of wage/salary earners (having a regular employer) employed by		
	(a) Govt./ semi-govt. organisation	10.0	14.8
	(b) Private employers (organised)	4.1	2.8
	(c) Private employers (unorganised)	61.9	64.1
	(d) Trust/ NGO/ Others	23.9	18.4
	(e) All	100.0	100.0
2.	Percentage of wage/salary earners (having a regular employer) having		
	(a) Both AL and PF	5.7	10.3
	(b) AL, but no PF	0.5	1.6
	(c) No AL, but PF	1.3	2.5
	(d) Neither	92.5	85.6
	(e) All	100.0	100.0

Note : Districtwise figures are presented in Tables A26, A27, A28 and A29 of Appendix

The employment status of a worker may indicate how regular is his/her employment, but it is no indicator of how remunerative is the employment or whether social security benefits are available to him. Before presenting later in this section, the estimates of the earning levels of the Muslim workers with different employment status, it is relevant to know the type of organizations where wage/salary earning workers with a regular employer are employed. This largely determines the earnings of the workers as well as whether they enjoy the benefits of social security. Decent employment opportunities are generally available with government/semi-government organizations or with organized private sector employers. Employment elsewhere — unorganized private sector or other organizations like NGOs or trusts — generally entail low wage/salary as well as absence of social security benefits like a letter of appointment or provident fund facilities (Table 2.13).

In the rural areas, the extremely vulnerable position of the Muslim workers is indicated by the fact that only 10.0 percent of the Wage/ salary earners-I are employed in government/ semi-government organisations and another 4.1 percent by organised private sector employers, together accounting for 14.1 percent of the workers. Ordinarily, all these workers should have had the benefit of an appointment letter (AL) as well as provident fund (PF) scheme. But the survey indicates the proportion of workers enjoying the twin benefits are only 5.7 percent in rural areas. It will be more meaningful to treat the latter estimate as an indicator of the extent of

‘decent’ employment among Wage/ salary earner-I among the rural Muslim workers. In the urban areas, the share of such decent employment is only 11.9 percent, lower than 17.6 percent of workers engaged in government, semi-government or organised private sector. The remaining vast majority of Wage/ salary earner-I Muslim workers, in both rural and urban areas, are all employed either in unorganised private sector or by trusts/ NGOs; in both these cases, the employment conditions are very poor, in spite of the workers having a regular employer. For the entire working population, the share of decent employment will be about 1.5 percent for rural Muslim workers and a little higher, at about 5 percent, for urban Muslim workers.

For the Muslim workers in Bihar, therefore, the disadvantages are two-fold — for self-employed workers in either rural or urban areas, the resource base of Muslim households is so limited that they are mostly in low-income activities; secondly, among those who are wage/salary earners in either rural or urban areas, a vast proportion are in the unorganised sector. Admittedly, the proportion of workers employed in the organised sector is low even for

BOX 3

Muslim Representation in Administration

In May, 2003, the cadre division of the officials of the State Administrative Service and State Police Service was finalised by the Ministry of Personnel and Public Grievances, Government of India, for Bihar and Jharkhand. Bihar was allotted 1756 official of State Administrative Service, of which 178 were Muslims (10.1 percent). Likewise, of the 317 officials of State Police Service allotted to Bihar, 41 were Muslims (12.9 percent). According to another account, in March, 2002, out of 38 districts in Bihar, there were only 2 with a Muslim District Magistrate and 3 with a Muslim Superintendent of Police.

A recent exercise by the Department of Minority Welfare of the Government of Bihar has found the extent of representation of Muslims in different layers of the state Police Administration. At the top, among the Deputy Superintendents of Police, the approved strength is 316, working strength is 316, number of Muslims is 35, implying a share of 11.1 percent for the community. The corresponding figures (approved strength, working strength, number of Muslims and percentage share of Muslims) for other levels of service are as follows — Inspector of Police (454, 444, 21, 4.7), Sub-Inspector of Police (4104, 3408, 273, 8.0), Reserve Sub-Inspector (657, 606, 31, 5.1), Assistant Sub-Inspector (3139, 3051, 295, 9.7), Havildar (7653, 4018, 635, 16.0), Constable (36920, 32868, 2575, 7.8) and Bihar Military Police (10416, 7221, 562, 7.8). Since Muslims constitute 16.5 percent of state’s population, they are obviously under-represented in the state police administration. This abysmally low representation of Muslim in administrative service has always been a matter of concern for the Muslim community.

At the national level, the situation is no better. During the last 40 years (1963-2002), only 147 Muslim candidates competed in Indian Administrative Service (IAS) out of a total of 5185 (2.8 percent) and 120 Muslim candidates competed in Indian Police Service (IPS) out of a total of 3284 (3.6 percent). In March, 2002, out of 595 districts across the country, there were only 18 districts with a Muslim District Magistrate (3.0 percent) and 11 districts with a Muslim Superintendent of Police (1.8 percent). According to a white paper prepared by the All India Milli Council (AIMC) in 1994, in central government, Muslims constitute 1.6 percent of Class I officers, 3.9 percent of Class II officers and 4.4 percent of technical supervisory staff. This phenomenon of under-representation is most acute in the intelligence agencies, none of them having any Muslim officer.

the general population, but for the Muslims, it is even lower, indicating a segmentation of the labour market to the disadvantage of the Muslim workers.

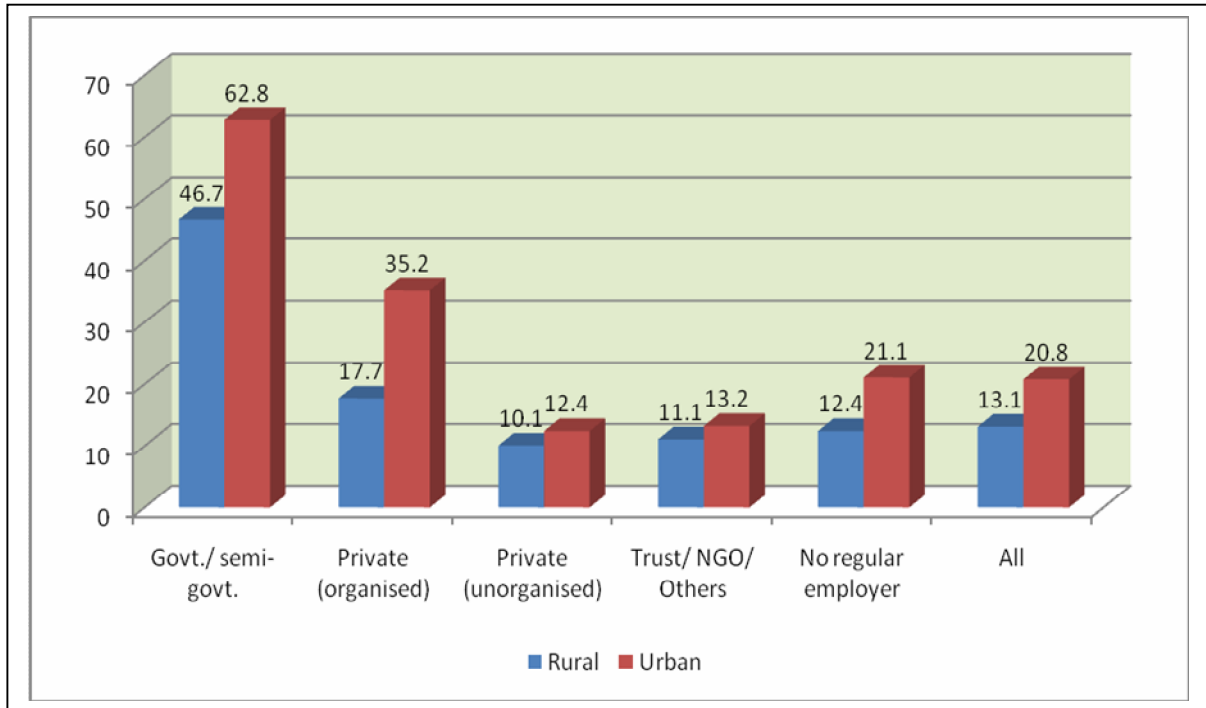
The pattern of employment of the Muslim wage/ salary earning workers, as described above, has enormous implications for the economic condition of the Muslims in Bihar, because their average earnings are substantially different, depending on the type of organizations where they are employed or whether they at all have a regular employer (Table 2.14). The average monthly income of the Muslim wage/salary earners employed in government/semi-government organisations is the highest — Rs. 4670 in rural areas and Rs. 6280 in urban areas. But, as indicated before, only a very small percentage of the Muslim workers are the beneficiaries of such decent employment opportunities. The income levels in the organised private sector are lower than in the government or semi-government organisations, but for Muslim workers, the difference between earnings in the two sectors is very large — an average Muslim wage/salary earner employed in organised private sector earns just Rs. 1770 and Rs. 3520 per month in rural and urban areas respectively. This is probably because most of the Muslim workers are in lower order jobs in the organised private sector. However, even in this sector, the presence of Muslim workers is very limited. The vast majority of the Muslim wage/salary earners through the unorganised private sector or other organisation like trusts/NGOs both in rural and urban areas. The earning levels are abysmally low there — the average monthly income being just over Rs. 1000 and Rs. 1200 in the rural and urban areas respectively. Surprisingly, the average monthly income for Muslim wage/salary earners without a regular employer is a little higher than in unorganised private sector — it is Rs. 1240 in rural areas and Rs. 2110 in urban areas. Many of them are probably skilled workers and find it more remunerative to undertake contract/piece work than to work for a low-paying regular employer.

Table 2.14 : Average Monthly Income of Wage/Salary Earning Workers

No.	Characteristics	Rural	Urban
1.	Average monthly income (Rs. '00) of wage/salary earners employed by		
	(a) Govt./ semi-govt. organisation	46.7	62.8
	(b) Private organisations (organised)	17.7	35.2
	(c) Private organisations (unorganised)	10.1	12.4
	(d) Trust/ NGO/ Others	11.1	13.2
	(e) No regular employer	12.4	21.1
	(f) All	13.1	20.8

Note : Districtwise figures are presented in Tables A32 and A33 of Appendix

Figure 5: Average Monthly Income (Rs. '00) of Wage/salary Earners



Occupation Pattern : Although educational/skill levels are very relevant factors, the occupational structure of the working population largely depends upon the overall structures of the economy. In the rural areas, agriculture is the mainstay of the economy and, therefore, about half the Muslim workers (49.8 percent) are engaged in cultivation, either as cultivators or agricultural labourers (Table 2.15). One would have expected trading-related occupations to be the next important category for rural Muslim workers, but the survey estimates a sizeable 28.1 percent of the rural Muslim workers to be in various production-related activities. Obviously, most of these activities are undertaken in urban areas, indicating that a large number of rural Muslim workers have to move to the nearest town to earn their livelihood. Trading-related occupations appear as the third largest category, employing 17.0 percent of the rural Muslim workers. These three occupation categories together account for 94.9 percent of the rural Muslim workers. Most of the remaining 5.1 of the workers, are teachers or government functionaries working in lower levels of the administration.

In the urban areas, the structure of the economy is very different and therefore about half the Muslim workers here (47.1 percent) are engaged in production-related activities. Trading-related occupations here form the second largest category, accounting for 32.9 percent of the workers. The white collar workers (professional, administrative or clerical) are very limited among the Muslim workers even in urban areas, accounting for barely 8.3 percent of the workers.

Table 2.15 : Percentage Distribution of Workers by Occupation (1 digit NCO Code)

Code	Occupation	Rural	Urban
0-1	Professional / Technical / Related workers	2.0	3.5
2	Administrative / Executive workers / Managerial	0.1	0.6
3	Clerical / Related workers	2.3	4.2
4	Sales workers	17.0	32.9
5	Service workers	0.6	8.7
6	Farmers / Fisherman / Related workers	49.8	2.9
7-8-9	Production and Related workers / Transport Equipment Operators / Others	28.1	47.1
	Total	100.0	100.0

Note : Districtwise figures are presented in Tables A30 and A31 in Appendix.

The occupational structure of rural Muslim workers is nearly the same in all the districts but moderate differences are observed among the districts with regard to the occupational structure of urban workers. For example, white collar occupation among the urban workers is relatively more in Patna, Munger and Gopalganj; trading-related occupation are wider in Jehanabad, Munger, Siwan and Vaishali; and production-related occupation are found more in Bhagalpur and Darbhanga.

From the broad (1-digit level) occupational distribution of Muslim workers presented in Table 2.15, it is not possible to identify those specific occupations where Muslim presence is substantial. A more detailed occupational distribution (at 2-digit level) of Muslim workers in Bihar is, therefore, presented next (Table 2.16) which clearly identifies those occupations. In the rural areas, cultivators and agricultural labourers obviously account for a large number of both male and female Muslim workers. It is, however, interesting to note that 8.1 percent of the female rural workers are engaged as ‘farmers other than cultivators’; these female workers are largely those who rear livestock (specially poultry and goateries). Among the non-agricultural occupations, one may first notice the substantial presence of Muslim workers as ‘merchants and shopkeepers’ — both in rural and urban areas and for both the genders. A majority of these workers are engaged in petty retailing, but some of the urban male workers are in the wholesale trade of fruits, where income levels are generally decent. The 1-digit level category of ‘service workers’ is not very relevant for Muslim workers in Bihar, except the sub-category of ‘maid and other housekeeping workers’ which account for a large (25.3 percent) of urban female workers. Within the occupational category of ‘production related works’, there are a few sub-categories where Muslim presence is substantial, possibly more compared to the workers from the general population. ‘Tobacco product making’ (i.e., bidi-making) is one such profession which accounts for a large part of female Muslim workers — 30.7 percent and 15.2 percent in rural and urban areas respectively. Muslim mechanics (specially for automobiles) are often known for their professional expertise and, therefore, no less than 13.9 percent of the rural male workers and an even larger 23.2 percent of the urban male workers are found to be engaged as ‘machinery fitters, machine assembler, etc’. Such skill-based advantage is also enjoyed by Muslim workers in the occupation of ‘tailoring, dress making, etc.. Finally, it is also noticed that ‘transport equipment operation’ (i.e., rickshaw pulling) as an occupation is wide among the male Muslim workers, both in rural and urban areas, an obvious consequence low skill levels of workers from poor Muslim households.

Table 2.16 : Percentage Distribution of Workers by Occupation (2-digit NCO Code)

Occupation Categories	Percentage of workers engaged			
	Rural		Urban	
	Male	Female	Male	Female
Engineering Technicians (03)	0.0	0.0	0.2	0.0
Physicians/ Surgeons (including Dental/ Veterinary) (07)	0.2	0.0	0.3	0.0
Lawyers (14)	0.1	0.0	0.5	0.2
Teachers (15)	1.8	1.1	2.0	9.6
Administrative/ Executive Officials (Government and local bodies) (21)	0.0	0.1	0.6	0.4
Clerical/ Other Supervisions (30)	1.5	0.8	3.2	0.9
Clerical and related workers (35)	1.1	0.2	1.3	0.5
Merchant/ Shopkeepers (Wholesale and retail) (40)	15.5	8.7	29.4	19.5
Salesmen / Shop Assistants and related workers (43)	2.3	2.6	9.9	3.7
Hotel and Restaurant Keepers (50)	0.1	0.0	0.2	0.0
Maid and other house keeping workers (53)	0.0	4.2	0.1	25.3
Launderers/ Dry-cleaners/ Pressers (55)	0.2	0.0	0.4	0.0
Hair Dressers/ Barbers/ Beauticians/ related workers (56)	0.3	0.0	1.4	1.0
Farm/ Dairy managers and supervisors (60)	0.1	0.0	0.1	0.0
Cultivators (61)	16.0	5.1	0.4	0.9
Farmers other than cultivators (62)	1.5	8.1	1.0	9.9
Agricultural Labourers (63)	32.5	36.0	1.0	1.1
Metal Processors (72)	0.0	0.0	0.1	0.0
Chemical Processors and related works (74)	0.0	0.6	0.0	2.4
Spinners / Weavers / Knitters / Dyers (75)	0.2	0.1	0.2	0.9
Food / Beverage Processors (77)	0.0	0.0	2.2	3.2
Tobacco Product makers (78)	2.5	30.7	1.1	15.2
Tailors / Dress Makers / Sewers (79)	3.4	1.7	5.3	3.8
Shoe Makers / Leather Goods Makers (80)	0.0	0.0	0.1	0.0
Carpenters / Cabinet and Wood related workers (81)	0.4	0.0	0.2	0.0
Machinery Fitters / Machine Assembler / Precision Instrument Makers (Except Electrical) (84)	13.9	0.0	23.2	0.0
Electrical Fitters / Electrical and Electronic Workers (85)	0.9	0.0	1.7	0.0
Plumbers / Welders / Sheet Metal / Structural Metal Erectors (87)	0.0	0.0	0.4	0.0
Printing and related workers (92)	0.0	0.0	0.2	2.0
Painters (93)	0.8	0.0	2.3	0.0
Transport Equipment Operators (98)	4.7	0.0	10.9	0.0
All	100.0	100.0	100.0	100.0

Note : Districtwise information (using 1-digit level classification of occupations) are presented in Tables A30 and A31 of Appendix

Landless Labourers : In the rural areas, landless labourers form a specially disadvantaged group, both among the Muslims and the general population. But as average land endowment of the Muslim households is lower, the problem is obviously more serious for the Muslim population. The present survey estimates that no less than 28.4 percent of the rural Muslim workers is landless labourers (Table 2.17). Since the cropping intensity of about 150 in Bihar is not very low (implying double cropping approximately in at least half of its net cultivated area), Muslim landless agricultural labourers here are able to find employment for about 230 days in a year. But the prevailing wage rates are so low (Rs. 28.15 in off-season and Rs. 32.73 in peak season) that the total earning of these labourers is less than Rs. 600 per month. Assuming that there are two labourers per family, the average monthly earning of such families will be less than Rs. 1200. At that level of income, these families are bound to live below the poverty line. To make the living conditions even more difficult for them, in more than half the working days, they have to move outside the village.

Table 2.17 : Information about Employment Pattern of Rural Landless Labourers

Characteristics		Information
Percentage of landless households		64.1
Landless labourers as percentage of total number of workers		28.4
Average number of days of employment in a year	Within village	102
	Outside village	128
	Total	230
Average daily wages (Rs. '0.00)	Off season	Rs. 28.15
	Peak season	Rs. 32.73

Note : Districtwise figures are presented in Table A34 of Appendix

Child Labour : The practice of child labour among the poorer sections of the population is very wide in India, including Bihar. That the economic conditions of the Muslim in Bihar are indeed very poor, is indicated by the large number of child labourers in Muslim households in both rural and urban areas (Table 2.18).

Table 2.18 : Information about Extent and Employment Pattern of Child Labour

Characteristics		Rural	Urban
Percentage of children (5-14 years) who are workers		6.1	7.3
Percentage distribution of child workers by occupation			
(a)	Domestic servant	8.2	21.4
(b)	Working in hostel/ shop	19.1	44.5
(c)	Agriculture/ animal grazing	62.9	2.9
(d)	Industrial workers	9.8	31.2
(e)	All	100.0	100.0

Note : Districtwise figures are presented in Tables A35 and A36 of Appendix

In the rural areas, no less than 6.1 percent of the children in the age-group 5-14 years are reported by their parents to be working children. It is very likely that many of them who are part-time or irregular workers were not reported as working children. If they were included, the practice of child labour would be even higher. Khagaria, Kishanganj and Katihar are three districts where the practice of child labour is relatively higher. As expected, more than half of them (62.9 percent) help their family by working as unpaid family workers in agriculture or in cattle grazing. But the remaining ones probably come from even poorer families and they are petty wage-earners working either as domestic servants, or assistants in hotels/shops and some even as assistants in production-related activities. The child workers in the last category obviously move to the nearest urban centres to take up such employment, along with many of the adult workers.

The extent of child labour among the Muslims in Bihar is higher in urban areas — 7.3 percent of the children in the age-group 5-14 years are reported to be working children. Here again, if partially employed children are taken into account, the incidence of child labour would be even higher. Working as assistants in hotels/shops is most common among the Muslim child workers in urban areas (44.5 percent); followed by industrial workers (31.2 percent) and domestic servants (21.4 percent)

2.5 Migration Patterns

Outmigration of workers is a very wide phenomenon in Bihar, both from rural and urban areas. The density of population is very high in the state, implying very low land-man ratio in rural areas and the urbanisation level is also very low, implying very limited non-agricultural employment. The two phenomena together cause large outmigration of workers, mostly outside the state. For the Muslims in Bihar, the compulsion for its workers to outmigrate is very strong and, as the survey findings indicate, it is probably stronger than for the state's general population. Apart from the outmigration of individual workers, sometimes even the whole household migrates, both for economic and social reasons, usually from the rural to urban areas.

Household Migration : In the rural areas, the present survey estimates that 2.7 percent of the households had migrated to their present residence after 1971, the reference year chosen by us for identifying recent migration (Table 2.19). Most of these households (58.9 percent) have moved within the district, but another large group (32.2 percent) has moved outside the district, but within the state. Although employment/better employment is the most frequent reason mentioned for migration, it is important to note that 22.5 percent of these migrant households reported to have moved because of social reasons. Finally, from the distribution of migration households by year of migration, it is noticed that outmigration is a continuous process. Its pace, however, has become a little less in recent years.

As the economic motives dominate the decision to migrate, rural to urban migration is much higher. The proportion of migrant households in the urban areas is, therefore, much higher at 12.7 percent. Among them, 68.2 percent mention prospects of employment/better employment as the reason for their decision to migrate. Here again, the process is a continuous one, its pace probably being a little higher in recent years. Patna, Goplaganj and Hazipur are three urban centres in each of which the share of migrant households among the Muslims is higher than 20 percent.

Table 2.19 : Information about Household Migration

No.	Characteristics	Rural	Urban
1.	Percentage of migrant households	2.7	12.7
2.	Percentage of migrant households by moving		
	(a) Within district	58.9	41.8
	(b) From outside district, but within state	32.2	53.2
	(c) From outside state	8.9	5.0
	(d) All	100.0	100.0
3.	Percentage of migrant households moving because of		
	(a) Employment/ better employment	36.2	68.2
	(b) Transfer in employment	5.4	2.9
	(c) Education of children	1.3	2.9
	(d) Natural calamity	9.2	2.1
	(e) Social problems	22.5	9.3
	(f) Others	25.4	14.6
	(g) All	100.0	100.0
4.	Percentage of migrant households moving		
	(a) Before 1981	37.2	21.9
	(b) Between 1981-91	42.3	37.3
	(c) After 1991	20.5	40.8
	(d) All	100.0	100.0

Note : Districtwise figures are presented in Tables A37 and A38 of Appendix

Outmigration of Workers : The pressure of livelihood is so acute among the Muslims in rural Bihar that, for every 100 Muslim households, there are about 63 outmigrants (Table 2.20). In other words, two out of every three Muslim households in rural Bihar send at least one each of their working members away, to earn some income. This is probably much higher than among the general population. They are mostly males with an average age of 28.5 years. Since employment opportunities are limited within the state, most of them go outside the state (83.8 percent) and none too small a number of workers (7.9 percent) also migrate abroad, generally to the gulf countries. Such outmigration is found from the rural areas of all the districts where the present survey was conducted, but it is particularly high from the districts of Gaya, Aurangabad, Vaishali and Darbhanga. In the districts of Jamui, Siwan and Gopalganj, the overall outmigration rates may not be particularly high, but outmigration to gulf countries is more from these three districts than from other districts. More than 40 percent of the rural Muslim outmigrants from Siwan and Gopalganj reach the gulf countries for employment.

Table 2.20 : Extent of Outmigration and Profile of Outmigrants

No.	Characteristics	Rural	Urban
1.	Average number of outmigrants per 100 households	62.6	24.0
2.	Percentage of male among outmigrants	99.1	97.6
3.	Average age of outmigrants (yrs.)	28.5	27.4
4.	Percentage of outmigrants going to		
	(a) Within state	8.4	9.7
	(b) Outside state, within country	83.8	78.5
	(c) Outside country	7.9	11.8
	(d) All	100.0	100.0
5.	Percentage of migrants leaving due to		
	(a) Employment/ better employment	90.5	89.3
	(b) Education	1.8	5.2
	(c) Others	7.7	5.5
	(d) All	100.0	100.0
6.	Remittances from outmigrants		
	(a) Percentage of outmigrants remitting money	79.1	71.4
	(b) Average annual remittances per remitting outmigrant (Rs. '00)	161.5	220.5
7.	Prospective outmigrants		
	(a) Percentage of households reporting at least one desiring outmigration	5.2	5.3
	(b) Percentage of desiring outmigrants preferring to go outside country	43.3	44.4

Note : Districtwise figures are presented in Tables A39, A40, A41, A42 and A43 of Appendix

Among the Muslim population in urban Bihar, outmigration rates are much lower than from rural areas, but even among them, there are about 24 outmigrants per 100 Muslims households. Nearly all of them are males with an average of 27.4 years. Like outmigrants from rural areas, most Muslim outmigrants from urban areas also move outside the state for employment (78.5 percent), the share of outmigrants managing to go to the gulf countries being 11.8 percent. Five districts for which outmigration rates among urban Muslims are relatively higher are Gaya, Jehanabad, Bhagalpur, West Champaran and Darbhanga. However, it is among the outmigrants from Patna and Gopalganj that one finds relatively more workers reaching the preferred destination of gulf countries.

Unlike the outmigrants from the general population, at least some of whom move along their families, the Muslims outmigrants generally move alone, for reasons of only employment or better employment. Outmigration for educational purposes is very rare even among the urban Muslims. It is, therefore, likely that a large number of these outmigrants would remit a part of their incomes back home to support their families. The survey estimates that remitting outmigrants constitute 79.1 percent of the total outmigrants from the rural areas; for the urban areas, the corresponding share is 71.4 percent. The average annual remittance per remitting outmigrant from rural areas is Rs. 16.15 thousand, translating into about Rs. 1350 per month, a substantial amount for any rural household. The educational and skill levels of outmigrants from the urban areas are presumably higher; and so are their incomes and remittances. The average annual remittance per remitting outmigrant from urban areas is Rs. 22.05 thousand, equivalent to about Rs. 1840 per month, again a substantial sum to supplement the family income in the urban areas. The estimates of average household income, discussed in the next section, clearly shows that such remittances constitute a sizeable component of the household income, both in rural and urban areas.

Although remitting a part of the income is a wide phenomenon among the Muslim outmigrants from both rural and urban areas of all the districts, the size of the remittances varies substantially both among the districts and between outmigrants from the rural and urban areas. For outmigrants from rural areas, the average annual remittances are the lowest in Jamui, Khagaria, Madhepura and Kishanganj (everywhere less than Rs. 11.00 thousand); three districts in each of which the corresponding amount is relatively higher, exceeding Rs. 24.00 thousand, are Munger, Siwan and Gopalganj. For outmigrants from urban areas, the lowest remittances are recorded in Rohtas, Jehanabad, Munger and Lakhisarai (Rs. 10.00 thousand or below per annum). However, in each of the districts of Siwan, Gopalganj and West Champaran, the corresponding figure is above Rs. 28.00 thousand. The average annual remittances from outmigrants from Patna are as high as Rs. 50.79 thousand.

Since many members of the Muslim households in Bihar have been able to find some employment after outmigration, a substantial number of workers presently working here are desirous of moving out for employment/better employment. In about 5 percent of the Muslim households in both rural and urban Bihar, there is at least one member desiring outmigration.

As expected, about half of these prospective outmigrants mention gulf countries to be their preferred destination.

2.6 Income and Poverty Levels

While the estimates of individual income levels, presented before, are very useful to judge the nature and extent of economic disadvantages that the Muslim population suffer from, they are the household income levels that indicate the aggregate impact of these disadvantages and the living or survival strategies that the Muslims in Bihar adopt to overcome these disadvantages.

Table 2.21 : Average Annual Household by Sources and Households below Poverty Line

No.	Characteristics	Rural	Urban
1.	Average annual household (Rs. '000) from		
	(a) Agriculture	29.3 (9.3)	2.5 (0.6)
	(b) Other primary sources	9.8 (3.1)	1.6 (0.4)
	(c) Manufacturing	2.8 (0.9)	9.1 (2.1)
	(d) Other self-employment	60.3 (19.1)	143.8 (33.0)
	(e) Wage/salary work	124.8 (39.6)	209.3 (48.0)
	(f) Remittances	77.2 (24.5)	40.7 (9.3)
	(g) Others	11.3 (3.6)	29.4 (6.7)
	(h) All	315.5 (100.0)	436.4 (100.0)
2.	Per capital annual income (Rs. '000)	4.64	6.32
3.	Incidence of poverty		
	(a) Percentage of households below poverty line	59.5	54.8
	(b) Percentage of households acutely poor	19.2	16.1

Note : Districtwise figures are presented in Tables A44, A45 and A46 of Appendix

Household Income Levels : In the rural areas, the average annual income of Muslim households was found to be Rs. 31.55 thousand, implying a monthly income of Rs. 2630 for about 7 persons (Table 2.21). From the distribution of this average income among its different sources, it is apparent that the most important source of income for rural Muslims in Bihar is the low-wage occupation of agricultural labour, 39.6 percent of total income coming from this source. Remittances from outmigrant members of the households are the next important source of income, accounting for 24.5 percent of the total income. The size of the 'moneyorder economy' for rural Muslims in Bihar is possibly much larger than for the general population.

The next important source of income is 'other self-employment' which is indeed equivalent to 'petty retail trading', again a low-income occupation. These three sources together account for a total of 83.2 percent of the total income. In spite of about one-third of the households owning some land and most of them cultivating the land themselves, barely 9.3 percent of total income comes from agriculture.

From the estimates of average annual household income in different districts, it is possible to identify those districts in Bihar where economic conditions of the rural Muslims are relatively better and those where their conditions are particularly worse. The relatively better off districts are Rohtas, Siwan, Gopalganj and West Champaran. Among those, the relatively higher rural income levels in Siwan and Gopalganj are due to substantial remittances from outmigrants received by rural households but the higher rural income levels in West Champaran are because of high income from agriculture, due mainly to wide cash cropping of sugarcane. On the other side, the average annual household incomes are particularly low in Khagaria, Kishanganj and Katihar. They are all from the north-eastern region of Bihar where there is a concentration of Muslim population.

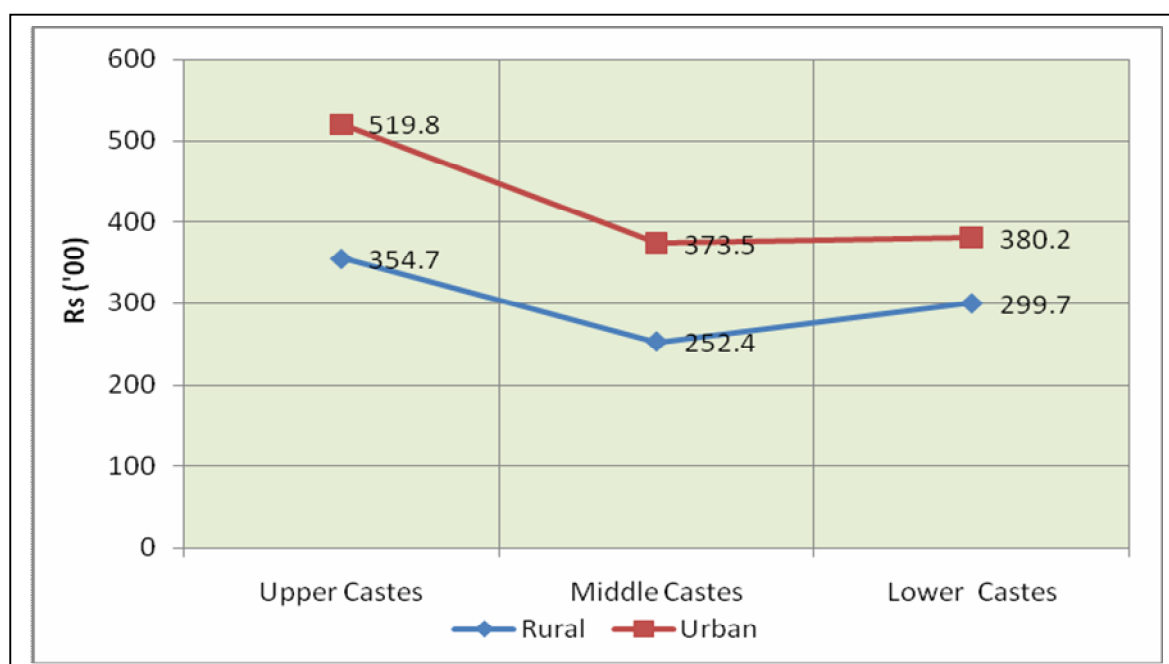
For the urban areas, the average annual income for Muslim households is Rs. 43.64 thousand, which translates into a monthly income of about Rs. 3640, again for 7 persons. Nearly half of this total income (48.0 percent) comes from wage or salary income. Most of such employments are in the unorganised private sector or miscellaneous organisation including trusts and NGOs, since among the urban Muslim workers, the percentage of wage or salary earners in the organised sector is very low. The second important source of income for the urban Muslim households is 'other self-employment' which mainly includes petty retail trading and transport services. Unlike in rural areas, income from remittances is not very important in urban areas. The rate of outmigration, as reported earlier, also is much lower in urban areas.

Among the districts, the average annual income level for Muslim households is the highest in Patna (Rs. 76.56 thousand), the capital town. Three other districts where the average income levels of urban Muslims are relatively higher (more than Rs. 45.00 thousand) are Jehanabad, Gopalganj and Vaishali. Similarly, Rohtas, Bhagalpur, Lakhisarai and Darbhanga are four districts where the urban Muslim households are particularly worse off in terms of their income levels (less than Rs. 35.00 thousand).

Table 2.22 : Average Household Income (Rs '00) for Different Castes

Source of Income	Upper Castes	Middle Castes	Lower Castes	All Castes
Rural				
Agriculture	38.4 (10.8)	30.9 (12.2)	20.8 (6.9)	29.3 (9.3)
Other Primary	11.8 (3.0)	11.7 (4.6)	7.4 (2.5)	9.8 (3.1)
Manufacturing	1.0 (0.3)	1.2 (0.5)	4.8 (1.6)	2.8 (0.9)
Other Self-employment	61.8 (17.4)	30.6 (12.1)	68.0 (22.7)	60.3 (19.1)
Wage/salary work	122.2 (34.4)	112.6 (44.6)	130.7 (43.6)	124.8 (39.6)
Remittances	102.8 (29.0)	55.7 (22.1)	61.0 (20.3)	77.2 (24.5)
Others	16.7 (4.7)	9.7 (3.8)	7.0 (2.3)	11.3 (3.6)
Total	354.7 (100.0)	252.4 (100.0)	299.7 (100.0)	315.5 (100.0)
Urban				
Agriculture	2.9 (0.5)	2.6 (0.7)	2.1 (0.6)	2.5 (0.6)
Other Primary	1.0 (0.2)	2.5 (0.7)	1.9 (0.5)	1.6 (0.4)
Manufacturing	5.1 (1.0)	9.4 (2.5)	12.6 (3.3)	9.1 (2.1)
Other Self-employment	157.6 (30.3)	119.0 (31.9)	138.8 (36.5)	143.8 (33.0)
Wage/salary work	251.6 (48.4)	207.5 (55.5)	171.2 (45.0)	209.3 (48.0)
Remittances	54.9 (10.6)	13.9 (3.7)	36.0 (9.5)	40.7 (9.3)
Others	46.7 (9.0)	18.6 (5.0)	17.6 (4.6)	29.4 (6.7)
Total	519.8 (100.0)	373.5 (100.0)	380.2 (100.0)	436.4 (100.0)

Figure 6 : Average Annual Household Income (Rs '00) for Different Castes



For the majority Hindu population, either in Bihar or elsewhere in India, the economic status is largely found to be related to their caste status. In the case of the Muslims in Bihar, such a relationships between caste status and economic condition is not very apparent in either the rural or urban areas. (Table 2.22). In the rural areas, the highest average annual household income is recorded by upper caste Muslim households (Rs. 35.47 thousand) which is 18.4 percent higher than that for Most Backward Caste Muslim households (Rs. 29.97 thousand). The latter income figure is again 18.7 percent higher than the average annual household income for the Backward Caste Muslim households (Rs. 25.24 thousand). Not only the difference among these income levels are rather moderate, the lower caste Muslim households are indeed seen to have an income level which is higher than that of middle caste rural Muslim households. It is quite possible that the average income levels of middle and lower caste rural Muslim households are nearly the same and a little higher income of lower caste Muslims is because the group includes Momin/ Ansari, not a particularly disadvantaged Muslim caste.

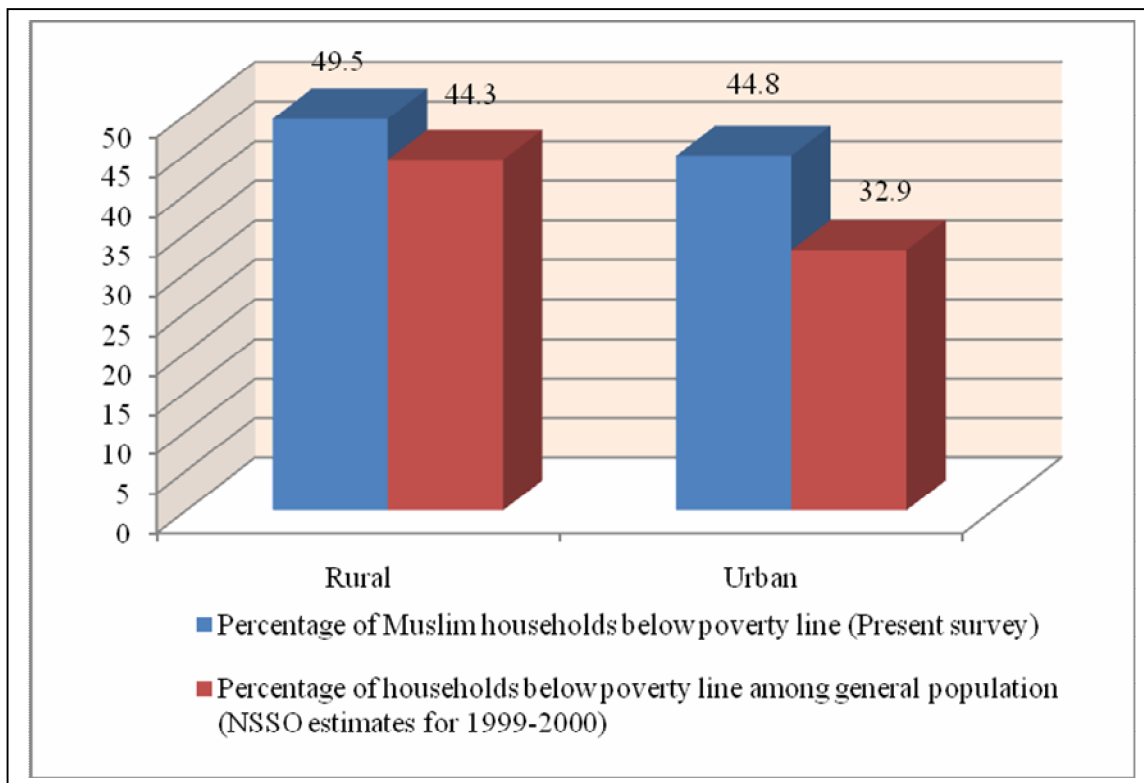
In the urban areas, the average annual household income levels for middle and lower caste Muslims are nearly the same — Rs. 38.02 thousand and Rs. 37.03 thousand respectively. For the upper caste urban Muslim households, the income levels are about 35 percent higher than for the middle or lower caste households. But it is explained more in terms of the higher education among the upper caste. Overall, the income estimates indicate that economic implication of caste status is rather limited among the Muslim population.

Poverty Levels : The National Sample Survey Organisation (NSSO) and the Planning Commission estimate the percentage of population living below poverty line, based on consumer expenditure data, collected through detailed multi-round surveys. The scope of the present survey of the Muslims in Bihar is much limited, from which strictly comparable estimates of poverty are not possible. However, using the standards of poverty line defined by NSSO and assuming that, for poor households, income and consumption levels are the same, estimates have been prepared of the percentage of Muslim households below poverty line for both rural and urban areas as well as for all the districts (Table 2.23).

Table 2.23 : Incidence of Poverty

Sources of estimate	Rural	Urban
Percentage of Muslim households below poverty line (Present survey)	49.5	44.8
Percentage of Muslim households who are acutely poor (Present survey)	19.9	16.1
Percentage of households below poverty line among general population (NSSO estimates for 1999-2000)	44.3	32.9

Figure 7: Incidence of Poverty



The latest estimate of NSSO for population below the poverty line in Bihar (including Jharkhand), relating to the year 1999-2000, is 44.3 percent in rural and 32.9 percent in urban areas. The present survey estimates that 49.5 percent of the rural Muslim households and 44.8 percent of the urban Muslim households live below the poverty line. Although, the estimates of the NSSO and the present survey are not strictly comparable, the wide difference between the two estimates undoubtedly indicates that the poverty levels are much higher among the Muslims than among the general population in Bihar, in both the rural and urban areas. Secondly, it is important to note that, for the general population, the poverty levels in the urban

areas are substantially lower than in rural areas. This is expected because the economic opportunities are wider in the urban areas and average income levels much higher. But surprisingly, for the Muslim households, this is not the trend — the urban poverty levels are only marginally lower than the rural poverty levels. Because of the combined effect of the resource disadvantages and employment discrimination, the economic distance between the Muslims and general population is large both in urban and rural areas, but it is much larger in the urban areas.

The headcount poverty ratio estimated by the present survey for the Muslims in Bihar and those estimated by NSSO periodically for the general population are useful indicators of the poverty levels among a given population, but these estimates do not reveal ‘how poor’ are indeed the poverty-stricken households. The poverty line defined by the NSSO is such that the implied income at that level ensures a bare biological existence for the family members. It will therefore be reasonable to expect that at an income level below half of the poverty line income, the poverty is indeed acute and they live in sub-human condition. The present survey has made a separate estimate of the percentage of households suffering from such acute poverty. Although comparable estimates for the general population are not available, the absolute dimension of the phenomenon among the Muslims is seen to be very high — 19.9 percent of rural Muslim households and 16.1 percent among the urban ones suffering from such acute poverty.

Although there is noticeable variation among the districts in terms of average household incomes, the rural poverty levels across the districts show much less variation. However, as expected, the rural poverty levels are the highest in Khagaria, Kishanganj and Katihar in north-eastern part of Bihar where the concentration of the Muslim population is the highest. In contrast, the poverty levels in urban areas vary considerably among the districts. Apart from Patna where only 21.6 percent of urban Muslim households live below poverty line, the urban poverty levels are also much lower in Siwan, Gopalganj and Vaishali.

Indebtedness : At low levels of income at which most households of Bihar live, including obviously the Muslims, the economic hardship is evident not merely in their low consumption or high poverty levels, but also in the high level of the consumption loans they incur just to ensure their biological existence.

In the rural areas of Bihar, no less than 41.5 percent of the Muslim households are found to be indebted (Table 2.24). Although some of these indebted households might have taken loans for productive purposes, it can be safely assumed that most of these indebted households are very poor for whom consumption loans are unavoidable. The average amount of outstanding loan per indebted household is Rs. 16.38 thousand and it constituted no less than 57.2 percent of the average annual income of indebted households. Thus, both in terms of absolute amount as well as its relative size, the burden of loan is very high for Muslim households in rural Bihar. Less than one-fifth of the total outstanding loan amount is from banks which could possibly be assumed as production loans, indicating that the remaining part of the total loans are indeed for basic consumption purposes. The village moneylenders, who invariably charge usurious interest rates, provide about 40 percent of the consumption loans. Another large share comes from friends and relatives. The average outstanding loan per indebted household is relatively higher in Jehanabad, Aurangabad, Siwan, Gopalganj, Vaishali and Darbhanga. The production loans (assuming all bank loans to be so) are relatively higher in Aurangabad, West Champaran, Samastipur, Saharsa, Kishanganj and Katihar.

Table 2.24 : Indebtedness among Households

No.	Characteristics	Rural	Urban
1.	Percentage of households indebted	41.5	24.9
2.	Level of Indebtedness per household		
	(a) Average outstanding loan (Rs. '00)	67.9	49.9
	(b) Average annual income (Rs. '00)	315.5	436.4
	(c) Loan as percentage of annual income	21.5	11.4
3.	Level of indebtedness per indebted household		
	(a) Average outstanding loan (Rs. '00)	163.8	200.4
	(b) Average annual income (Rs. '00)	286.6	360.5
	(c) Loan as percentage of annual income	57.2	55.6
4.	Percentage distribution of outstanding loan by sources		
	(a) Relatives/ friends	52.7 (32.2)	78.5 (39.2)
	(b) Moneylender	57.5 (35.1)	61.5 (30.7)
	(c) Banks	46.1 (28.1)	51.5 (25.7)
	(d) Others	7.5 (4.6)	8.9 (4.4)
	(e) All	163.8 (100.0)	200.4 (100.0)

Note : Districtwise figures are presented in Tables A47, A48, A49 and A50 of Appendix

In the urban areas of Bihar, although the percentage of indebted households among the Muslims is much lower (24.9 percent), the average amount of outstanding loan per indebted household is much higher (Rs. 20.00 thousand). As in rural areas, barely one-sixth of this outstanding loan is from banks which can possibly be assumed to be production loans. Therefore the remaining large part of the loan amount is most likely to be for consumption purposes. Moneylenders provide no less than 36.7 percent of the loans to the Muslim households even in urban areas, the share of friends and relatives being a little higher (at 44.2 percent) than for the rural households. Among the districts, the average outstanding loan per indebted urban Muslim household is relatively higher in Patna, Munger, Vaishali and Darbhanga. The production loans are particularly high in Patna, Munger, Siwan, Kishanganj and Katihar.

Saving Mechanisms : The level of indebtedness among the Muslim households in rural and urban areas of Bihar, is very high. From the distribution of outstanding loans among different sources, it is also apparent that a very large part of these loans are for consumption purposes, indicating the economic vulnerability of the households. However, income levels of at least some of the Muslim households are high enough for some savings. From their preferences for saving mechanisms, it is not difficult to conclude that these savings are very limited.

Table 2.25 : Saving Mechanism of Households

Characteristics	Rural	Urban
Percentage of households with any of its members having		
(a) Post office account	1.3	4.0
(b) Bank account	28.7	30.9
(c) Insurance policy	8.9	16.6
(d) Kisan/ Indira Vikas Patra	0.3	0.3
(e) Shares/ Units, etc.	0.2	1.0
(f) Para-banking account	2.5	4.0

Note : Districtwise figures are presented in Tables A51 and A52 in Appendix

In the rural areas, at least one of the members from about one-fourth of the households (28.7 percent) has a bank account (Table 2.25). This does not necessarily mean that these households are utilising the banks as saving mechanisms; for, bank accounts are sometimes maintained for merely facilitating certain transactions. This is particularly relevant for Muslim households, many of which receive remittances from their outmigrant members to supplement their income

in the village. However, it is still true that banks are the first choice of the rural Muslim households for keeping whatever small savings they are able to manage. Having an insurance policy for any of its member is probably a more convincing indicator of the saving capacity of a household. The present survey however shows that only less than one out of ten Muslim households in rural Bihar (8.9 percent) has that capacity. In the recent past, Kisan and Indira Vikas Patras have become a fairly popular long-term saving mechanisms, but only a minuscule number of the rural Muslim households had enough savings to take advantage of this saving facility. Since the mid-nineties, a number of non-banking financial companies have tried to lure the small savers with a number of savings schemes and with the help of aggressive marketing strategies. Many of them later proved to be unscrupulous. Fortunately, not many rural Muslim households have been prey to these para-banking institutions. But it is possibly not because of their alertness, but because they did not have adequate savings to succumb to these alluring schemes.

In the urban areas of Bihar, the preference pattern of Muslim households for savings mechanisms is nearly the same. The share of households with at least one of its members having a bank account, is only a little higher here (30.9 percent). As in the rural areas, not all these households may indeed have bank savings, as bank accounts are often used for facilitating transactions including receiving remittances from outmigrant members of the household. In view of the relatively higher income level of the urban households, in about one out of every six urban Muslim households (16.6 percent), there is at least one member having an insurance policy. Recourse to other saving mechanisms, post-office account, Kisan and Indra Vikas Patras, shares of unit or para-banking accounts, is again very limited in urban areas too.

From the estimates of household income levels, it is found that the economic conditions of the Muslims in Bihar is very poor in nearly all the districts, regional variation being rather limited. However, the survey data on their recourse to savings mechanisms reveal that among the rural Muslim households, conditions are relatively better in Rohtas and Gopalganj. In Jehanabad, Jamui and Madhepura, the conditions are noticeably worse. In the urban areas, Muslim households of Rohtas and Darbhanga are particularly poorer, whereas those residing in Patna and Gopalganj are relatively better off. Taking the two sets of data together, the economic conditions of Muslims in Gopalganj seems to be particularly good. But this is more because of

a large number of outmigrants to gulf countries from this district, and not so much due to the economic activities of the residing household members.

2.7 Living Conditions

Beside income, indebtedness and saving mechanism of households, one can also obtain useful information about the economic status of a population from data on its living conditions. These conditions are often regarded as more reliable indicators of their long-term income trend, and, therefore, more reflective of their well-being. Fortunately, the National Family and Health Survey (NFHS-II) conducted only two years before the present survey contains some of the relevant data on the living conditions of the general population. This has been used as the measuring yard for the comparison of the similar conditions of the Muslims in Bihar as revealed by the present survey data. (Table 2.26)

Housing Conditions : In the rural areas, the housing conditions of the Muslim household are a little better than that of the general population. Although the ownership of a dwelling unit is very common for both the Muslim and general population, living in a pucca house is wider among the Muslims (25.0 percent) than among the general population (10.1 percent). This is possibly because at least some of the poor Muslim households have become so only in the recent generations. Consequently, their present income or consumption standards may be low, but not their housing conditions. For the same reasons perhaps, nearly half of the rural Muslim households (47.4 percent) also have their separate kitchens. However, having an electricity connection is more related to the present income levels of the household. This facility is about as common among rural Muslim households as among the general population in the rural areas (about one in every eight households).

We have found that the economic distance between the Muslim and general population is much wider in urban than in rural areas. The data on housing conditions of the urban Muslim households also supports this conclusion. First, the ownership of a dwelling unit is less common among the Muslim households (72.2 percent) than among the general population (84.7 percent). Secondly, the proportion of the Muslim household living in pucca houses (51.2 Percent) is smaller than for the general population (57.3 percent). Finally, only about half the Muslim households (47.2 percent) have electricity connection in urban areas compared to about three-fourths among the general population (72.0 percent).

Table 2.26 : Living Conditions of Households

No.	Characteristics	Rural	Urban	NFHS estimate for general population (Bihar + Jharkhand)	
				Rural	Urban
1.	Percentage distribution of households by house-type				
	(a) Katcha	50.5	28.1	63.9	18.8
	(b) Pucca	25.0	51.2	10.1	57.3
	(c) Mixed	24.6	20.7	23.9	23.9
	(d) All	100.0	100.0	100.0	100.0
2.	Percentage of households owning their residence	96.5	72.2	95.7	84.7
3.	Percentage of households having separate kitchen	47.4	51.7	NA	NA
4.	Percentage of households having electricity connection	13.9	47.2	11.2	72.0
5.	Percentage of distribution of household by source drinking water				
	(a) Well (inside)	3.3	2.1	25.8	14.9
	(b) Well (outside)	4.0	1.3		
	(c) Tubewell (inside)	64.8	63.4	74.2	50.4
	(d) Tubewell (outside)	27.9	13.3		
	(e) Municipal tap (inside)	-	12.6	-	34.6
	(f) Municipal tap (outside)	-	7.4	-	
(g) All	100.0	100.0	100.0	100.0	
6.	Percentage of households having public sewerage	15.4	70.7	NA	NA
7.	Percentage distribution of households by type of toilet facility				
	(a) Septic latrine	14.8	59.5	7.7	57.5
	(b) Service/ katcha latrine	18.1	22.4	2.8	9.4
	(c) No toilet facility within house	67.1	18.1	89.5	33.4
	(d) All	100.0	100.0	100.0	100.0
8.	Percentage distribution of households by cooking fuel				
	(a) Firewood/ cowdung	87.9	51.1	93.1	29.2
	(b) Coal	3.9	23.0	4.2	34.0
	(c) Gas	2.1	22.4	1.7	24.0
	(d) Mixed	6.1	3.5	1.0	12.8
	(e) All	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A53 and A54 (Housing condition), A55 and A56 (Drinking water), A57 and A58 (Sewerage and toilet facilities) and A59 and A60 (Cooking fuel) of Appendix

Source of Drinking Water : Since municipal taps are rarely available in rural areas, the most desirable source of drinking water there is a tubewell, preferably inside the house. In the rural areas of Bihar, 64.8 percent of the Muslim households have this facility. Another 27.9 percent have access to a tubewell outside their house. Tubewell-using Muslim households, therefore, form 92.7 of the total Muslim households. The corresponding estimate for the general population is much lower at 74.2 percent. Thus, in the rural areas, Muslim households are relatively better placed than the general population with respect to their sources of drinking water.

In the urban areas, however, the relative positions are reversed for the Muslim and general populations. The most desired source of drinking water in urban areas is the municipal tap, either inside or near the house, and only 20.0 percent of the urban Muslim households are found to have this facility, as compared to 34.6 percent among the general population. In the urban areas, there is a concentration of Muslim population in particular localities. It appears that many of these Muslim localities are relatively ill served by the municipal taps. Except for Patna where 65.3 percent of the Muslim households are found to use municipal taps, the reach of this source of drinking water is abysmally low for the Muslim households in most other urban centres of Bihar.

Toilet / Sewerage Facilities : Not having toilet facilities within the house is very common among the poor households in Bihar, in both rural and urban areas. However, probably for socio-cultural reasons, toilet facilities within the house are more common for Muslim households, than for the households of the general population. Consequently, the use of open space for toilet functions is lesser among the Muslims.

In the rural areas, two-thirds of the Muslim households (67.1 percent) are found to have no toilet facility within the house; but among the general population, the corresponding figure is much higher at 89.5 percent. Consequently, the proportion of households having a latrine within the house is higher for rural Muslim households than for general population — both for septic latrines and even higher for service/kutchha latrines. Access to public sewerage system is

not very high in rural areas; thus only 15.4 percent of the rural Muslim households was found to have this facility.

This higher propensity of the Muslim households to have a latrine within the house, is evident in the urban areas also. Thus only 18.1 percent of the urban Muslim households are found to have no toilet facilities within the house, the corresponding ratio being 33.4 percent for the general population. Although septic latrines are equally common among the Muslims and general population in urban areas, many among the former manage to build at least service/kutchra latrines to avoid the inconvenience of using open space for toilet purposes. Unlike in rural areas, access to public sewerage system is essential in the urban areas to ensure the hygienic conditions of the dwelling unit, unfortunately about three out of every ten urban Muslim households live without this basic facility.

Cooking Fuel : In the rural areas, the choice of the households for cooking fuels is guided more by the availability and cost of different fuels and less by their income levels. Thus, although the Muslim households are poorer, the choice for cooking fuels for them as well as the general population is nearly the same. About nine-tenths of the households use firewood and cowdung and the remaining ones use modern fuels. In the urban areas, however, options about cooking fuels are really open, and the households make their choice depending upon their economic capabilities. Such capabilities are much lower for the urban Muslim households, about half of whom (51.1 percent) use firewood and cowdung as cooking fuel even in the urban surrounding. For the general population, the ratio of those using such fuels is much less, less than one-third (29.2 percent).

Possession of Durable Goods : From the estimates of Muslim population below poverty line, presented in Section 2.6, it was observed that poverty among them is wider than among the general population, both in the rural and urban areas. From this, one would expect that the Muslim households will be found to have less of durable goods than that owned by the households of the general population. Much against this expectation, greater percentage of the Muslim households in the rural areas are seen to possess at least cheaper durable goods — cycle,

radio, table/chair and watch/clock than the households of the general population (Table 2.27). However, as regards the relatively expensive durable goods like scooters/motorcycles, refrigerators, televisions and telephone sets, rural Muslim households are seen to possess them as infrequently as the general population. That the rural Muslim households, in spite of being usually poorer, are better off in the possession of at least inexpensive durable goods, is probably because their cash income is relatively higher on account of remittances from their outmigrant members. For the general population, agricultural income is more important, but a large part of it is in kind which prevents them from acquiring durable goods, unless their income levels are sufficiently high.

Table 2.27 : Possession of Durable Goods and Subscription of Newspaper by Households and Haj Pilgrimage by Their Members

No.	Characteristics	Rural	Urban	NFHS estimate for general population (Bihar + Jharkhand)	
				Rural	Urban
1.	Percentage of households possessing				
	(a) Cycle	57.5	52.9	42.7	62.2
	(b) Radio	36.9	40.4	25.8	49.0
	(c) Table/Chair	43.7	55.5	29.7	70.7
	(d) Watch/Clock	63.5	72.3	46.5	82.6
	(e) Scooter/Motorcycle	4.1	9.5	2.9	18.4
	(f) Refrigerator	0.5	7.9	1.0	14.9
	(g) Television	7.7	30.7	8.5	27.6
	(h) Telephone	3.9	11.6	0.9	9.4
2.	Percentage of households subscribing newspaper	2.7	11.7	NA	NA
3.	Percentage of households with at least one 'haji'	2.6	3.1	NA	NA

Note : Districtwise figures are presented in Tables A61 and A62 of Appendix

The above distinction between cash and kind income disappears in the urban areas, and secondly, poverty among the urban Muslim households is much wider than among the general population. Therefore, as compared to the general population, much lesser percentage of urban

Muslim households are found to possess durable goods, be it inexpensive or expensive. However, the proportion of television and telephone-owning households is nearly equal for the Muslim and general populations.

As an additional indicator of the well-being of the population, the survey have also enquired about the extent of newspaper subscription and ‘haj’ pilgrimage by members of the surveyed households. In the rural areas, only 2.7 percent of the Muslim households subscribe to a newspaper, indicating their very low exposure to print-based mass media. In the urban areas, the proportion of newspaper-subscribing Muslim household expectedly increases, but even there it is only 11.7 percent. As regards haj pilgrimage, the phenomenon is very rare because of the substantial expenses involved in it — only 2.6 percent of the rural Muslim households and 3.1 percent of their urban counterparts have at least one ‘haji’.

2.8 Poverty Alleviation Programmes

Since the seventies, a number of poverty alleviation programmes meant for specific target groups has been an important component of the government’s economic policies. After the process of the liberalization of the Indian economy started in the early nineties there was a considerable retrenchment of the resources available for such programmes; but many of them are still continuing. The sizeable drop in the poverty ratio across the country in the 1980s was attributed by many analysts to the extensive poverty alleviation programmes during that period. It is, therefore, relevant to enquire as to the extent to which these poverty alleviation programmes have reached the Muslim households. The list of programmes included in the present survey is nearly exhaustive. It includes the following eleven programmes — Indira Awas Yojana (IAY), Jawahar Rojgar Yojana (JRY), Prime Minister Rojgar Yojana (PMRY), Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM), Maternity Welfare Programme, Integrated Child Development Scheme (ICDS), loans from Minority Finance Corporation (MFC), Old Age Pension, Antoday Yojana and Annapurna Yojana (Table 2.28).

Table 2.28 : Percentage of Muslim Households Benefited by Different Development Programmes

Development Programme	Caste Groups						All Castes	
	Upper Castes		Middle Castes		Lower Castes		Rural	Urban
	Rural	Urban	Rural	Urban	Rural	Urban		
IAY	3.3	0.8	5.1	0.0	4.5	0.1	4.1	0.4
JRY	0.4	0.2	0.9	0.5	0.5	0.3	0.5	0.3
PMRY	0.2	0.8	0.1	0.0	0.4	0.4	0.3	0.5
IRDP	4.4	0.6	9.7	1.4	4.8	1.4	5.3	1.1
TRYSEM	0.3	0.0	0.1	0.0	0.4	0.0	0.3	0.0
Maternity Welfare	0.2	0.0	0.5	0.0	0.1	0.1	0.2	0.1
ICDS	0.0	0.0	0.2	0.0	0.1	0.6	0.1	0.3
MFC	0.1	0.2	0.1	0.0	0.1	0.3	0.1	0.2
Old Age Pension	1.2	2.2	0.5	0.9	1.7	2.1	1.3	2.0
Antoday Yojna	0.6	0.8	1.0	0.0	0.8	0.1	0.7	0.4
Annapurna Yojna	0.6	0.5	0.5	0.5	1.3	1.5	0.9	0.9

Note : Districtwise figures are presented in Table A63 in Appendix

Five of the above poverty alleviation programmes are essentially employment or income oriented — JRY, PMRY, IRDP and TRYSEM. Of these, IRDP is the only programme which has reached some rural Muslim households (5.3 percent). For a long period, this was the principal poverty alleviation programmes of the Central government, endowed with substantial resources. Hence its reach among the rural poor is the widest. However, given the fact that no less than 48.5 percent of the rural Muslim population is estimated by the present survey to be under the poverty line, the reach of IRDP among the Muslim population seems to be very limited — barely one out of ten poor and deserving households has benefited from this programme. The reach of the remaining employment-oriented programmes was abysmally low among the Muslim households, both in rural and urban areas. This extremely limited reach of the employment-oriented poverty alleviation programmes is applicable equally to the upper, middle and lower caste Muslims.

The remaining seven poverty alleviation programmes are all welfare oriented; but here again, except for IAY, the coverage of Muslim households, is very limited. The IAY programme had

benefited 4.1 percent of the rural and 0.4 percent of the urban Muslim households, and this was also the only one which had shown a positive bias in favor of lower caste Muslim households in rural areas. The reach of the programme was 3.7 percent among the upper, 4.3 percent among the middle and 5.0 percent among the lower caste Muslim households. The remaining welfare-oriented poverty alleviation programmes were practically non-existent for the Muslims, both in rural and urban areas. Even the MFC scheme, specially designed to help the Muslims and other minorities, is a practically non-existent poverty alleviation programme for the Muslims in Bihar.

Public Distribution System : Public Distribution System (PDS) in India is essentially a poverty alleviation programme. In some of the States where the PDS functions rather satisfactorily, its regular utilisers may include households that are not living below the poverty line, but the majority of its users are indeed poorer households. In Bihar, nearly all of its regular users are probably households below the poverty line (Table 2.29).

Table 2.29 : Utilisation of Public Distribution System

No.	Characteristics	Rural	Urban
1.	Percentage distribution of households by possession of ration card		
	(a) Normal ration card	61.0	60.5
	(b) Red ration card	20.7	13.6
	(c) No ration card	18.3	25.9
	(d) All	100.0	100.0
2.	Percentage distribution of card-holding households of lifting practices		
	(a) Lifting regularly	47.6	53.5
	(b) Lifting occasionally	49.4	38.7
	(e) Lifting never	3.0	7.7
	(f) All	100.0	100.0

Note : Districtwise figures are presented in Tables A64 and A65 of Appendix

In the rural areas, about one-fifth of the Muslim households (18.3 percent) do not have ration cards. Ration cards are often used as an identity card for administrative and legal purposes and, hence, relatively well off households will usually ensure that they hold such cards, even if they don't use them. One can, therefore, assume that most of these rural Muslim households without ration cards are likely to be poorer households. Even among the 81.7 percent of the rural

Muslim households that hold a ration card, only 20.7 percent of them are reported to be having a red ration card. In the background of the poverty estimates for the general population by official agencies or those for the Muslim population by the present survey, the reach of red ration cards seems to be limited.

Assuming that those households who lift their rations regularly are indeed the beneficiaries of PDS, it is observed that a large section of the Muslim households use the PDS to their advantage — approximately, a little less than half of the card-holding Muslim households or about 40 percent of the total Muslim households. This is not a particularly low utilisation ratio, specially when the functioning of PDS in Bihar leaves much to be desired. But, going by our estimates of the extent of poverty among the Muslims, it would appear that there are substantial number of Muslim households in rural areas who are poor but not able to utilise the benefits of PDS, either because they don't have ration cards or for other reasons.

In the urban areas, one may again note that about one-fourth of the Muslim households (25.9 percent) do not possess ration cards; and the percentage of households holding a red ration card is even lower (13.6 percent) than in rural areas, in spite of urban poverty levels being higher. These figures indicate that the accessibility to PDS is even more restricted for the urban Muslim household than for the rural ones. It seems that because of higher poverty levels, more than half of the card-holding urban Muslim households are obliged to lift their rations regularly.

2.9 Regional Variations

The Muslim population of Bihar, as discussed in detail in the Introductory chapter, is spread throughout the state, although not uniformly. The regional variation among the Muslims with respect to their economic status is indeed substantial, as apparent from the districtwise data presented in the Appendix. An analysis of this districtwise data is likely to be prohibitively long; however, to discern the salient patterns of regional variation, one could group 37 districts of Bihar in a few geographical regions and then discuss the economic status of Muslims in each of them in a comparative framework. Towards this, Table 2.30 presents a five-fold division of the districts in Bihar among the regions of South-West, South-East, North-West, North-Central and North-East. The table also mentions the distribution of both Muslim and general population

among the regions. Thereafter, in Table 2.31 are presented information on a limited number of indicators of economic status of Muslims in those five regions, creating a database for making inter-regional comparisons.

One may first note from Table 2.30 that the five geographical regions can be easily divided into three groups vis-à-vis the concentration of Muslim population in them, just the same way the individual districts were classified as high, medium and low Muslim concentration districts earlier for designing the sampling framework of the present study. North-West and the adjoining North-Central are the two geographical regions where the percentages of Muslim population and general population are nearly the same, indicating that the concentration of Muslim population here is of medium magnitude. In contrast, in two regions south of the Ganges, i.e., South-West and South-East, the concentration of Muslim population is rather low; these two regions together account for 37.7 percent of the general population, but only 22.5 percent of the Muslim population reside here. Finally, there stands the North-East region where the concentration of Muslim population is very high — no less than 34.4 percent of the Muslim population residing in this region, compared to only 19.8 percent of the general population doing so.

Table 2.30 : Distribution of Muslim Population among Different Regions in Bihar (1991 Census)

Regions	Districts	Muslim population (lakhs) and percentage	General population (lakhs) and percentage	Level of urbanisation (%)	
				Muslim population	General population
South West	<u>Patna</u> , Nalanda, <u>Rohtas</u> , Kaimur, Bhojpur, Buxar, <u>Gaya</u> , <u>Jehanabad</u> , Nawada, <u>Aurangabad</u> (10 districts)	15.9 (15.7)	181.4 (28.1)	34.4	16.2
South East	<u>Bhagalpur</u> , Banka, <u>Munger</u> , <u>Lakhisarai</u> , Shekhpura, <u>Jamui</u> (6 districts)	6.9 (6.8)	62.6 (9.7)	22.2	14.3
North West	Saran, <u>Siwan</u> , <u>Gopalganj</u> , East Champaran, <u>West Champaran</u> (5 districts)	19.5 (19.3)	118.2 (18.3)	9.8	7.2
North Central	Muzaffarpur, Sitamarhi, Sheohar, <u>Vaishali</u> , <u>Darbhanga</u> , Madhubani, <u>Samastipur</u> (7 districts)	24.1 (23.8)	155.5 (24.1)	7.9	6.5
North East	<u>Khagaria</u> , Begusarai, <u>Saharsa</u> , Supaul, <u>Madhepura</u> , Purnia, Araria, <u>Kishanganj</u> , <u>Katihar</u> (9 districts)	34.8 (34.4)	127.6 (19.8)	6.8	8.0
	Total	101.2 (100.0)	645.3 (100.0)	13.0	10.4

Note : Districts which have been underlined are sample districts for the present study.

Besides varying levels of concentration of Muslim population, the five geographical regions also show varying levels of urbanisation among the Muslim population. At the aggregate level, the extent of urbanisation among the Muslims (13.0 percent) is slightly more than among the general population (10.4 percent). This trend is also noticed in four out of the five regions, the lone exception being the North-East region where the level of urbanisation among the Muslims is a little lower. It is further interesting to note that in both the regions south of the Ganges, the Muslim population is fairly urbanised — 34.4 percent in South-West and 22.2 percent in South-East region. Majority of the Muslims reside north of the Ganges, particularly towards the east where the level of urbanisation among them is very low, sometime even lower than among the general population.

Before moving to the exercise of inter-regional comparisons, it might be noted here that the chosen indicators for such an exercise, as presented in Table 2.31, are all related to the rural economy. The exclusion of some indicators relating to the urban economy, however, may not be a limitation of this exercise for two reasons — first, in any case, about 87 percent of the Muslims in Bihar reside in rural areas and secondly, as Tables in the Appendix generally indicate, the regional variations across the rural areas are nearly the same as across the urban ones.

As regards the caste composition of the Muslim population, it is quite apparent that it varies considerably across the regions. For example, the percentage of upper caste Muslims is close to 40 percent in all regions except the South-East where it is 54.3 percent. Secondly, the middle caste Muslims are nearly absent in North-East region where the Muslim population is distributed only between the upper and lower castes. Further, it is very interesting to know that, both in south and north of the Ganges, the proportion of lower caste Muslims increases as one moves from the west to the east. Thus, in North-East region, lower caste Muslims constitute more than 60 percent of the Muslim population.

A sharper variation among the five regions becomes visible when one compares the data relating to land and cultivation in respective regions. The Muslims in the North-West region

Table 2.31 : Comparative Demographic and Economic Profile of Rural Muslim Population for Different Regions

Characteristics	Regions					Bihar
	South West	South East	North West	North Central	North East	
Caste composition of Population (%)						
(a) Upper castes	45.2	54.3	39.4	46.0	36.8	40.4
(b) Middle castes	41.7	17.4	38.4	29.4	2.7	25.0
(c) Lower castes	13.1	28.3	22.2	24.6	60.5	34.6
(d) All castes	100.0	100.0	100.0	100.0	100.0	100.0
Land and Cultivation						
Percentage of households possessing cultivable land	32.9	35.0	51.8	31.0	34.5	35.9
Average size of landholding (per owning household (acres)	2.16	2.10	2.63	1.27	1.71	1.82
Percentage of cultivating households owning tractor	3.0	1.8	4.5	2.6	2.2	3.0
Cropping intensity	185	167	181	176	172	176
Average annual household income (in Rs.) from cultivation	2640	3052	5120	1623	2294	2930
Employment and Outmigration						
Percentage distribution of male workers by employment status						
Self-employed	35.2	47.4	37.5	36.5	44.2	41.6
Wage-salary earner-I	40.0	30.1	33.4	36.5	26.3	29.6
Wage-salary earner-II	24.8	22.5	29.1	27.0	29.5	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of outmigrants per 100 households	64.9	41.9	53.7	95.3	42.7	62.6
Percentage of outmigrants going outside the country	2.5	6.6	18.7	2.9	1.0	7.9
Income and Living Standard						
Average annual per capita income (Rs.)	4530	4320	5290	4670	4230	4640
Share of remittances in household income (%)	24.3	15.4	29.4	31.4	15.8	24.5
Households below poverty line (%)	49.9	50.5	41.5	49.7	56.4	49.5
Households with pucca houses (%)	26.1	25.1	46.6	25.9	8.6	25.0

(comprising Saran, Siwan, Gopalganj, East Champaran and West Champaran) are relatively most prosperous, where the land endowment is the highest and the cropping intensity is also very high, both together causing the highest average annual household income from cultivation at Rs. 5120, no less than 75 percent higher than the state average at Rs. 2930. At the other end of the scale lies North-Central Bihar (comprising Muzaffarpur, Sitamarhi, Sheohar, Vaishali, Darbhanga, Madhubani and Samastipur) where the land endowment is the lowest and so is the income from cultivation. In North-East region where the concentration of Muslim population is the highest, the agricultural economy is only slightly better, the land endowment again being the major constraint. As regards employment opportunities, either in agriculture or outside it, the scenario may seem to be nearly the same in all the regions (as indicated by the employment status of male rural workers), but from the estimates of outmigration from different regions, it clearly emerges that these opportunities are unequal across the regions. The highest outmigration rate is observed in North-Central region (95 outmigrants per 100 households) whose agricultural economy, as mentioned before, is the weakest. In case of North-West region, whose Muslim population is relatively better off, the outmigration rate might be low (54 outmigrants per 100 households), but nearly one-fifth of them migrate to outside the country indicating that these are not probably distress migration.

The overall impact of the agricultural and non-agricultural income opportunities along with the extent of outmigration is amply reflected in the income and living standards of Muslim population of Bihar in different zones. As expected, the Muslims in the North-West regions are seen to be most well-off with the highest 'average annual per capita income' (Rs. 5290), the lowest poverty ratio (41.5 percent) and the highest number of households with pucca houses (46.6 percent). As is only expected, the share of remittances in this high level of income is as high as 29.4 percent. The two regions in the east — South-East and North-East — are the poorest ones, with 'average annual per capita income' being Rs. 4320 and Rs. 4230 respectively. This is mainly because, apart from lower income from cultivation, the outmigration from these regions is rather limited and thus barely 15 percent of the total income come from the remittances of the outmigrant members of the households in these two regions. The economic status of Muslims in the remaining two regions of South-West and North-Central, with 'average annual per capita income' of Rs. 4530 and Rs. 4670 respectively, is only slightly better than the two regions in the east and much lower than in the North-West region.

The economic status of the urban Muslims are obviously better and such urban Muslims, as mentioned before, are relatively more in South-West and South-East regions. Thus the overall economic status of the Muslims in these two regions, taking into account both rural and urban areas, are admittedly better than what the above estimates relating to the rural economy alone indicate, particularly in the South-West region where more than one-third of the Muslims live in urban areas. However, from an overall comparison of the five regions, the Muslims in the North-West region are found to be economically most well off, followed by those in South-West region. The two regions of South-East and North-Central appear next where the economic conditions of the Muslims are nearly the same. Finally, there exists the North-East region where the Muslims are economically most disadvantaged.

CHAPTER III

EDUCATIONAL STATUS

Beside their intrinsic importance, literacy and educational levels of a population are also of prime significance for judging its socio-economic status. The level of education determines the ability of a person to discharge various economic and social functions essential for his or her own well-being as well as for the growth and prosperity of his/her country. In a wider sense, education is a catalyst for social change as it enables the people to become aware of their social and economic surroundings and their fundamental rights, and further facilitates social mobilisation for raising collective demands and empowers the people to resist oppression and exercise their constitutional rights. Consequently, the development of human resources through the spread of literacy and education has been one of the key objectives of government policies, parallel to the development of the production potentialities of the economy. For the Muslims in Bihar, as for other disadvantaged sections of the society, the importance of the development of human resources is even more critical for ameliorating their backward conditions and for claiming their rights under the Constitution of India.

3.1 Literacy and Education Levels

The literacy scenario in Bihar, as in many other parts of India, is depressing. It is characterised not only by low overall literacy rates, but also by wide rural-urban and gender differences.

Literacy Rates : The educational status of a population should be judged both by its present literacy rates for the entire population as well as by the educational practices of the younger generation. However, the historical disadvantages that a population might be suffering from, is best indicated by the former, i.e., the present literacy rates for the entire population. These literacy rates also broadly indicate the fundamental constraint to equipping the society for facing the future challenges.

To begin with, one may first compare the literacy rates of the Muslim population as obtained from the present survey with those for general population, as reported by the 2001 census (Table 3.1). Here, it is seen that the overall literacy rate for Muslims (38.0 percent) is lower than for the general population (44.4 percent) in the rural areas. As one moves to the urban areas, literacy rates for both Muslims and general population do increase, but not to an equal

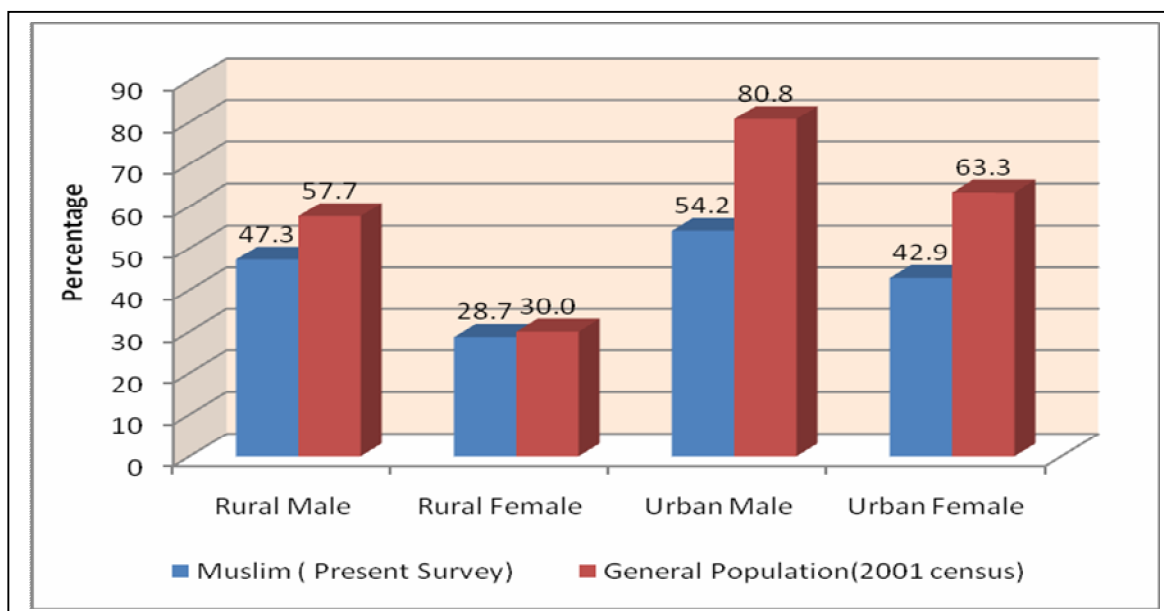
extent. Among the Muslims, the increase is 10.8 percentage points (from 38.0 to 48.8 percent), but for the general population, the increase is much larger at 28.3 percentage points (from 44.4 to 72.7 percent). That the rural-urban differences in literacy rates are much wider among the general population than among the Muslims, indicates that because of economic constraints many Muslims in the urban areas are not able to utilise the educational opportunities that exist there. Disaggregating the literacy rates by gender, in both rural and urban areas, we notice that the gender differences in literacy rates, are much narrower among the Muslims, than among the general population. In rural areas, the gender difference in literacy rates for Muslims is 18.6 percentage points (47.3 percent for males and 28.7 percent for females), but it is 27.7 percentage points for general population (57.7 percent for males and 30.0 percent for females). In urban areas, the pattern is very similar. This probably indicates that the social practice of gender discrimination is relatively less among the Muslims in Bihar.

Table 3.1 : Literacy Rates

Caste Groups	Rural			Urban		
	Male	Female	Person	Male	Female	Person
Upper castes	53.9	34.1	43.9	58.9	47.0	53.1
Middle castes	34.4	20.3	27.3	50.7	42.2	46.6
Lower castes	45.2	26.2	35.8	51.2	39.4	45.5
All castes	47.3	28.7	38.0	54.2	42.9	48.8
2001 census estimates for general population	57.7	30.0	44.4	80.8	63.3	72.7

Note : Districtwise figures are presented in Table A66 of Appendix

Figure 8: Literacy Rates



Educational Levels : Literacy in India is defined very liberally — all persons capable of just reading and writing a letter are considered as literate. This definition is followed in the census operations and it has also been followed in the present survey. But the educational attainment of all the literate people are not equal; it is, therefore, important to consider the levels of education acquired by the literates in the two population groups. Since comparable data on levels of education from the 2001 census for the general population is yet to be published, for the purposes of comparison, the data for the general population, as obtained from NFHS-II, has been used (Table 3.2).

Table 3.2 : Percentage Distribution of Literate Persons by Levels of Education

Characteristics	Rural	Urban	NFHS estimate for general population (Bihar + Jharkhand)	
			Rural	Urban
Male				
(a) Primary or less	45.7	30.0	56.3	39.3
(b) Above primary/ below secondary	33.1	36.0	31.2	34.8
(c) Above secondary/ below graduation	14.5	18.8	12.4	26.0
(d) Graduation and above	6.7	15.3		
(e) All	100.0	100.0	100.0	100.0
Female				
(a) Primary or less	61.3	39.0	72.8	52.2
(b) Above primary / below secondary	29.1	36.1	23.3	34.1
(c) Above secondary / below graduation	8.0	16.8	3.9	13.7
(d) Graduation and above	1.6	8.1		
(e) All	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A67 and A68 of Appendix

It was earlier noticed that in the rural areas, the literacy rate of Muslims is lower than that for the general population. However, from the data on levels of education of males and females for the Muslim and general populations, it is noticed that ‘minimal’ education (primary or less) is more common among the literates of general population (56.3 percent) than among the Muslim population (45.7 percent). Thus, if only those persons having more than primary education are

treated as literates, then the literacy rates among the rural Muslims would be probably closer to that of the general population, both for males and females. If one moves to a higher level of education, it is again found that the Muslims are doing better than the people in the general population. For example, among the literate rural males, only 12.4 percent of the literates have completed secondary education among the general population, while the corresponding figure is 21.2 percent among the Muslim population. The same phenomenon for Muslims is also observed among the literate rural females.

In the urban areas again, a similar trend is observed for both males and females. It was earlier found that literacy rates are lower among the Muslims in urban areas, but the Muslim population there at least partly compensates for its lower literacy status by having, among its literate members, a relatively lesser number of 'marginal' literates (i.e, primary or less) and, correspondingly, a relatively larger number of 'decent' literates (i.e., above primary). Among the literate urban males of the general population, only 26.0 percent are seen to have completed their secondary education; the corresponding figures for the Muslims is much higher at 34.1 percent. For urban females, the share of literates having completed their secondary education is 13.7 and 24.9 percent for the general and Muslim populations respectively. In the course of the analysis of the employment status and earnings of urban Muslim workers in the previous chapter, it was indicated that they are indeed very poor. Since the educational level of literate Muslims is found to be higher in urban areas, it lends credence to the observation made earlier that some discrimination is possibly practiced in the urban employment market, the Muslim workers being at its receiving end.

Among the districts, the rural literacy rates are noticeably higher in Rohtas, Jehanabad, Aurangabad, Munger, Lakhisarai, Siwan, Gopalganj and Vaishali. In all these districts, the rates exceed 45 percent, which compares very well with the overall rural literacy rate of 38.0 percent. Literacy rates in these districts are relatively high in spite of the fact that not all these districts are economically better off. On the other hand, the rural literacy rates are particularly low (less than 30 percent) in Bhagalpur, Kishanganj and Katihar. Though the overall literacy rate in the urban areas is 48.8 percent for the Muslim population, there are three districts — Patna, Jehanabad and Munger — in each of which the urban literacy rate exceeds 60 percent. The two districts recording particularly low urban literacy rates (less than 40 percent) are

Rohtas and Bhagalpur. Taking both rural and urban populations together, the literacy rates are particularly high in Jehanabad, Munger and Siwan.

Educational Status : Information on literacy rates and on the educational levels of the literates people present an idea of the current level of human resource development of the Muslims in Bihar. However, in order to understand whether this present low level of human resource development among the Muslims is likely to continue in the near future, it is necessary to know the educational status of its young population i.e., those in the school-going age. A meaningful three-fold categorisation of such status is — those ‘going to school’; those who ‘had joined the school, but left’, and those who have ‘never gone to school’. From an analysis of the educational status of the adult population, we can identify some of the important reasons for the present low literacy rates among the Muslim population and whether more among the present generation of the Muslims in Bihar is receiving education than those who belong to the previous generation. For such comparisons, relevant educational status categories for the adult population are — ‘never gone to school’, ‘had joined the school, but left before completing secondary education’ and ‘completed secondary education’ (Table 3.3).

Table 3.3 : Percentage Distribution of Population above Five Years by Education Status

Characteristics	Rural			Urban		
	Male	Female	Person	Male	Female	Person
Percentage distribution of school-going population by education status						
(a) Going to school	74.8	69.0	71.9	76.1	73.2	74.6
(b) Had going to the school but left	4.6	5.9	5.3	4.7	6.5	5.6
(c) Never gone to school	20.6	25.1	22.8	19.2	20.3	19.8
(d) All	100.0	100.0	100.0	100.0	100.0	100.0
Percentage distribution of adult population by educational status						
(a) Had never gone to school	47.3	75.9	61.6	38.6	58.0	48.3
(b) Had joined school, but left before completing secondary education	33.0	18.5	25.8	30.6	21.8	26.2
(c) Completed secondary education	19.7	5.5	12.6	30.8	20.1	21.7
(d) All	100.0	100.0	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A69, A70, A71 and A72 of Appendix

In the rural areas, the proportion of children who are in the school-going age but not going to school, is about one-fifth (22.8 percent). It is much lower than the proportion of adults who had never gone to school. In other words, over the last generation, there is a substantial improvement in school enrolment. A more positive development has been that much of the increase in enrolment is because of the higher enrolment of girl children in the school. For the Muslims in rural Bihar, the enrolment of girls in schools was earlier seen to be much lower than for boys. In the present generation, however, the enrolment in schools for girls is only marginally lower than for the boys, indicating a considerable progress towards attaining gender parity. Secondly, earlier there used to be substantial dropping out after the boys and girls were initially admitted to the schools and the dropout rates used to be higher for boys, nullifying the gains of higher enrolment among them. But, for the present generation of school-going children, there is a decline in the dropout rates. It is further observed that the gender difference with respect to the dropout rates, so wide in the previous generation, has practically disappeared for the younger generation. The low dropout rates in Table 3.3, however, do not indicate the final situation as some among those children who are still going to school may drop out before completing their secondary education.

In the urban areas too, the proportion of children who are in the school-going age but not going to school, is about one-fifth (19.8 percent). It is much lower than the proportion of the adults who had never gone to school, indicating a much higher desire for education in the present generation. Secondly, the substantial gender difference in enrolment in school for the adult population that characterised the rural Muslims was found among the urban Muslims too; but this difference has also nearly disappeared in the present generation. Further, in conformity with the trend in the rural areas, the dropout rates in the urban areas also are much lower for the present generation of students.

It is sometimes contended that an usually conservative outlook among the Muslims comes in the way of their educational attainment. However, a comparison of the educational status of the adult and school-going population clearly negates such a perception about the Muslims. An indifferent attitude towards education might have been present earlier among the Muslims, as among the general population; but in recent years, an attitudinal change is visible as much among the Muslims as among the general population. Secondly, the gender disparity in

education that had earlier existed among the Muslims, both in rural and urban areas, is very marginal now and probably less than the disparity prevailing among the general population. Besides gender differences, the literacy scenario in Bihar, as in India, is also characterised by wide rural-urban differences. This was also found to be true for the Muslims in Bihar. But this

BOX 4

Falling Educational Standards of Muslims

Because of centuries of uninterrupted Muslim rule in most parts of India, including Bihar, prior to the advent of the British rule, the educational standards of the Muslims were not low historically. But the scenario changed after the fall of the Muslim rule. While the Muslim masses resented the advent of British rule, the Hindus had no difficulty in adjusting to the new power equation and took up the jobs of East India company. As the British control spread, so did English education. But Muslims kept themselves away. This point is best driven home by the following statistics.

In 1871, Muslim constituted 32 percent of the population of the Province of Bengal. But percentage of Muslims in schools was only 14 percent and in colleges a miserable 4 percent. In a five year period 3,500 candidates passed the Entrance examination. Out of these less than 4 percent were Muslims. Out of 900 who passed First Arts, only 1 percent were Muslims. 429 passed B.A. Again only 1 percent of them were Muslims. Generally out of 100 who passed Entrance, 26 went on to pass F.A., and 12 B.A. Out of 100 Muslims who passed Entrance, only 8 passed F.A., and only three B.A.

During the period 1858-93, there were in all the Universities only 3 Muslim engineers as against 590 Hindus.

The situation was slightly better in the case of medicine. For 1239 Hindu doctors, there were 34 Muslim doctors.

difference is much lower for the younger sections of the Muslim population. Finally, the Muslims in Bihar show considerable desire for education for both their boys and girls, in spite of their economic conditions being much worse than that of the general population. This shows how eager they are to improve their human resources in order to compensate for the other disadvantages that they suffer from.

3.2 Current Educational Practices

The education scenario in Bihar, as elsewhere in India, is extremely diverse, particularly in terms of the character of the educational institutions. The quality of education that students receive also depends on their medium of instruction or other support they receive. All these facilities, at institutional and family-level, together determine how substantial are the efforts for human resource development of the younger generation.

Type of Institution : To begin with, one may consider the type of educational institutions to which the young Muslims go for acquiring education (Table 3.4). In spite of being ridden with a number of problems, government educational institutions still serve about half of the Muslims students, both in rural and urban areas. This is partly because, in large parts of at least rural Bihar, a government school or college will probably be the only educational institution available to a student. The fact that tuition fees are very low in government institutions also attract a large number of students to these educational institutions. Because of the poor functioning of the public educational system, private institutions have sprung up in many parts of the country, including Bihar, to satisfy the increased demand for education. The problems of the government schools are so deep and the demand for education is so large that these private educational institutions are now found even in rural areas. Thus, 17.7 percent of the Muslim students in rural areas and 32.2 percent of them in urban areas are seen to opt for private educational institutions, but most of them join the ordinary private schools, not the expensive ones, which students from only relatively better off households can afford. It is also to be noted that co-educational institutions are the norms for both Muslim boys and girls in rural areas; in the urban areas, however, although coeducational institutions are the norm for the boys, at least 17.8 of the Muslim girls go to institutions meant for girls alone.

A special feature of the educational practices among the Muslims in Bihar, and possibly elsewhere in northern India, is their tendency to go for Madarsa-based education, the traditional education system for the Muslims. In the rural areas, no less than 24.1 percent of the students opt for Madarsa-based education, for many of whom at least the inexpensive government school could have been an alternative choice. Even in urban areas, 9.0 percent of the students opt for Madarsa-based education where availability of other types of institutions is obviously wider. Although in some cases, the parents' decision to send their children to Madarsas may be guided by its religious appeal, the cost and other factor also play an important role in exercising preference for such a system of education. Generally, there are two types of Madarsas now in operation in Bihar — some government-financed and others privately managed, the latter being almost universally run in mosque premises. The tuition fees in these Madarsas are even lower than in government schools and hence they are sometimes preferred. Secondly, probably because of a sense of community ownership, the functioning of some of the Madarsas is better than that of government schools.

Table 3.4 : Type of Educational Institution for Presently School/College Going Students

No.	Characteristics	Rural	Urban
1.	Percentage distribution of presently school/college going students by type of institution		
	(a) Government institution	51.1	53.9
	(b) Private institution (expensive)	2.0	7.6
	(c) Private institution (ordinary)	15.7	24.6
	(d) Minority school	4.1	3.2
	(e) Madarsa	24.1	9.0
	(f) Others	3.0	1.7
	(g) All	100.0	100.0
2	Percentage of presently school/college going students going to co-education institutes		
	(a) Boys	96.3	92.4
	(b) Girls	96.4	82.2

Note : Districtwise figures are presented in Tables A73, A74 and A75 of Appendix

Since the government educational institutions are to be found nearly everywhere, Muslim families obviously find it convenient to send their young members to them for education. A deviation from this usual choice is made under two circumstances — first, when relatively better off families send their children to private schools and second, when families with strong religious orientation send their children to Madarsas. Both in the rural and urban areas of Patna, Rohtas, Siwan and Gopalganj, the first kind of deviation (i.e., opting for private schools) is observed more frequently; the second kind of deviation (i.e., opting for Madarsa), however, is observed more in rural areas of Bhagalpur, Jamui, Khagaria, Darbhanga, Kishanganj and Katihar, along with the urban areas of Lakhisarai.

Educational Facilities : For proper education, apart from being admitted to a good institution, the students also need a few facilities, availability of all relevant books probably being the minimum must. However, both in the rural and urban areas, this minimum facility is available only for about two-thirds of the Muslim students. For about one-tenth of the Muslim students, both in the rural and urban areas, this disadvantage is indeed crippling as these students do not possess most of the text books (Table 3.5).

Table 3.5 : Educational Facilities for Presently School/College Going Students

No.	Characteristics	Rural	Urban
1.	Percentage distribution of presently school/college going students by availability of books		
	(a) All books available	65.0	68.7
	(b) Most books available	25.4	22.8
	(c) Most books unavailable	9.6	8.5
	(d) All	100.0	100.0
2.	Percentage of students receiving government help	24.0	13.8
3.	Percentage of students private tuition	22.7	29.2

Note : Districtwise figures are presented in Tables A76 and A77 of Appendix

Among other facilities, government help in the form of financial assistance is reported for 24.0 percent of the Muslim students in rural areas and for a much lower 13.8 percent of them in urban areas. In view of the widespread poverty among the Muslim households, this level of assistances is rather inadequate. Since many of the parents are illiterate or moderately literate,

BOX 5

Bihar State Madarsa Education Board

Way back in 1912, the Government of Bihar established the Mohamedan Education Committee to review the educational status of the Muslim community. Thereafter, in 1922, the Bihar Madarsa Examination Board was constituted at the initiative of Sir Fakhruddin, the first Education Minister of Bihar. The Chairman of the first Board was Justice Nurul Hoda, the founder of Madarsa Shamsul Hoda and the Secretary was Dr Azimuddin Ahmed. By 1947, 39 madaras had been affiliated in all by the Board. In 1981, Bihar State Madarsa Education Act was passed.

The Board registers private madaras and admits their candidates to examination conducted by it, affiliates madaras, approves the appointment of teachers and pays the salaries and allowances of the teachers of such affiliated madaras and decides the course of study and the syllabus at various levels. Districtwise breakup of madaras is : Kishangunj (241), Katihar (176), Purnea (132), Madhubani (102), Araria (87), Darbhanga (63), Bhagalpur (40), West Chmparan (36), Sitamarhi/Sheohar (31), East Champaran (26), Siwan (24), Saharsa (17), Supaul (17), Muzaffarpur (16), Samastipur (14), Begusarai (12), Nalanda (10), Gopalgunj (9), Banka (9), Madhepura (8), Rohtas (7), Khagaria (7), Aurangabad (6), Patna (5), Nawada, (4), Saran (4), Munger (4), Vaishali (3), Bhojpur (3), Gaya (3), Vaishali (3), Sheikhpura (1).

At present, there are 1118 government madaras, of which 1088 are for boys and 32 exclusively for girls. The Board puts these 1118 madaras in five categories — 936 madaras are of Wastania (primary) level, 92 of then of Fauqania (secondary) level, 55 of Maulvi (intermediate), 22 of Alim (graduate) and 13 of Fazil (post-graduate) level of education. For girls, there are 28 Wastania and 4 Fauqania madaras.

The number of unaided madaras is 2459 of which 1883 are for boys and 576 for girls. In the unaided madarsa category, there are 2393 of Wastania level (541 for girls), 65 of Fauqania level (35 for girls), and one of Maulvi level. These unaided madaras have affiliation with Bihar State Madarsa Education Board for the purpose of seeking permission for its students for appearing in various examination conducted by the Board.

private tuition is often a necessity for the students. But only 22.7 percent of the Muslim students in the rural areas and 29.2 percent of them in the urban areas are able to avail themselves of this facility. Thus, on the whole, the facilities available to the Muslim students to pursue their educational goals are very limited.

Medium of Instruction : There is a wide divergence in the educational facilities available in the rural and urban areas, not only in terms of the type of educational institutions, but also in terms of the medium of instruction (Table 3.6). English-medium school facilities are very limited in the rural areas. Therefore, the large majority of the students there are divided between Hindi (56.8 percent) and Urdu-medium schools (40.5 percent). The rural Muslim students receive Urdu-medium education both from Madarsas and a number of private educational institutions operating in these areas. In the urban areas, however, only 18.7 percent of the students are found to be receiving Urdu-medium education. Here again, apart from the Madarsas, there are some private educational institutions which use Urdu as the medium of instruction. A large majority of urban Muslim students (71.2 percent) go to Hindi-medium institutions. Only 10.2 percent of the urban Muslim students go to English-medium institutions, which are usually perceived as the better ones.

Table 3.6 : Medium of Instruction for Presently School/College Going Students

No.	Characteristics	Rural	Urban
1.	Percentage distribution of students by medium of instruction		
	(a) Hindi	56.8	71.2
	(b) Urdu	40.5	18.7
	(c) English	2.6	10.2
	(d) All	100.0	100.0
2.	Percentage of students who is learning/ has learnt Urdu in school	81.0	86.1

Note : Districtwise figures are presented in Tables A78 and A79 of Appendix

The profile of the Muslim students in relation to their medium of instruction is not any different when districtwise data are analysed. In Patna, Siwan and Gopalganj, the number of students learning through Hindi medium is relatively larger and, consequently, Urdu is a lesser option.

In the urban areas, Patna is the only district where the pattern is different, and the students having English-medium education being much larger in number there.

Aspiration Levels for Education : From the enrolment rates for children presently in their school-going age, it is possible to get an idea of the degree of commitment of their parents for their children's education. However, if the economic conditions of the parents are weak, which indeed is the case for the Muslims in Bihar, parents are not able to send their wards to school even if they have deep commitments for the education of their children.

Parents' response to the query 'what level of education they would like their sons and daughters to have' is often considered as a useful indicator of their desire for their children's education. As in the case of general population, for the Muslim population too, the response to the above query varies widely both between rural and urban areas and for boys and girls (Table 3.7).

BOX 6

A Madarsa Built by a Hindu

In the small township of Nagdah, 3 kms east of Begusarai, stands a newly constructed Madarsa. Over a hundred Muslim boys and girls are studying here. Before 28 January 2003, these students braved cold winds and scorching sun since they were forced to sit in the open. However, this Madarsa Jamia Imdadeya today is a beautiful small building with two rooms and a courtyard. And this is the only Madarsa in Nagdah where the Muslim population is marginal.

The credit goes to Upender Singh, a contractor who owns UPS Construction Company, and who spent around Rs 2.5 lakh for the construction. Perhaps he is the first Hindu in recent history financially helping in getting a Madrasa build. The Deputy Speaker of Bihar Assembly, Bhola Prasad Singh, inaugurated the building.

Upender Singh said that he was moved by the acute poverty among the local Muslims and the pathetic condition of the children who studied in the open. A Madarsa building stood there long back but the ramshackle edifice fell and the community had no money and resources to get it reconstructed. Came Singh and offered the help in memory of his late parents Ram Sagar Singh and Nunuvati Devi.

The Deputy Speaker, a BJP MLA from Begusarai, rightly commented that at a time when certain forces were raising hue and cry over the Madarsas in the country and branding their students as terrorists, Upender Singh did a historic job by building a Madarsa.

Table 3.7 : Aspiration Levels of Parents for Children's Education

Characteristics	Rural		Urban	
	For Boys	For Girls	For Boys	For Girls
Percentage distribution of parents by aspiration levels of their children's education				
(a) Religious education	3.4	26.3	3.1	12.2
(b) Upto secondary education	59.3	60.2	42.4	51.8
(c) Upto graduation/above	37.4	13.6	54.5	36.1
(d) All	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Tables A80 and A81 of Appendix

In the rural areas, 59.3 percent of the parents want their sons to have at least secondary education, and another 37.4 percent wanting their sons to become graduates. Restricting the boys' education to religious education alone is a rare desire for parents. But some conservatism among a section of the rural Muslim parents becomes evident when no less than 26.3 percent of the parents are found to report that, for their daughters, religious education alone is sufficient. For the parents in urban areas, the aspiration levels among parents for their children's education is much higher, both for boys and girls. But here again gender differences are apparent. More than half of the urban Muslim parents would like their sons to complete graduation, the majority of the remaining restricting their aspirations to secondary level. For the girls, the desired levels are much lower and, secondly, even in urban areas, no less than 12.2 percent of the parents desire only religious education for their daughters.

Table 3.8 : Information about Migrants Students

No.	Characteristics	Rural	Urban
1.	Average number of migrant students per 100 households	3.4	2.6
2.	Percentage distribution of migrant students by present distribution		
	(a) Within district	17.4	2.4
	(b) Outside district/within state	25.9	31.0
	(c) Outside state	56.7	66.7

Note : Districtwise figures are presented in Tables A82 and A83 of Appendix

Migration for Education : Educational facilities being rather limited in Bihar, migration of younger people for reasons of education is very wide both from rural and urban areas. Students migrate here not only from the rural to urban areas within the district or the state, but many of them also migrate outside the state. However, since the economic conditions of the Muslims in Bihar is generally weak, relatively lesser number of them can afford the higher expenses needed for students studying away from home. Therefore, out of every 100 Muslim households, there were only 3.4 and 2.6 students migrating from the rural and urban areas respectively. (Table 3.8). However, in that thin stream of migrant students, more than half move outside the state. They all are obviously students from the relatively better off families.

CHAPTER IV

HEALTH STATUS

Apart from education, health is of prime importance for any population to achieve its desired economic, social, political and cultural goals. For any progress, it is first necessary that the security of life, at least as a biological phenomenon, is ensured and the health standards of a population indicate how secure is its biological existence. Like educational status, health status of a population is also both a cause and a consequence of its development. On the one hand, it is not possible for a population with poor health standards to work hard and move towards higher levels of development; on the other, a population mired in underdevelopment is bound to have poor health standards. The present survey had, therefore, enquired about the health standards of the Muslim population of Bihar. However, since it was not a specialised survey on health, the enquiry is not exhaustive and restricted to only a limited number of indicators. But even within this limitation, the results from the present survey provide adequate evidence to suggest that the average level of health standards of the Muslims in Bihar is worse than that of the general population. This comparative analysis is possible because, for many of the chosen indicators, reasonably comparable estimates are available from the NFHS-II, conducted in 1998-99.

Apart from Birth and Death Rates (Section 4.1), the indicators of health standards in the present survey include 'Health Care and Nutritional Levels' (Section 4.2) and the 'Practice of Family Planning' (Section 4.3).

4.1 Birth and Death Rates

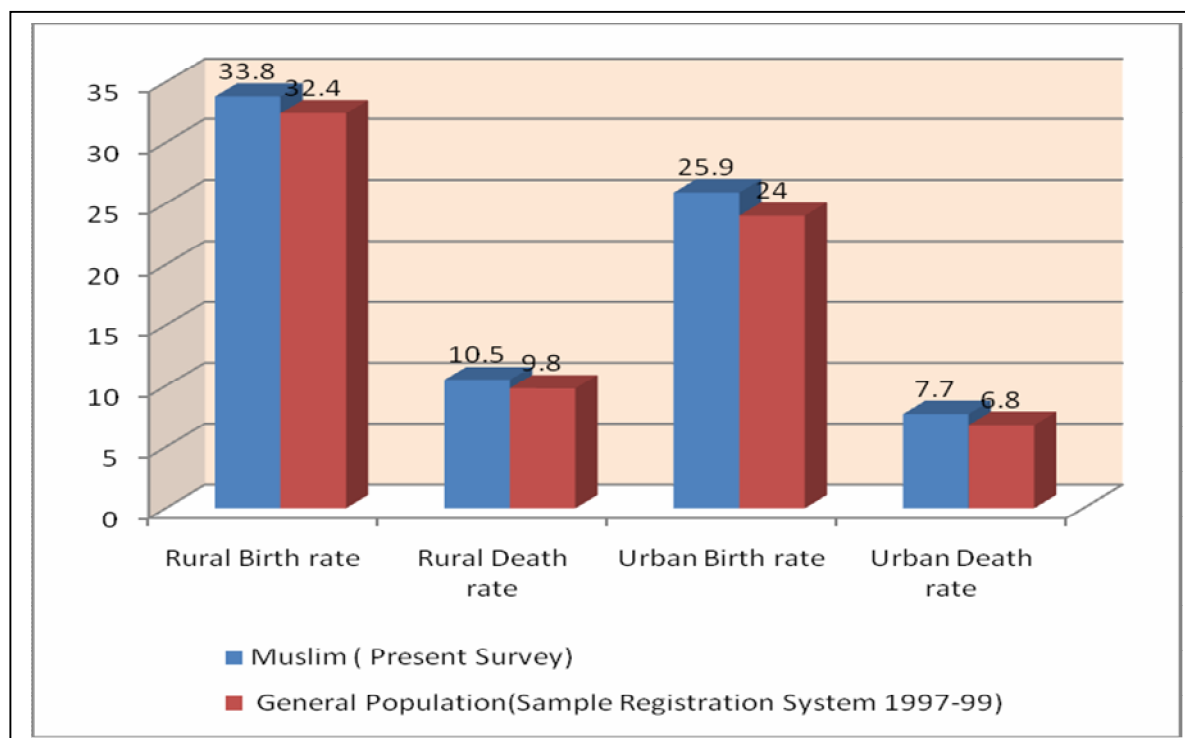
The estimated birth rates for the Muslim population in Bihar was found to be 33.8 in rural and 25.9 in the urban areas (Table 4.1). A lower birth rate for urban population, due to higher education and income levels, is a general demographic feature and hence it is also found among the urban Muslims of Bihar. A comparison of these rates with those for the general population

during the late nineties, as obtained from the publications of the office of the Registrar General of India, indicates that the birth rate among the Muslims in Bihar is marginally higher, both in rural and urban areas. For the general population it is 32.4 percent for the rural areas and 24.0 percent for the urban areas. In the early nineties (1989-91), the birth rates for the general population was nearly the same as that of the Muslims population now. In other words, with respect to the fertility behaviour, the Muslim population of Bihar is about a decade behind the general population.

Table 4.1 : Birth and Death Rates

Source of estimate	Rural			Urban		
	Birth rate	Death rate	Natural growth-rate of ppn.	Birth rate	Death rate	Natural growth-rate of ppn.
Present survey (for Muslim population)	33.8	10.5	23.3	25.9	7.7	18.2
Registrar General of India (Sample Registration System) (1997-99)	32.4	9.8	22.6	24.0	6.8	17.2

Figure 9 : Birth and Death Rates



The death rates among the Muslim in Bihar is found to be 10.5 and 7.7 in rural and urban areas respectively. These rates are again higher than for the general population (9.8 for the rural and 6.8 for the urban general population), indicating an inferior health status for the Muslims. One should also note here that part of the pressure on population due to higher fertility rates among the Muslims is mitigated by the higher death rates among them. Thus, when one compares the natural growth rate of population (i.e., birth rate minus death rate), it is found to be higher among the Muslims, but the difference between them is not as high as the varying fertility rates would imply. A second noteworthy difference between the Muslim and general populations is observed if one compares the extent of decrease in the birth rates while moving from the rural to urban areas — among the Muslims, the birth rate falls from 33.8 in rural areas to 25.9 in urban areas, implying a drop of 7.9; but among the general population, the drop is larger at 8.4, from 32.4 in rural areas to 24.0 in urban areas. This slower rate of rural to urban demographic transition of the Muslim population is partly because of their lower economic and educational status in both the rural and urban areas; and partly due to socio-cultural factors.

4.2 Health Care and Nutrition Levels

The health standard of a population depends in large measure on the consumption level of food items, their nutritional content in terms of calories and proteins, as well as on how hygienic are the conditions of its dwelling units. The kind of medical treatment that people receive when they fall sick is also an important aspect of health standards (Table 4.2). For the Muslims in Bihar, treatment by an allopathic private doctor is the most common practice — 80.9 percent of the rural and 60.3 percent of the urban households reporting it to be their usual mode of medical treatment. Medical treatment by a private allopathic doctor is expensive and, although it is a wide practice, it is possibly not the first choice of a large section of the population who are economically weak. Most of them would prefer to receive allopathic treatment from government hospitals, but the access of the Muslim population to this facility is practically absent in the rural areas and extremely limited even in the urban areas. Therefore, they resort frequently to the more expensive treatment by private allopathic doctors, in spite of being a poor community.

Table 4.2 : Usual Pattern of Medical Treatment for Sickness

No.	Characteristics	Rural	Urban
1.	Percentage distribution of households by usual pattern of medical treatment		
	(a) Unani/ Ayurvedic	0.1	0.1
	(b) Homeopathy	0.9	2.5
	(c) Allopathy (government)	1.6	8.7
	(d) Allopathy (private)	80.9	60.3
	(e) Mixed	16.5	28.3
	(f) Total	100.0	100.0
2.	Percentage of households ever using witchcraft for medical treatment	60.3	46.3

Note : Districtwise figures are presented in Tables A84 and A85 in Appendix

It is also interesting to note that no less than 60.3 percent of the rural households and 46.3 percent of the urban ones have reported ever using superstitious practices like ‘dua-tawiz’ in lieu of medical treatment. Such high ratios obviously indicate that this unscientific belief is widely practiced, perhaps in desperate situations, and it is not restricted to illiterate population alone.

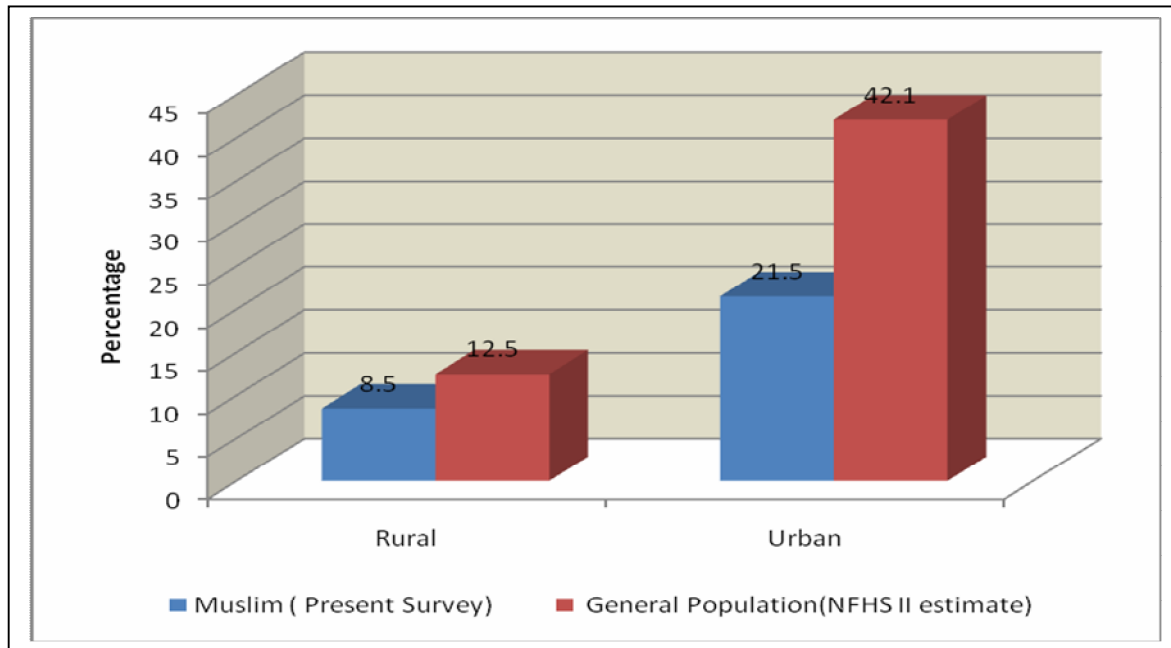
As an additional indicator of the quality of health care, the households were asked to indicate the place of birth of all children below five years (Table 4.3). In the rural areas, in the absence of government hospitals, 91.4 percent of births still occur at home with traditional ‘dais’ acting as midwife, and 7.6 of the children are born in private nursing homes, probably at a nearby urban centre. For the general population in rural areas, the situation is only slightly better. In the urban areas, however, the difference between the practice among the Muslims and the general population is very substantial. First, the access to government hospitals is higher for the general population than for the Muslims; and secondly, the financial capacity to opt for private nursing homes is higher for the general population than for the Muslims. Consequently, while 78.4 of the Muslims children are born at home even in urban areas, for the general population, the ratio stands much lower at 58.9 percent. This again indicates that the economic distance between the Muslims and the general population is less in rural areas, but wider in urban areas.

Table 4.3 : Place of Birth of Children below Five Years

Characteristics	Rural	Urban	NFHS-II estimate for general population	
			Rural	Urban
Percentage of children below five years born at				
(a) Home	91.4	78.5	87.5	58.9
(b) Government hospital	0.9	1.4	3.2	12.3
(c) Private nursing home	7.6	20.1	9.3	29.8
(d) All	100.0	100.0	100.0	100.0

Note : Districtwise figures are presented in Table A86 of Appendix

Figure 10 : Percentage of Institutional Birth for Children below Five Years



Immunisation : Here, the condition of Muslim children is much worse than that for the children in the general population, with the exception of polio vaccination (Table 4.4). Because of the massive polio drops programme of the government during the last two years, nearly all the Muslim children are seen to have been covered by this programme, which will be largely true of the children in the general population also. But for three other vaccinations, i.e., DPT, BCG and small pox, the immunisation coverage of the Muslim children is very limited and much worse than that of the children in the general population. In the rural areas, the coverage of DPT, BCG and small pox immunisation among the Muslim children is barely 9.7, 10.3 and 6.7

percent respectively. But for the children in general population, the corresponding figures are noticeably higher at 17.2, 28.9 and 9.1 percents. In the urban areas, the coverage of the immunisation expectedly increases, for both the Muslim and general population; but the increase is much higher for the children in general population. Whereas the immunisation ratio for the three diseases are 19.1, 19.7 and 20.7 respectively for children of the Muslim population, they are 33.7, 57.8 and 35.9 for children in the general population. It was earlier observed that the access of the Muslims to medical facilities in government hospitals is very limited. But the government hospitals are seen to make important contribution to the immunisation process. 37.5 percent of the Muslim children in rural areas and 27.0 percent of them in urban areas get immunised in government hospitals or village centres.

Table 4.4 : Immunisations of Children

No.	Characteristics	Rural	Urban	NFHS-II estimates for general population (Bihar+Jharkhand)	
				Rural	Urban
1.	Percentage of children below five years immunised for				
	(a) BPT	9.7	19.1	17.2	33.7
	(b) BCG	10.3	19.7	28.9	57.8
	(c) Small Pox	6.7	20.4	9.1	35.9
	(d) Polio	97.9	98.2	30.1	33.7
2.	Percentage of children immunised at government hospital/ village centres	37.5	27.0	NA	NA

Note : Districtwise figures are presented in Tables A87 and A88 of Appendix

Consumption of Nutritious Food Items : Adequate consumption of nutritious food, beyond the calorie requirements for the body, is necessary for ensuring the health standards of the people. Among the Muslims in rural areas of Bihar, consumption of such nutritious food is not particularly low, principally because milk, egg or chicken and mutton are often household products for the Muslims (Table 4.5). But since fruits are not always home-grown, its consumption by them is limited. A comparison with the consumption pattern of the general population is not possible when one takes into account eggs, chicken, mutton and fish, as they

are forbidden nutritious food for many vegetarians among the general population. However, as regards the consumption levels of milk, they are nearly the same for the Muslim and general populations since, as mentioned before milk is quite often a home-grown food items for rural Muslim households.

Table 4.5 : Consumption of Nutritious Food

No.	Characteristics	Rural	Urban	NFHS-II estimates for general population (Bihar+Jharkhand)	
				Rural	Urban
1.	Percentage of households consuming at least once a week				
	(a) Milk/Milk products	45.1	49.2	45.2	60.3
	(b) Egg	57.6	64.1	19.7	43.1
	(c) Chicken/Mutton/Fish	34.4	46.9	19.2	41.8
	(d) Fruits	8.1	16.5	15.7	41.2
2.	Percentage of households using iodised salt	57.9	79.8	75.3	89.2

Note : Districtwise figures are presented in Tables A89 and A90.

Figure 11 A : Consumption of Nutritious Food by Households (Rural)

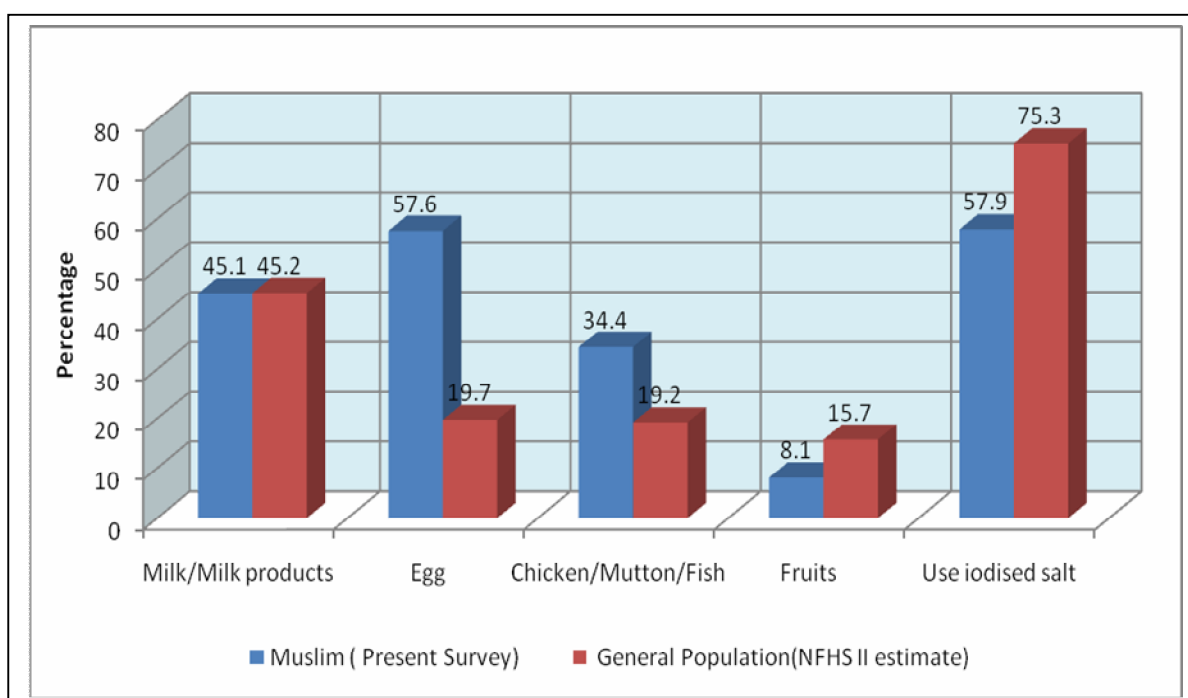
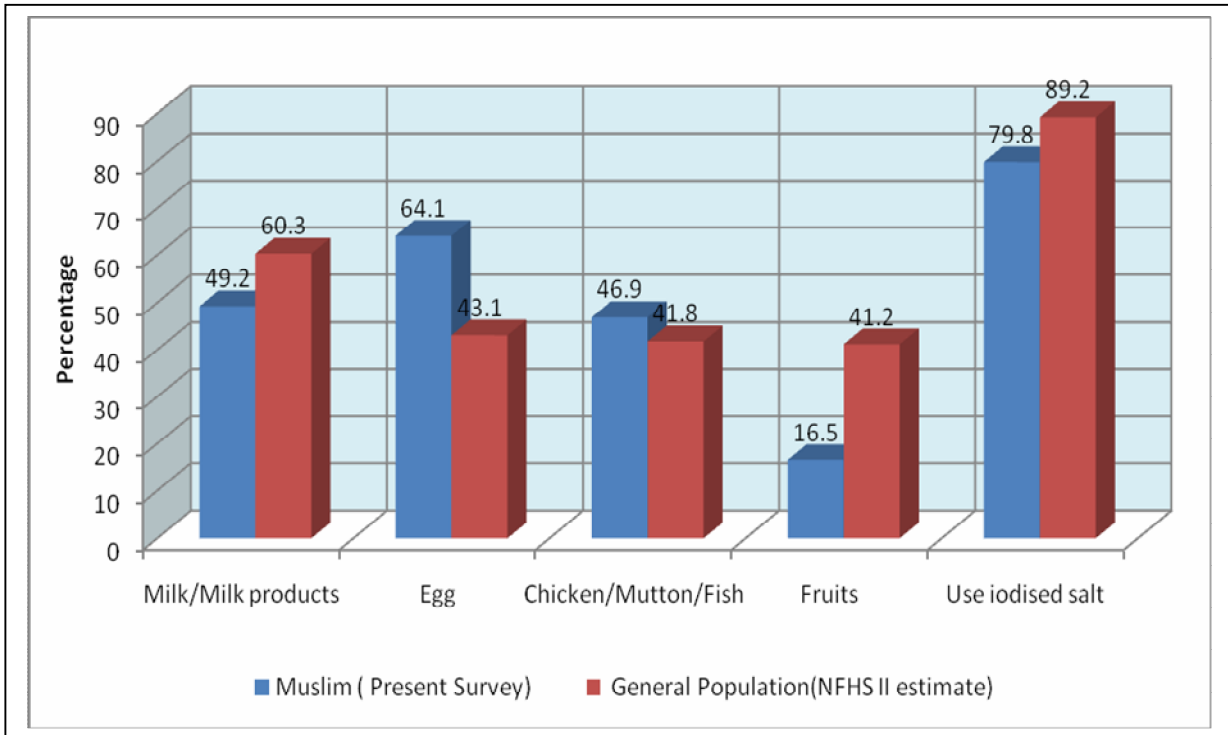


Figure 11 B : Consumption of Nutritious Food by Households (Urban)



In the urban areas, the advantage of home-grown production does not exist, but the consumption of vegetarian food alone among the general population is present here as much as in the rural areas. Therefore, the consumption of egg or chicken, mutton and fish is more frequent among the Muslims than among the general population. But for milk, milk products and fruits, the consumption levels are much higher for the general population. On the whole, it emerges from the present survey that the consumption levels of nutritious food items may not be lower among the Muslims, but then it may be more because of vegetarianism among a sizeable section of the general population. For nutritious vegetarian food items, as well as for iodised salt, the consumption levels are lower among the Muslims.

4.3 Family Planning Practices

We have already noticed that the current birth rates among the Muslims in Bihar are higher than among the general population. This difference in their fertility behaviour again becomes apparent if one takes into account the historical birth rates, as indicated by the number of living children per married women. (Table 4.6). For currently married Muslim women of all ages, the

average number of living children is 3.68 in the rural areas and a little lower at 3.46 in the urban areas. For the general population, separate estimates are not available for rural and urban areas, but NFHS–II data show that the average number of living children per married woman is 2.87, taking rural and urban areas together. This indeed indicates a large difference between the two populations.

Table 4.6 : Living Children Per Married Women and Number of Children Desired

No.	Characteristics		Rural	Urban	NFHS-II estimates for general population (Bihar+Jharkhand)	
1.	Average number of living children per married women in the age-group					
	(a) Less than 20 yrs.		0.93	0.44	0.51	
	(b) 20-29 yrs.		2.63	2.58	2.14	
	(c) 30-39 yrs.		4.45	4.32	3.81	
	(d) 40 yrs. and above		4.69	4.65	4.53	
	(e) All ages		3.68	3.46	2.87	
2.	Average number of desired children by married women in the age group					
	(a) Less than 30 yrs.	Boys	1.89	1.81	NA	NA
		Girls	1.44	1.44	NA	NA
		Total	3.33	3.25	3.01	2.51
	(b) 30 yrs. and above	Boys	2.22	1.99	NA	NA
		Girls	1.73	1.59	NA	NA
		Total	3.95	3.58	3.58	3.26
	(c) All ages	Boys	2.05	1.91	1.95	1.60
		Girls	1.59	1.52	1.35	1.20
		Total	3.64	3.43	3.30	2.80

Note : 1. NFHS-II estimates are for combined ones for rural and urban areas.

2. Districtwise figures are presented in Tables A91, A92, A93 and A94 of Appendix

One of the important reasons behind higher fertility rates among the Muslims is their desire for more children (Table 4.6). This desire for more children among the Muslims is observed among both the rural and urban Muslims, and also among the young Muslim mothers (less than 30 years) as well as relatively older among them (30 years and above). Taking all ages together, the average desired family size for mothers of the general population in rural areas is 3.30, but for the Muslims it is 3.64. In the urban areas, similarly, the mothers of general population

would be satisfied with an average of only 2.80 children, but the Muslim mothers would prefer to have on an average no less than 3.30 children. It is generally believed that, among the poorer sections of the population, desire for more children is because of the expected economic security that children may provide to the parents in their old age. Among the Muslims, the poverty levels are indeed higher and this partly explains why the fertility rates and desired family size are higher among them. The preference for a boy child is of course equally visible among the Muslim and general populations in both rural and urban areas.

Table 4.7 Practice of Family Planning

Characteristics	Rural	Urban	NFHS-II estimates for general population (Bihar+Jharkhand)	
			Rural	Urban
Percentage of couples practising family planning by age-group of wife				
(a) Less than 20 years	0.3	3.8	2.0	7.3
(b) 20-29 years	11.8	16.5	14.6	21.6
(c) 30-39 years	19.4	23.0	35.5	50.8
(d) 40 years and above	10.3	21.6	37.8	49.5
(e) All ages	10.8	18.0	22.9	38.9

Note : Districtwise figures are presented in Table A95 and A96 of Appendix

Since the average desired size of the family is higher for Muslim couples, the practices of family planning by them through any of the available methods is relatively less, compared to the married couples in the general population (Table 4.7). In the rural areas, only 10.8 percent of the Muslim couples practise family planning, compared to 22.9 percent among the couples in the general population. The difference is largely because, among the general population, family planning practices increase sharply after the married women enter the age-group of thirties; but this increase is much smaller for Muslim married women in the same age group. In the urban areas, the practice of family planning increases among couples, both from the Muslim and general populations, indicating the positive influence of education and awareness about negative consequences of higher fertility rates. But here again the large difference between the Muslims and the general population persists — whereas 38.9 percent of the couples from the general population are reported to practise family planning, among the Muslim couples, the coverage is much lower at 22.9 percent.

CHAPTER V

SOCIAL STATUS

Although the educational and health status of a population is of prime consideration in judging the overall socio-economic conditions of a community, it obviously does not exhaust all its dimensions. Many other dimensions of living conditions are of considerable significance in determining the overall status of social development. Some of these dimensions are particularly relevant for the Muslims, because of their minority status, which carries the risk of either social segmentation or outright discrimination or both. The present survey has, therefore, attempted to enquire about some of these features of the social status of the Muslims in Bihar.

In this enquiry, there has been a particular focus on the 'Conditions of Women' (Section 5.1). Questions were asked on the level of autonomy enjoyed by the Muslim women and the extent of their participation in household-level decisions. Secondly, in the perspective of the social segmentation of the Muslims, questions were also asked on the Muslim community's 'Relation with Other Communities' (Section 5.2) and their 'Political Participation' (Section 5.3). The level of participation of a community in various social affairs is yet another indication of how integrated it is with the general population. An attempt has therefore been made to judge this level of integration by eliciting information on the 'Representation of Muslims in Social Organisations' (Section 5.4). Finally, information was also elicited on the 'Security Environment' for the Muslims (Section 5.5) to know the extent of the fear of communal violence among them as a result of their past experience of such phenomena.

5.1 Conditions of Women

It may be recalled (Section 2.1) that the present survey has found that the proportion of female-headed households is relatively higher among the Muslims than among the general population. This may not strictly indicate a higher status of the Muslim women. However, the fact that they are able to shoulder the challenge of leading a household is obviously a testimony to their decision-making abilities. It was also noticed before (Section 2.1) that divorce and separation may not be more frequent among the Muslims than among the general population. To further explore this point, viz., how often do the Muslim women face the problem of divorce and separation, the present survey had tried to identify households with at least one divorced

women. It was found that in 1.2 percent of the rural households and 1.4 percent of the urban ones, there is at least one divorced or separated woman member (Table 5.1). Comparative figures for households from the general population are not available, but the absolute dimension of the phenomenon is none too small, indicating the vulnerable status of some married Muslim women. Surprisingly, the phenomenon is more widely prevalent among the urban Muslims inspite of their being more educated and having wider exposure to modern ideas.

Table 5.1 : Information on Status of Women

No.	Characteristics	Rural	Urban
1.	Percentage of households with at least one divorced/ separated women member	1.2	1.4
2.	Percentage of households whose female members generally wear burqua	49.6	50.1
3.	Percentage of households whose female members visit market		
	(a) Generally	18.3	33.8
	(b) Occasionally	64.0	57.1
	(c) Never	17.6	9.1
	(d) All households	100.0	100.0
4.	Percentage of households whose female members' visit to the market are in the company of male members		
	(a) Generally	24.4	16.8
	(b) Occasionally	64.2	67.6
	(c) Never	11.3	15.6
	(d) All households	100.0	100.0
5.	Percentage of households whose adult female members take part in decision making regarding		
	(a) Daily purchases	65.9	73.6
	(b) Visits to friends/relative	96.0	97.2
	(c) Children's education	89.1	92.4
	(d) Children's marriage	89.7	89.0
6.	Percentage of households whose adult female members receive money for independent spending	77.9	78.6

Note : Districtwise figures are presented in Tables A97, A98, A99, A100 and A101 of Appendix

Many Muslims may not consider wearing of 'burqua' by their womenfolk to be an indicator of their inferior social status. They may very well consider this practice as a traditional social norm. However, other Muslims with a liberal view may regard it as an unnecessary or undesirable social practice and prefer their womenfolk to opt out of this restriction on women. The findings of the present survey, on the relative weight of these two points of view, is that in 49.6 percent of the rural households and 50.0 of urban households, women are required to wear burqua. In the rural areas, the tradition of wearing of burqua by women is relatively wider in Rohtas, Jehanabad, Aurangabad, Siwan and Gopalganj; in urban areas, the practice is found relatively more in Lakhisarai, Siwan and Gopalganj.

The inferior social status of women, be it among the Muslims or the general population, is also manifested by the extent to which they remain indoors. Therefore, in many surveys on the status of women, the frequency of the visits of women to the market (often a necessary household responsibility) is used as an indicator of women's status or the degree of their autonomy. It was found that in only 18.3 of the rural and 33.8 percent of urban households, women are reported to be generally visiting the market. However, women members from a large number of the households (64.2 in rural and 67.6 percent in urban areas) visit the market at least 'occasionally'. The percentage of male members generally accompanying the females to the market is very small, and it can be safely concluded that among the households whose female members visit the market either generally or occasionally, the practice of their male members accompanying them is more often a matter of option, rather than an expression of limited autonomy.

Yet another way of judging the status of women is their level of participation in household decisions. Four illustrative cases of such household decisions were included in the survey — daily purchases, visits to friends/ relatives, children's education and children's marriage. The participation of women in these decisions is very high not only in the urban areas, but also in the rural areas. Another evidence of women's autonomy or empowerment, as collected by the present survey, was that in nearly three-fourths of the households, both in rural and urban areas, the female members receive some money for independent spending.

5.2 Relations with Other Communities

Since the Muslims are a minority community, one of the important dimensions of their social status is the nature and frequency of interactions they have with other members of the society. The present survey shows that 62.5 percent of the Muslim households in the rural and 60.9 percent of them in the urban areas take part in the festivals of the other communities (Table 5.2). For marriage ceremonies, the social interactions are a little deeper. This also implies that for nearly 35-40 percent of the Muslim households, in both rural and urban areas, their interaction levels with rest of the population is very limited. Further, the present survey also indicates that the practice of untouchability between the Muslim and other communities is only residual — only 6.6 percent of the rural and 5.7 of the urban households report the practice of untouchability between the Muslims and other communities.

Table 5.2 : Information on Relation of Muslims with Other Communities

Characteristics	Rural	Urban
Percentage of Muslim households taking part in festivals of other communities	62.5	60.9
Percentage of Muslim households taking part in marriage ceremony in other communities	66.6	67.9
Percentage of Muslim households reporting practice of untouchability between Muslims and other communities	6.6	5.7

Note : Districtwise figures are presented in Table A102 of Appendix

In the rural areas of Bihar, the social distance between the Muslims and the rest of the population is relatively higher in the districts of Jehanabad, Vaishali and Darbhanga. In the urban areas, Muslims in Rohtas, Bhagalpur and Darbhanga feel to be at a larger distance from the rest of the population.

BOX 7

Muslims Nutts Embrace Hindu Nomenclature

He would tell his name Mohim and that of his wife Girija Devi. Their two sons are called Amrender and Muninder, Mohim is a Nutt by caste, living in Niyawan village under Ghosi block in Jehanabad district. His father was called Chitawan and uncles Challittar and Isri and his brothers are Ashok and Qamruddin. The odd in this list is the last name. Going by the nomenclature, nobody can imagine even wildly that this is a Muslim family. But Mohim, a teacher without salary in an unaided school, who also carries on his ancestral profession of snake catching, is not alone in adopting such names. In that village, all the 10 Muslim Nutt families, have adopted Hindu names for some unexplained reasons.

Says 44-year old Mohim : "In the 1947-48 communal riots, all the Muslims in the village and its vicinity were killed, their mosques razed to the ground and graveyards captured. Those who could save their lives somehow fled. My grandfather Shubrati was the lone survivor because the villagers discussed among themselves that if he would be killed who would save them from the snakes and the snake bites." Shubrati died a natural death later but he remained so frightened psychologically that he gave his children Hindu names.

Mohim and other Nutts in his village never go to a mosque for *namaz*, not even on *Eid* and *Bakrid*, the two major Muslim festivals. "We still live in a state of fear and so we wear a Hindu tag", says Mohim who could not do graduation because of poverty. But their children go to neighbouring areas to see the fair on Muslim festivals. They don't observe Hindu festivals either. But, *Nag Panchmi* is a real festival for them which they observe religiously by offering *puja* to snakes. One of his uncles Challittar died of snake bite. The only Muslim custom they follow is marriage through *nikah* and burial of their dead.

5.3 Political Participation

The level of the political participation of a community is also an indicator of its social status. Many marginalised sections of a population are indeed so because their participation in the political process is minimal, either due to the designs of the dominant community or because of their own social constraints. Fortunately, this is not the case with the Muslims in Bihar. In the rural areas, nearly nine-tenths of the eligible voters (both male and female) are found to be listed and, what is even more important, nearly all of them exercised their voting rights in the last election (Table 5.3). This contrasts with the voter turnout ratio for the general population, which is generally much lower. In the urban areas too, the trend is similar — nearly nine-tenths of the eligible voters are listed, and nearly all of them voted in the last election.

Table 5.3 : Political Behaviours of Muslims

Area/Sex		Percentage of eligible voters listed	Percentage of listed voters who had voted in last election
Rural	Male	90.3	98.8
	Female	88.4	98.6
Urban	Male	88.7	98.2
	Female	86.4	97.9

Note : Districtwise figures are presented in Table A103 of Appendix

5.4 Participation in Social Organisations

The integration of a minority community with the rest of the population is also judged by the extent of its participation in different social organisations. In most cases, such participation is a voluntary decision of the members of the minority community, but it is also partly dependent on the community's capacity to join such organisations and the openness of these organisations to different sections of the society. In the present survey, queries were, therefore, made to find out the extent of the participation of the Muslims in Bihar in six types of such social organisations i.e. panchayat and municipality, educational organisations, professional organisations, development organisations, minority organisations and other organisations.

The extremely low level of their participation in various social organisations indicates that the Muslims in Bihar are socially disadvantaged and their integration with the rest of the population is far from satisfactory (Table 5.4). The Muslims constitute 16.5 percent of the population in Bihar, but only 1.5 percent of the rural households and 1.8 percent of the urban households have a member who is part of a panchayat or municipality. The participation of the Muslims in educational organisations is found to be a little higher, but such participation is generally restricted to Madarsa-related organisations. Their participation in professional organisations is only marginal. And it seems that civil society organisations working with the objective of the welfare of the Muslims are very few and the participation of the Muslims in other types of social organisations is also very limited.

BOX 8

Representation of Muslims in State Legislature and Parliament in Bihar

MUSLIMS IN BIHAR ASSEMBLY (1952-2000) Party wise breakup

Party	1952	1957	1962	1967	1969	1972	1977	1980	1985	1990	1995	2000
Congress	23	23	16	8	13	14	8	19	29	5	7	5
Swatantra		3										
P.S.P.		1	2	1								
C.P.I.		1	4	2	3		1					
S.S.P.			1	1								
Cong (O)						4		1				
J.K.D.				1								
Socialist						2						
C.P.M.					1			1				
Lokdal									3			
Janata Party							13					
Janata (S)								3				
Janata (JP)								2	1			
Janata Dal										11		1
J.M.M.										2	1	0
R.J.D.											14	18
Total	23	28	23	13	17	20	22	26	33	18	22	24
Total Seat	330	319	319	319	318	318	324	324	324	324	324	243
Percentage	7.0	8.8	7.2	4.1	5.3	6.3	6.8	8.0	10.2	5.6	6.8	9.9

MUSLIMS IN LOK SABHA FROM BIHAR (1952-1999)

Party	1952	1957	1962	1967	1971	1977	1980	1984	1989	1991	1996	1998	1999	2004
Congress	3	2	4	2	3		4	6	1		1	2		1
Janata		1												
Janaty Party						2								
Janata Dal									2	6				
R.J.D.											3	3	2	3
Samata												1		
B.J.P.													1	
Total	3	3	4	2	3	2	4	6	3	6	4	6	3	4
Seats	55	53	53	53	53	53	54	54	54	54	54	54	54	40
Percentage	5.5	5.7	7.5	3.8	5.7	3.8	7.4	11.1	5.6	11.1	7.4	11.1	5.6	10.0

Table 5.4 : Participation of Muslims in Social Organisations

Characteristics	Rural	Urban
Percentage of Muslim households with any of its members participating in		
(a) Panchayat/ Municipality	1.5	1.0
(b) Educational organisations	1.8	1.6
(c) Professional organisations	0.2	0.4
(d) Development organisations	0.3	0.7
(e) Minority organisations	1.0	1.2
(f) Other organisations	0.5	0.9

Note : Districtwise figures are presented in Table A104 and 105 of Appendix

5.5 Security Environment

One of the most crucial issues facing the Indian society today is the growing sense of insecurity among our minority communities mainly because of the rise of majoritarian chauvinism. This threatens the very unity and cohesion of the nation and has the effect of undermining its future prospects. In the present exercise, there was not enough scope to delve deep into the matter. But a few questions were asked on the experience of the Muslim community in relation to communal tension and riots. The response elicited give some limited indication of the sense of security or insecurity among the Muslim community — for example, 6.9 percent of the households in rural areas has had experience of communal tension during festival times 5.5 percent of the rural Muslim households have undergone suffering because of communal riots in the past. In the urban areas, this fear is a little wider — 14.2 percent of the Muslim households there feel festival times are characterised by communal tensions and 12.7 percent of them have suffered at some time or the other during these communal riots. In the recent past, Bhagalpur had witnessed one of the worst communal riots; therefore, the fear of communal riots is very high there, both in the rural and urban areas. Two other districts where the experience of communal tensions is relatively wider are Rohtas (in the urban area) and Munger (in both rural and urban areas).

BOX 9

Bhagalpur Communal Riot

The deep division between the two religious communities in Bhagalpur, once called the silk city of India, is evident everywhere in blocks, villages, and lanes and alleys.

The bloodstained agonizing memories of the macabre communal riots are still fresh in the minds of the Muslims in Bhagalpur even 13 years after the incident. With a good degree of insecurity, hatred, mistrust, scepticism and fear still haunting them, the communal environment in Bhagalpur is anything but harmonious. The majority of the Muslims, whether hit by the riots or not, mistrust their Hindu co-villagers, friends and neighbours. To a question as to whether they (Muslims) participate in the religious and social functions of the Hindu community, most of the responses received was in the negative. Be it Holi or Diwali, Dussehra or any other religious event, the Muslims by and large prefer not to participate and it is said that the vice versa is also true.

According to one source of information, 1481 people were killed [according to the official report only 1070 people died], 600 powerlooms and 1700 handlooms were burnt to ashes, 68 mosques and 20 mazars were razed to the ground and 3344 dwellings and 409 shops were plundered. Ashok Kumar Singh, who had been posted as special district magistrate after the riots, reported that 15 of the 21 blocks of the Bhagalpur district, were affected; 11,500 houses in 195 villages were destroyed and 4000 dwellings demolished which affected 48,000 people.

Sad story of compensation

Some of the victims in Bhagalpur had a shocking tale to tell about the compensation. The compensation money, Rs 1.10 lakh for each death, was not given to the next of the kin of the deceased, but was equally distributed among all the available relatives of the victim. Badruzzaman, an elder citizen of Noorpur, accused the Muslim members of the local relief and rehabilitation committee for this grave irregularity. The beneficiaries included distant relations who showed up only to receive the money, rued Najmunnisa. There was discrimination in the fixation of compensation and only Rs 10,000 was paid for each old person killed in the riots, whereas Rs 1.10 lakh was fixed for the young and bread earning deceased, said villagers in Bathauria. A number of riot victims who claimed having lost family members or whose houses and shops were pillaged and burnt, alleged that they failed to get a single penny.

Several displaced people alleged that despite repeated representations they could not get compensation for their monetary loss. Mohammad Shamim's lathe machine shop was looted in Maulana Chak and he got no compensation. A footwear shop of Mohammad Ilyasuddin in Jabbar Chak was plundered where goods worth Rs 25,000 were stored and he was not only denied compensation but also put behind bars for three months.

Interestingly, however, some of the damaged mazars were repaired or reconstructed by the local Hindus, not as a gesture of goodwill but because of fear of some bad omen or superstition. In Sonarpatti, a mazar had been broken by the Hindu rioters. But it was later repaired by them because, it is said that some people, supposed to be involved in the ransacking, developed some mysterious disease and began coughing blood from their mouth. They took it as a punishment for the sacrilege committed by them. They repented by reconstructing the mazars and offering obeisance there.

But in Jabbar Chak, the mausoleum of saint Hazrat Jabbar was destroyed and the 4 kathas of land on which the mazar and a mosque stood, was sold by a local man in connivance with the administration. In the name of the edifice, only a ramshackle wall is left there and no effort has ever been made for its restoration and reconstruction.

Inspiring story of a brave lady

Plenty of displaced, devastated riot victims are found across Bhagalpur but a person like Razda Begum is rare. This riot victim in her early fifties, who lost her husband Mohammad Jamil, is today seen as a lighthouse of hope. This bruised and battered widow rose from the ashes like a phoenix to rebuild life through a sewing machine donated by the Imarat Shariah, a socio-religious organization, based in Phulwarisharif, Patna. She also raised her four daughters and one son out of her own earnings.

Table 5.5 : Information on Communal Tension between Muslims and Other Communities

Characteristics	Rural	Urban
Percentage of Muslims reporting communal tension during festivals of Muslims/ other communities	6.9	14.2
Percentage of Muslim households reporting suffering from communal riots	5.5	12.7
Percentage of Muslim households reporting role of police to be unbiased during communal tension	28.2	23.9

Note : Districtwise figures are presented in Table A106 Appendix

To an associated query, as to whether the Muslims perceive the role of police to be unbiased during the time of riots, only 28.2 percent of the rural Muslim households displayed their trust in the police. In the urban areas, the level of trust in the police was even lower, at only among 23.9 of the Muslim households.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

The overall socio-economic status of the Muslims in Bihar is generally inferior to that of the other sections of the population, but the socio-economic distances between them are not the same on all counts. Both the extent of the distances and the reasons for their emergence and continuation vary, depending upon the nature of the indicator, the locale — rural or urban, and gender.

6.1 Conclusions

1. Among the sections of the population which were bypassed by the post-independence development process in India, Muslims form a significant section, a majority of whom are afflicted by low income, widespread illiteracy and many other socio-economic disadvantages.
2. Bihar is one of those ten states where the Muslims constitute at least 10 percent of the population. According to the 2001 census, the Muslim population in Bihar was 137.2 lakh, forming 16.5 percent of state's total population and 9.9 percent of the country's total Muslim population. Viewed from either perspective, the Muslims constitute a sizeable minority in Bihar. It is, therefore, not possible to visualize a vigorous development process in Bihar of which the Muslim population is not a beneficiary and in which it is not an equal and active participant.
3. According to the 1991 census, 87.0 percent of the Muslims in Bihar live in the rural areas and the remaining 13.0 percent in the urban areas. Taking into account both the absolute size of the Muslim population in different districts and the share of that population in the district's total population (the two indicators of Muslim concentration in a district), it is found that the districts with a relatively higher Muslim concentration are all in north Bihar.

4. The Islamic ethos is basically egalitarian and, in its religious texts, no division of the society ordained by birth is indicated. But because of long interactions with the Hindus, the Indian Muslims are also divided among castes as are the Hindus. The Muslim caste categories have appeared largely along occupational lines; but as among the Hindus, the caste-occupation relationship is losing strength. The present survey has identified 43 castes among the Muslims in Bihar. Of these, 4 belong to the 'upper castes', 11 to the 'backward castes' and 28 to the 'most backward castes'. In the rural areas, the shares of these three categories in the total population are 40.4, 25.0 and 34.6 percent respectively; in the urban areas, the distribution is very similar. This pattern is very different from that among the Hindus, among whom the upper castes account for a much smaller part of the population.
5. Out of 137.2 lakh Muslims in Bihar, 87.0 percent live in rural areas where land and related resources form the main base of livelihood. But only 36 percent of the rural Muslim households have some land; among the general population, land-owning households constitute 58 percent. Further, the average land per land-owning Muslim household is only 1.91 acres, compared to 2.32 acres for the general population. To make the situation worse, there is also a slow trend of land alienation from the Muslim households. However, relatively better irrigation facilities available to the Muslim cultivating households, partially compensate for their lower land endowment.
6. With respect to livestock resources, the rural Muslim households are worse off compared to the general population — 56 percent of them owning some livestock resources, compared to 61 percent among the general population. The critical importance of livestock rearing as a part of their survival strategy is indicated by the fact that nearly half of them sell part of their animal husbandry products, though the level of production is very low.
7. The non-land resource base of the Muslim households is even smaller than the land and land-related resource base. The percentage of the Muslim households engaged in artisan-based activities is only 2.1 in rural and 4.4 percent in urban areas. This obviously indicates that, in the face of competition from modern manufacturing industries, the traditional artisan-based activities in many Muslim households have fast disappeared, forcing their workers to become low-paid wage-earners. Manufacturing

activities by Muslim households are entirely absent in rural areas and, in urban areas, it is very rare (0.6 percent). However, self-employment activities are fairly wide among the Muslim households, both in the rural areas (23 percent) and the urban areas (42 percent). These activities like retail trade, bidi-making, tailoring, rickshaw-pulling and repair workshops, are generally low paying.

8. The resource base for self-employment being very limited, wage/salary employment is the more common form of livelihood for the Muslim workers. Among male workers, wage/salary earners constitute 58 percent in the rural areas and 63 percent in the urban areas. Many of these wage/salary earners do not have a regular employer, specially in the rural areas. But even those having a regular employer are mostly employed in the unorganised private sector, where both earning levels and service conditions are very poor. For the Muslim workers in Bihar, therefore, the disadvantages are two fold —for self-employed workers, the resource base is so limited that they are mostly in low-income activities; and among those who are wage/salary earners, a vast proportion are in the unorganised sector. Admittedly, employment in the organised sector is low even among the general population; but among the Muslims, it is lower, indicating a segmentation of the labour market to the disadvantage of the Muslim workers.
9. Given the very adverse livelihood conditions, outmigration by workers is a wide practice among the Muslims in Bihar, possibly much wider than among the general population. For every 100 rural Muslim households, there are 63 outmigrants; in the urban areas, the figure is 24. Most of the outmigrants move outside the state, but a none too small proportion also manages to reach the Gulf countries. Their remittances are substantial — about one-fourth of the total income of the rural Muslim households. The share is about one-tenth in the urban areas.
10. The average annual income of a Muslim household is about Rs. 31.55 thousand in the rural and Rs. 43.64 thousand in the urban areas. Assuming a 7-member household to be an average one, the survey estimates that about 49.5 percent of the rural Muslim households live below the poverty line, compared to 44.3 percent for the general population. In the urban areas, however, the poverty estimates for the Muslim and general population differ considerably — 44.8 percent for the Muslim households, but a much lower 32.9 percent for the general population. There is a sizeable economic

distance between the Muslims and general population. But the distance is much wider in urban than in rural areas, because of the combined effect of resource disadvantage and employment discrimination.

11. A comparison between the Muslim and general population in respect of their living conditions (like housing, drinking water supply, toilet/sewerage facilities, cooking fuel used and possession of various durable goods) clearly shows that such conditions are inferior for the Muslims in the urban areas, In the rural areas, the living condition of the Muslims is slightly better with regard to some amenities, but it is because of historical factors (like better housing) or social habits (wider prevalence of in-house toilets).
12. To make the situation worse for the Muslims, nearly all the poverty alleviation programmes of the government bypass the community. The food support by the Public Distribution System (PDS) is, of course an exception; but even here, nearly one-fifth of the rural and one-fourth of the urban Muslim population remain outside its purview.
13. As regards educational status, the overall literacy rates for the Muslims are lower than for the general population. This social distance between the two populations may be moderate in rural areas, but it becomes large in urban areas. Secondly, the gender differences in the literacy rates are narrower among the Muslims than among the general population, indicating that the undesirable practices of gender discrimination is relatively less among the former. The Muslim population, however, at least partly compensates for their lower literacy status, by having among its literate members, a relatively smaller proportion of 'marginal' literates (primary or less) and correspondingly, a relatively larger proportion of 'decent' literates (i.e., above primary).
14. About one-fifth of the Muslim children in the school-going age do not attend school, in both rural and urban areas. The extent of educational exclusion, therefore, is still substantial among the young Muslims and its negative impact would obviously be a long-drawn process. But fortunately, the situation is improving as compared to what it was about a generation back. Nearly half the adult Muslims in urban areas and more than half in rural areas had never been to school. An even more positive development in this direction is that much of the increase in school enrolment is because of higher enrolment of girl students. The trend clearly indicates the community's eagerness to modernise itself.

15. The majority of Muslim students receive their education through Hindi, more so in the urban areas. English-medium schools, being generally expensive, are mostly beyond the reach of Muslim students. The use of Urdu as a medium of instruction is rather limited — for one-fifth of the students in urban areas and two-fifths of the students in rural areas. However, so far as the knowledge of Urdu is concerned, the present survey show that about four-fifths of the Muslims students now in school know Urdu, having learnt or currently learning it in their schools.
16. The estimated birth rates of the Muslims in Bihar was 33.8 in rural and 25.9 in urban areas; these rates are close to that of the general population in 1989-91 (33.4 for rural and 25.9 for urban general population). In other words, with respect to fertility behaviour, the Muslim population in Bihar is about a decade behind the general population. An important reason behind higher fertility rates among the Muslims is their desire for more children — in rural areas, the average desired family size for mothers of general population is 3.30, but for Muslims, it is 3.64; in the urban areas, the corresponding figures are 2.80 and 3.30. As a consequence, the practice of family planning by Muslim couples is relatively less compared to couples from the general population. The consequent higher fertility rates among the Muslims is in large measure related to their lower economic status and is partly also due to socio-cultural factors.
17. The death rates among the Muslims in Bihar are again found to be higher than for the general population, indicating inferior health care for the former. The process starts right at the time of birth (with birth at home aided by traditional ‘dais’ being wider among the Muslims), followed by substantially lower immunisation rates for the Muslim children. Consumption of nutritional food items (like milk and fruit) is also comparatively less by Muslim households, all resulting in their inferior health status and higher death rates.
18. The political participation of the Muslims of Bihar, as indicated by their voting practices, is very high. In both rural and urban areas, although about 10-15 percent of eligible voters are not listed, nearly all the listed voters exercise their voting rights.

6.2 Recommendations

Our study shows that the socio-economic status of the Muslims in Bihar is, in practically all aspects, much lower than that of the general population in the State. This is attributable to a number of factors; but the main reason is their low incomes. These severely limit their ability to do better in other areas. It is, therefore, extremely important to take urgent, effective and, where possible, special measures to enhance their incomes and expand their employment opportunities. We make the following specific suggestions in this regard:-

Economic Measures

1. Since the vast majority of the Muslims in Bihar live in the rural areas, any measure taken for the general improvement of the conditions in the rural areas – like improving agricultural productivity, building the rural infrastructure, processing of primary products and reviving rural-based industries — will go a long way towards improving the economic conditions of the Muslims as well. However, for improving the socio-economic conditions of the Muslims, it is desirable that in areas with concentration of Muslim population, these measures should receive additional attention.
2. As the Muslims in Bihar have been bypassed by most of the poverty-alleviation programmes of both the central and state governments, it is important to make a conscious effort to ensure that the benefits of these programmes reach them fully. In this connection, priority should be attached to programmes designed to enhance incomes, provide employment, develop skills and provide assets for undertaking productive activities. Secondly, the programmes targeted at the minority population, like loans from the Minority Development and Finance Corporation should be revamped through the provision of much larger resources and by improving the procedures to facilitate quick disbursement of loans. Thirdly, the government should co-finance and otherwise support the programmes for the Muslim community, undertaken by the organisations of the community and other civil society organisations.
3. The artisan industries in which the Muslims have been traditionally skilled, are fast disappearing and have now ceased to be an important source of income for them. These industries should be revived by providing easily accessible credit at affordable terms and

conditions, organising training for the development of skills and creating marketing facilities for the products of these industries. Measures should also be taken to provide appropriate knowledge input for these industries by undertaking research and development (R&D) designed to enhance their competitiveness.

4. A substantial number of workers, both Muslims and others, acquire their professional skill through family tradition and informal methods. The typical examples are auto-repair, electric/ electronic equipment maintenance, air-conditioning and refrigeration, plumbing, cooking and catering, food processing, textile dyeing, book-binding, tailoring, embroidery, etc. In the absence of any formal certification of such skills, these workers are forced to remain in the informal sector where the wages are low. The state government, after proper testing (as the process adopted for issuing driving licence), should arrange for formal certification of such skills which could help the workers to acquire better employment opportunities.
5. The economic improvement of the Muslim population will greatly depend on more and more of their workers obtaining high skilled employment. For upgradation of skill of Muslim workers, special training institutions like ITI's, computer training centres, para medical training centres, etc. should be established in all areas where there is concentration of Muslim population. The National Institute of Open School (NIOS), under the Union Ministry of Human Resource Development (MHRD), should also extend its network to include Madarasas (both boys' and girls') and minority schools where its vocational training courses could be organised for Muslim boys and girls, enhancing their skill and employability.
6. The Muslims in Bihar are employed mainly in the unorganised private sector where salary levels are low and other conditions of work are poor. Their other major source of income is self-employment in low-paying economic activities. In the long run, their economic conditions will improve only with the enlargement of employment opportunities in the government and the organised sectors. But in the short and medium run, measures should be taken to improve the conditions of work, facilitate the marketing of products, prevent exploitation and ensure the payment of minimum wages, in the sectors in which they are presently employed.

7. Social stratification, and often outright discrimination, is the predominant, if not the sole, reason for the insignificant presence of the Muslims in Bihar in the organised sector and for their much less than proportionate share of government jobs. Special measures are called for to overcome this segmentation of the labour market. These include setting targets for the recruitment of Muslims in these jobs and monitoring progress on a continuing basis towards achieving these targets and the government opening a high level dialogue with the organised sector to ensure that their recruitment process is transparent and that they also set targets for the recruitment of Muslims and review progress on a regular periodical basis.
8. Among others, two major reasons for the poor economic conditions of the Muslims are that they are very often bypassed by the poverty alleviation programmes of the government and, secondly, they are discriminated against in the employment market. To stop this negative tendency, it is important to conscientise the administration at all levels, supplemented by issuance of instructions whenever necessary, and thereby ensure that the Muslims receive their due share in both poverty alleviation programmes and employment market. Besides, exemplary punishment should be meted out to all cases of discrimination against the Muslims which is a crime according to our law. If the existing laws are not adequate, fresh laws should be enacted with provision for such punishment.
9. The government should pay more attention to centres of Muslim culture, like Maner and Biharsharif, scattered throughout the state. These places, if restored fully, can promote religious tourism, providing additional employment opportunities for both Muslim and other sections of the populations.

Education and Health

10. The low score of the Muslims on most of the scales of human development, particularly education and health should be a cause of great concern to the Muslim community and to the nation. The social distance between them and the general population which is already quite large will become larger if urgent steps are not taken to bridge it. The entire future of the Muslim community will depend upon what is done in this area.

11. The present study shows that, though the current educational status of the Muslims is lower than that of the general population, there is a recent trend of distinct improvement both in the reduction of dropout rates and in bridging the gender gap in enrolment. There is also a very strong desire among Muslim parents to educate their children. This bodes well for the future. But the society must organise itself to respond to this desire.
12. A significant finding of the study is that because of their weak economic position, a much larger proportion of the Muslim households send their children to government schools in spite of their falling standards. On the other hand, the Muslims are forced to opt for generally costly private medical services, in spite of their weak economic position. The obvious policy implication of these findings is that for the sake of the Muslims and other low income groups, the government must attach the highest priority to providing education and health services of good quality and at affordable prices. The Muslim population will be among those who will benefit most if large investments are made and other necessary action taken for reviving the common school system which has all but collapsed, and for improving the condition of primary health centres and government hospitals.
13. The present survey also shows that the educational facilities like books and government financial assistance available to the Muslim students to pursue their educational goals are very limited. The obvious policy implication of this finding is for the Central and State governments to provide books free of cost up to at least the primary level to all students and up to secondary level to poor students, and to sizeably increase financial assistance to Muslim students.
14. It is the general experience that the institutions promoted by the Muslims to disseminate knowledge and skill to the members of their community are discriminated against in the matter of grant of affiliation, issue of no objection certificate and sanction / disbursement of grant-in-aid. The long delays or denial of affiliation, grants and issue of no objection certificate has resulted in frustration among the educationist and philanthropist members of the community. The ultimate burnt of such discrimination is borne by the entire community. It is therefore suggested that a general direction be issued to all departments to end such discrimination. Preferably, a specific time limit should be fixed within which

administrative clearance for establishment of a new institution should be given. This time limit should be applicable to all applications, not just those by the Muslims.

15. Nearly 60 percent of the present generation of Muslim students have Hindi as their medium of instruction; an extremely small percent of them attend English-medium school/colleges; and the remaining nearly 40 percent of the current students are being educated through the medium of Urdu. This is partly because Hindi or English medium education offers relatively higher prospects of employment, the other factor being inadequate attention being paid to education through the medium of Urdu. Efforts should be made so that facilities for education through Urdu are at par with that through Hindi from the primary stage onwards so that Muslim parents can exercise their option regarding the medium of instruction of their children. In this context, it is recommended that all Madarsa schools in Bihar are made part of the Bihar Education Project (BEP) which is the implementing agency for Sarva Shiksha Abhiyan (SSA) in the state.
16. As regards the financial aid for Madarsas, there are three categories — first, comprising those which are both recognised and aided; second, those which are recognised, but not aided; and third, those which are neither recognised nor aided. But among those Madarsas in the first category (i.e, both recognised and aided), nearly all are boys' Madarsas. Only a few girls' Madarsas fall in that category, because they fail to fulfill the required conditions, particularly regarding their own land and building. These conditions are indeed very stringent. It is suggested that these conditions may be reasonably relaxed so that more girls' Madarsas are able to receive financial aid and thereby promote literacy among Muslim women.
17. Generally, the socio-economic distance between the Muslims and the general population in urban areas is wider than that in rural areas. A major handicap in the urban areas, making the lives of the Muslims there more miserable, is the generally lower levels of urban civic facilities in Muslim localities. Although seemingly an administrative failure, it is probably an instance of social discrimination. The municipal authorities should be directed to implement a time-bound programme to remove this anomaly. Adequate resources should be provided to them for this purpose.

Empowerment of Women

18. The Muslim women seem to be shouldering greater household burdens than those in the general population. There are more women-headed households among the Muslim than in the general population. Besides, the Muslim women shoulder a large part of the family responsibilities even when men head the households. Without adequate economic strength, they are highly constrained to perform this role, They should, therefore, be provided with productive assets and other means to be able to discharge their responsibilities.
19. Muslim women, like all poor women, should be included systematically in all the government-sponsored women empowerment schemes. In particular, the micro-credit programmes for the women Self-Help Groups (SHGs) should be so implemented that the poor Muslim women get their due share without any discrimination.

Participation in Social Organisations

20. The participation of the Muslims in Bihar in organisations like panchayats, municipalities and educational, professional, development and other organisations is minimal or insignificant. This is a poor reflection on the social and political integration of this most important minority community in India. It is, therefore, extremely important to make special efforts to secure a greater participation of the Muslims in social organisations, both in the rural and urban areas. Political parties should give more seats to Muslims for contesting in local elections. The Muslim community itself should make special effort to seek proper representation in these bodies. Similarly, Muslim leaders should organise the community for a more active participation in educational, professional, development and other organisations.

Revival of Muslim Cultural Organisations

21. Bihar has been a centre for the development of humanitarian and spiritual values of Islam. The Muslim culture in Bihar came to acquire local characteristics giving it a new face and imparting it a richness of its own. Some of the local Islamic Anjumans and institutions, like the Khuda Bakhsh Khan Library have played a very important role in this. Most of

these institutions have been languishing for want of finances and leadership. It is high time they are revived and rejuvenated with the induction of additional funds in the form of government grants; new leaders, researchers and scholars; and new agenda and work programmes in keeping with the spirit of the modern times.

Strict Enforcement of Right to Life

22. The present enquiry did not delve deep into the security perceptions of the Muslims of Bihar. However, the responses to a few queries that were made indicate that a relatively small proportion (5-7 percent) of the Muslim population in the rural areas and a somewhat larger proportion (12-14 percent) in the urban areas recall having personally suffered from communal riots. It is also significant that a relatively small proportion of the Muslims find the police trustworthy; about only one-fourth of them find the role of police to be unbiased during communal riots. Fortunately, by and large, the communal peace has prevailed in Bihar during the recent years. This may be partly due to the convergence of fortuitous political circumstances, which cannot be taken for granted. It is, therefore, extremely important, particularly in the context of the experience of not too distant past, for both the Muslim and Hindu communities as well as the State government administration to remain constantly vigilant in this regard. Our Constitution guarantees to the Muslims, as to all other citizens, the right to life, which, above all, includes right to physical survival. This right must never be breached.
23. Security is a precondition for growth and development. Thus conditions should be created to make the Muslims feel physically secured. In this connection, it is desirable that, even if the Muslims are not given reservation in public employment as a whole, it is essential for them to have adequate representation in police and armed constabulary, all members of which should be conscientised to uphold the secular values.

False Propaganda affecting the Rights of the Muslim

24. During the last few years, the issue of the so-called appeasement of the Muslims has been raised in different contexts and from different quarters. One would have, perhaps, dismissed it if it were only politically motivated. What is worse is that this issue is being

raised to rob the Muslims of their rights under the Constitution and reduce them to the status of second class citizens. This is unconstitutional and poses a threat to India's unity and stability. For a democracy to survive in a pluralistic society, it is incumbent upon the majority community and the State which is generally controlled by this community, not to do or say anything which carries an implication of denial to the minority communities of their rights under the Constitution and which is perceived by them as an affront to their human dignity and detrimental to their religious identity.

Responsibility of the Muslim Community

25. A large part of the responsibility for improving the socio-economic conditions of the Muslims in Bihar rests on the leaders of the Muslim community. Therefore, many of these recommendations are addressed to them. These recommendations are unlikely to be implemented without their enlightened leadership and their effort to organise the community. Other civil society organisations should fully support them in their effort and collaborate with them whenever they are called upon to do so. To cite one example, if the community leaders can mount an effective campaign to persuade the Muslim families, particularly in the rural areas, to use the remittances received from their out migrant members, for acquiring productive assets and educating their children, and not for accumulating articles of conspicuous consumption, they will be laying the foundations for a bright future of the community. Similarly, as already suggested, they can play a stellar role in promoting wider and more effective participation by the community in social and political organisations. Besides, there is a crying need for new initiatives in the educational field. For all these, the Muslim community in Bihar as well as India today is truly in need of new community leaders who are sensitive, dedicated and courageous.

