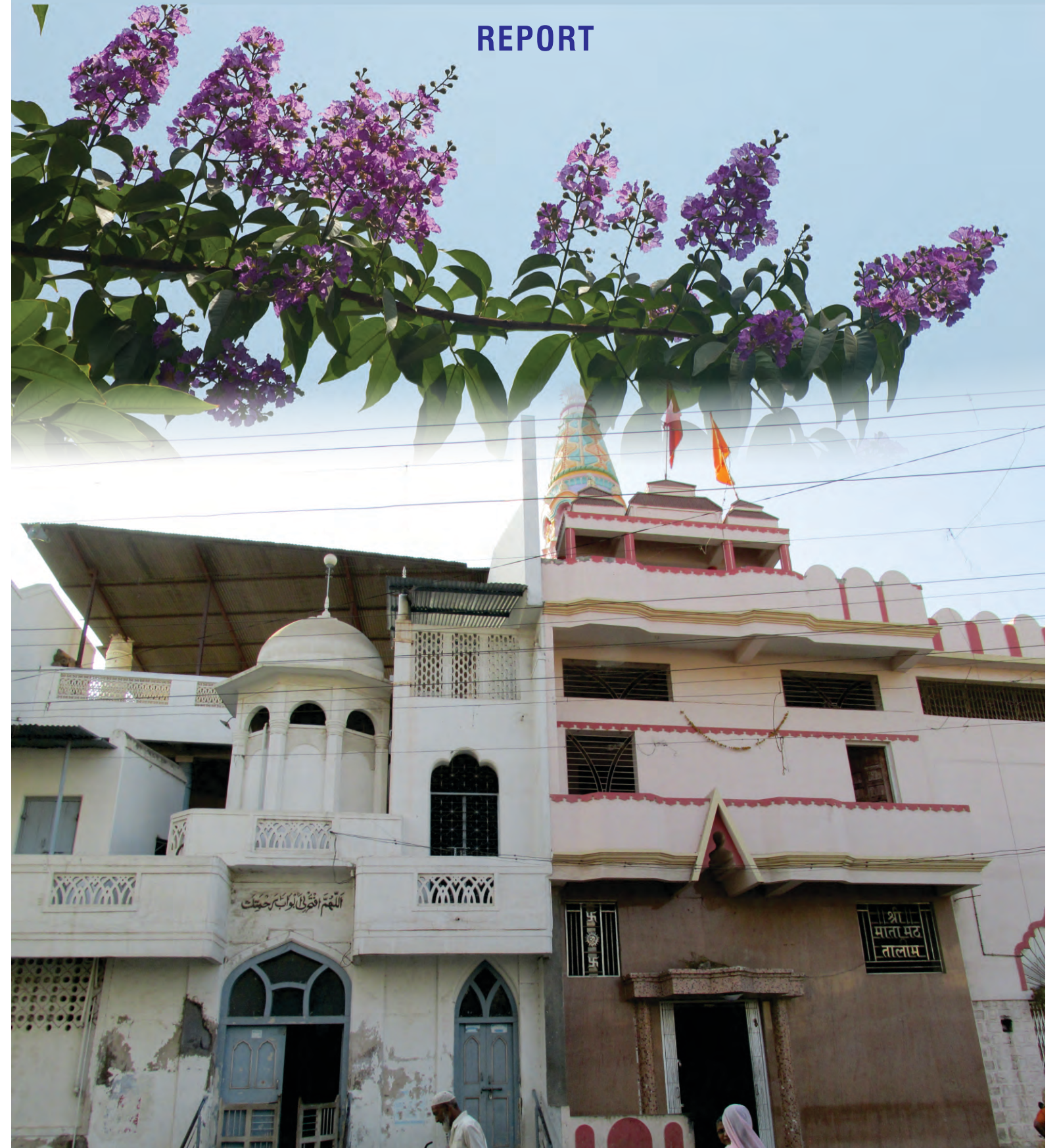




THE SOCIO-ECONOMIC AND EDUCATIONAL BACKWARDNESS OF THE MUSLIMS IN MAHARASHTRA

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REPORT



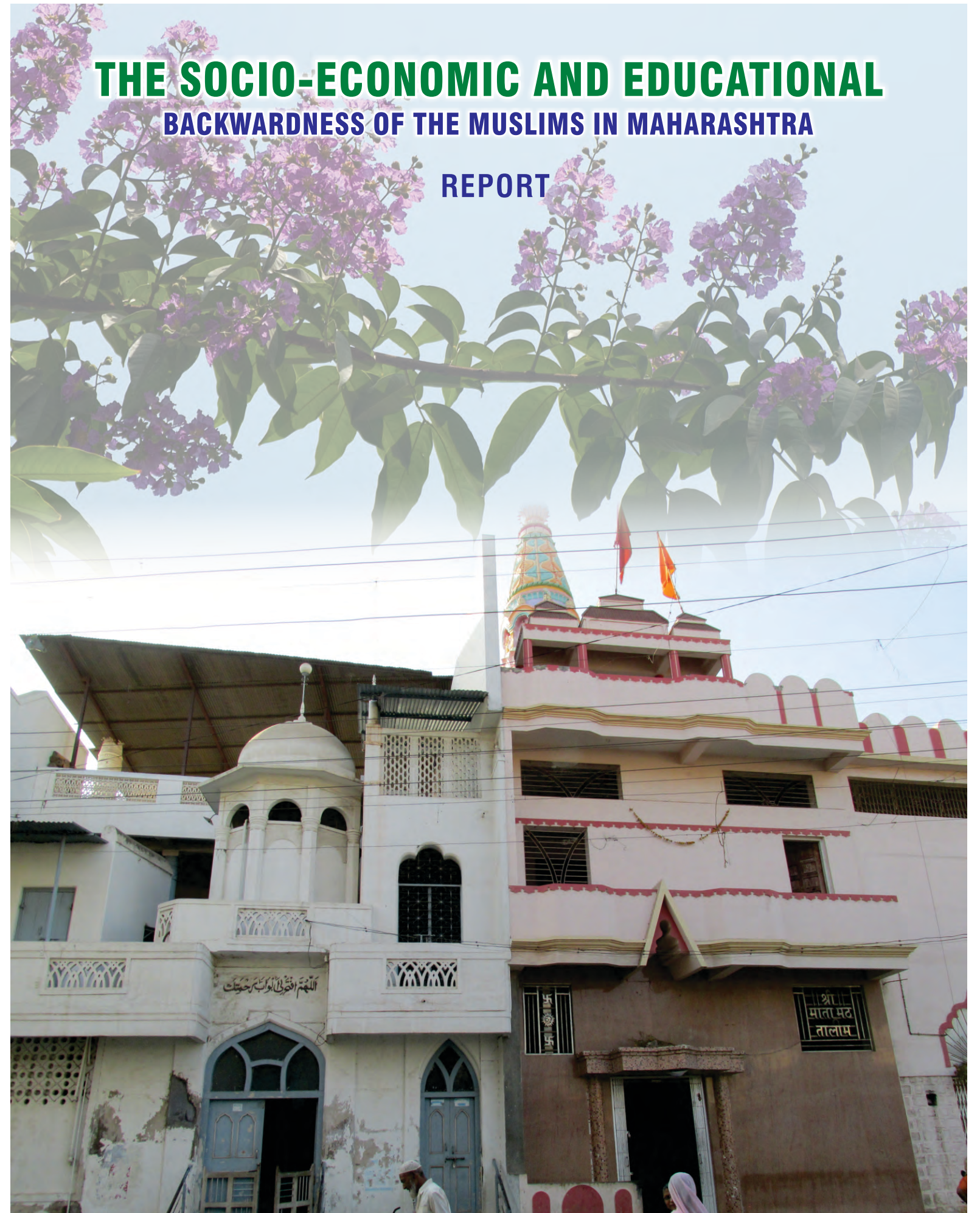
Chief Minister's Study Group Government of Maharashtra,
Mantralaya, Mumbai.
May, 2013



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REPORT



Chief Minister's Study Group Government of Maharashtra,
Mantralaya, Mumbai.
May, 2013



Students in a school in Malegaon

Hon'ble Shri Prithviraj Chavan
Chief Minister,
Government of Maharashtra,
Mantralaya,
Mumbai.

Dear Sir,

In terms of Resolution No.Asans- 2007/CR185/07/35/D-1 dated 6th May 2008 issued by the Government of Maharashtra a Study Group was constituted to look into the educational, social and economic backwardness of the Muslims in Maharashtra and to propose remedial measures that could be taken by the Government. The Study Group was called upon to submit an interim report by 30th June 2008. The Study Group undertook this task and relied on its own empirical examination of the data available in various documents, newspapers, digests, NSSO, Census reports and above all whatever was suggested by the respondents, who came to meet the Chairman and members comprising the Study Group.

The Committee met a large number of citizens and held discussions with prominent public representatives, the then Chairman UGC; Prof. Vijay Khole, the then Vice Chancellor Mumbai University; Prof. P.K. Abdul Azis, the then Vice-Chancellor, AMU; Prof. Shabbir, Dean, Faculty of Law, AMU, and many distinguished social activists. The Committee visited a number of areas including Malegaon, Bhiwandi and Aurangabad and held discussion with the public representatives. Unfortunately despite the desire of the Study Group to visit all parts of the State to discuss the problems faced by the Muslim community, the Study Group had to finalise its report after a very intensive discussion and several rounds of personal interactions. A careful scrutiny of the material and ideas presented to the Study Group through submission and debates at various levels was undertaken. The Interim report was expected to be a prelude to the main body of recommendations proposed to be presented in due course.

In the Interim report the Study Group had felt that despite several recommendations made by different committees on the pitiable economic and social backwardness of the Muslims, no concrete steps were taken to implement the recommendations and this unfortunate factor has created a feeling of utter despondency and a sense of alienation amongst the Muslims. The Study Group had found poverty as the major reason for the low participation of Muslims in the field of education. Absence of schools in the Muslim concentrated areas, lack of quality education in the municipal schools, wherever available, hurdles faced by the private initiative in establishing schools and the indifference suffered by the Muslim activists in the field of education were largely responsible for the plight of Muslims. The Study Group had recommended allocation of additional funds for the ongoing schemes such as Sarva Shiksha Abhiyan, Jawaharlal Nehru Urban Renewal Mission, Public Health Schemes, ICDS centres and opening up of new schools and institutions of higher learning, slum clearance, adoption of low cost housing schemes, ashramshalas, girls schools and hostels for boys/ girls and working women. To promote and improve the quality of education the Study Group in its Interim report has pointedly suggested that all the educational, developmental and welfare schemes of the state need to be buttressed by the private initiative and self help groups. The endowments and valuable resources lying moribund under the aegis of Muslim Waqfs were recommended to support the opening of new schools, colleges and training institutes.

The Study Group had relied on the figures quoted by the Sachar Committee report in which 23,566 registered Waqf properties in Maharashtra were evaluated at Rs.4185 lakhs , with a total revenue of Rs.443 lakhs. It was estimated that a similar volume of property is still unregistered and consequently there is no increase in the revenue derived from the Waqf properties in Maharashtra. This matter is of paramount importance and hence the Study Group in its present report has devoted a special chapter on Muslim Waqfs. While all interesting details of the subject can be seen in the chapter of Waqfs, the main burden of this area of inquiry can bear repetition. Delay in the notification of all Waqf properties, inefficient and questionable performance of the Mutawallis, more often than not, the venality overtaking the entire plethora of all Waqf activities, lack of revenue entries and documentation of waqf properties, blatant encroachments, usurpation by some elements and organizational weaknesses are some of the major roadblocks causing serious road snarls. It is, however, possible to transcend these formidable barriers with systematic planning and urgent affirmative action. The State Government must support the Waqf Administration by sanctioning posts at district and regional offices and provide grants to the Waqf Board for the payment of salaries and administrative overheads. In the absence of professional and trained personnel, the neglect of Waqf and encroachment on Waqf properties will not abate. The Committee has made an in-depth study of this vexed subject and formulated its findings available in the relevant chapter. An inventory of the entire Waqf properties of Maharashtra is recommended to be made by an independent committee consisting of a close-knit yet performing group.

The state has launched a massive Sarva Shiksha Abhiyan. Kasturba Gandhi Balika Vidyalyayas, an integral component of Sarva Shiksha Abhiyaan, were reported to have a limited number of Muslim girls particularly in the blocks of Parbani, Jalna and Hingoli. The Study Group received complaints about the existence of vacancies in the municipal and aided schools in Bhiwandi. The percentage of Muslims in the Navodaya Vidyalyayas continues to be low and calls for expeditious action by the educational activists, societies and NGOs with necessary budgetary support. The admission of Muslim students to the vocational courses merits special consideration of the Government. The Sachar Committee has given the figures of Muslim percentage in the IITs and IIMs as 1.7% and 1.3% respectively during 2005 and 2006. Our enquiries have shown that the situation has not changed and according to some reports it has further deteriorated. The percentage of Muslim students in the Medical post graduation courses is reported to be nearly one out of thirty and the admissions regulated through a transparently rigorous common admission test (CAT) continue to be out of reach of the Muslim students as pointed out in the Interim report. It is, therefore, pertinent to reiterate that special coaching and guiding centres with the provision of accommodation and library need to be created in the areas where there is concentration of Muslim population. The Minorities Commission, Maulana Azad Minorities Finance and Development Corporation and other NGOs already working in this field may be encouraged to intensify their present endeavour. A special scheme for setting up functional coaching and guidance centres for the students, women entrepreneurs and people in general, should be formulated for immediate implementation in these areas.

The diversity index as proposed by Sachar committee should be implemented immediately. This would address the deprivation suffered by the Muslims caused by various forms of denial to equity and accessibility in matters of employment, admissions, finding space in the market places to support their trading activities and thereby improving the living and livelihood conditions.

This point has been exhaustively dilated upon in the relevant chapter on Housing. The suggestion that has emerged is that a reasonable percentage may be prescribed for sale to the Muslims ranging from a minimum of 8% to 10% at the time of sanction of the building construction by the concerned authorities. This is required to be closely monitored by the Minorities Development Department, or the State Minorities Commission. The development deficit faced by the Muslims can be remedied if a trustworthy mechanism of monitoring is created.

The entry of FDI and liberalization of imports and exports particularly in the retail marketing has caused dislocation of traditional Muslim weavers, tailors, wood carvers and leather goods manufacturers. The entry of Chinese products into the market has hit the Muslim artisans. Rise in the power tariff and non-availability of raw material have contributed to the unfortunate dislocation of a large number of Muslim women traditionally engaged in embroidery, zari, incense sticks (agarbatti) and chikan work. This problem has got aggravated by the non-existence of social security, toilet and crèche facilities. Much of the work undertaken by the Muslim women is reportedly subcontracted due to lack of financial resources, credit, education and marketing skills. Unfortunately many Muslim concentrated areas are still informally described as red areas or no credit zones. Sachar Committee has proposed creation of special cooperative banks and separate financial institutions for Muslims especially women. The existing cooperative and commercial banks can also be motivated to embark upon a comprehensive plan of providing credit to the Muslims especially women and this will prove effective if the monitoring mechanism proposed in the preceding paragraph is created. The work done by the banks in this neglected area can be quoted in support of these banks and financial institutions in their expansion programmes submitted to the Ministry of Finance and the RBI.

Some Muslim women have reported non-availability of loans under the OBC and BPL category. Many representations in this regard have been received by the Study Group in Sholapur, Bhiwandi, Malegaon and Aurangabad. This problem was considered very closely by the Study Group and all members felt that the enlargement of the OBC category is fraught with the examination of claims and counter claims and the process will be time consuming. A separate committee can examine the issues involved and make appropriate recommendations to the government. The Study Group has, however, unanimously come to the conclusion that in view of the negligible presence of Muslims in the government and semi-government employment vis-à-vis their population of 10.3 million against the total state population of 96.9 million (Census of India 2001), the Muslims should have a reservation of 10% or at least 8% in the employment and admissions to all educational institutions including the professional courses.

The problems faced by the textile industry all over the state of Maharashtra as represented by several delegations from Aurangabad, Malegaon and Bhiwandi relate to the availability of raw material, upgradation of skills, electricity tariff and availability of land for further expansion. There is also a very pressing demand for the establishment of an Institute of Textile which could take on the form of a University in due course. This subject pertains to a very large number of weavers, power loom owners and those engaged on marketing of yarn and fabric. A committee consisting of experts is recommended to further examine this matter for making appropriate suggestions.

A delegation of some senior Mumbaikars called on the Study Group and apprised the members of the imaginative work of Adamji Peerbhoy in laying a railway track from Karjat to Matheran and suggested that Karjat or Matheran railway station may be named after Adamji Peerbhoy. This being a pioneering work undertaken in a very selfless manner can be given recognition in giving Karjat or Matheran railway station the name of "Adamji Peerbhoy Railway Station". Apart from perpetuating the memory of a brilliant philanthropist, it would encourage the civil society to take to public service.

The Study Group has received a number of senior citizens and well informed people who pleaded vociferously for the handing over of the Ismail Yusuf College to the Muslims of Maharashtra as the college was established out of the donation of Sir Mohammad Yusuf for the promotion of oriental languages. Originally 120 acres of land was purchased out of the donation. But after the construction of the Western Express Highway the endowment of land has got reduced to around 65 acres. In deference to the wishes of the donor and the view taken by the Muslims in Maharashtra it would be appropriate if an Institute of oriental languages is created over a part of the existing Ismail Yusuf College and its management is handed over to one of the oldest and largest conglomerate of Muslim institutions called Anjuman-e-Islam or alternatively a Committee of Management consisting of the members of 5 oldest Muslim educational institutions and 5 prominent Muslims from amongst the doctors, lawyers, educationists and senior citizens can be constituted by the government. It has been represented by the Muslims of Maharashtra that the Haj House constructed by them in central Bombay with their voluntary donation may be handed over to them for being run as a public institution. The first management committee can be nominated by the state government, which can draft the rules of management and creation of the Muslim institution for which the project was commissioned. This would enable the Muslims to have the legitimate satisfaction of running their public institution.

The Study Group members have taken great pains in meeting at different places for want of infrastructural facilities in the formulation of this Report on the educational, social and economic backwardness of the Muslims in Maharashtra and also to explore remedial measures that can be taken by the government in removing the backwardness of the Muslims and putting them on equal footing with their compatriots. The Study Group places on record its deep sense of gratitude to the Late Shri Vilasrao Deshmukh, who met the Study Group a number of times and impressed upon its members to examine the problems facing the Muslims and suggest appropriate remedial action. We are deeply beholden to Shri Prithviraj Chavan and Shri Arif Naseem Khan but for whose concern for the Muslims, this report would not have seen the light of the day. Dr.(Mrs.) T.F. Thekkekara, I.A.S., Additional Chief Secretary, Government of Maharashtra was the prime mover in this sensitive project and remained available to us at all odd hours. Our gratitude to Dr. (Mrs.) T.F. Thekkekara would remain unrequited, if we do not place on record that her solicitude for the famished and uncared for is worthy of emulation by all persons engaged in administration and development. Her indefatigable devotion to ameliorating the lot of those ravaged by the implacable forces of time rekindled our enthusiasm to conclude our findings. Above all we are deeply beholden to the Government of Maharashtra, the Honorable Chief Minister, the Minister for Minorities and the Chief Secretary for their timely interventions in our odyssey;

جہان تازہ کی افکار تازہ سے ہے نمود |
کہ سنگ و خشت سے ہوتے نہیں جہان پیدا ||

(A new world is awaiting the direction of new ideas
Stereotypes and shibboleths do not take us forward)

The Chairman, Maharashtra Minorities Commission, Shri Mohammad Naseem Siddiqui during his entire tenure and the present Chairman Shri Munaf Hakeem gave us all the support towards finalization of this report. Prof.S.Parsuraman, Director, Tata Institute of Social Sciences and his colleague Prof. Siva Raju, Dean, School of Development Studies extended unrestrained support in giving a fitting finale to our joint endeavour. We express our appreciation and thanks for the selfless services of Mr. Ujjwal Dadhich, Ms. Ranjini Basu and Mr. Noor Alam Azad of the Tata Institute of Social Sciences. We are also grateful to the staff of Maharashtra State Minorities Commission for their support. We place on record our indebtedness to the then Secretary, Minorities Commission, Shri S.E.A.Hashimi who organised our field visits, discussions and meetings with impeccable care. The present Secretary, Shri Venketesh Bhat, has dealt with our problems with precision and alacrity. Shri Amin Patel, Chairman, Maulana Azad Minorities Development and Finance Corporation has apprised us of his concern for the well-being of the minorities and we owe our gratitude to him.

We are thankful to Shri Abu Asim Azmi, MLA, whose workers took us through the blind alleys of Dharavi and Govandi, and we were appalled to see men, women and children huddled up in the dark recesses with human excreta strewn all over, defecating and urinating in the open. There was no water supply at all, a bucket of water was being sold for Rs.4. The people living in these squalid surroundings must be shifted to tolerable habitation points to save them from the scourge of human degradation, but before this can happen, relief measures of extensive sanitation merit immediate implementation. There are many dreadful hovels having similar repellent conditions like Bhiwandi, Malegaon, Mumbra, Byculla, Vadala, Dongri, Kurla, Bandra (East), Sonapur, and Mustafa Bazar. Shir Sami Bubere a veteran journalist and oriental scholar enlightened us in our deliberations on the squalor faced by these unfortunate people and we owe a debit of gratitude to him.

Shri A.A. Syed, Secretary General, Maharashtra UN Association, has pointed out that about 100 BMC Urdu Schools are in a critically dilapidated condition in terms of infrastructure, particularly toilets and privies. The Study Group recommends special liberal grant for the needed up-gradations of all Urdu medium schools in general and BMC schools in particular.

Shri Syed also reported that the effective implementation of the old and new 15-Point-Programme of the Prime Minister is not taking place in the state. Special attention needs to be given to the implementation of all the schemes directed towards the Muslim upliftment. A close monitoring of this programme by the Chief Minister's Office is strongly recommended for the quick and desired results.

Mr. Aziz Ahmad, Chairman, Manav Vikas Manch, took us to the squalid surroundings of Bhindi Bazar, Paydhuni and Mohammad Ali road where sewer lines and upgradation of the existing municipal and private schools need pointed attention. We are deeply beholden to him and his friend Mr. Rafi Ahmed Khan who took us to these uncared for alleys. We are also grateful to a number of other friends who helped us in developing the right perspective on this sensitive issue.

President, Maharashtra State Urdu Sahitya Academy, Mr. Khursheed Ahmad met the Study Group and pleaded for a better status and autonomous functioning of the institution. The Academy is recommended to be given substantial increase in the existing level of grants so that it can organize national level book exhibitions, scholar's meets, children's Urdu programmes and Mushairas. Similar academies in M.P., U.P., West Bengal, Rajasthan and Andhra Pradesh are decidedly stronger than our Urdu Academy. During the current year an amount of Rs. 1 crore has been announced. It is recommended to be given a non-partisan academically strong face-lift and construction of a new Urdu Bhavan, will make the Maharashtra Urdu Sahitya Academy a shining jewel in the diadem of this beautiful state. The promptitude with which the Hon'ble Chief Minister Shri Prithvi Raj Chavan agreed to the proposal of Mr. Justice Markandey Katju of making Urdu and Sanskrit compulsory from 3rd to 7th class bears a tell-tale evidence to his inexorable commitment to the Indian cultural heritage. The proposed Urdu Bhavan can be the nerve centre for teaching Urdu and Sanskrit and hence its construction can brook no procrastination. The construction of a Waqf House will also be reflective of his munificence embracing the entire population of Maharashtra.

With warm regards

Yours sincerely



(Dr. M. Rahman)

Chairman

Members of the Study Group



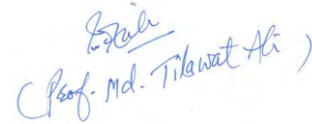
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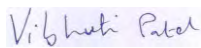
(Farida Lambay)



(Ranu Jain)



Mohammad Tilawat Ali



(Vibhuti Patel)



(Veena Poonacha)

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Abbreviations

| | | |
|-------|---|--|
| ANC | : | Antenatal Care |
| ANS | : | Age Not Specified |
| AIDWA | : | All-India Democratic Women's Association |
| AMU | : | Aligarh Muslim University |
| ASCB | : | All Scheduled Commercial Bank |
| ASI | : | Archeological Survey of India |
| ATS | : | Anti-Terrorist Squad |
| BHMS | : | Bachelor of Homeopathic Medicine and Surgery |
| BPL | : | Below Poverty Line |
| BPO | : | Business Process Outsourcing |
| BUMS | : | Bachelor of Unani Medicine and Surgery |
| BSUP | : | Basic Service for the Urban Poor |
| CAFYA | : | Cehat / Akshara/ FAOW / YUVA/ Awaaz-e-Niswan (a coalition of five NGOs). |
| CBI | : | Central Bureau of Investigation |
| CEHAT | : | Centre For Enquiry Into Health and Allied Themes |
| CEO | : | Chief Executive Officer |
| CIDCO | : | City and Industrial Development Corporation |
| CMD | : | Chief Managing Director |
| CMO | : | Chief Medical Officer |
| CRDDP | : | Centre for Research and Debate in Development Policy |
| CWC | : | Central Waqf Committee |
| DGP | : | Director General of Police |
| DLHS | : | District Level Household & Facility Survey |

| | | |
|--------|---|---|
| EMI | : | Equated Monthly Installment |
| EOC | : | Equal Opportunity Commission |
| EPA | : | Environmental Protection Agency |
| FAOW | : | Forum against Oppression of Women |
| FGD | : | Focus Group Discussion |
| FSI | : | Floor Space Index |
| FMI | : | Freedom of Movement Index |
| GDP | : | Gross Domestic Product |
| GIO | : | Government of India |
| HCR | : | Head Count Ratio |
| HHI | : | Household Industries |
| IAS | : | Indian Administrative Service |
| ICDS | : | Integrated Child Development Services |
| ICSSR | : | Indian Council of Social Sciences Research |
| IHSDP | : | Integrated Housing and Slum Development Programme |
| IED | : | Improvised Explosive Device |
| IFA | : | Iron Folic Acid |
| IIPS | : | International Institute for Population Sciences |
| IIT | : | Indian Institute of Technology |
| ITI | : | Industrial Training Institute |
| IMR | : | Infant Mortality Rate |
| IUD | : | Intra Uterine Device |
| J&K | : | Jammu and Kashmir |
| JSY | : | Janani Suraksha Yojana |
| JNNURM | : | Jawaharlal Nehru National Urban Renewal Mission |
| LeT | : | Lashkar-e-Taiba |

| | | |
|--------|---|---|
| MBBS | : | Bachelor of Medicine and Bachelor of Surgery |
| MCOCA | : | Maharashtra Control Of Organized Crime Act |
| MDG | : | Millennium Development Goals |
| MFI | : | Micro-Financial Institutions |
| MLA | : | Member of Legislative Assembly |
| MLC | : | Member of Legislative Council |
| MMEI | : | Muslim Minority Educational Institutions |
| MMR | : | Maternal Mortality Rate |
| MLD | : | Million Litre per Day |
| MP | : | Member of Parliament |
| MPCE | : | Monthly Per Capita Expenditure |
| MPSP | : | Maharashtra Prathamik Shikshan Parishad |
| MSEB | : | Maharashtra State Electricity Board |
| MSMC | : | Maharashtra State Municipal Corporation |
| MSRTC | : | Maharashtra State Road Transport Corporation |
| NABARD | : | National Bank for Agricultural and Rural Development |
| NCAER | : | National Council of Applied Economic Research |
| NCERT | : | National Council of Educational Research and Training |
| NFHS | : | National Family Health Survey |
| NGO | : | Non-Government Organization |
| NHRC | : | National Human Rights Commission |
| NOC | : | No Objection Certificate |
| NPC | : | National Police Commission |
| NSSO | : | National Sample Survey Organization |
| OBC | : | Other Backward Class |
| PHC | : | Primary Health Center |

| | | |
|--------|---|--|
| POTA | : | Prevention of Terrorism Act |
| PSU | : | Public Sector -Undertaking |
| RBI | : | Reserve Bank of India |
| RCWS | : | Research Center for Women's Studies, SNDT University |
| RSS | : | Rashtriya Swayamsevak Sangh |
| RTE | : | Right To Education |
| SC | : | Scheduled Caste |
| SCB | : | Scheduled Commercial Bank |
| SDM | : | Sub Divisional Magistrate |
| SDP | : | State Domestic Product |
| SG | : | Study Group |
| SHG | : | Self Help Group |
| SHSRC | : | State Health Resource Centre |
| SIDBI | : | Small Industries Development Bank of India |
| SIMI | : | Students Islamic Movement of India |
| SJSRY | : | Swarna Jayanati Shahri Rozgar Yojana |
| SNDTWU | : | Shreemati Nathibai Damodar Thackersey Women's University |
| SRC | : | Social Religious Category |
| SRA | : | Slum Rehabilitation Authority |
| SRP | : | State Registered Physiotherapist, Skills Redevelopment Programme |
| SLSA | : | State Legal Services Authority |
| SSA | : | Sarva Shiksha Abhiyan |
| SSI | : | Small Scale Industry |
| ST | : | Scheduled Tribe |
| Sub. | : | Suburban |

| | | |
|-------|---|---|
| TB | : | Tuberculosis |
| TDR | : | Transfer of Development Rights |
| TPDS | : | Targeted Public Distribution System |
| TFR | : | Total Fertility Rate |
| TISS | : | Tata Institute of Social Sciences |
| TT | : | Tetanus Toxic |
| TV | : | Television |
| UG | : | Under Graduate |
| UGC | : | University Grants Commission |
| U5MR | : | Under 5 Mortality Rate |
| UN | : | United Nations |
| USIPI | : | United States- India Policy Institute, Washington |
| UT | : | Union Territory |
| w.e.f | : | with effective from |
| WHO | : | World Health Origination |
| WPR | : | Work Participation Rate/Ratio |
| ZP | : | Zila Parishad |

Salient Features

- 10.6%** : Share of Muslim population in the state (2001)
- 78.1%** : Literacy rate among Muslims (Census of India, 2001)
- 2.2%** : Muslims completed graduation level of education (2009)
- 1.4%** : Muslim women completed graduation level of education (2009)
- 59.4%** : Urban BPL population among Muslims (2009)
- 59.8%** : Rural BPL population among Muslims (2009)
- 32.4%** : Muslim work participation rate (Census of India 2001)
- 12.7%** : Muslim women work participation rate (Census of India 2001)
- 4.4%** : Share of Muslims in government services (Sachar Committee Report 2006)
- Nil** : Number of Muslims in the IAS Cadre in Maharashtra at present
- 4.4%** : Share of Muslims in the police force (2007)
- 2.3%** : Madarasa going children in the state

Major Recommendations

- Minimum 8% reservation in state government services and educational institutions.
- A minimum of 8% reservation in the housing sector (private and public).
- Immediate implementation of Cultural Diversity Index and establishment of Equal Opportunity Commission at the state level.
- Expansion of the OBC list to include extremely deprived strata of Muslim community.
- Inclusion of Dalit Muslims into the scheduled caste category.

- Strengthening of the Minorities Development Department (MDD) and Maharashtra State Minorities Commission empowering them to oversee and evaluate the schemes/programmes related to the minorities implemented by other departments of the state government.

- Secretary, Maharashtra State Minorities Commission, to be designated Commissioner for Monitoring and Impact Assessment. S/he will examine the quantum of funds allocated and actual expenditure incurred on different schemes/programmes for minorities, especially for the Muslims.

- There is a need to develop efficient lateral (local level) monitoring and facilitating system which can be met with establishing regional offices of MDD in each district if not blocks of the state. These offices would function as public relation office and would disseminate information on government programmes.

- The Government has already appointed 7 members of the Waqf Board. It should immediately appoint the remaining members from related collegium to enable it elect the chairman of the Waqf Board for its proper functioning.

- Immediate vacation of unauthorized occupation of Waqf properties.

■ The existing Waqf properties should be used for generating maximum returns to the community. The properties should be used for developing colleges, universities, hospitals and other community oriented services.

- Creation of the Waqf Service and construction of the Waqf house in Mumbai.

■ Waqf Board should immediately be provided managerial subsidy of Rs. five crores and sufficient staff to take care of its day-to-day activities.

■ The Maulana Azad Minorities Financial and Development Corporation needs to be urgently revamped with the provision of professional staff and computerization of its records in order to make it effective and transparent. The corporation needs to work on increasing recovery of loans by posting staff for recovery in all districts. The State Government must also provide adequate managerial subsidy to the Corporation to cover its administrative and establishment costs.

- Simple people friendly procedure for applying and utilizing the schemes/ programmes for minorities.

■ Transparency to be maintained in dealing with minority affairs. Data on minorities from all government departments to be made accessible to all and should be published on websites.

- Proportionate share of Muslims in the priority sector lending of the banks.

■ Anti-discrimination Act in line with the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act for Muslims.

■ Special packages for development of business and industries in Muslim concentrated areas/towns.

■ Area Intensive Scheme as proposed in the Eighth Five Year Plan to be implemented with immediate effect.

- Increase in number of pre-matric and post-matric scholarships for Muslims and easing of the prescribed procedures.

- All norms and procedures prescribed for SC/ST students related to government freeships, scholarships and fees to be applied to Muslim students in toto.

- Immediate need to provide infrastructural facilities in all the schools of minority concentrated areas.

- Urdu medium schools should be promoted in minority concentrated areas. However, there is also a need to introduce more quality schools imparting education in English, Marathi mediums and/or semi-English medium.

- More educational institutions for higher education in Muslim concentrated areas to be established and administered by the government as well as through public-private partnership.

- Make regular RTE inspection mandatory for schools in minority concentrated areas.

- Minorities Development Department should monitor detention of Muslims related to terrorism as well as communal riots to avoid feeling of victimization and harassment in the community.

- The newly formed State Security Council to work in coordination with Minorities Development Department and State Minorities Commission on the issues related to discrimination, atrocities and detention.

- Setting up a commission to inquire into the reasons behind disproportionate share of Muslims in state jails.

- It has been found that the police department in the State creates a lot of hassels to the community members seeking permission for building mosques and many a time denies permission to construct mosques. The cases of Kolhapur and Sanpada (Navi Mumbai) are examples in this regard. This not only violates the basic constitutional rights but is also very discriminatory. In case of any dispute, the open dialogue and interaction between the communities need to be promoted as is being done in many European countries. The state needs to act tough against the police

men violating the basic fundamental rights of the community.

Muslims at many places in the state are struggling to get land for burial grounds. Their request for land for this purpose remains unheeded by the urban local bodies. The struggle of the community to get burial grounds in Vasai and Mumbai are suitable examples in this regard. Presently, the land allotments for burial grounds need to be approved by a resolution from local bodies (municipalities/municipal corporations) but given that the Muslim representation is quite low in elected local bodies, the resolution are not passed or delayed. The issue requires immediate attention and action by the Government of Maharashtra. The Government should delinking the land allotment for burial grounds from approval by the Local Bodies. The collector should be authorized to allot the land and delay in this regard must be considered violation of fundamental rights guaranteed by the Constitution.

■ Compulsory representation of Muslims in selection (recruitment) committees.

■ Create and publicize data on Muslims employed in state services in Maharashtra.

■ Muslims from all over Maharashtra and more overwhelmingly from the rest of the country have supported the proposal of the transfer of management of Ismail Yusuf College to the Anjuman-e-Islam, which is one of the oldest and effectively managed institutions.

■ Construction of a new Urdu Academy house, its reorganization and popularization of Urdu and Sanskrit as pleaded by Justice Markandey Katju.

■ Renaming of Karjat or Matheran Railway stations as Adamji Peerbhoy Railway stations

■ The government should encourage reform in the Muslim community with regard to gender equality. The arbitrary talaq should be prohibited and alimony to the divorced women be made compulsory.

■ In the 8% reservation in the state government services and educational institutions recommended above for the Muslim community, the share of Muslim women must remain at least 33%.

- Proportional representation of Muslim women in 33% reservation for women in the local self-governance.
- Adequate representation of Muslims in local bodies (urban and rural) through election or nomination.

Prologue

PROLOGUE

India is a nation forged by the confluence of many people and many cultures. Behind this rich mosaic of Indian cultural and religious traditions is the stark reality of socio-political and economic inequalities. The diversity of Indian society arises out of its long history of accommodating many people and many cultures; it also arises out of the evolution of a wide variety of traditions and belief systems through history. The economic opportunities created for certain sections of people have also enhanced economic disparities. A variety of traditional occupations and livelihood options have been rendered redundant in the changed economy, impoverishing the socio-economic conditions of various religious cultural communities. The cultural diversity and on-going socio-economic change in Indian society have opened new challenges for governance. On the one hand the state is expected to address cultural diversity and ,on the other, ensure equity and justice in a rapidly changing society.

Understanding the needs of a complex and diverse society, India, since Independence, has pursued a multicultural model of governance. It recognizes and gives space for cultural groups to monitor and promote their autonomy, while protecting their interest through constitutionally governed fundamental rights and secular legislations. Various kinds of policies are being promoted for different needs of the groups. These range from taking measures to develop cultural attributes like language, to assist in the development of the minority community members through positive discrimination. India has developed vigorously affirmative action/policies to ensure that vulnerable communities (that have been historically discriminated against) are not denied access to educational/employment opportunities.

Framework for minority rights

The Constitution of India protects the educational and cultural rights of the minorities. Articles 29, 30, 350A and 350B provide an understanding that in India the concept of minorities is officially recognized in religious and linguistic terms. Article 29, promoting fundamental rights and Article 350A and 350 B providing directive principles refer to linguistic minorities while article 30 speaks of both religious and linguistic minorities.

The Constitution of India: Equal opportunity and rights for all citizens – major provisions

| | |
|------------|--|
| Article 14 | Ensures equality before the law and equal protection by the law. |
| Article 15 | Prohibits discrimination on the grounds of religion, race, caste, sex or place of birth. |
| Article 21 | No person shall be deprived of his life or personal liberty except through the procedure established by the law. |
| Article 25 | Ensures freedom of conscience and the right to freely profess, practice and propagate religion. |

| | |
|---------------|--|
| Article 26 | Ensures right to manage religious institutions, religious affairs, subject to public order, morality and health. |
| Article 29 | Protects minorities right to conserve their language, script or culture. |
| Article 30 | Provides for the protection of the interests of minorities by giving them a right to establish and administer educational institutions of their choice. The state is directed not to discriminate against any minority education institutions in granting aid. |
| Article 350 A | Directs the state to provide facilities for instructions in the mother tongue at the primary state of education. |

The Constitution allows affirmative action for vulnerable sections of the population. Article 46 of the Directive Principles of State Policy empowers the State to make special provisions for the vulnerable communities and to protect them from social injustice/exploitation. Although this Article specifically refers to the protection of Scheduled Castes/Schedule Tribes, there is nothing in the directive to prevent the State from extending the scope of the provisions to include minority communities. In Maharashtra, Muslims, Christians, Buddhists, Sikhs, Jains and Zoroastrians (Parsis) are recognized as minorities¹.

These provisions of the Indian Constitution are in accordance with international standards enshrined in the Human Rights Commission (1946). A Sub Committee of the Commission defines the minority “as those non-dominant groups in a population which possess a wish to preserve, ... ethnic, religious and linguistic traditions of characteristics markedly different from those of the rest of the population”².

The Universal Declaration of Human Rights (1948) and its two International Covenants of 1966 expressly prohibit racial, religious and cultural discrimination. The UN Declaration against all Forms of Religious Discrimination and Intolerance (1981) outlaws all kinds of religion-based discrimination. The UN Declaration of the Rights of Minorities (1992) enjoins the protection of the lives as well as the socio-cultural and religious identities of minorities. Nation-states are required to create an environment conducive to the promotion of cultural/religious diversity and also address their equity concerns, not just the protection of the language, traditions and customs of minority communities, but also ensure access to resources available to the citizens of the country.

1. Maharashtra State Minorities Commission Act, 2004.
2. Ranganath Misra Commission Report (2007).

India is committed to create an inclusive environment for the development of minority communities. Apart from ensuring the protection of minority communities and the preservation of their religious/cultural identities, it stands committed to ensure equity of access to the resources of the country—to education, health care, employment opportunities and to basic amenities. This inclusive paradigm of development requires special provisions for the protection and development of minority communities. The Prime Minister's 15 point-programme determines the policy framework for the development of minority communities (Annexure 2).

A close examination of Indian social system will show that despite the Constitutional provisions to the Muslim minority against all forms of denial and exploitations, in actual practice many of them do not get equal opportunities. Also, the stratification as per the traditional castes/class within the Muslim community as Ashraf, Ajlaf and Arzal continues unabated. The continued practice of discrimination against the community and perception of discrimination within the community are largely responsible for the low participation of the Muslims in the mainstream social, political and economic activities. The admission of Muslim students to high quality educational institutions is very less in number (as can be seen in IITs and IIMs) and their subsequent selection in the All-India and State competitive examinations gets narrowed down to a depressingly negligible percentage. In fact, this sort of situation has become a great challenge before the administration and policy makers.

The Study Group suggests the need for a change in the outlook of both the majority and the minority communities. The Muslim community requires the ineluctable support and patronage of the State. Suggestions for affirmative action for Muslims and inclusive growth are put across in the pages that follow.

آئین نو سے ڈرنا طرز کھن پہ اڑنا
منزل یہی کٹھن ہے قوموں کی زندگی میں

[Dreading the new path and adhering to the shibboleths
Are indeed the challenges to be met in the Nation's life]

Towards equity and inclusion in Maharashtra

This report is a part of the Government of Maharashtra's efforts to ensure cultural and distributive justice across caste, community and religious communities³. It is premised on the recognition that policy planning and its effective implementation in democratic societies, require an understanding of people's needs and their difficulties in accessing their citizenship rights/entitlements. In so far as substantive socio-economic inequalities are exacerbated by discriminatory social practices/prejudices, policy planning must adopt a focused approach to development.

3. The Study Group was constituted by the Chief Minister of Maharashtra (vide GR. No. Asans -2007/CR185/07/35/D-1 dated 6th May 2008) to examine the socio-economic situation of Muslims in Maharashtra.

The scope of this report is on the educational, and socio-economic status of Muslims in Maharashtra and to suggest remedial measures to overcome disadvantages being faced by the community⁴.

The Muslims constitute 10.6 per cent of the total population of Maharashtra, one of the developed and the most urbanized state in India. The state has the distinction of contributing 16.8 per cent of the country's total industrial output and 14.4 per cent of the country's GDP. According to the Economic Survey 2012-13, there are more than 27,892 registered industries in Maharashtra ranging from textiles, wool, milk, sugar, tobacco, wine, oil, iron, steel, timber, pharmaceuticals, vehicles and leather⁵. The economic opportunities available in the state attracts people from different parts of the country. Maharashtra also has a proud history of cultural and religious co-existence. However, do we see all the communities in Maharashtra equally developed?

The need for the study group springs from a comparative understanding of the development of various communities in Maharashtra. Studies have indicated that there exist considerable socio-economic inequalities among the religious groups in Maharashtra. The Muslim community has not progressed uniformly across different regions when examined on the basis of various parameters of development.

The landmark report of the *Socio-Economic and Educational Status of the Muslim Community of India* (2006) popularly known as the *Sachar Committee Report* indicates that the Muslims (despite being the largest minority religious community of India) have not been able to access their legitimate entitlements to the socio-economic and political resources of the nation⁶.

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4. The committee was formed in the year 2008 with the following members: 1) Dr. M Rahman, IAS (Retd); Shri Satish Sahaney IPS (Retd) Former Police Commissioner Mumbai; Dr. Nasreen Fazalbhoy (Retd.), University of Mumbai; Shri Crispino Lobo, Managing Director WORT Ahmdnagar; Prof. Mohamand Tilawat Ali, Former Principal, Sir Sayayed College Aurangabad; and Dr. Farida Lambay, Vice Principal, Nirmala Niketan. Subsequently the following members were inducted into the committee and Prof. Ranu Jain, Center for Studies in Sociology of Education from the Tata Institute of Social Science; Prof. Abdul Shaban, Centre for the Study of Public Policy, Habitat and Human Development, School of Developmental Studies, Tata Institute of Social Sciences; Prof. Vibhuti Patel, Department of Economics, SNTD Women's University; and Prof. Veena Poonacha, Director, Research Centre for Women's Studies, SNTD Women's University. At present the member of study group are Dr. Mohamood Ur Rahman, Prof Farida Lambay, Prof Ranu Jain, Prof. Abdul Shaban, Prof. Veena Poonacha and Prof Vibhuti Patel.
 5. Directorate of Economics and Statistics, Economic Survey of Maharashtra, 2012-13: Mumbai: Planning Department, Government of Maharashtra.
 6. Prime Minister's High Level Committee, Government of India, *Socio-Economic Status of Muslim Community in India- A Report* (Sachar Committee Report. 2006), and Ministry of Minority Affairs, Government of India, Report of the National Commission for Religious and Linguistic Minorities (Ranganath Misra Commission Report).

They remain absent in the upper echelons of power and decision-making bodies of the nation and are outside the purview of various development/welfare programmes introduced by the Government. The socio-economic backwardness of the Muslim community is apparent from their poor educational achievement, work participation rate, lack of livelihood opportunities and basic amenities, such as, housing, safe drinking water, electricity, sanitation and medical care.

There is a need to ensure that Muslims are brought into the ambit of socio-economic, cultural and political development of the country. There are intra-community and regional differences within the community⁷. Further, the sporadic outbursts of communal riots/conflagration in many parts of the country have created pernicious trends of discrimination. The concerns of the Sachar Committee Report are supported by *The Report of the National Commission for Religious and Linguistic Minorities (2007)* popularly known as the Ranganath Misra Report. Based on a comparative analysis of secondary and primary data on religious communities, the report concludes that there are differences in the rate of progress made by religious communities in India and that the Muslim community lags behind other religious communities on almost all parameters of socio-economic and educational development.

The terms of reference of the Study Group

The report of the study group is premised on the recognition that the planning of suitable policies and their effective implementation requires two dimensional approach: 1) an understanding of the requirements of the concerned population; and 2) an analysis of the needs and level of deprivation; factors obstructing effective implementation of the government schemes and programmes. Such an approach would help in understanding the existing gaps/obstacles and in designing appropriate development plans for the Muslims. The terms of reference of the study group are as follows:

- 1.) To identify prevailing socio-economic conditions of the Muslim communities in Maharashtra;
- 2.) To examine access of Muslims in Maharashtra to various development/welfare schemes;
- 3.) To recommend measures for the welfare of the socially and economically backward Muslims;
- 4.) To suggest criteria for identification of the socially and economically backward sections among the Muslims; and
- 5.) To suggest necessary administrative modalities required for implementation of recommendations.

7. Abusaleh Shariff, Six Years after Sachar: Review of Socially Inclusive Policies in India Since 2006, Special Paper No. 1 January 2013, US- India Policy Institute (USIPI) and Centre for Research and Debates in Development Policy (CRDDP), New Delhi.

Data collection

The method for acquiring insights and collecting data included the following:

- 1.) An examination of data available from Census of India, and from major surveys like NSSO surveys and NFHS/DLHS;
- 2.) The collection of relevant information through meetings with officials in government departments, finance corporations, banks and Waqf Boards;
- 3.) Meetings with key informants, focused group discussions and public hearings to understand their difficulties in accessing schemes;
- 4.) The findings of the research studies and position papers commissioned by the Maharashtra State Minorities Commission⁸.
- 5.) Papers submitted by scholars / activists working in the field⁹.

It was possible to gather in-depth understanding of the condition of Muslims in Maharashtra from this multi layered enquiry. The commissioned research studies examined the question from different angles and perspectives.

The study group members held meetings with various government departments related to employment, higher and technical education, vocational and school education, urban development, women and child development, home and planning departments. It also visited educational institutions and held discussions with officials and members of the community in Mumbra, Bhiwandi and other minority concentrated areas. The study group also conducted special investigations on specific problems of the community such as management of the Wakf Board and Ismail Yusuf college¹⁰.

8. These reports include:

- a) Shaban, A., *Socio-Economic and Educational Status of Muslims in Maharashtra*. — A State Report, 2011.
- b) Shaban, A., *Multi-sectoral Development Plan for Malegaon*, 2012.
- c) Research Unit, College of Social Work, Nirmala Nikatan, *A Baseline Study of Development Deficits in Bhiwandi, Maharashtra-2010-2011*.
- d) Poonacha, Veena et. al., *Multi-Sectoral Development of Behrampada*. Research Centre for Women's Studies, SNDT Women's University, Mumbai 2011.
- e) Poonacha, Veena et. al., *Multi-Sectoral Development of Sion-Koliwada*: Research Centre for Women's Studies, SNDT Women's University, Mumbai 2011.
- f) Poonacha, Veena et. al., *Socio-Economic Conditions of Muslim Women in Maharashtra and their Access to Development Schemes/Programmes*, 2013.
- g) Jain, Ranu, *Muslims in Mumbra: A Status Report*, 2013.
- h) Patel Vibhuti, *Socio-Economic Conditions of Muslims in Maharashtra*, 2013.
- i) CEHAT, *Health of Muslims in Maharashtra*, 2003.
- j) Jain, Ranu and Shaban, A., *Socio-economic and Educational Status of Muslims in Mumbai and its Suburbs*, 2009.

9 On request, independent thematic papers were also submitted to the Study Group by Mr. Satish Shahani, Ms Teesta Setalwad, Dr. Adsule and Prof. Ram Puniyani.

10. These meetings were conducted by the Study Group in the month of May and June 2008. The details of the meetings are available in the Interim Report of the Study Group submitted to the Commission on June 2008.

This report also draws its data from reports by key informants and consultation groups (such as Awaaz-e-Niswan and the Bharatiya Muslim Women's Andolan) and the Jansunwai organized by CAFYA (a coalition of five NGOs in Mumbai), as well as meetings with representatives of the community¹¹. The study group visited different parts of the state to interact with the community and understand the ground level realities of their lives. The common thread running through these many layers of enquiry (i.e., reviews of existing research, focused group discussions, meetings with community representatives and public hearing) were the issues of structural obstacles and experience of discrimination that create conditions of backwardness.

Muslims in Maharashtra

Comprising over 10.27 million, the Muslims constitute the second largest religious group in the state¹². The Muslim population is distributed across different regions of the state. However, they are largely concentrated in the urban areas of Marathwada, Khandesh and Mumbai-Pune regions (Shaban 2011). The Muslims in Maharashtra do not constitute a homogeneous community. Broadly classified within the Sunni and Shia sects of Islam, there are sacerdotal differences among them. Despite differences, the Muslims of various denominations belong to the beliefs and articles of the faith of Islam. The majority of the Muslims in Maharashtra belong to the sect of Sunni and are dispersed across urban, rural and semi-urban areas of the state.

Less numerous than the Sunnis, the Shia communities are concentrated in Mumbai, Pune and Nagpur. The Shia groups include the Bohra, the Khojas, Ismaili-Khojas, Ithna Ashari and the Iranis. There are similarities and cultural differences among these endogamous communities.

Defining conceptual framework

This report draws its theoretical and conceptual frame from the Sachar Committee Report. It discusses the issues affecting the Muslim community within the framework of their security, identity, and equity concerns. The issues emerging out of these three concerns are not mutually exclusive. They interface with one another to reflect further deprivations and denial of citizenship rights and entitlements.

Security concerns

The sporadic outbursts of communal violence in Maharashtra have far-reaching implications for progress and development of Muslims. The memory of frequent outburst of riots and communal flare ups has remained in the minds of the people and that has created a trust deficit in the police and local administration as well as common people.

Due to communal riots Muslims are often displaced from their earlier abode and are forced to migrate to the marginalized areas like ghettos and shanty towns. The frequent recurrence of communal riots has aggravated the squalor and misery of infamous slums/ghettos of Mumbra, Dharavi, Mazgaon, Kurla, Govandi, Jogeshwari, Millatnagar, Mohammad Ali Road, and Bhendi Bazar.

11. CAFYA a coalition of five NGOs, namely CEHAT, Akshara, FAOW, Yuva and Awaz-e-Niswan organized the Jansunwai (Public hearings on 5 January 2010 in Mumbra). The Bharatiya Muslim Women's Andolan has also organized consultations on legal reform of Muslim law on 3 March 2012 and again on 7 April 2012.

12. Census of India 2001: The First Report on Religion Data. New Delhi: Census of India.

The public hearing revealed an overwhelming feeling in the community that in times of communal conflagration, the state has not acted decisively to protect them. Police is especially being seen as against the minority community of Muslims. The Muslims are often wrongly targeted by the police and taken into preventive custody whenever there is an imminent danger of communal clash, even though the perpetrators of the riots are found to be from other communities. More importantly, they perceive that the criminal justice system does neither ensure the arrest/punishment to the perpetrators of the communal violence, nor does it protect the Muslim localities from police raids and arbitrary arrests of innocent people. Muslims claim to experience major problems during terrorist attacks. Many instances of terror attacks have made the young men in the community vulnerable. There are countless instances when they are arbitrarily arrested by a biased police and imprisoned. An important TISS study indicates that Muslims constitute nearly 27 per cent of inmates in prison, many of them are under-trials (Shaban 2011). This finding is reiterated in many newspaper reports. The effects of the riots thus go far beyond the immediate loss of lives and property to create conditions of fear and victimization. We feel that in the event of some terroristic inhuman action many Muslims are indiscriminately picked up by the Police and this needs to be carefully addressed. There is a need for the exercise of care, caution, sympathy and circumspection in all such sensitive situations.

This shrinking of their access parameters to their entitlements is exacerbated by the negative portrayal of the Muslim communities by the pernicious ultra right-wing ideology of the perpetrators of violence; it is also fuelled (through grossly exaggerated accounts of “Muslim terrorism” by negative portrayal in the media. The effects of this narrowing of opportunities are particularly evident in the lives of Muslim women and girls from the more vulnerable sections of the community. They are more likely to be withdrawn from schools and are forced to earn their living in the safe confines of their home or neighbourhood. This restriction on their mobility and educational/livelihood options make them vulnerable to sexual and economic exploitations by their families, contractors and middle-men. They do not have the bargaining power to demand better wages. In sum, the frequent outburst of violence and communal clashes in the state has taken a heavy toll of harmonious relationship between the Hindus and Muslims. Maharashtra Government should take initiative to enact legislation on communal violence on the line of The Communal and Targeted Violence (Prevention, Control and Rehabilitation of Victims) Bill, 2011 drafted by National Advisory Council.

Identity concerns

This overall alienation that the Muslim community experiences is poignantly expressed when the Muslims ask “why are the Muslims expected to publicly reiterate their patriotism to the country any time there is some kind of terror attack, or even when there is an India-Pakistan cricket match, a requirement that the majority community is not expected to meet?”

To add insult to injury, the dominant right winged political discourses fuel antagonism in the society by its propaganda of Muslims appeasement. As the common people ask, “If it were so, why are we living in abject poverty? And why has the so called appeasement not translated itself to improved levels of socio-economic development of the community?” The Muslims also feel that the identity mark of the beard and the *topi* worn by men and the *burqa* worn by women expose them to suspicion and harassment in the public domain.

There are various subtle and overt discriminations that the community experiences. Perceptions of discrimination include the following: 1) Muslims are denied access to public facilities and services on flimsy grounds; 2) Muslim children find it difficult to get admission to schools and other educational institutions; 3) Muslims find it difficult to find organized sector jobs; 4) their livelihood options are curtailed because of the lack of access to credit and banking; and 5) Muslims find it difficult to buy or rent houses/apartments in non-Muslim areas. Anti Discrimination Acts can be especially beneficial in this context.

The politics of cultural identities, however, has different implications for men and women. Conservative discourses see women as the visible signs of cultural identities and seek control over their sexuality, autonomy and mobility. Women complained that the wearing of the hijab made it difficult for them to find jobs. These marks of identity, worn by Muslim women, exposed them to harassment in their every day life, when they tried to access public spaces (i.e. in hospitals, schools, colleges and even the public transport system).

Equity concerns

Translating the Constitutional guarantees of equality suggests that the citizens should have equal opportunities and entitlements to the resources of the country. It is, therefore, necessary to ensure that all individuals and communities have access to social security, education, health services and livelihood options. It implies the need for the inclusion of Muslims in the ongoing affirmative action programmes of the government, and despite their presence in a particular area, if they are not part of the ongoing development programmes, efforts should be made to include them adequately. Efforts should be made to develop and effectively implement cultural diversity index as suggested by the Sachar Committee report and reaffirmed by this Study Group.

The threat of communal riots forces the Muslims to live together in the slums and ghettos. Living on the fringes of the socio-economic life of the cities, they lead lives of quiet desperation without access to economic opportunities, education, vocational training or cultural space¹³. It interferes with the rights of the Muslims to education/vocational training and opportunities to earn a living. Living in marginalized ghettos causes ill-health, disease and morbidity which in turn undermine the community well-being and development. Such living conditions not only curtail opportunities and aspirations for socio-economic and educational development but also expose them to everyday discriminations and denials in their dealings with the government and public service providers--in the ration shop, schools and colleges, hospitals and government offices. It is needless to state that somehow or other they get ignored in the implementation of government schemes and programmes.

13. Sachar Committee Report (2006: 10-16).

Education

According to estimates, a major drop-out among the Muslim students takes place at the level of middle school and only about 2.5 per cent of the population touches the level of graduation. Those who drop out of education work on their traditional family occupations in the informal sector or as daily wages labourers. Poverty and poor access to education partly explains the school dropout rate among the Muslims. The other part of the problem is the perception that the economic gain from education is not possible for them. This perception of poor returns from education is because Muslims find it difficult to get jobs in organized sector as well as white collar jobs in the government and industry .

To facilitate education of Muslims, it is necessary to establish more government schools that requires easing of the registration process of new educational institutions in the Muslim pockets. It is also necessary to conduct regular but surprise inspection of the existing government as well as private schools. The government schemes of scholarships and payment to parents on school attendance of their children need to be made more effective. There is also a need to simplify the documentation requirement for acquiring government schemes and programmes.

Health

There is a need for reorienting the behaviour of medical doctors in all government, aided and supported hospitals towards Muslims and Muslim women in particular. The necessity of opening of new PHCS and ICDS centres in the Muslim concentrated areas is essential and must be taken up in a phased manner. It is also important to appoint female doctors in Muslim concentrated areas like Mumbra and to develop group insurance schemes to ease monetary requirement for medical treatment.

Economic and livelihood needs

The Muslims of Maharashtra, particularly those who made Mumbai as their home, initially did well in small manufacturing and export business. Their substantial economic participation, however, has not grown rapidly because of a variety of factors that require in-depth exploration. The Muslims feel that the expansion of their business enterprises has not been rapid because of the reluctance of financial institutions to support their enterprises. They also feel that they are discriminated by government officials in getting permits. As a consequence there are very few Muslim entrepreneurs. Not only are the Muslim entrepreneurs few in number, they face grave difficulties due to abject poverty, absence of possible financial support and living in squalid surroundings.

The Muslims in Bhiwandi, Sholapur, Malegaon, Kamptee, Aurangabad and Nagpur initially developed a flourishing textile business facilitated by the installation of power-looms. Currently the textile industry is facing serious problems because of the non-availability of raw material and marketing facilities. The industry needs government support through subsidized electricity tariff and provisions for housing, education and medical facilities for the loom workers.

Muslims have done well in petty trading; but they have not been able to expand their business operations. This limited scale of their enterprises is also apparent in other sectors, for instance in the transport sector, they are confined to small time transport business in the urban areas. They have not been able to expand their activities to include inter-state transport business.

There is a need to ease the flow of credit to the Muslim concentrated areas for the development of industry, promotion of vocational training centres, technological institutes, health infrastructure and housing needs to be ensured on priority. The Study Group met bankers and other key informants within the community in many vulnerable areas including Mumbra, Aurangabad, Malegaon and Bhiwandi. It was found that the banks could not find any plausible reason for the non-existence of credit flow to the Muslims in those areas, where bank credit is the crying need of the hour – for housing, industrial infrastructure, agricultural operations and marketing ventures. The stock reply on this depressing state from the bankers was that the Muslims do not come forward for the loans whereas the Muslims attribute their lack of credit access to sheer indifference to the Muslims.

A point to note is that only a few Muslims in the state have organized sector jobs. Located largely in the unorganized sector, these people are artisans, service providers and petty business men. They exist without any form of social security or coverage under protective labour legislations. Without livelihood options, many Muslim families are living in abject poverty. They are caught in a vicious cycle of poverty and unemployment.

Basic amenities

It is generally noted that Muslims do not possess documents like BPL cards, necessary to claim citizenship rights and linked access to resources. The Muslims find it hard to get the ration card as about 60 per cent of them live below the poverty line and very few of them, about 10 per cent, survive on marginal lands less than 2.5 acres. (Shaban 2011). Their problems are compounded by the apathy of officials and the lack of access of the community to welfare schemes and programmes.

It is indeed very sad to see the dismal ghettos and shanty towns that the vast sections of the Muslim community are forced to live in. There is, therefore, a need for infrastructure development of improved sanitation, water supply, schooling, and electricity supply in these areas. So long as people are forced to live in marginal strips of land, under bridges and over putrefying and stinking drains there is the possibility of the emergence of criminal network. A plan for shifting these unfortunate slum dwellers to well developed areas must be initiated by the government as soon as possible.

The ghettos need to be replaced by proper housing. The builders should be given incentives to develop the Muslim ghettos and slums in the same way as other low income areas have been developed. There should be grant of extra FSI and TDR to provide housing for the Muslim Community.

Social security and access to welfare schemes

Following the interactions with different groups, the study group feels that specific schemes dealing with education, employment and health are needed. When the committee visited Muslim dominated areas of Bhiwandi and Malegaon, a large number of representations were made to the study group regarding measures to be undertaken to improve the conditions of Muslims. The study group found that despite several submissions on improving the conditions of Muslims, no concrete steps have been taken to implement the recommendations. This has caused disappointment and mistrust among the Muslims and there is a feeling of being alienated.

It is argued that the socio-economic exclusions experienced by the Muslim communities in Maharashtra are reinforced for Muslim women because of the existing realities of gender subordination in the entire country. Muslim women suffer double disadvantages--as women and as members of a minority religious group.

The Muslims should also be poised to mobilize their efforts for general good and well-being of the people. The Waqf board should, therefore, be empowered and strengthened to effectively promote the well-being of the community. The Waqf board properties should be protected; the board should be able to recover rents from its property and evict illegal occupation of the properties. A Committee of one or two enlightened apolitical persons can be entrusted with the task of advising the Government exclusively on the Waqf related issues spelt out in great depth in this Study Report.

The way forward

Maharashtra has remained at the centre-stage of economic, social, industrial, educational and political transformation and quite inevitably the Maharashtra Muslims have been a part and parcel of the entire evolutionary process. It is, therefore, necessary that they claim their rightful place in the overall development of the state and their contribution should be acknowledged. An encouraging fact is that the Maharashtra government has expressed its concern and is willing to do whatever is reasonably possible to redress the existing conditions of the Muslim community. Various efforts made by the government through special schemes and interventions should, however, be effectively implemented to mitigate the deprivation and discrimination faced by the community.

A case for giving reservation to Muslims and The Expanding OBC List

The Study Group unanimously recommends to the government that the OBC list should be expanded to include all Muslims who have been historically deprived. The need for affirmative action is because Muslims have a disproportionately low representation in the government services, ranging from 2 to 4 per cent in the police force and bureaucracy. The Muslim community also lives under conditions of substantive inequality and this redressal is possible only through at least 8% reservation for Muslims in all state employment, semi government services and educational institutions. This singular step will turn out to be not only a palliative for their critical problems discussed in this Report but a veritable redeemer of the assurances, commitments and promises made to them, paving the way for their fuller participation in the process of development.

The categorization of Muslims with 8% reservations could be a way towards redressing some aspects of the social injustices and economic inequalities they have faced. The inclusion of Muslims in the affirmative action programme has been attempted by many other states. Andhra Pradesh, Tamil Nadu, Kerala, and West Bengal have already included the Muslims in the reserved category to ensure that they are benefited by the various affirmative action schemes. Maharashtra can take the lead in ensuring the development of Muslim community through strategies that sensitively address their substantive needs through 8 % reservation in all government, semi government employment and admission to various institutions on the same pattern as that of Scheduled Caste and Scheduled Tribe.

Chapter - 1

Contribution of Muslims to the Making of Indian Society

The cultural heritage of India has been enriched with its contacts with the Arab, Persian and Mongolian cultures. The Muslims who came to India as traders, soldiers and preachers gradually settled down on the Indian soil to create an extraordinarily rich and diverse socio-cultural heritage. However, the politics of writing history in Post-Independence India has sought to erase the rich contribution of Islam to the evolution and development of Indian society and culture. There seems to be a trend of de-islamization of Indian culture, traditions and to introduce the Muslims and Islam as aliens and oppressors rather than a part of Indian cultural and social heritage. This has alienated the community (the Muslims) that has contributed so significantly to Indian civilization and is an inextricable part of Indian cultural mosaic. By a strange quirk of history, the present share of the community in decision making and governance of the country is dismal. A vibrant society can only grow out of the social, political and economic inclusions of all sections of its people. This chapter briefly outlines this contribution made by the Muslim community in India to create a synergy of ideas in Indian art, statecraft, socio-cultural and religious traditions. The chapter is divided into three sections: section 1 outlines the pan-Indian contribution of the Muslim community to the socio-cultural realm of the society. It also shows the attempts made by Muslim kings to create an inclusive society. Section 2 discusses the rich cultural and religious syncretism that has evolved in Maharashtra and continues to inform the social fabric of the state. Section 3 focuses on the steady decline in the status of the Muslim community in the post-Independence period with a view to suggest a possible remedy and avoid a major retardant from the path of inclusive progress and harmony.

1.1 The contribution of the Muslim community to Indian heritage

Muslim rule in India begins with the entry of the later Ghaznavids in Lahore. The annexation of Punjab by the Ghaznavids unlocked the gates for further incursions. Muslim political power was firmly established with the rise of the Delhi Sultanate in 1206 AD¹. It evolved in many directions under different dynasties (Slaves, Khiljis, Tughlaqs, Lodhis and Mughals) until 1857. During this period the contribution of Muslims to India is extraordinarily variegated and its sweep is manifest in all walks of life.

1.1.1 Impact of Muslim rule on governance

The establishment of the Delhi Sultanate introduced many innovations in administration. The Delhi Sultans devised a new administrative machinery of a strong centralized government with subordinate provincial courts. The present day federal system of government can be seen as a continuation of the institutions of governance introduced by the Delhi Sultans and these institutions continued during the Mughal rule. The existing council of ministers is no different from the *Majlis-e-Khilwat* established during the Muslim period to discuss and adjudicate upon the affairs of the state².

1.) Majumdar, R.C, Hemchandra Raychowdhuri & Kalikinkar Datta. 1967. *An Advanced History of India*, India: Macmillan.

2.) Chandra, Satish. 2007. *History of Medieval India: 800-1700*. Hyderabad: Orient Black Swan.

Muslim rulers introduced a sound currency system which contributed to the growth of trade both over land and overseas. The *Karkhanas* (industrial houses) they established manufactured articles of gold, silver and silk. Sultan Sher Shah, in particular, paid attention to the improvement of trade, commerce, communication and the land revenue system. The reforms he introduced in the criminal justice system and the army have impacted on nation building. Through the restoration of the road from Indus to Bengal (G.T. Road), from Agra to Jodhpur and Chittor, Lahore to Multan he facilitated the development of trade. These roads and *sarais* (inns) in history are called the arteries of the empire.

Similarly, when Akbar expanded his empire he updated and revised the then existing Indian revenue system. The land revenue system he established in 1582 AD introduced a system of annual revenue collection based on measurement of holdings and assessment of the quality of soil. The present day revenue infrastructure is not much different from the system refined and elaborated by Akbar. The terms *Gaz*, *Tanab*, and *Jarib* are still in vogue. The Mughals also paid attention to industry and crafts to the extent that traders even from Europe and other parts of Asia met their demands by sending their requisitions³.

1.1.2 Opposition to British rule

Muslims were in the forefront of the struggle against British domination. Among others Tipu Sultan's strong opposition to the British in India is exemplary. He died fighting against the rise of British colonial power. Although short, his reign was marked by his sound administration. He was the first king to introduce modern techniques of governance and establish a separate department of commerce to oversee factories and built a strong navy.

Yet another example can be given of Sir Syed Ahmed Khan. In the 19th century, Sir Syed, outshines all other luminaries who strove to restore the prestige of India and its glorious past. Taking a stand against dogma and orthodoxy, he sought to accelerate the introduction of scientific temper and hasten the process of modernization. His work *Asbab-e-Baghawat-e-Hind* is very important for it incisively analysed the causes of the 1857 revolt and traced the root causes of the revolt to the mismanagement of the East India Company rule and their ignorance of Indian culture.

ہے رنگ لالہ و گل و نسرین جدا جدا |

|| ہر رنگ میں بہار کا اثبات چاہیے ||

“The colours of tulip, rose and narcissus are different. But they are all redolent of spring.”

3.) Beveridge Henry. (tr.) 1902–39, Reprint 2010. *The Akbarnama of Abu-L-Fazi*, Vol. II, Delhi: Low Price Publications; Smith, Vincent Arthur. 1919. *Akbar the Great Mogul*: 1542- 1605. Oxford: Clarendon Press.

1.1.3 Growth of entwining cultures

The cultural synthesis achieved by the contact of Indian and Persian art and literature is best expressed in Indo-Persian literature. Amir Khusrau's poetry, for instance, reflects a deep and abiding appreciation of Indian poetry, music, literature, wild life and agriculture⁴. A strand of Persian ghazals known as the *Sabk-e-Hindi* (ghazals in Indian style) evolved out of this contact with India, particularly during the reign of Akbar, who patronized more than 600 scholars of Arabic and Persian languages. Shaikh Ali Hazin, a noted Persian scholar who came to India from Iran wrote:

از بنارس نہ روم معبد عام است اینجا |
ہر برہمن پسر لچھمن و رام است اینجا ||

"I will never leave Benares as worship of god is unhindered here and every Brahmin traces his lineage to Lord Ram and Lakshaman."

Unlike the Iranian poetry, Persian poetry that grew in India was influenced by the Indian poetry. It experimented with abstract ideas as well as languages and forms to include baroque similes and metaphors. Poets like Urfi, Naziri, Talib Amuli, Saib, Bedil, Nasir Ali Sarhindi and Ghalib are the exponents of this style. As Ghalib writes:

بہ بین تا بہ بینی نقش ہاے رنگ رنگ
بگزر از مجموعہٗ اردو کہ بے رنگ من است

[To notice the colour and variety in my works, you have to go beyond my insipid Urdu!]

Akbar's nine wise men, Raja Todarmal, Birbal, Raja Mansingh, Tansen, Hakim Hammam, Mulla Do Piazza, Abul Fazal, Faizi and Abdur Rahim Khankhana were famous for their contribution to music, polity, literature and sciences. Sir John Marshall has very aptly remarked:

"Seldom in the history of mankind has the spectacle been witnessed of civilizations, so vast and so strongly developed, yet mingling together. The very contrasts which existed between them, the wide divergences in their culture and their religion make the history of their impact peculiarly instructive..."

Muslims built magnificent forts, palaces, pleasantries, gardens and artificial waterfalls of everlasting beauty. The Taj is called "poetry in marble" and the quintessential magic of the red stone is still undiminished in the red stoned forts at Agra and Delhi. The system of land revenue they introduced based on assessment of soil fertility as well as the musical notations they developed have left an indelible impact on the Indian culture and society⁵.

4.) Browne, E.G. 1902. *Literary History of Persia*. London: Fisher Unwin

5.) Smith, Vincent Arthur. 1919. *Akbar the Great Mogul: 1542- 1605*. Oxford: Clarendon Press

The Muslims were the first to introduce mortar of enduring strength for the construction of buildings. The construction of magnificent palaces, mosques and mausoleums with domes and arches using load bearing slabs and beams are the hallmark of their architecture. These buildings were constructed through the use of red and white sandstone and decorated with marble panels and screens that were engraved with semi-precious stones and floral designs⁶.

The following are some of the magnificent buildings constructed by the Muslims: 1) Taj Mahal at Agra; 2) Sher Shah's mausoleum at Saisaram (Bihar); 3) the Agra fort (built in red sandstone); 4) the Panch Mahal at Sikri; 5) Red Fort of Delhi; 6) Qutub Minar (originally of 71.4 metre height); 7) Bibi ka Maqbara; 8) Haji Ali Mosque. The chief glory of the Taj is the massive dome and the four slender minarets linking the platform to the main building. These buildings are the pride of the nation and will continue to attract tourists, scholars and artists from all over the globe.

1.2 Maharashtra: Socio-economic and cultural syncretism

Maharashtra—a land of cultural diversity has a long history of religious and cultural tolerance. Maharashtra's history reached its pinnacle of glory during the reign of Chhatrapati Shivaji, whose lasting legacy (apart from his military conquest and administrative innovations) strengthened the foundations of a plural society. Drawing from the tradition of cultural/religious tolerance propagated by the medieval saint poets of Maharashtra, like Janeshwar, Eknatha, Namadeva, and Janabai, Shivaji's administrative policies facilitated the development of a rich and diverse culture based on religious tolerance⁷.

It is no wonder that Maharashtra was at the forefront of the 19th century social reform movement in the country. Social reformers like Jyotiba and Savitribai Phule along with other great thinkers challenged the existing gender and caste discriminations in the society. Maharashtra also has the distinction of playing a leadership role in the nationalist awakening of the 20th century. Leaders like Gopalkrishna Gokhale and Lokmanya Tilak laid the foundations of the freedom movement. This proud history of Maharashtra has been possible because of its many people and varied culture.

Islam has enriched the socio-cultural life of Maharashtra. Its impact is seen in art, architecture, literature, religious traditions, manners and customs. This section does not attempt to explore the full extent of this intermingling of Islam with the existing socio-cultural trends and development; nor does it make an attempt to delineate the special history of each Islamic way and tradition in Maharashtra. It seeks to outline the establishment and growth of Islam in Maharashtra to counter the growing trend of religious polarization and distrust amongst communities fostered by the misanthropes and chauvinists of some kind.

Broadly, the growth and development of Islam in India have followed two divergent pathways: The first which remains true to the great traditions of Islam and the second that evolved out of its contact with local cultures and socio-religious practices. Here an attempt is made to deal with the rich syncretism of religious traditions that evolved in Maharashtra.

6.) Chandra, Satish. 2007. *History of Medieval India: 800-1700*. Orient Black Swan.

7.) Rawlinson, Hugh George. 1915. *Shivaji, The Maratha*. Oxford: Clarendon Press.

The widely held assumption that Islam spread by the sword is a historical fallacy. Its entry in the Konkan region of Maharashtra can be traced to its maritime history and its contact with the Middle-East. Apart from planting the seeds of Islam among the local people, the existence of the sea route encouraged many communities (such as the Jews, the Zoroastrians and the Sunni Muslims) to escape religious persecution in their homeland and find refuge in Maharashtra. The widespread acceptance of Islam by the local communities was particularly because of the message of love and brotherhood preached by the medieval Sufi saints⁸. The equality of status and non-recognition of caste system in Islam helped its adherents to settle in various parts of the country including Maharashtra.

The rise of Muslim political power in the Deccan began with the conquest of Deogiri by Allaudin Khilji in 1394. By and large, the Muslim rule in the Deccan was both liberal and tolerant. Along with the freedom of religion in their realms, many Sultans promoted religious and cultural understanding in their realms through court patronage of scholars and encouragement of translations of Hindu sacred texts into Persian⁹.

The Sufi saints and poets who came in the wake of Muslim political expansion in the Deccan facilitated the spread of Islam. Among the earliest Sufi saints to arrive in Maharashtra were Momin Arif, Julaluddin, Hayat Kalandar, Muntajibuddin Jarjaribaksh, Nuruddin and others. The main centres of Sufism in Maharashtra were Aurangabad, Jalna, and Paithan. Preaching the message of universal brotherhood and the oneness of God, the Sufi saints and their disciples attracted a large following from the lower caste and community. The Masjids, Daragahs and Khankahs they established attracted both Hindus and Muslim devotees¹⁰.

This long history of religious syncretism in Maharashtra indicates that the on-going dialogue between the Hinduism and Islam was pragmatic and mature. One of the *gathas* composed by Eknath (1533-99) entitled *Hindu-Turk Sambahad*, concludes the oneness of God and humanity. Along with the saints of the Bhakti movement, such as Dhyanaswar, Eknath and Janabai, Muslim poet saints between the 14th and 18th centuries enriched Marathi language and literature. The *Yoga Samgram* (1645) composed by Shaikh Mohammad (1565-1660) begins with an invocation to Ganesha¹¹. He writes, "I am born in a lowly Muslim family, yet I talk about the Quran and Puranas. I adore the Sadhus and holy persons."¹² In another poem he adds:

"Babhul tree has grown ripe mangoes
This is the judgement feels Shaikh Mahammad.
By Birth he is a Muslim, His speech is Marathi.
It is heard with deep interest by the Brahmins and the Sudras, ...
and exerts a hold over different castes and creed."¹³

8.) Dalvi, Dawood.2012. "Spiritual Identity of Maharashtra during the Medieval Period." In Dalvi Dawood. *On the Slopes of Sahyadri*. Thane: Konkan Itishas Parishad.Pp.28-35.

9.) Dalvi, Dawood. 2012. Pp. 28-35.

10.) Dalvi. 2012. Pp. 28-35.

11.) Burman, Roy. J.J. "Shivaji's Myth and Maharashtra's Syncretic Traditions." *Economic and Political Weekly*. Vol.36. (No.14-15) Pp. 1227.

12.) Dalvi, Dawood. 2012. "The Role of Marathi Muslim Saints-Poets during the Medieval Period" In Dalvi, Dawood. *On the Slopes of the Sahyadri*. Thane Konkan Itihash Parishad. Pp.43-50.

13.) Dalvi, Dawood. 2012. Pp. 43-50.

Shah Muntoji Brahamani (1576-1650) also wrote on spirituality in Marathi. His important books include: *Siddhasanket-Prabandha*, *Amritsar*, *Advaitprakash*, *Prakashdeep*, *Swaroopsmadhi*, *Amrutanubhav*, *Guruleela*, *Vevekopatti* and *Panchikaran*¹⁴. With these efforts, the Sufi and Bhakti saints harmonised the eclectic strands of the traditions of both Hinduism and Islam. The ethics that the saints preached dealt with the experiences of the poor and the marginalized Hindu and Muslim communities. The artisans, the tillers of the soil, the poets and writers from both communities sought to create a shared spiritual universe¹⁵.

The resilience of these bonds, forged by the shared socio-economic conditions of the poor, is evident by the visits of both Hindus and Muslims to the innumerable *dargahs*, *mazars*, *chillahs* and temples found in Maharashtra. Many sacred sites have dual identities—of a dargah and a temple—presided by a saint/deity with Muslim and Hindu names. The shrine of Kanifnath at Madhi village in Pathardi Taluka of Ahmednagar district is an example of this dual identity of the presiding deity/saint¹⁶. He was earlier called Kanhoba by the Hindus and Shah Ramzan Mahi Sawar by the Muslims. The dargah of Hazrat Shah Babu Jamal in Kolhapur city where the bodies of the saint Hazrat Shah and his brahmin disciple are interred has an engraving of Lord Ganesha on its main entrance. In another instance of accommodation and tolerance of difference, the Maruti shrine, near a Muslim hamlet in Girnera village, Aurangabad, is maintained by the Muslims after the migration of the local Hindu community¹⁷.

Representing the spirit of tolerance and accommodation, the famous Lalbaugcha Raja and the Ganesh of Tejukay Mansion in Ganeshgalli are worshipped during the 10 days Ganesh festival of Maharashtra. The Raja halts outside the Hindustan Masjid to receive tribute from the Maulana before its immersion in the Arabian Sea in Girgaon Chawpathy. During this 22 hour long journey, the Raja of Lalbaug receives tribute from devotees of all religious persuasions—an unbroken tradition that continued even after the Hindu-Muslim riots in 1992.

A similar trend in cultural amity and co-existence is the 10-day annual Urs festival at the Makhadom Ali Mahimi Shah Abaz dargah beginning on the thirteenth day of Shwwal as per the Muslim calendar. The procession begins at the Mahim Police Station believed to be the site of his residence after a police officer offers chaddar to the saint. The ceremony is observed by two police officers from each of the eighty four police stations of the city. In a room adjacent to the senior police inspector's office is a steel cupboard with the saint's personal belongings and his hand-written Quran which is considered to be a calligraphic masterpiece¹⁸.

14.) Dalvi, Dawood. 2012. Pp. 43-50.

15.) Burman, J.J. 1996. Pp.1211.

16.) Burman, J.J. Roy. "Hindu-Muslim Syncretism in India." *Economic and Political Weekly*. Vol. 31 (No. 20. 18 May 1996. Pp. 1211-1215.

17.) Burman, J.J. Roy. "Shivaji's Myth and Maharashtra's Syncretic Traditions." *Economic and Political Weekly*. Vol. 36. (No. 14-15) 14 April 2001 Pp. 1226-1234.

18.) "A saint revered by Hindus and Muslims: Mohammed Wajihuddin"/TNN, page 4, *Sunday Times of India*, (Bombay) 2005-05-22 and "Urs: Mumbai Police Keep Tryst" with Sufi Saint. S. Ahmed Ali, Indian Express, Sunday 2002-12-22 <http://www.makhdumalimahimi.org/>

The foundations of these traditions have been built over the centuries. The majority of the converts to Islam were from the peasant and artisan groups who were inspired by the Islamic message of love, equality and universal brotherhood. The decision to convert by an individual or a section of a community came with a huge price. They were alienated from the earlier caste/community support systems and were imperfectly integrated into the new religious group. Unable to change their socio-economic status the converts into Islam from the grassroots communities, continued to practice their traditional occupations living alongside the Hindu subaltern groups. As a consequence they were part of the prevailing *jajmani/bara-panch* system and were part of the hereditary socio-economic village relationships that integrated the 12 artisan groups with the five land-owning castes. Symbolically representing this integration is the annual yatra of the presiding village deity in a palanquin around the village. During the procession, the deity also halts at the doorstep of the Muslim maankari's home¹⁹.

This overview of the entwining relationship of Hindu-Muslim contacts highlights the grassroots Muslim-Hindu syncretism and the austerity and simplicity of Islamic thought connected with the profusion and mystical traditions of Hindu and tribal religions. These shared cultural identities have evolved on the outskirts of towns/villages where the Muslims co-exist with other communities²⁰.

1.3 Decline of entitlements, erosion of plurality and secularism

In the Post-Independence society, the significant contribution of the Muslim community to the nation has not been acknowledged and there has been no serious attempt to ensure their integration in the Indian society. The community has declined to a state of socio-economic backwardness. This is apparent from the fact that the percentage of Muslims employed in the public and private sectors at all India level have not been in proportion to their population. The economic condition of the self-employed artisans, peasants, traders and unskilled labourers is precarious.

The community is under represented in government services. There are only 3 per cent Muslims in the Indian Administrative Service, 1.8 per cent in Indian Foreign Service and 4 per cent in Indian Police Service²¹. In 2003 and 2004, the Muslims constituted only 4.9 per cent of the total candidates, who appeared in the written examination of civil services: this is far below the 13.4 per cent share of Muslim population in India.

A reasonable representation of all communities in the government sector employment is necessary to enhance participatory governance in a pluralistic society and also to inspire confidence in the people in times of civil unrest. Secure employment in the government not only provides social prestige and security, but also influences decision making process in several ways.

19.) Burman, Roy. J.J. 2001. Pp. 1226-1234.

20.) Green, Nile. 2004. "Oral Competition Narratives of Muslim and Hindu Saints in the Deccan." Asian Folklore Studies. Volume 63. pp:221-242.

21.) Sachar Committee Report 2006.

These trends are also replicated in other services. Data at India level shows that out of the 14 lakh employees of the Indian railways, only sixty four thousand employees (4.5 per cent) belong to the Muslim community. The proportion of Muslims in the national security agencies (including the three wings of the defence forces) is also abysmal. Out of 19 lakh employees, the share of Muslims is only 3.6 per cent at the A and B levels and 4.6 per cent at C and D levels²². The Postal Department has only 5 per cent Muslim representation out of 2.75 lakh employees. They hold lower level positions and are not found in the upper management cadre.

Similarly, the Sachar Committee (2006) data indicates that out of the 1.37 lakh employees of 129 universities and 84 colleges only 3.7 per cent Muslims hold faculty positions and 5.4 hold non-teaching positions. The report also indicates that out of the 6.8 lakh employees in the Reserve Bank of India (RBI), scheduled commercial banks as well as NABARD and SIDBI, the representation of Muslims is only 2.2 per cent of the total number. In the central public undertakings there are only 2.3 per cent Muslims in the higher managerial positions, 2.8 per cent in the middle management and only 3.9 percent in other categories of employees. This under representation of the Muslim community in the organized sector employment is evident in all the state government departments and undertakings²³.

The Muslims are an integral part of the country and their history is inextricably woven into India's social fabric. The riots that have occurred since Independence and the deliberate neglect that they have faced make them feel discriminated as a religious minority and deprived of their citizenship rights and entitlements. This report shows that the Muslims of the state of Maharashtra also fail to access and utilize the state welfare schemes and programmes. The ever increasing communalism and discrimination especially evident in the police force has further alienated the community, making it extremely insecure seeking shelter in number in marginalized ghettos.

1.4 Initiatives for development

Addressing alienation of the community requires State initiative to extend a secured atmosphere to the Muslims. A strong neutral police system, judiciary and media can work wonders in this context. Further, to ensure development of the community, it is necessary to extend the outreach of the existing state welfare initiatives like ICDS centres, JNNRUM, Sarva Shiksha Abhiyan and Public Health Programmes as well as scholarships to higher education programmes. Affirmative action is also needed to reverse this trend. Now it cannot obviously brook any delay.

Along with these initiatives by the state, community resources especially those that are under control of the state can be tapped for development of the community. This refers to the income from the Waqf property. This income can be used for establishment of institutions of higher education and the land belonging to the Waqf Board can be used to develop schools, playgrounds and health centres. There are about 5 lakh waqf properties (comprising 6 lakh acres of land) spread across different parts of the country worth several crores of rupees. However due to mismanagement and lack of proper documentation, the exact specifications of the properties are not recorded, hence, large part of the waqf property is encroached and illegally occupied. The management of these properties is unable to evict the illegal encroachers or recover the rent from the properties.

22.) Sachar Committee Report 2006.

23.) Sachar Committee Report 2006.

Although the central waqf council under the Ministry of Social Justice and a Joint Parliamentary Committee on waqfs do monitor the working of the state waqf boards, the performance of these boards has not yielded results. There are many valuable endowment properties that need to be recovered by the government on behalf of the community. It is in this context that it is necessary to consider the Sachar Committee recommendations on the waqf property. It regrets the fact that the government has been apathetic to the waqf properties and not implemented the recommendations of the JPC. The report states that waqf properties in different regions are occupied by the state governments without paying the necessary rent for the properties. It suggests that an independent apex council be appointed to investigate, monitor and recover the waqf properties, so that the community will be in a position to meet the requirements of its population. The government of Maharashtra should issue a very precise directive on the vacation of encroached Waqf properties to the Maharashtra Waqf Board (as suggested in the chapter on Waqf). Wherever the properties cannot be restored due to the illegal costly construction, adequate compensation is recommended to be paid to the Waqf Board for asset building and development works. Action on this proposal is recommended to be taken with precision and promptitude.

Chapter - 2

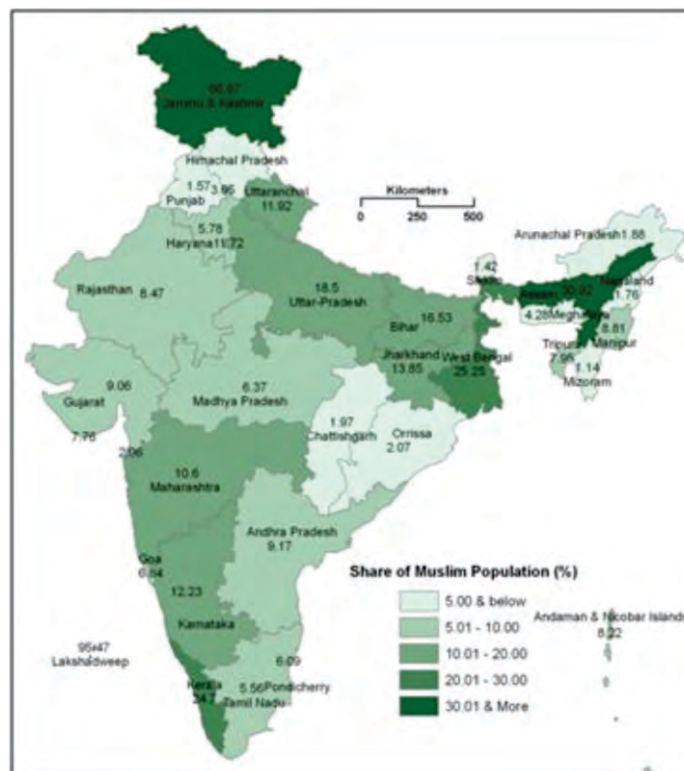
Demographic Profile

Muslims constitute the largest religious minority group in many states, including Maharashtra. In India, though Muslim population is distributed across the regions in Maharashtra, in some regions like Marathwada it shows higher concentration. There is also a significant variation in distribution of Muslim population in rural and urban areas. Though Muslim population is largely concentrated in urban areas, yet in Marathwada and eastern Vidarbha there is a significant share of Muslim population in rural areas. A large proportion of Muslim urban population in Maharashtra lives in Mumbai, Mumbai (Suburban) and Thane districts. The other cities like Nagpur, Pune, Nashik and Aurangabad also have a significant number of Muslims. The present distribution of Muslim population in Maharashtra is a result of a number of historical and economic factors. The vast geographical area of Maharashtra demonstrates significant variation on various demographic indicators for all communities including Muslims. This chapter attempts to portray the demographic features of the Muslim community in the state.

2.1. Population size and regional distribution

As per the Census of India 2001, the share of Muslim population was approximately 13.43 per cent of the total population at all-India level, while in Maharashtra, it was around 10.6 per cent of the total population in the state. In Maharashtra, the Muslim population in absolute terms stood around 10.27 million. In other words, Maharashtra has the fourth highest number of Muslim population after Uttar Pradesh, West Bengal and Bihar. The total population of Maharashtra grew from 39.55 million in 1961 to 96.88 million in 2001, while the Muslim population during the same period grew from 3.03 million to 10.27 million (Table 2.1). Among the states/UTs, Maharashtra stands at the 12th position in terms of the share of Muslim population to the total state population. Lakshadweep (95.5 per cent), Jammu and Kashmir (66.9 per cent), Assam (30.9 per cent), West Bengal (25.3 per cent), Kerala (24.7 per cent), Uttar Pradesh (18.5 per cent), Bihar (16.5 per cent), Jharkhand (13.9 per cent), Karnataka (12.2 per cent), Uttaranchal (11.9 per cent) and Delhi (11.7 per cent) are the states/UTs which have larger proportion of Muslims than Maharashtra (also see Figure 2.1). In all other states Muslims constitute less than 10 per cent of the respective total state population.

Figure 2.1: The share (%) of Muslim population to the respective state population, 2001



Source: Census of India (2001).

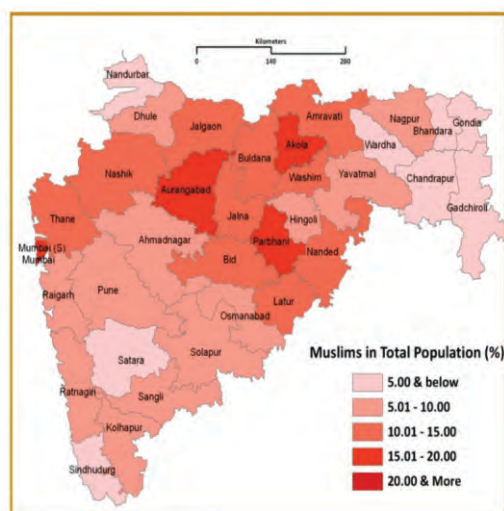
Table 2.1: Distribution (actual number and percentage) of population by religion in Maharashtra, 1961-2001.

| Religion | 2001 | 1991 | 1981 | 1971 | 1961 |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Hindus | 77,859,385 (80.37) | 64,033,213 (81.12) | 51,108,289 (81.41) | 41,307,287 (81.94) | 32,530,901 (82.24) |
| Muslims | 10,270,485 (10.60) | 7,628,755 (9.66) | 5,805,745 (9.25) | 4,233,023 (8.40) | 3,034,332 (7.67) |
| Buddhists | 5,838,710 (6.03) | 5,040,785 (6.39) | 3,946,017 (6.29) | 3,264,223 (6.48) | 2,789,501 (7.05) |
| Jains | 1,301,843 (1.34) | 965,840 (1.22) | 939,389 (1.50) | 703,664 (1.40) | 485,672 (1.23) |
| Christians | 1,058,313 (1.09) | 885,030 (1.12) | 795,458 (1.27) | 717,174 (1.42) | 560,594 (1.42) |
| Sikhs | 215,337 (0.22) | 161,184 (0.20) | 107,253 (0.17) | 101,762 (0.20) | 57,617 (0.15) |
| Other religions and Persuasions | 236,841 (0.24) | 99,768 (0.13) | 74,384 (0.12) | 80,023 (0.16) | 94,095 (0.24) |
| Religion not stated | 97,713 (0.10) | 106,560 (0.13) | 6,283 (0.01) | 5,079 (0.01) | 1,006 (0.0) |
| Total Maharashtra | 96,878,627 | 78,937,187 | 62,782,818 | 50,412,235 | 39,553,718 |

Note: In 1991, 16,052 persons in Dhule district were not enumerated in Akkalkuwa tehsil; the figures in bracket show the percentage of total population in the respective Census years. Source: Computed using data from Census of India 1961, 1971, 1981, 1991, and 2001.

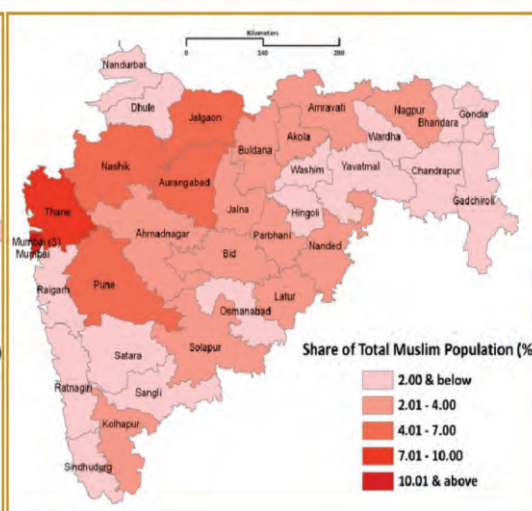
A significant spatial variation is seen in the distribution of Muslim population across the districts in Maharashtra. While some districts like Mumbai (22 per cent of the total population in the district), Aurangabad (19.7 per cent), Akola (18.2 per cent), Mumbai Suburban (17.2 per cent), and Parbhani (16 per cent) have a very high concentration of Muslims; some tribal districts in Vidharba region like Gondia, Gadchiroli, and Bhandara have smaller share of Muslim population to their respective total population (Figures 2.2 and 2.3). The central Maharashtra which includes a large part of Marathwada has significant concentration of Muslim population as compared to other regions. Tehsil wise distribution also shows similar spatial pattern. A number of tehsils with higher concentration of Muslim population lie in Aurangabad division (Figure 2.4). This is the division that also contributes to the largest share of the rural Muslim population in Maharashtra. Around 21.56 per cent of the Muslim population of Maharashtra lives in Aurangabad division and out of this around 48 per cent are rural which comprise around 35 per cent of the total rural Muslim population of the state.

Figure 2.2: Percentage of Muslim population to total population of the respective districts, 2001



Source: Census of India (2001)

Figure 2.3: District-wise share (%) of Muslim population to the total Muslim population in Maharashtra, 2001



Source: Census of India (2001)

Table 2.2: Administrative division-wise distribution of total Muslim population (2001)

| S. No. | Administrative Division | Population (%) | S. No. | Administrative Division | Population (%) |
|--------|-------------------------|----------------|--------|-------------------------|----------------|
| 1. | Konkan | 33.83 | 4. | Nashik | 14.27 |
| 2. | Nagpur | 4.70 | 5. | Amravati | 12.05 |
| 3. | Pune | 13.59 | 6. | Aurangabad | 21.56 |

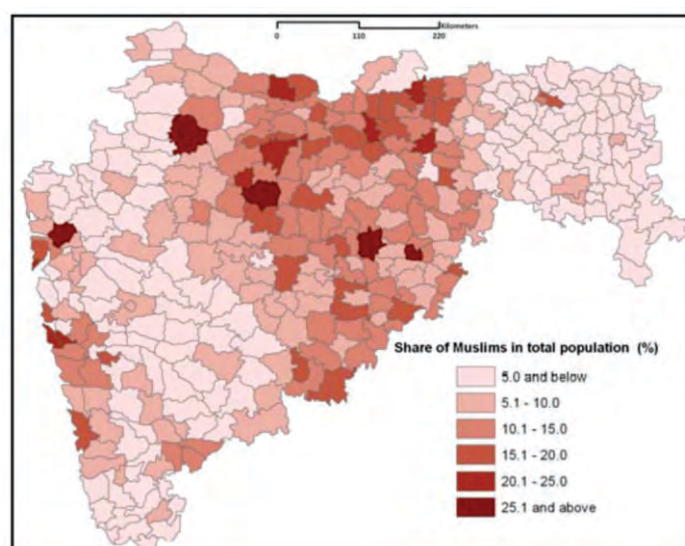
Source: Census of India (2001).

Table 2.3: Number of districts in Maharashtra by size of Muslim population, 2001

| Muslim Population in District | No. of districts | % of Muslims in total population | No. of districts |
|-------------------------------|------------------|----------------------------------|------------------|
| 1,000,000 or More | 1 | >25 per cent | 0 |
| 500, 000 to 999,999 | 4 | 20-25 per cent | 1 |
| 250,000 to 499,999 | 11 | 15-20 per cent | 4 |
| 100,000 to 249,999 | 12 | 10-15 per cent | 13 |
| 50,000 to 99,999 | 3 | 5-10 per cent | 10 |
| Less than 49, 999 | 4 | <5 per cent | 7 |
| Total | 35 | Total | 35 |

Source: Census of India (2001).

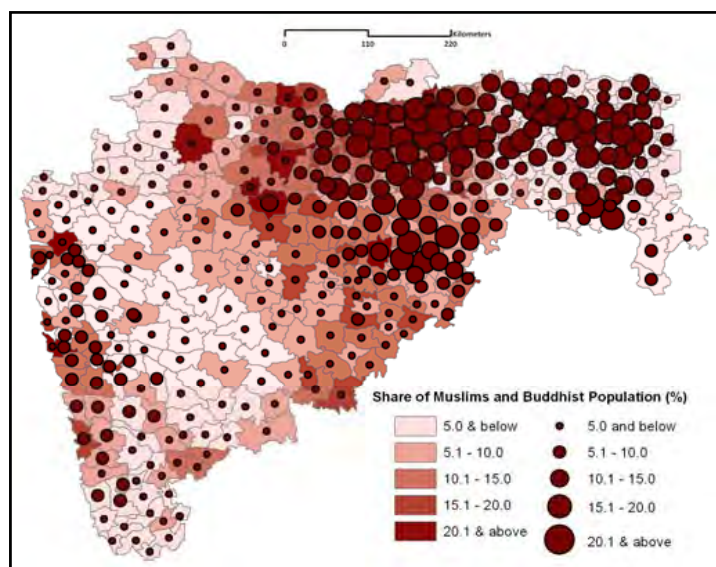
Figure 2. 4: Share of Muslim population to the total population of the respective tehsils, 2001



Source: Census of India (2001).

The three highly urbanized, districts, Mumbai, Mumbai (Suburban) and Thane constitute around 30 per cent of the total Muslim population in the state. In Maharashtra, the top ten districts account for more than 60 per cent of the total Muslim population. There are 5 districts which have Muslim population of more than 5 lakh and 23 districts have Muslim population between 1 lakh and 5 lakh, the remaining 7 districts have less than one lakh population.

Figure 2.5: Distribution of the Muslim and Buddhist population, 2001



Source: Census of India (2001).

In terms of population share, Muslims are followed by Buddhists who account for around 6.03 per cent of the total state population. It is important to note that there exists a regional pattern in the distribution of the religious groups across Maharashtra (see Figures 2.5). Marathwada region and some adjoining districts show higher concentrations of Muslims and Buddhists. In contrast, parts of Western Maharashtra have the lowest percentage of the Muslim and Buddhist population. It is important to note that there are varied levels of development in these regions. The Hindu concentrated regions/districts are characterized by comparatively higher levels of development, while Muslim, Buddhist and tribal concentrated areas are largely underdeveloped. The geographical spread of Muslim population in Maharashtra has striking similarities with the Buddhist population. The maximum concentration of Muslims and Buddhists is either in the urban centres across the coastal zone or in the underdeveloped rural areas of Marathwada and adjoining areas. There are historical factors and reasons like caste, political regimes and migration which have led to the current regional patterns in the population distribution. The spatial inequality in the distribution and access to resources lead to a large scale internal migration which has its own positive and negative implications. The problem of large scale urbanization and growth of mega cities like Mumbai are integrally linked to the spatial inequalities which continue to exist in other parts of the state. It is necessary to integrate the local economies in these backward regions with the macro-structures of growth in order to have balanced development across the regions and communities.

2.2 Growth rate and temporal changes

The growth rate of Muslim population has been relatively higher in almost all the states of India as well as in Maharashtra. The decadal growth rates of Muslim population in Maharashtra was 34.63 per cent during the inter-censal period 1991-2001 while for the total population it was 22.73 per cent (Tables 2.4, 2.5 and 2.6). However, it was Jain population which experienced highest growth (34.79%) rate during 1991-2001. The growth rate of the Muslim population since 1961 has been above the average growth rate for Maharashtra. Similar trend is also seen in many other states and at the national level. These demographic features of the Muslim population have often been debated to create problems for the Muslims as it has been claimed by some that Muslims want to outnumber Hindus and become a majority group. As has been stated above, in terms of percentage, the Muslims constituted 9.7 per cent of the total population of Maharashtra in 1991 and in 2001 the proportion of Muslims was around 10.6 per cent of the total population in the state. There has been an observed national trend of around one per cent increase in the share of Muslim population per decade since around 1961 (Sachar committee Report, 2006). Also, there is enough evidence in demographic literature which suggests that fertility among the Muslims follows nearly the same pace of transition as that of Hindus or even a relatively larger decline (Tables 2.7 and 2.8)¹. The NFHS-3 data show that as against the fertility rate of 2.1 for the state, Muslims have fertility rate of 2.9. The fertility rates for Hindus, Buddhists/Neo-Buddhists, and scheduled tribes are found to be 2.0, 2.4, and 2.4 respectively (IIPS 2008). In other words, the fertility rate for the Muslims in the state is almost one child higher than the rate for Hindus (2.0). There is also lower use of contraceptives among Muslims. NFHS-3 data show that 58 per cent of Muslim women use contraception, compared with 68 per cent of women from all other religions including Hindu women (IIPS, 2008). However, the declining trend of fertility among Muslims has started. The process of fertility transition has begun in India since 1970s, with an accelerated decline since 1980s, the Muslims have shown a relatively larger decline in most of the states (James and Nair, 2005).

Table 2.4: Decadal growth rate (%) of population in Maharashtra by religion, 1991-2001

| S.No. | Religious community | Decadal growth rate (%) |
|-------|---------------------|-------------------------|
| 1. | Hindus | 21.59 |
| 2. | Muslims | 34.63 |
| 3. | Buddhists | 15.83 |
| 4. | Jains | 34.79 |
| 5. | Christians | 19.58 |
| 6. | Sikhs | 33.60 |
| | Maharashtra | 22.73 |

Source: Census of India (1991; 2001)

1. For example see Bhagat (2004); James & Nair (2005); Bhagat and Praharaja (2005); Irudaya (2005); Dharmalingam et al (2005); Kulkarni and Alagarajan (2005); Bhatt and Xavier (2005); Bhatt (2005).

Table 2.5: Religion and sector wise growth rate of population in Maharashtra, 1991, 2001

| Residence | All Religions | | | Muslims | | |
|--------------------------------|---------------|-------|---------|---------|-------|---------|
| | Persons | Males | Females | Persons | Males | Females |
| 1991 (in millions) | | | | | | |
| Total | 78.94 | 40.83 | 38.11 | 7.63 | 4.01 | 3.62 |
| Rural | 48.40 | 24.54 | 23.86 | 2.52 | 1.28 | 1.24 |
| Urban | 30.54 | 16.29 | 14.25 | 5.11 | 2.72 | 2.38 |
| 2001 (in millions) | | | | | | |
| Total | 96.88 | 50.40 | 46.48 | 10.27 | 5.44 | 4.83 |
| Rural | 55.78 | 28.46 | 27.32 | 3.08 | 1.58 | 1.50 |
| Urban | 41.10 | 21.94 | 19.16 | 7.19 | 3.86 | 3.33 |
| Growth Rate (1991-2001) | | | | | | |
| Total | 22.73 | 23.45 | 21.95 | 34.63 | 35.65 | 33.50 |
| Rural | 15.25 | 15.99 | 14.50 | 22.21 | 22.85 | 21.54 |
| Urban | 34.57 | 34.70 | 34.43 | 40.76 | 41.68 | 39.71 |

Source: Based on data from respective population censuses.

Table 2.6: Decadal growth rates (%) of Muslims across the selected states, 1961-2001

| State | 1961-01 | 1961-71 | 1971-81 | 1981-91 | 1991-01 | 1961-01 | 1961-71 | 1971-81 | 1981-91 | 1991-01 |
|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| India | 134.2 | 24.8 | 24.7 | 23.9 | 21.5 | 194.4 | 30.8 | 30.7 | 32.9 | 29.5 |
| Maharashtra | 144.9 | 27.5 | 24.5 | 25.7 | 22.7 | 238.5 | 39.5 | 37.2 | 31.4 | 34.6 |
| Karnataka | 124.1 | 24.2 | 26.7 | 21.1 | 17.5 | 177.6 | 33.7 | 31.8 | 27.5 | 23.5 |
| Andhra-Pradesh | 111.8 | 20.9 | 23.1 | 24.2 | 14.6 | 157.3 | 29.7 | 28.8 | 30.7 | 17.9 |
| Gujarat | 145.6 | 29.4 | 27.7 | 21.2 | 22.7 | 163.2 | 28.9 | 29.3 | 24 | 27.3 |
| Tamil Nadu | 85.3 | 22.3 | 17.5 | 15.4 | 11.7 | 122.4 | 34.8 | 19.8 | 21.1 | 13.7 |

Source: Sachar Committee Report, 2006.

Table 2.7: Total fertility among Hindus and Muslims in different states, 1984 and 1998-1999 (1984 data from SRS and 1998-99 data from NFHS -2).

| States | 1984 | 1998-99 | Difference | 1984 | 1998-99 | Difference |
|----------------|------|---------|------------|------|---------|------------|
| Andhra Pradesh | 3.90 | 2.20 | 1.70 | 4.7 | 2.53 | 2.17 |
| Bihar | 5.90 | 3.36 | 2.54 | 5.6 | 4.44 | 1.16 |
| Gujarat | 4.10 | 2.70 | 1.40 | 4.3 | 3.12 | 1.18 |
| Karnataka | 3.80 | 2.04 | 1.76 | 5 | 2.84 | 2.16 |
| Kerala | 2.20 | 1.64 | 0.56 | 3.6 | 2.46 | 1.14 |
| Madhya Pradesh | 5.20 | 3.35 | 1.85 | 5.8 | 3.39 | 2.41 |
| Maharashtra | 3.80 | 2.45 | 1.35 | 4.4 | 3.30 | 1.10 |
| Rajasthan | 5.90 | 3.69 | 2.21 | 5.8 | 4.93 | 0.87 |
| Tamil Nadu | 3.30 | 2.16 | 1.14 | 3.5 | 2.57 | 0.93 |
| Uttar Pradesh | 5.70 | 3.87 | 1.83 | 7 | 4.76 | 2.24 |
| West Bengal | 3.50 | 2.02 | 1.48 | 5.5 | 3.29 | 2.21 |
| India | 4.50 | 2.78 | 1.72 | 5.6 | 3.59 | 2.01 |

Source: James and Nair, 2005.

Table 2.8: Total fertility rates for the three years preceding the survey, percentage of women age 15-49 years currently pregnant, mean number of children ever born to women age 40-49 years, and total wanted fertility rates by SRCs in Maharashtra, 2005-06.

| SRCs | Total fertility Rate | % Currently pregnant | Mean number of children ever born to women age 40-49 years | Total wanted fertility rate |
|-----------------------|----------------------|----------------------|--|-----------------------------|
| Religion | | | | |
| Hindu | 2.00 | 3.9 | 3.3 | 1.59 |
| Muslim | 2.85 | 5.3 | 4.4 | 2.11 |
| Buddhist/Neo-Buddhist | 2.35 | 3.5 | 3.7 | 1.81 |
| Others | 1.44 | 3.4 | 2.1 | 1.31 |
| Caste/tribe | | | | |
| Scheduled caste | 2.14 | 3.8 | 3.6 | 1.62 |
| Scheduled tribe | 2.43 | 4.9 | 4.0 | 1.89 |
| Other backward class | 1.98 | 3.7 | 3.3 | 1.65 |
| Other | 2.10 | 4.1 | 3.2 | 1.62 |

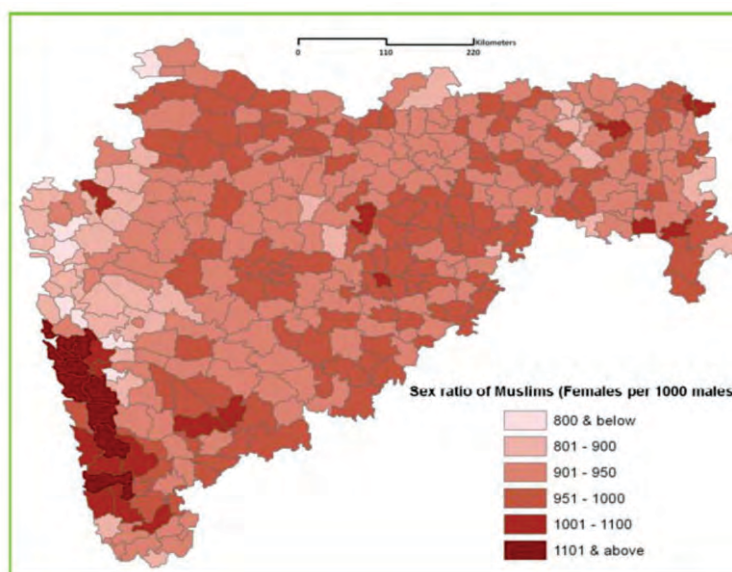
Source: IIPS (2008:49).

The higher growth rate of Muslim population is a result of a number of factors like lower levels of educational attainments, low mean age at the consummation of marriage, subsistence nature of their employment/economy (where number of working hands are supposed to make a difference), poor conditions of Muslim women, lack of exposure to media, poor access to health and family planning programmes, unawareness about the use of contraceptive measures etc. All these factors have strong correlation with the higher growth rates and the total fertility among Muslims.

2.3. Sex ratio

The overall sex-ratio for the Muslims in Maharashtra is much lower as compared to the other socio-religious categories and the Muslims in the other states of India. In 2001, the sex ratio stood at only 889 females per thousand males for the Muslim community in the state as compared to the national average of 936 for the Muslims. Maharashtra ranks 21st among states in terms of sex-ratio for Muslims. In Maharashtra, the sex ratio for Hindus was 923, for scheduled castes and scheduled tribes it is even more i.e. 952 and 973 respectively. It is important to note that the skewed sex ratio for Muslims owes its roots to the three districts of Mumbai Suburban, Mumbai and Thane, which account for about 30 per cent of the total Muslim population of the state but have average sex-ratio of only 761. The major reason for the low sex-ratio for Muslims in Maharashtra is male selective in-migration from the other states of India. This is also why three highly urbanized districts of Mumbai, Mumbai Suburban and Thane, have lower sex-ratio. The southern Konkan reports comparatively higher sex-ratio which is also the belt of higher male selective out-migration to the highly urbanized districts in the state and also to the Gulf Countries (Figure 2.6).

Figure.2. 6: Sex ratio among Muslims across tehsils of Maharashtra, 2001



Source: Census of India (2001)

Table 2.9: Age and sex wise distribution of all religions and Muslim Population in Maharashtra, 2001

| Age-Group | All Religions | | Muslims | |
|-----------|---------------|---------|---------|---------|
| | Males | Females | Males | Females |
| Years | | | | |
| 0-4 | 9.89 | 9.79 | 10.91 | 11.61 |
| 5-9 | 10.52 | 10.60 | 12.10 | 12.84 |
| 10-14 | 11.80 | 11.60 | 13.10 | 13.34 |
| 15-19 | 10.44 | 9.27 | 11.39 | 10.38 |
| 20-24 | 9.49 | 8.77 | 10.36 | 9.13 |
| 25-29 | 8.31 | 8.67 | 8.24 | 8.41 |
| 30-34 | 7.54 | 7.73 | 7.16 | 7.20 |
| 35-39 | 7.02 | 7.35 | 6.62 | 6.63 |
| 40-44 | 5.97 | 5.46 | 5.32 | 4.54 |
| 45-49 | 4.77 | 4.60 | 3.96 | 3.64 |
| 50-54 | 3.70 | 3.41 | 2.93 | 2.65 |
| 55-59 | 2.62 | 2.91 | 1.93 | 2.21 |
| 60-64 | 2.39 | 3.28 | 1.82 | 2.48 |
| 65-69 | 2.44 | 3.02 | 1.81 | 2.22 |
| 70-74 | 1.61 | 1.75 | 1.22 | 1.31 |
| 75-79 | 0.66 | 0.75 | 0.46 | 0.53 |
| 80+ | 0.70 | 0.92 | 0.55 | 0.78 |
| A.N.S | 0.13 | 0.11 | 0.11 | 0.10 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 |

Source: Census of India (2001)

An analysis of age-sex distribution of Muslims in the state shows that the sex ratio of Muslims starts declining 25 years age-group onwards. This is again an indication that the state is receiving higher number of adult male in-migrants (Table 2.9).

Table 2.10: Proportion of population in age groups 0-14, 15-59, and above 60 Years across religions in India and Maharashtra, 2001

| Age-group (years) | All | Hindu | Muslim | Christian | Sikh | Buddhist | Jain | Others |
|-------------------|-------|-------|--------|-----------|-------|----------|-------|--------|
| All-India | | | | | | | | |
| 0-14 | 35.35 | 34.67 | 41.14 | 30.45 | 30.97 | 33.43 | 25.21 | 38.64 |
| 15-59 | 56.93 | 57.42 | 52.86 | 61.00 | 58.91 | 57.95 | 64.62 | 54.76 |
| 60+ | 7.45 | 7.64 | 5.75 | 8.33 | 9.77 | 8.46 | 9.94 | 6.44 |
| Rural-India | | | | | | | | |
| 0-14 | 37.17 | 36.53 | 43.29 | 32.59 | 31.96 | 34.68 | 27.35 | 39.25 |
| 15-59 | 54.84 | 55.30 | 50.52 | 58.82 | 57.52 | 55.15 | 60.97 | 54.30 |
| 60+ | 7.74 | 7.91 | 5.97 | 8.43 | 10.17 | 9.98 | 11.43 | 6.31 |
| Urban-India | | | | | | | | |
| 0-14 | 30.64 | 29.42 | 37.28 | 26.29 | 28.23 | 31.44 | 24.54 | 32.87 |
| 15-59 | 62.36 | 63.42 | 57.08 | 65.24 | 62.75 | 62.41 | 65.76 | 59.13 |
| 60+ | 6.70 | 6.87 | 5.37 | 8.15 | 8.67 | 6.02 | 9.47 | 7.74 |
| Total-Maharashtra | | | | | | | | |
| 0-14 | 32.10 | 31.70 | 36.90 | 24.04 | 26.81 | 32.70 | 23.90 | 28.50 |
| 15-59 | 59.05 | 59.22 | 56.44 | 67.15 | 64.98 | 58.40 | 65.69 | 57.78 |
| 60+ | 8.73 | 8.97 | 6.55 | 8.71 | 8.06 | 8.79 | 10.33 | 13.63 |
| Rural-Maharashtra | | | | | | | | |
| 0-14 | 34.01 | 33.79 | 39.01 | 27.98 | 31.91 | 33.65 | 25.94 | 35.76 |
| 15-59 | 55.61 | 55.81 | 52.04 | 62.80 | 58.14 | 55.15 | 62.03 | 56.14 |
| 60+ | 10.24 | 10.27 | 8.83 | 9.07 | 9.53 | 11.08 | 11.93 | 8.01 |
| Urban-Maharashtra | | | | | | | | |
| 0-14 | 29.51 | 28.19 | 36.00 | 23.34 | 25.99 | 31.53 | 23.32 | 19.24 |
| 15-59 | 63.72 | 64.94 | 58.33 | 67.92 | 66.07 | 62.42 | 66.73 | 59.88 |
| 60+ | 6.68 | 6.79 | 5.58 | 8.65 | 7.83 | 5.96 | 9.88 | 20.79 |

Source: C-15 Tables; Census of India (2001);

Office of the Registrar General of India; New Delhi

In comparison to other SRCs, Muslims have greater share of their population in the age-group 0-14 years both at all-India level and in Maharashtra (Table 2.10). As compared to 31.70 per cent of the Hindus, 36.90 per cent of the total Muslims population in Maharashtra was in 0-14 year age-group in 2001. The share of population in the same age group at all India level for Hindus and Muslims was 34.67 and 41.14 per cent respectively. This shows that as compared to all-India level, the differences in percentage of population in the age-group between the Hindus and Muslims are lower in Maharashtra. There is a lower share of Muslim population in the age-group 60 years and above than other SRCs. This indicates that survival rate among Muslims is lower than other SRCs and Muslims have to take more burdens to educate their children. The expanding younger groups of the Muslim population show that Muslims can avail of the demographic dividends if they can harness their human resources. In fact, the country can benefit a lot by positively harnessing and managing the younger groups of the population.

2.4. Level and pattern of urbanization

The Muslim population in Maharashtra is mainly urban. Around 70 per cent of the total Muslim population in the state lives in urban areas against the national average for Muslims of 35.7 per cent. Maharashtra ranks sixth among the states in terms of the level of urbanization of the Muslims after Delhi (95.9 per cent), Chandigarh (88.5 per cent), Goa (81.5 per cent), Pondicherry (78.99 per cent) and Tamil Nadu (72.78 per cent). However, the characteristics of urbanization in these states and union territories are altogether different from what we see in Maharashtra. A high urbanization rate among Muslims in Maharashtra cannot be interpreted as representative of its level of development. This fact becomes visible when one examines distribution of Muslim population in urban areas across Maharashtra. About 42.4 per cent of this urban population is located in Mumbai and its adjoining districts: Mumbai 10.2 per cent, Mumbai (Suburban) 20.7 per cent and Thane 11.4 per cent. Further, Nashik (6.45 per cent), Pune (5.19 per cent), Aurangabad (4.50) and Nagpur (3.76) districts collectively constitute 19.9 per cent of the total Muslim urban population in the state. Thus, the majority of Muslims are concentrated in large cities which have high cost of living in contrast to their low income. In fact, Muslims in urban centres live at subsistence level and urbanization of Muslims can be called as subsistence urbanization. In comparison to Muslims, the average urbanisation rate in Maharashtra is 42.4 per cent, 37.3 per cent for the Hindus and 44.7 per cent for the Buddhists. Thus, the Muslims have the highest urbanization rate in the state across SRCs.

The kaleidoscopic urbanisation pattern of Muslims in Maharashtra is because of a number of historical factors which have kept Muslims away from the land and allied agricultural activities and they have remained more engaged in either non-farm sector or in low income occupations in the tertiary sector. The urbanisation of Muslims in Maharashtra is more of migration led and large scale ghettoisation due to economic and social compulsions rather than any substantial improvements in educational attainments, occupational mobility or standard of living.

2.5 Summing up

Muslims in Maharashtra are the largest religious minority group and constitute about 10.6 per cent of the total population in the state. Among the major states, Maharashtra ranks fourth in terms of share of Muslim population to the total Muslim population in the country. About 70 per cent of the Muslim population in Maharashtra lives in urban areas. The urban living of Muslims in the state is not linked with any positive improvement in economic situation but is poverty led. In urban centres of the state, Muslims are found to be concentrated in marginal areas and slums, and ghettoized living for them has become a way of life. The Muslims in the state have lower sex ratio than other SRCs. The lower sex ratio seems to be emerging mainly from male selective in-migration from other states. Muslims have higher fertility rate both at the national and state levels than other SRCs. The higher fertility rate among Muslims has often been misinterpreted to create fear among the majority religious group. In fact, the higher fertility rate among Muslims is the result of their relative underdevelopment. Regionally, Muslims are found to be concentrated in central Maharashtra and in highly urbanized districts of Mumbai, Mumbai Suburban and Thane.

Table: 2.11 Percentage share of Muslim population in the states of India, 2001.

| State | Population (%) | State | Population (%) | State | Population (%) |
|---------------|----------------|---------------|----------------|-------------------|----------------|
| Lakshadweep | 95.47 | Andhra | 9.17 | Meghalaya | 4.28 |
| J & K | 66.97 | Gujarat | 9.06 | Chandigarh | 3.95 |
| Assam | 30.92 | Manipur | 8.81 | D & N Haveli | 2.96 |
| West Bengal | 25.25 | Rajasthan | 8.47 | Orissa | 2.07 |
| Kerala | 24.70 | A & N Islands | 8.22 | Himachal Pradesh | 1.97 |
| Uttar Pradesh | 18.50 | Tripura | 7.95 | Chhattisgarh | 1.97 |
| Bihar | 16.53 | Daman & Diu | 7.76 | Arunachal Pradesh | 1.88 |
| Jharkhand | 13.85 | Goa | 6.84 | Nagaland | 1.76 |
| Karnataka | 12.23 | Madhya | 6.37 | Punjab | 1.57 |
| Uttaranchal | 11.92 | Pondicherry | 6.09 | Sikkim | 1.42 |
| Delhi | 11.72 | Haryana | 5.78 | Mizoram | 1.14 |
| Maharashtra | 10.60 | Tamil Nadu | 5.56 | All India | 13.43 |

Source: Census of India (2001).

Table: 2.12: Percentage of Muslim population to the all-India total Muslim population, 2001.

| S. No. | State | Per cent | S.No. | State | Per cent |
|--------|-----------------|----------|-------|-------------------|----------|
| 1. | Uttar Pradesh | 22.5 | 19. | Chhattisgarh | 0.30 |
| 2. | West Bengal | 14.6 | 20. | Punjab | 0.28 |
| 3. | Bihar | 9.93 | 21. | Tripura | 0.18 |
| 4. | Maharashtra | 7.43 | 22. | Manipur | 0.14 |
| 5. | Assam | 5.96 | 23. | Himachal Pradesh | 0.09 |
| 6. | Kerala | 5.69 | 24. | Meghalaya | 0.07 |
| 7. | Andhra Pradesh | 5.06 | 25. | Goa | 0.07 |
| 8. | Jammu & Kashmir | 4.92 | 26. | Pondicherry | 0.04 |
| 9. | Karnataka | 4.68 | 27. | Lakshadweep | 0.04 |
| 10. | Rajasthan | 3.47 | 28. | Chandigarh | 0.03 |
| 11. | Gujarat | 3.32 | 29. | Nagaland | 0.03 |
| 12. | Madhya Pradesh | 2.78 | 30. | A & N Islands | 0.02 |
| 13. | Jharkhand | 2.70 | 31. | Arunachal Pradesh | 0.01 |
| 14. | Tamil Nadu | 2.51 | 32. | Daman & Diu | 0.01 |
| 15. | Delhi | 1.17 | 33. | Mizoram | 0.01 |
| 16. | Haryana | 0.88 | 34. | Sikkim | 0.01 |
| 17. | Uttaranchal | 0.73 | 35. | D & N Haveli | 0.00 |
| 18. | Orissa | 0.55 | | | |

Note: All India Population of Muslims = 138, 188, 240; 0.00 refers to very miniscule percentage of population.

Source: Census of India (2001).

Table 2.13: Share of Muslim Population to the total population of the respective districts in Maharashtra, 2001.

| District | Share of Muslims (%) | District | Share of Muslims (%) | District | Share of Muslims (%) |
|------------|----------------------|------------|----------------------|-------------|----------------------|
| Ahmednagar | 6.5 | Jalgaon | 12.4 | Pune | 6.3 |
| Akola | 18.2 | Jalna | 13.1 | Raigarh | 7.7 |
| Amravati | 13.3 | Kolhapur | 6.7 | Ratnagiri | 10.4 |
| Aurangabad | 19.7 | Latur | 14.1 | Sangli | 7.9 |
| Bhandara | 2.1 | Mumbai | 22.0 | Satara | 4.5 |
| Bid | 11.9 | Mumbai (S) | 17.2 | Sindhudurg | 2.7 |
| Buldana | 12.8 | Nagpur | 7.3 | Solapur | 9.8 |
| Chandrapur | 3.7 | Nanded | 13.4 | Thane | 10.8 |
| Dhule | 8.8 | Nandurbar | 5.4 | Wardha | 3.8 |
| Gadchiroli | 1.8 | Nashik | 10.5 | Washim | 11.0 |
| Gondiya | 1.8 | Osmanabad | 10.2 | Yavatmal | 8.0 |
| Hingoli | 10.5 | Parbhani | 16.0 | Maharashtra | 10.6 |

Source: Census of India (2001).

Table 2.14: District-wise distribution of Muslim population to the total Muslim population in Maharashtra, 2001

| District | Muslim Population (%) | District | Muslim Population (%) | District | Muslim Population (%) |
|------------|-----------------------|------------|-----------------------|-------------|-----------------------|
| Mumbai (S) | 14.50 | Latur | 2.85 | Dhule | 1.46 |
| Thane | 8.58 | Buldana | 2.78 | Satara | 1.22 |
| Mumbai | 7.15 | Ahmednagar | 2.57 | Washim | 1.09 |
| Aurangabad | 5.55 | Bid | 2.50 | Hingoli | 1.00 |
| Nashik | 5.12 | Parbhani | 2.38 | Chandrapur | 0.74 |
| Jalgaon | 4.43 | Kolhapur | 2.31 | Nandurbar | 0.69 |
| Pune | 4.40 | Jalna | 2.06 | Wardha | 0.46 |
| Nanded | 3.75 | Sangli | 1.98 | Sindhudurg | 0.23 |
| Solapur | 3.68 | Yavatmal | 1.92 | Bhandara | 0.23 |
| Amravati | 3.38 | Ratnagiri | 1.71 | Gondiya | 0.21 |
| Nagpur | 2.89 | Raigarh | 1.66 | Gadchiroli | 0.17 |
| Akola | 2.88 | Osmanabad | 1.47 | Maharashtra | 100 |

Source: Census of India (2001).

Table 2.15: Percentage of Muslim population to the total population of respective tehsils in Maharashtra, 2001

| Tehsil | Pop (%) | Tehsil | Pop (%) | Tehsil | Pop (%) | Tehsil | Pop (%) |
|-----------------|---------|--------------|---------|------------------|---------|--------------------|---------|
| Malegaon | 42.52 | Buldana | 12.8 | Nandgaon-Khan. | 8.43 | Lanja | 5.13 |
| Bhiwandi | 35.76 | Thane | 12.7 | Ballarpur | 8.34 | Khanapur | 5.13 |
| Nanded | 26.52 | Barshitakli | 12.6 | Yevla | 8.32 | Desaiganj (Vadasa) | 5.10 |
| Aurangabad | 25.53 | Solapur (S) | 12.6 | Warud | 8.20 | Sengaon | 5.09 |
| Parbhani | 25.06 | Chikhli | 12.6 | Risod | 8.14 | Uran | 5.00 |
| Balapur | 24.75 | Mangrulpir | 12.4 | Nandgaon | 8.09 | Shirur (Kasar) | 5.00 |
| Sillod | 23.51 | Nilanga | 12.4 | Yavatmal | 8.01 | Wani | 4.99 |
| Mumbai | 22.00 | Jalgaon | 12.4 | Kalamb | 7.91 | Karmala | 4.96 |
| Mhasla | 21.45 | Umarga | 12.1 | Sangli | 7.88 | Parola | 4.96 |
| Yawal | 21.36 | Ner | 12.0 | Jamkhed | 7.84 | Gadhinglaj | 4.93 |
| Khuldabad | 21.17 | Pachora | 12.0 | Amalner | 7.73 | Pandharpur | 4.92 |
| Karanja | 20.99 | Mangaon | 11.9 | Raigarh | 7.70 | Daund | 4.89 |
| Shrivardhan | 20.89 | Bid | 11.9 | Sindkhed Raja | 7.67 | Tasgaon | 4.79 |
| Achalpur | 20.29 | Shirol | 11.9 | Nandurbar | 7.64 | Bavda | 4.69 |
| Akola | 19.67 | Morshi | 11.9 | Panvel | 7.59 | Rajura | 4.68 |
| Aurangabad | 19.66 | Manwath | 11.8 | Karad | 7.55 | Tala | 4.67 |
| Murud | 19.23 | Sangrampur | 11.8 | Ambarnath | 7.44 | Madha | 4.63 |
| Amravati | 19.09 | Shrirampur | 11.8 | Shevgaon | 7.43 | Baramati | 4.52 |
| Raver | 19.08 | Badnapur | 11.7 | Malegaon | 7.40 | Indapur | 4.51 |
| Bid | 18.94 | Darwha | 11.7 | Akkalkuwa | 7.39 | Satara | 4.47 |
| Solapur (N) | 18.21 | Pusad | 11.7 | Rahta | 7.37 | Niphad | 4.47 |
| Akola | 18.17 | Khed | 11.7 | Nagpur | 7.29 | Dhamangaon Railway | 4.42 |
| Pathri | 18.10 | Himayatnagar | 11.66 | Nashik | 7.29 | Savner | 4.35 |
| Malkapur | 18.07 | Hatkanangle | 11.61 | Chalisgaon | 7.28 | Manora | 4.34 |
| Kamptee | 17.90 | Basmath | 11.55 | Aundha (Nagnath) | 7.27 | Khandala | 4.33 |
| Jalna | 17.35 | Shegaon | 11.51 | Vasai | 7.26 | Ulhasnagar | 4.31 |
| Akot | 17.25 | Kalamnuri | 11.50 | Chandrapur | 7.24 | Hinganghat | 4.21 |
| Mumbai (S) | 17.23 | Jafferabad | 11.41 | Umri | 7.11 | Nawapur | 4.17 |
| Udgir | 17.11 | Motala | 11.40 | Arni | 7.09 | Wardha | 4.14 |
| Anjangaon Surji | 16.33 | Ghansawangi | 11.34 | Bhadgaon | 7.08 | Deoli | 4.05 |
| Khamgaon | 16.25 | Mahad | 11.28 | Kopergaon | 6.97 | Bhandara | 3.89 |
| Latur | 16.24 | Deoni | 11.22 | Ashti | 6.86 | Wardha | 3.85 |
| Telhara | 16.23 | Washim | 10.96 | Babulgaon | 6.81 | Mawal | 3.81 |
| Chandurbazar | 16.11 | Jalkot | 10.94 | Sangameshwar | 6.77 | Katol | 3.81 |
| Paithan | 16.08 | Ambad | 10.85 | Walwa | 6.77 | Kagal | 3.80 |

Table 2.15: Percentage of Muslim population to the total population of respective tehsils in Maharashtra, 2001....(Cont.)

| | | | | | | | |
|---------------|-------|-----------------------|-------|-------------|------|------------------|------|
| Buldana | 15.99 | Thane | 10.83 | Kolhapur | 6.72 | Sangole | 3.78 |
| Parbhani | 15.97 | Phulambri | 10.81 | Khalapur | 6.69 | Poladpur | 3.77 |
| Patur | 15.90 | Umarkhed | 10.66 | Sangamner | 6.68 | Koregaon | 3.76 |
| Soegaon | 15.84 | Georai | 10.56 | Kaij | 6.64 | Kavathe-Mahankal | 3.75 |
| Akkalkot | 15.83 | Nashik | 10.53 | Karvir | 6.62 | Kalamb | 3.69 |
| Ambejogai | 15.83 | Hingoli | 10.45 | Ahmadnagar | 6.54 | Chandrapur | 3.67 |
| Dharmabad | 15.67 | Mehkar | 10.43 | Guhagar | 6.53 | Devgad | 3.63 |
| Bhatkuli | 15.56 | Tuljapur | 10.40 | Rahuri | 6.43 | Narkhed | 3.56 |
| Digras | 15.50 | Nagpur (U) | 10.39 | Bhum | 6.43 | Sawantwadi | 3.52 |
| Mahabaleshwar | 15.24 | Gangakhed | 10.38 | Mantha | 6.38 | Karjat | 3.51 |
| Ratnagiri | 15.16 | Chopda | 10.37 | Mahagaon | 6.37 | Kankavli | 3.48 |
| Bhusawal | 15.03 | Mahoor | 10.36 | Jat | 6.37 | Shrigonda | 3.47 |
| Mandangad | 15.02 | Ratnagiri | 10.35 | Shahade | 6.30 | Korpana | 3.45 |
| Manjlegaon | 15.01 | Washim | 10.23 | Pune | 6.26 | Khatav | 3.39 |
| Erandol | 14.91 | Mudkhed | 10.21 | Roha | 6.22 | Igatpuri | 3.38 |
| Kannad | 14.7 | Osmanabad | 10.17 | Hadgaon | 6.10 | Phaltan | 3.37 |
| Hingoli | 14.7 | Edlabad (Muktainagar) | 10.11 | Wadwani | 6.08 | Ghatanji | 3.35 |
| Partur | 14.7 | Naigaon (Khairgaon) | 10.00 | Kelapur | 6.03 | Atpadi | 3.34 |
| Murtijapur | 14.7 | Nagar | 9.93 | Teosa | 5.93 | Chandgad | 3.32 |
| Biloli | 14.7 | Kandhar | 9.84 | Ajra | 5.90 | Wai | 3.31 |
| Ahmadpur | 14.6 | Solapur | 9.81 | Ashti | 5.86 | Gondiya | 3.29 |
| Jalgaon | 14.5 | Vaijapur | 9.80 | Patoda | 5.82 | Aheri | 3.11 |
| Dhule | 14.4 | Pune City | 9.72 | Loha | 5.82 | Sakri | 3.08 |
| Parli | 14.4 | Paranda | 9.57 | Mohol | 5.81 | Alibag | 3.08 |
| Miraj | 14.3 | Dharangaon | 9.56 | Sindkhede | 5.81 | Shirur | 3.06 |
| Ausa | 14.1 | Sonpeth | 9.41 | Junnar | 5.69 | Vada | 2.99 |
| Jintur | 14.1 | Shirur-Anantpal | 9.38 | Satara | 5.64 | Dahanu | 2.94 |
| Latur | 14.1 | Bhokar | 9.22 | Arvi | 5.62 | Talode | 2.93 |
| Gangapur | 14.0 | Lonar | 9.19 | Haveli | 5.56 | Ambegaon | 2.87 |
| Nandura | 13.8 | Purna | 9.11 | Pathardi | 5.45 | Shahuwadi | 2.84 |
| Deglur | 13.7 | Renapur | 9.08 | Nandurbar | 5.43 | Warora | 2.83 |
| Nanded | 13.4 | Deolgaon Raja | 9.07 | Nevasa | 5.41 | Parner | 2.83 |
| Amravati | 13.3 | Lohara | 9.01 | Palus | 5.38 | Bhadravati | 2.82 |
| Ardhapur | 13.3 | Bodvad | 9.00 | Palghar | 5.33 | Seloo | 2.76 |
| Daryapur | 13.2 | Dharur | 8.94 | Karjat | 5.33 | Sindhudurg | 2.72 |
| Dapoli | 13.2 | Kinwat | 8.94 | Shirpur | 5.28 | Chandvad | 2.69 |
| Bhokardan | 13.1 | Rajapur | 8.90 | Mangalvedhe | 5.25 | Shahapur | 2.59 |
| Jalna | 13.1 | Chiplun | 8.89 | Dharni | 5.22 | Sironcha | 2.59 |

Table 2.15: Percentage of Muslim Population to the total population of respective tehsils in Maharashtra, 2001....(Cont.)

| | | | | | | | |
|-----------------|------|--------------|------|-----------------|------|---------------|------|
| Chakur | 13.0 | Mukhed | 8.82 | Kalyan | 5.22 | Parseoni | 2.58 |
| Osmanabad | 13.0 | Dhule | 8.75 | Malshiras | 5.21 | Kalameshwar | 2.58 |
| Jalgaon (Jamod) | 12.9 | Palam | 8.68 | Washi | 5.19 | Nagbhir | 2.57 |
| Jamner | 12.8 | Barshi | 8.60 | Vaibhavvadi | 5.15 | Gadchiroli | 2.52 |
| Sailu | 12.8 | Yavatmal | 8.46 | Chandur Railway | 5.14 | Baglan | 2.46 |
| Shirala | 2.42 | Jawhar | 2.39 | Umred | 2.39 | Bhudargad | 2.34 |
| Zari-Jamani | 2.33 | Kudal | 2.22 | Sinnar | 2.18 | Murbad | 2.14 |
| Purandhar | 2.29 | Akola | 2.20 | Radhanagari | 2.16 | Ramtek | 2.13 |
| Tumsar | 2.25 | Hingna | 2.19 | Nagpur (Rural) | 2.14 | Man | 2.10 |
| Khed | 2.06 | Deori | 1.89 | Gondiya * | 1.83 | Pen | 1.75 |
| Bhandara | 2.05 | Panhala | 1.89 | Gadchiroli | 1.79 | Ralegaon | 1.75 |
| Kurkheda | 1.95 | Mokhada | 1.87 | Bhor | 1.76 | Patan | 1.72 |
| Maregaon | 1.69 | Karanja | 1.37 | Pauni | 1.71 | Vengurla | 1.16 |
| Mulshi | 1.61 | Sudhagad | 1.37 | Amgaon | 1.15 | Kuhi | 1.01 |
| Mul | 1.59 | Lakhani | 1.29 | Sakoli | 1.12 | Trimbakeshwar | 1.00 |
| Chimur | 1.59 | Malwan | 1.27 | Mauda | 1.12 | Goregaon | 1.00 |
| Tirora | 1.48 | Talasari | 1.25 | Dindori | 1.09 | Bhiwapur | 1.00 |
| Sindewahi | 1.45 | Chikhaldara | 1.24 | Kalwan | 1.08 | Deola | 0.99 |
| Mohadi | 1.44 | Sadak-Arjuni | 1.23 | Armorli | 1.06 | Dhanora | 0.99 |
| Dodamarg | 1.39 | Samudrapur | 1.17 | Brahmapuri | 1.02 | Jaoli | 0.93 |
| Korchi | 0.88 | Peint | 0.58 | Vikramgad | 0.43 | Salekasa | 0.41 |
| Gondpipri | 0.87 | Chamorshi | 0.58 | Etapalli | 0.48 | Sawali | 0.28 |
| Arjuni Morgaon | 0.85 | Surgana | 0.57 | Lakhandur | 0.58 | Mulchera | 0.25 |
| Bhamragad | 0.75 | Akrani | 0.53 | Pombhurna | 0.63 | Velhe | 0.63 |

Source - Census of India (2001).

Table 2.16: Sex ratio among Muslims in India and across the states, 2001.

| S.No. | State | S.R. | S.No. | S.R. | S.R. | S.No. | State | S.R. |
|-------|----------------|------|-------|-----------------|------|-------|----------------------|------|
| 1. | Pondicherry | 1097 | 13. | Assam | 938 | 25. | A & N Islands | 860 |
| 2. | Kerala | 1082 | 14. | Gujarat | 937 | 26. | Himachal Pradesh | 806 |
| 3. | Tamil Nadu | 1020 | 15. | West Bengal | 933 | 27. | Daman & Diu | 799 |
| 4. | Lakshadweep | 1002 | 16. | Madhya Pradesh | 929 | 28. | Punjab | 793 |
| 5. | Manipur | 973 | 17. | Rajasthan | 929 | 29. | Delhi | 782 |
| 6. | Andhra Pradesh | 961 | 18. | Jammu & Kashmir | 927 | 30. | Dadra & Nagar Haveli | 692 |
| 7. | Karnataka | 957 | 19. | Uttar Pradesh | 918 | 31. | Chandigarh | 650 |
| 8. | Orissa | 948 | 20. | Meghalaya | 891 | 32. | Arunachal Pradesh | 625 |
| 9. | Tripura | 945 | 21. | Maharashtra | 889 | 33. | Nagaland | 614 |
| 10. | Bihar | 943 | 22. | Uttaranchal | 875 | 34. | Sikkim | 439 |
| 11. | Chhattisgarh | 943 | 23. | Haryana | 870 | 35. | Mizoram | 271 |
| 12. | Jharkhand | 939 | 24. | Goa | 867 | | All India | 936 |

Source: Census of India (2001).

Table 2.17: Sex wise distribution of Muslim population in Maharashtra, 2001

| District | Male (%) | Female (%) | District | Male (%) | Female (%) | District | Male (%) | Female (%) |
|------------|----------|------------|------------|----------|------------|-------------|----------|------------|
| Nandurbar | 54.26 | 45.74 | Chandrapur | 51.53 | 48.47 | Pune | 52.63 | 47.37 |
| Dhule | 51.19 | 48.81 | Yavatmal | 51.25 | 48.75 | Ahmadnagar | 51.60 | 48.40 |
| Jalgaon | 51.29 | 48.71 | Nanded | 51.33 | 48.67 | Bid | 51.40 | 48.60 |
| Buldana | 51.33 | 48.67 | Hingoli | 51.18 | 48.82 | Latur | 51.52 | 48.48 |
| Akola | 51.59 | 48.41 | Parbhani | 51.18 | 48.82 | Osmanabad | 51.21 | 48.79 |
| Washim | 51.32 | 48.68 | Jalna | 51.81 | 48.19 | Solapur | 51.17 | 48.83 |
| Amravati | 51.59 | 48.41 | Aurangabad | 51.65 | 48.35 | Satara | 51.73 | 48.27 |
| Wardha | 51.63 | 48.37 | Nashik | 51.48 | 48.52 | Ratnagiri | 46.97 | 53.03 |
| Nagpur | 51.68 | 48.32 | Thane | 56.25 | 43.75 | Sindhudurg | 50.19 | 49.81 |
| Bhandara | 51.52 | 48.48 | Mumbai (S) | 55.83 | 44.17 | Kolhapur | 51.33 | 48.67 |
| Gondiya | 50.39 | 49.61 | Mumbai | 58.31 | 41.69 | Sangli | 51.08 | 48.92 |
| Gadchiroli | 51.38 | 48.62 | Raigarh | 50.33 | 49.67 | Maharashtra | 52.95 | 47.05 |

Source: Census of India (2001).

Table 2.18: Urbanization rate (%) among Muslims by states, 2001

| State | Urban | State | Urban | State | Urban |
|----------------|-------|----------------------|-------|------------------|-------|
| Delhi | 95.98 | Andhra Pradesh | 58.08 | Manipur | 29.04 |
| Chandigarh | 88.59 | Dadra & Nagar Haveli | 57.40 | Kerala | 25.41 |
| Goa | 81.46 | Nagaland | 52.49 | Jharkhand | 25.34 |
| Pondicherry | 78.99 | Arunachal Pradesh | 49.85 | Jammu & Kashmir | 22.15 |
| Tamil Nadu | 72.78 | Rajasthan | 48.40 | West Bengal | 16.78 |
| Maharashtra | 70.00 | A & N Islands | 47.63 | Haryana | 14.49 |
| Mizoram | 67.15 | Punjab | 43.59 | Himachal Pradesh | 14.21 |
| Daman & Diu | 66.22 | Lakshadweep | 43.57 | Bihar | 12.40 |
| Madhya Pradesh | 63.52 | Orissa | 41.67 | Meghalaya | 12.25 |
| Chhattisgarh | 62.85 | Uttaranchal | 38.16 | Tripura | 6.95 |
| Karnataka | 59.03 | Sikkim | 36.14 | Assam | 6.38 |
| Gujarat | 58.65 | Uttar Pradesh | 36.02 | All India | 35.74 |

Source: Census of India (2001).

Table 2.19 Rural-urban distribution (%) of Muslim population in districts of Maharashtra, 2001

| Districts | Rural | Urban | District | Rural | Urban | District | Rural | Urban |
|--------------|-------|--------|------------|-------|-------|-------------|-------|-------|
| Mumbai (Sub) | 0.00 | 100.00 | Solapur | 41.55 | 58.45 | Yavatmal | 54.96 | 45.04 |
| Mumbai | 0.00 | 100.00 | Aurangabad | 43.18 | 56.82 | Latur | 55.69 | 44.31 |
| Thane | 6.69 | 93.31 | Bhandara | 44.34 | 55.66 | Buldana | 56.32 | 43.68 |
| Nagpur | 8.81 | 91.19 | Wardha | 45.12 | 54.88 | Ahmadnagar | 56.33 | 43.67 |
| Nashik | 11.87 | 88.13 | Nanded | 45.21 | 54.79 | Raigarh | 58.19 | 41.81 |
| Pune | 17.46 | 82.54 | Kolhapur | 46.43 | 53.57 | Jalna | 60.65 | 39.35 |
| Dhule | 24.83 | 75.17 | Sangli | 48.12 | 51.88 | Satara | 61.76 | 38.24 |
| Chandrapur | 26.31 | 73.69 | Washim | 48.85 | 51.15 | Gadchiroli | 63.57 | 36.43 |
| Parbhani | 28.39 | 71.61 | Hingoli | 49.33 | 50.67 | Osmanabad | 63.75 | 36.25 |
| Nandurbar | 34.80 | 65.20 | Gondiya | 52.84 | 47.16 | Sindhudurg | 74.06 | 25.94 |
| Akola | 36.75 | 63.25 | Jalgaon | 52.88 | 47.12 | Ratnagiri | 75.22 | 24.78 |
| Amravati | 39.98 | 60.02 | Bid | 54.11 | 45.89 | Maharashtra | 30.00 | 70.00 |

Source: Census of India (2001).

Chapter - 3

Educational Status

Importance of education in the socio-economic development of the marginalized communities has been reiterated throughout the development discourse. Realising the positive association of education with development in other socio-economic sectors, the Right to Education was enshrined in Article 26 of the Universal Declaration of Human Rights and Article 14 of the International Covenant on Economic, Social and Cultural Rights. The Indian state is committed to providing elementary education to all children until they complete fourteen years of age firstly under the Directive Principles of State Policy in the Constitution and then under Right to Education Act, 2009. The National Policy on Education, 1986 ensures that “up to a level, all students, irrespective of caste, creed, location or sex should have access to education of comparable quality”. It also emphasizes the need for greater attention to women, backward castes and classes including minorities.

Box 3.1: Special provisions for minority education in the Constitution of India

Article 29 – Protection of Interests of Minorities

Any section of the citizen residing in the territory of India or any part thereof having a distinct language, script or culture of its own shall have the right to conserve the same.

No citizen shall be denied admission into any educational institution maintained by the State or receiving aid out of the State funds on grounds only of religion race, caste, language or any of them.

Article 30 – Right of Minorities to Establish and Administer Educational Institutions

- a) All minorities whether based on religion or language shall have the right to establish and administer educational institutions of their choice.
- b) The State shall not in granting aid to educational institutions, discriminate against any educational institution on the ground that it is under the management of a minority, whether based on religion or language.

Article 350A – Facilities for Instruction in Mother Tongue at Primary Stage

It shall be the endeavor of every State and of every local authority within the State to provide adequate facilities for instruction in the mother tongue at the primary stage of education to children belonging to linguistic minority groups; and the President may issue such directions to the State as he considers necessary or proper for securing the provision of such facilities.

Source: Constitution of India.

Box 3.2: Provisions for minority education

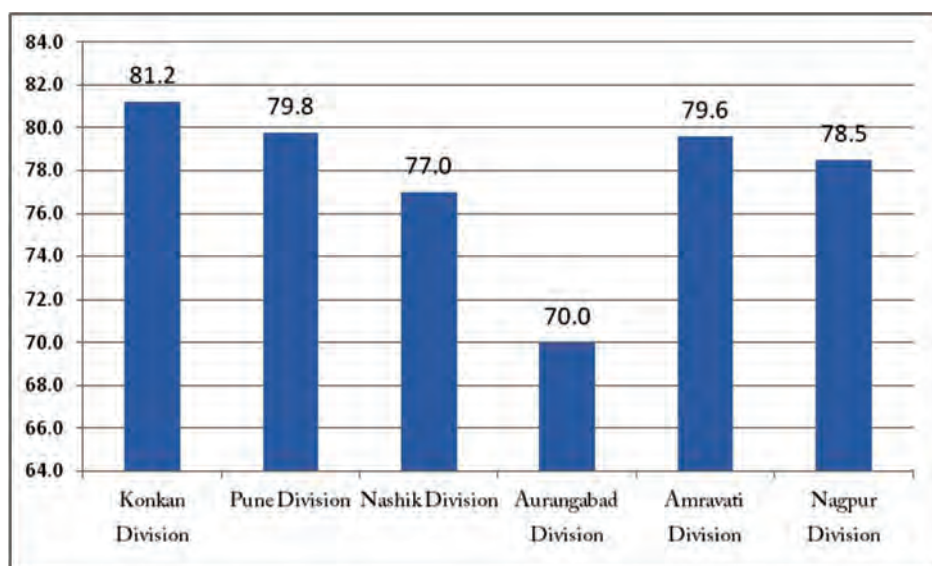
- (1) Equitable availability of ICDS services
- (2) Improving access to school education
- (3) Greater resources for teaching Urdu
- (4) Modernizing Madrasa education
- (5) Scholarships for meritorious students from minority communities
- (6) Improving educational infrastructure through the Maulana Azad Education Foundation.

Despite the concern for providing equitable education to all, the State has not succeeded in this endeavour. The development deficit among various strata of Indian society is reflected in the inequalities evident in their educational attainments (Dreze and Sen 1995; Anitha 2000; Desai and Kulkarni 2010). As the chapter shows the status of some of the socio-religious groups, especially the Muslims and the Buddhists, is extremely low. To quote from the Sachar Committee report, “Muslims are at a double disadvantage with low levels of education combined with low quality education; their deprivation increases manifold as the level of education rises. In some instances the relative share for Muslims is lower than even the SCs who are victims of a long standing caste system. Such relative deprivation calls for a significant policy shift, in the recognition of the problem and in devising corrective measures, as well as in the allocation of resources” (Sachar Committee Report, 2006: 50). One of the explanations for this backwardness lies in low access to quality educational institutions for these religious minorities. Other factors causing educational backwardness among the minorities are poverty resulting in inadequate financial support for education and lower absorption of Muslims in the private and public sector jobs. All these vital obstructions get manifested in high drop-out rates causing a sharp decline in the educational attainment of the Muslims. The present chapter seeks to identify the pattern of educational attainment among the Muslim population in Maharashtra. Relevant data has been obtained from the Census of India, 2001 as well as from other sample surveys like NSSO, NFHS and District Level Household and Facility Survey (DLHS). In addition, the TISS Survey (Shaban 2011) has been utilized for its recording of information on a number of educational indicators which are useful for understanding the educational status of the Muslim community in Maharashtra. The present chapter also attempts to bring forth the existing government programmes and schemes for education of Muslims in Maharashtra and extends some key suggestions to bring about a change in the existing status of education of Muslims in Maharashtra.

3.1 Literacy rate

The Muslim community in Maharashtra has higher literacy rate in comparison to the other socio-religious communities. As per the Census of India, 2001, the literacy rate in Maharashtra was 78.12 per cent, which was more than the state average (76.9 per cent); Hindus (76.2 per cent); Scheduled Castes (71.9 per cent); and Scheduled Tribes (55.21 per cent). As per the TISS sample survey, the literacy rate among the Muslims in 2009 stood at 79.2 per cent in Maharashtra. However, the literacy rate is different for different Divisions and districts in Maharashtra.

Figure 3.1 : Literacy rate (%) for Muslims in Maharashtra by Divisions, 2001



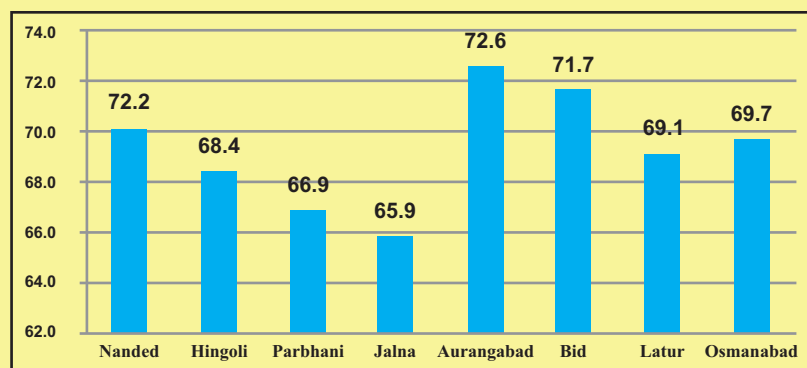
Source: Census of India (2001).

Konkan division with literacy rates of 81.2% tops the ranking, followed by Pune (79.8%), Amravati (79.6%), Nagpur (78.5%) and Nashik (77%) Divisions. Aurangabad Division has the lowest literacy rate among Muslims which at 70% is much lower than the state average. The lower literacy rate in Aurangabad Division gains significance in view to the fact that the Division has the second highest concentration of Muslim population in Maharashtra.

Box 3.3: Aurangabad Division

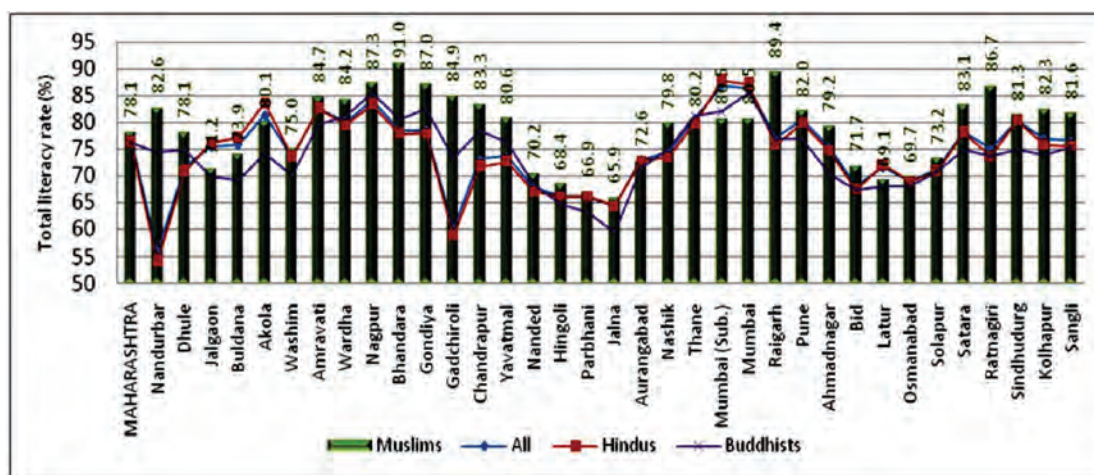
Aurangabad Division has the second highest Muslim population and highest proportion of Muslims in rural areas. However, the literacy rate in the Division is low, and is the lowest in rural areas of Aurangabad Division.

Literacy rate (%) for Muslims in Maharashtra in districts of Aurangabad Division, 2001



Source: Census of India (2001).

Figure 3.2: Literacy rate (%) by major religions and districts in Maharashtra, 2001



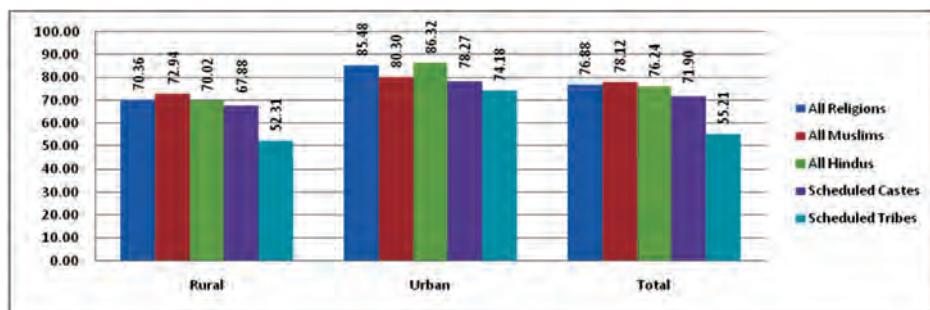
Source: Census of India (2001).

An all district level analysis of Maharashtra shows that Muslim literacy rate is higher than the respective district average in 28 out of 35 districts in Maharashtra. The differences between Muslim literacy rate and district averages is quite high in most of the tribal districts like Gadchiroli, Chandrapur and Nandurbar. However, Mumbai, Mumbai (Suburban) Thane, Akola, Jalgaon, Buldana and Latur have lower Muslim literacy rates than the district averages (Fig. 3.2).

3.1.1 Rural-urban comparison on literacy rates

The disaggregated census data by place of residence suggests that though Muslims in rural areas have literacy rate higher than all-religion literacy rate, in urban areas the rate is much lower.

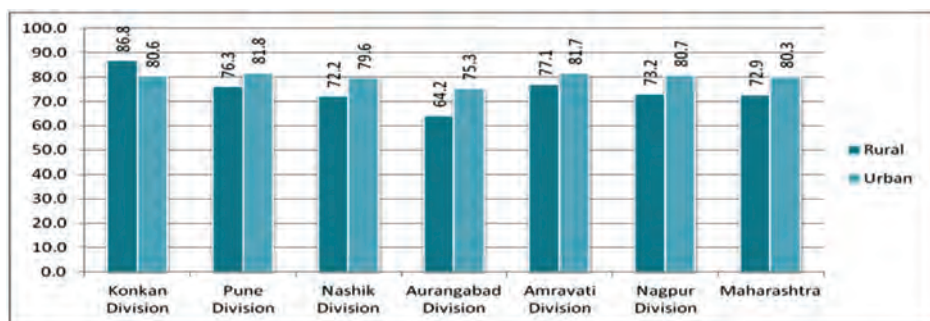
Figure 3.3: Literacy rate (%) by place of residence in Maharashtra, 2001



Source: Census of India (2001).

The figure 3.3 shows that even when the state average Muslim literacy rate is higher than that of the Hindus and all-religion category, it is lower in urban areas by around 5% when compared with the literacy rate for all-religion and by around 6% when compared with the Hindus.

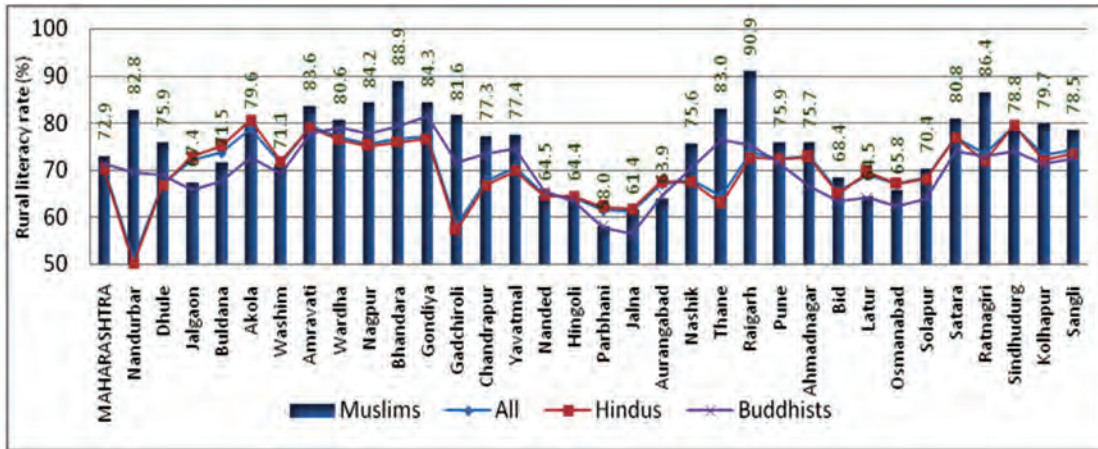
Figure 3.4: Literacy rate (%) for Muslims in Divisions of Maharashtra by place of residence, 2001



Source : Census of India (2001).

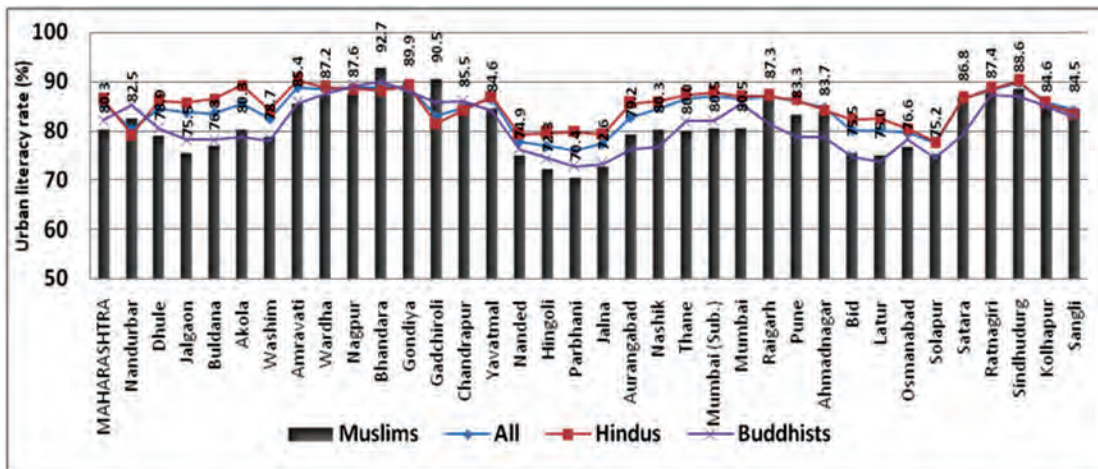
Apart from the Konkan Division, the urban literacy rate for Muslims is higher than the rural literacy rate in all Divisions of Maharashtra. The lower literacy rate in Konkan Division might be due to high level of in-migration of illiterate labourers especially in the districts of Mumbai and Mumbai (Suburban). The lowest literacy rate of 64.2% is recorded in the rural areas of Aurangabad Division. In districts of eastern Vidarbha (Bhandara, Gondiya, Gadchiroli), and Nandurbar, Thane, Nashik, Raigad, Ratnagiri and Solapur, the rural literacy rate among the Muslims is substantially higher than the rest of socio-religious communities. Relevant data is given in figures 3.5 and 3.6.

Figure 3.5: Rural literacy rate (%) by major religions and districts in Maharashtra 2001



Source: Census of India (2001).

Figure 3.6: Urban literacy rate (%) by major religions and districts in Maharashtra 2001



Source: Census of India (2001).

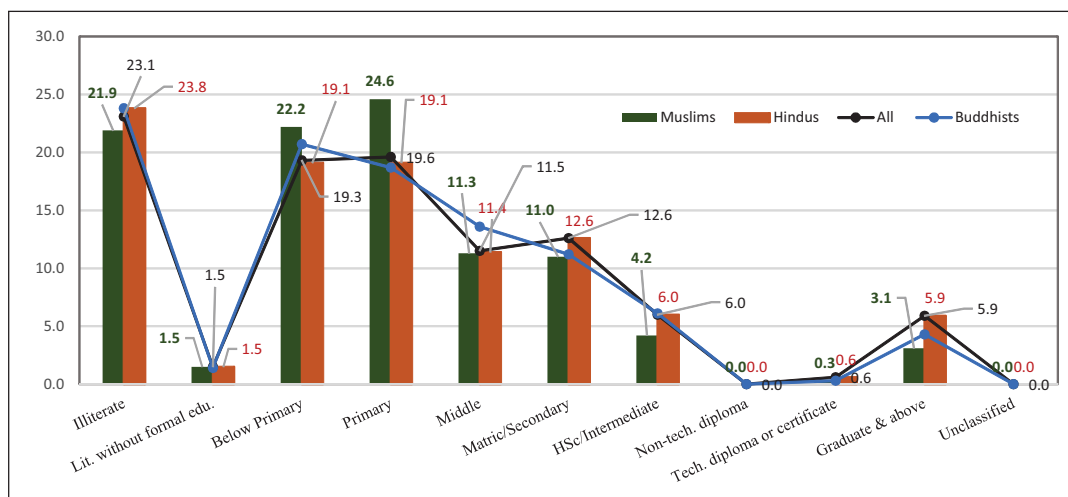
As far as gender-wise literacy rate is concerned, the male literacy rate among Muslims is found to be lower than the male literacy rates for all-religion category while the female literacy rate among Muslims is found to be higher in comparison to the other religious communities (see figure 3.9 & 3.10).

3.2 Educational achievement

The literacy rates, popularly considered an indicator of educational attainment, is misleading to a large extent in Indian context. Studies suggest that many literates do not have an ability to apply their reading and writing skill to the real life situations and often a substantial proportion reverts back to illiteracy within 4-5 years of leaving school (Sachar Committee Report, 2006: 51). Hence, literacy rate cannot be considered an indicator of educational status for any community.

¹ There have been debates on what constitutes literacy and how it should be defined. There is no standard definition of literacy which can capture all the facets of literacy. The Census of India defines literacy as 'both ability to read and write with some understanding in any language'

Figure 3.7: Level of education (age 7 years and above) by religion in Maharashtra, 2001

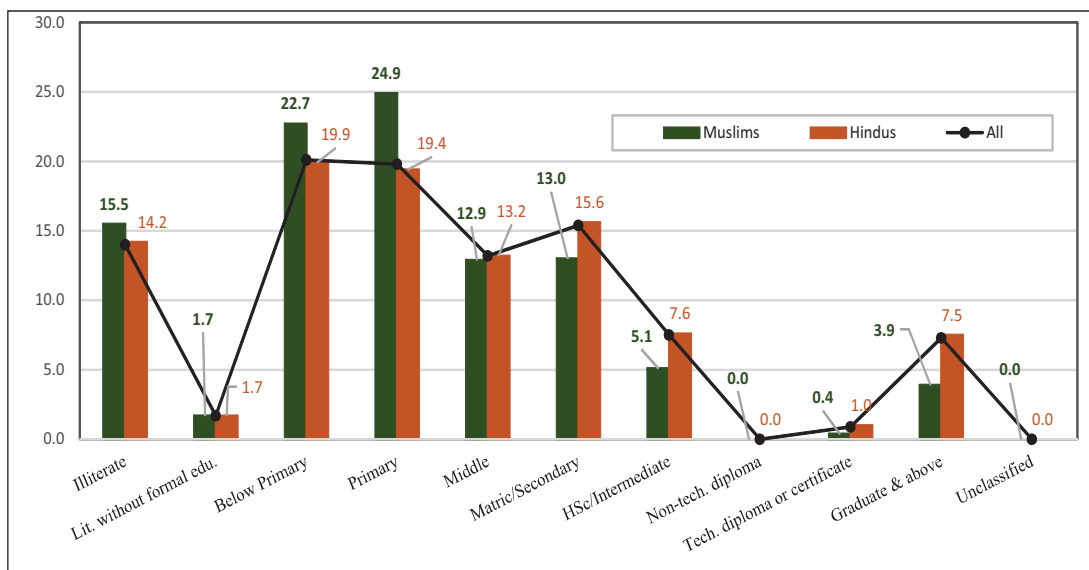


Source: Census of India (2001).

The figure 3.7 shows that in comparison to the majority community of Hindus, the educational levels of Muslims are relatively lower. Around 47% of Muslims in comparison to 38% of Hindus fall in the categories of primary and below primary levels of education. The percentage of Hindus secondary education onwards is higher than that of Muslims in Maharashtra. After primary school, there is an alarming drop in the educational achievement. The percentage of Muslims drops to 11.3 % at the level of middle school. Only 4.2% is recorded for Muslims at higher secondary level and 3.1 % at graduation and above levels.

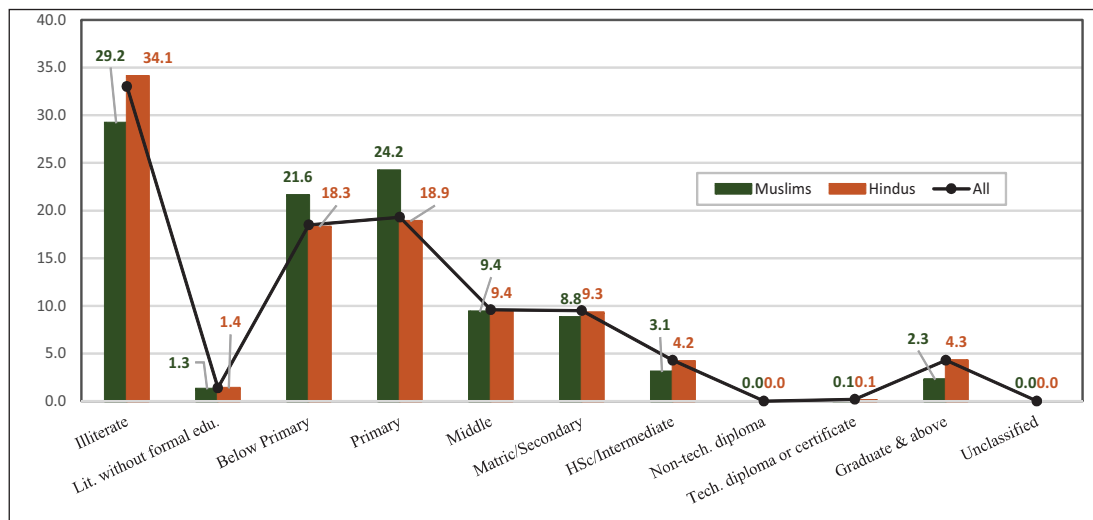
Further, the number of Muslims who have pursued diploma and technical diploma is negligible. Succinctly, one observes a progressive decrease in the percentage of Muslims in secondary and higher education.

Figure 3.8: Educational attainments of males (age 7 years and above) by religious communities in Maharashtra (%), 2001



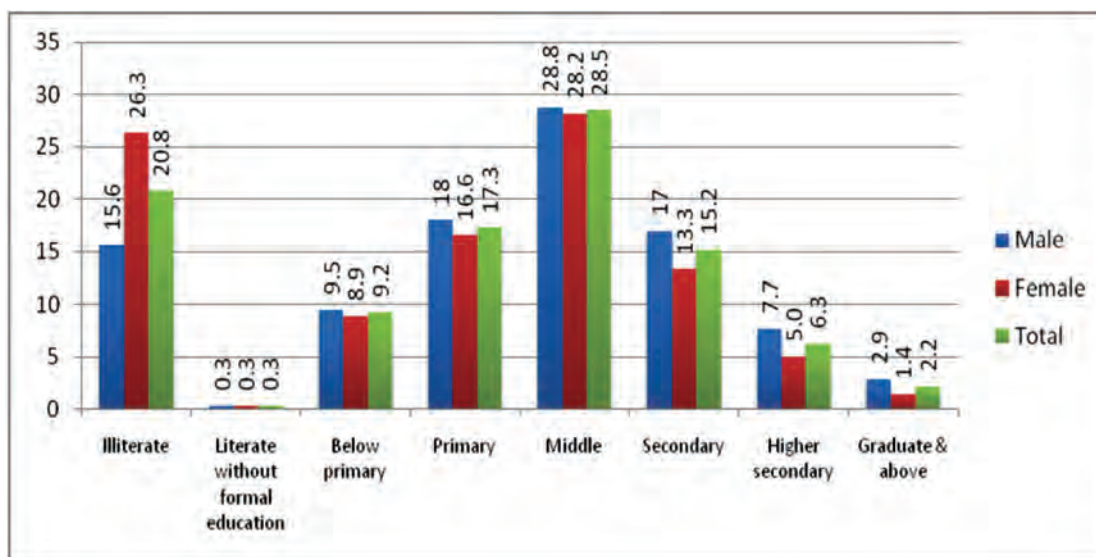
Source: Census of India (2001).

Figure 3.9: Educational attainments of females (age 7 years and above) by religious communities in Maharashtra (%), 2001



Source: Census of India (2001).

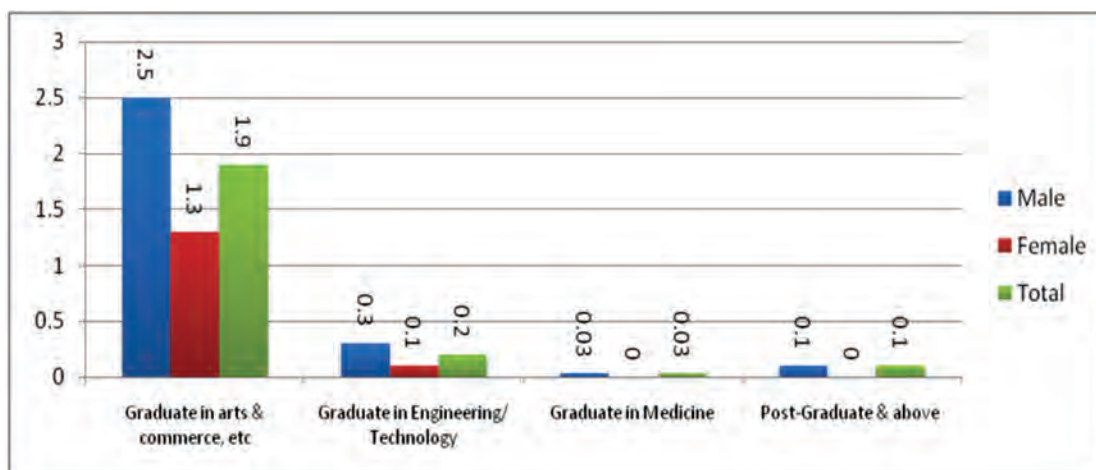
Figure 3.10: Educational level of Muslims (7+ years of age) in Maharashtra by gender (%), 2009



Source: TISS Sample Survey, May-November, 2009 (Shaban 2011).

The TISS sample survey record somewhat similar trends in case of Maharashtra. It shows a sharp drop in the educational attainments of Muslims after middle school. The total illiteracy among Muslims is reported to be around 21 per cent, whereas females are found to have much higher rate of illiteracy than males. In fact the figure 3.10 reflects lower educational attainments for Muslim females throughout their educational career. However, the rate of increase in educational attainments of women is stated in the report to be more than that of men in the last few years, especially in urban areas. According to the report 75% women in the rural areas are below primary and at primary levels. The percentage of women in secondary and higher secondary levels is 19.17% in urban areas and 10.97% in rural areas. Only 1.02% in the rural areas are recorded at graduation level.

Figure 3.11: Educational attainments of Muslims at the level of Graduation and above by gender (%), 2009



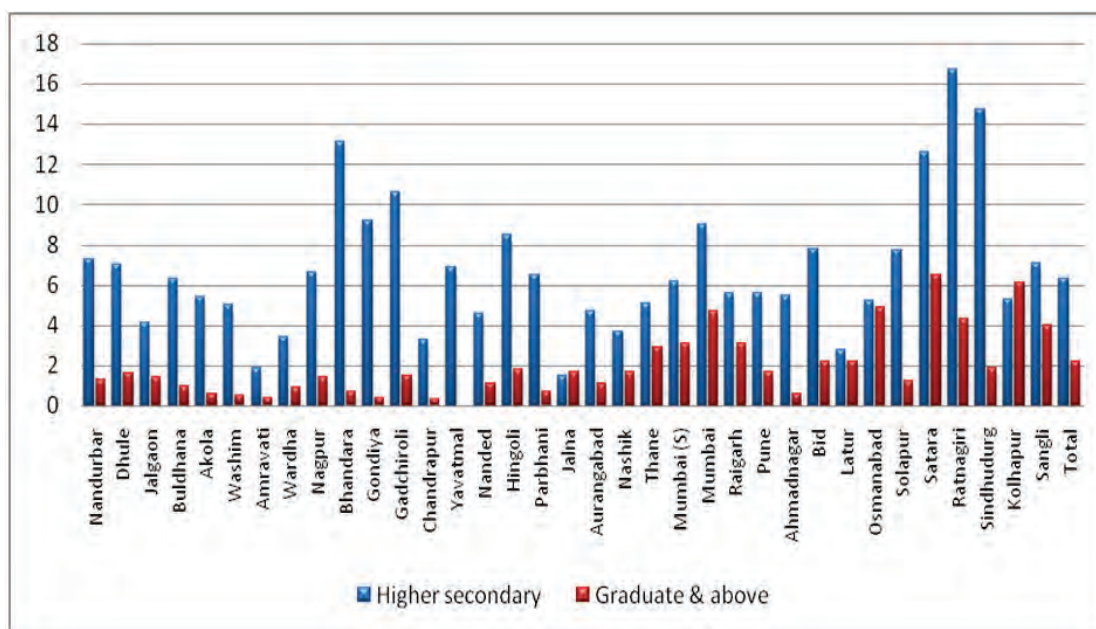
Note: 0.0 shows very low percentage.

Source: TISS Sample Survey, May-November, 2009 (Shaban 2011).

The Census of India, 2001, reports the share of graduates or above in the total Muslim population in Maharashtra to be around 3 per cent, but census does not provide data on post-graduation and other higher professional degrees. The TISS survey also found the higher education scenario for Muslims to be disappointing as only 2.2 per cent were reported to be graduates and above; among these 1.9 per cent were graduate in Humanities, Arts and Commerce, only 0.5 per cent are graduates in Science, Engineering and Technology. Only 0.1 per cent of the total sample had post graduation degree. In fact, the survey data had only 3 doctors/medicine graduates (0.03 per cent) and all three were male.

Figure 3.12 shows district-wise variation in Maharashtra in the educational status of Muslims at higher secondary and graduation levels. The regional patterns in educational attainments are very clear. In the eastern regions of the state, Muslims generally complete HSC and drop out thereafter while in western region relatively larger proportion pursues higher education degrees and many complete their graduation degrees. Further, the figure 3.12 shows that the achievement rate in some of the districts like Amravati, Jalna, Chandrapur, Wardha and Latur are extremely low.

Figure 3.12: Percentage of Muslim population (age 7 years and above) by Higher Secondary and Graduation degrees



Source: TISS Sample Survey, May-November, 2009 (Shaban 2011).

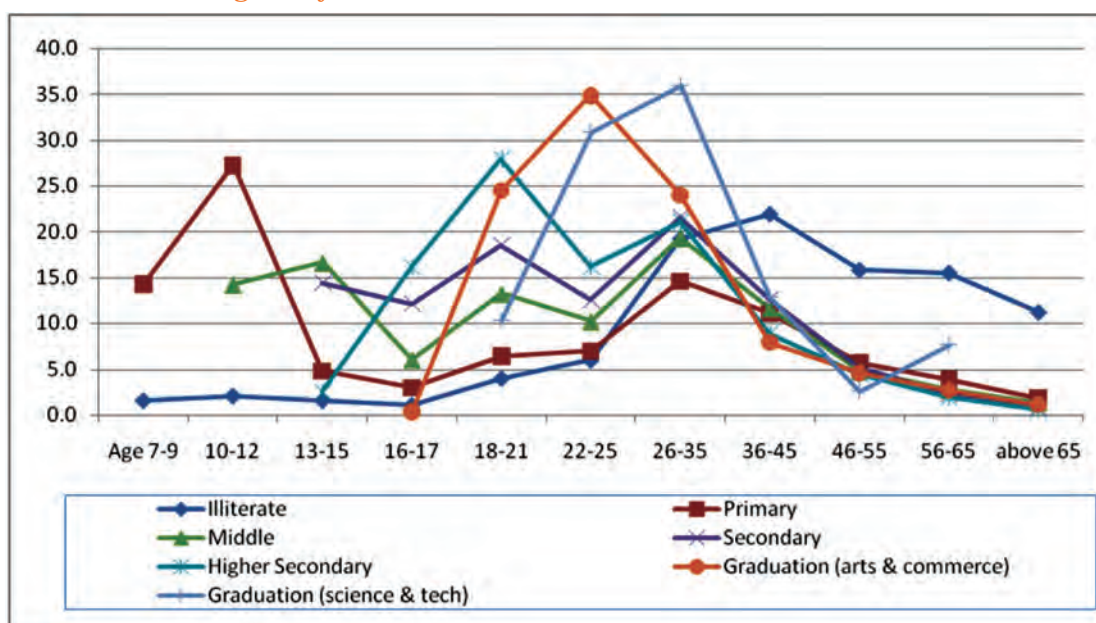
3.3 Age-group wise educational achievement and urban-rural comparison

There is evidence that educational levels of Muslims in recent years are improving. The younger generation of Muslims is getting more educated. Illiteracy is declining very fast and educational standard is rising. According to the Annual Status of Education Report (ASER, 2008), 87% children in Maharashtra in the age group of 3-6 years were attending preschool. Majority of them were in government run anganwadis and balwadis. Although there is a lack of proper data on the number of Muslim children attending preschool, there has been a mention in the public meetings about lack of proper preschool material in Urdu and absence of Urdu preschools for Muslim children. It is important to note that in preschools, the rural enrolment rates are about 10% higher than the urban rates. Nevertheless, for primary schools, the percentages reported are almost identical for rural and urban areas.

As shown in Table 3.10 in the year 2009 in Maharashtra the share of Muslim population in between 7-25 years age group was 52.7 per cent but it constituted only 16.4 per cent of the illiterates, 60 per cent of all educated up to middle level, 58 per cent of those who have acquired secondary education, 63 per cent of all educated up to higher secondary, and 60 per cent of graduates in arts and commerce (see also figure 3.13). The 7-25 years age-group constituted 53.7 per cent of male population of Muslims in the state, but the age-group represented only 20 per cent of the illiterates. It constituted 58.4 per cent of all Muslims who have acquired education up till middle school and 51.6 per cent of all this who have acquired education till secondary level. Relevant percentages are 59.9 per cent for higher secondary, and 55.3 per cent for graduates in Arts and Commerce. A similar pattern is seen in case of the females. The 7-25 years age-group comprised 51.7 per cent of female population but constituted only 14 per cent

of illiterates. The relevant percentages are 62.3 per cent for middle school, 65.2 per cent for secondary education, 68 per cent for higher secondary and 68.6 per cent for graduation in Arts and Commerce. Females in younger age groups thus out perform their male counterparts among Muslims. Given that males are not as educated as females in younger age group, the parents of girls in cities like Mumbai often find it difficult to get suitable educated match for their daughters. This also becomes a deterrent to higher education for girls, as told by many. There is not much difference in the rural and urban areas in term of educational attainment in younger age groups among Muslims, however, higher share of illiterates are evident in higher age groups (46 years and above) in rural areas in comparison to urban areas. The Census of India, 2001, data presented in Table 3.11 also shows similar patterns as TISS sample survey data. Although age categories are different but higher concentration of illiterate Muslims in higher age groups is evident.

Figure 3.13 Percentage distribution of Muslim population by educational attainment and age (7+ years) in Maharashtra, 2009



Source: TISS sample survey, May-November 2009 (Shaban 2011).

3.4 Medium of instruction

Urdu originated in Deccan area, and Maharashtra has been an important region where it developed and flourished. It is not surprising therefore that in Maharashtra a sizeable share of Muslims prefer education of their children in Urdu. Although, Urdu is no more an official language and those educated in Urdu medium often struggle to find their way in the modern economy, but given that it is a cultural symbol, a large section of Muslims prefer education in the language. Realizing the importance of Urdu as a cultural heritage and mother tongue for millions, the government of Maharashtra has also established a number of schools in the state to impart education in Urdu medium. Presently, the state has about 4000 government aided and unaided Urdu medium primary schools, about 900 higher secondary schools and more than 5,00,000 students are enrolled in these schools.

(<http://www.education.nic.in/cd50years/u/47/3x/473X0G01.htm>).

Table 3.1: Distribution of Muslim student by level of education and medium of instruction

| School Category | Total | Marathi | English | Hindi | Urdu | Others |
|--|-------------|-------------|-----------|----------|----------|----------|
| Primary (P) | 40,52,691 | 32,36,367 | 4,52,302 | 99,961 | 2,09,194 | 54,867 |
| Primary + Upper Primary | 60,59,204 | 48,74,242 | 3,99,345 | 2,37,040 | 4,97,609 | 50,968 |
| Primary + Upper Primary + Secondary/Higher Secondary | 10,21,383 | 6,03,802 | 3,51,642 | 30,770 | 18,176 | 16,993 |
| Upper Primary only | 25,031 | 19,125 | 2,167 | 1,629 | 1,907 | 203 |
| Upper Primary + Secondary/Higher Secondary | 40,05,241 | 33,76,295 | 2,96,217 | 1,10,041 | 1,90,324 | 32,364 |
| TOTAL | 1,51,63,550 | 1,21,09,831 | 15,01,673 | 4,79,441 | 9,17,210 | 1,55,395 |

Source – Maharashtra State Report Card, 2006 – 2007.

A report on the Urdu Medium secondary schools of some districts of Maharashtra has stated that the standards of education of the Urdu medium primary and secondary schools is very low. There is also a lack of proper infrastructure in the Urdu medium schools run by the Corporations and Zilla Parishads. Lack of well qualified, trained Urdu teachers is one of the main reasons of schools closing down and children dropping out. Hence, the dropout rate in the Urdu medium school has been increasing every year. Only 1% children admitted to standard I in Urdu medium schools successfully complete their schooling till standard X. As reflected in the table above, there is a huge drop in enrollment in Urdu medium schools upper primary school onwards with the number of students dropping from 4,97,609 to 18,176 by the time they reach higher secondary.

An increasing trend among Muslim children to enroll in English medium schools is evident. In fact, a majority of children are found to be attending Urdu medium schools because of their financial incapacity to afford fees of English medium schools.

3.5 Dropouts

As has been seen in the preceding discussion, there is quite a significant drop out of Muslims from educational institutions after primary level of education. In what follows, some details on dropouts of Muslim students are presented from Mumbai. Data collected by Jain and Shaban (2009) for Dongri and Govandi, show substantial dropout of Muslim students from schools. In Govandi, 26923 children in the age group of 6-14 years were recorded for the year 2008 by Pratham (an NGO working in the area). Among these, 2211 (8.21 per cent) were reported to be out of school. Out of these 2211 children, detailed information is available for 2033 children only. Among these, 1353 (66.55 per cent) have not been to school at all, and only 680 (33.45 per cent) were reported to have dropped out of school. Further Jain and Shaban (2009) also analyzed data on those who discontinued education and found that the main reason for discontinuing education among the male Muslims is monetary (48 per cent). Among the females, main reason is marriage (24 per cent), followed by monetary problems (21 per cent). Interestingly, around 2.5 per cent of the male respondents have discontinued education for reason of marriage. Again, around 1 per cent of female population has discontinued education due to lack of facility for further education. Yet another reason behind discontinuation of education is found to be non-availability of information about the next level of education. Table 3.2 presents reasons for discontinuation of education by students from Muslim community in Mumbai.

Table 3.2: Sex-wise reasons for discontinuation of education (%) in Mumbai and its suburbs

| Sex | Reason | | | | | | | | | | |
|--------------------------------|---------------------------|----------|------------------|------------------|-----------------|---------------------------------|-----------------|----------------|----------------------------------|---------------------|-----------------------------|
| | Information Not Available | Marriage | Monetary Problem | Distance Problem | Started Working | Lack Of Infrastructure Facility | No Girls School | No Urdu Medium | No Facility of Further Education | Vocational Training | Not Interested In Education |
| Male | 47.81 | 2.42 | 26.06 | 0.16 | 21.27 | 0.35 | 0.13 | 0.13 | 0.61 | 0.40 | 0.66 |
| Female | 50.90 | 23.94 | 20.08 | 0.38 | 1.67 | 0.38 | 0.44 | 0.25 | 1.10 | 0.28 | 0.60 |
| Percentage of Total Population | 49.22 | 12.38 | 23.32 | 0.36 | 12.29 | 0.36 | 0.27 | 0.19 | 0.83 | 0.35 | 0.63 |

Source: Jain and Shaban (2009).

3.6 Madarsas

There are about 2637 Madarsas in Maharashtra which cater to 1,98,406 students. Out of these Madarsas, 1426 are registered and 1211 are unregistered (Shaban 2011). Sachar Committee Report quoting NCAER figures shows that only about 4 per cent of all Muslim students of the school going age group are enrolled in Madarsas. The NCAER data is supported by the NCERT data, which shows that only 2.3 per cent of Muslim children aged 7-19 years study in Madarsas. The study conducted on Muslims in Mumbai by Jain and Shaban (2009) has recorded only 1.5 per cent of Muslims as attending Maktab/Madarsa for their primary education (Jain and Shaban 2009). The TISS primary survey also finds that those with some religious degree (*Hafiz, Qari, Maulvi* etc), constitute only 0.2 per cent (0.3 per cent of male and 0.1 per cent of female) of the total surveyed population of Muslims falling within the age-group 7 years and above in Maharashtra (Shaban 2011). The proportions of those attending Madarsas for degrees and certificates are higher in rural areas amongst males.

Although a small proportion of students go to Madarsa and Maktabas, the traditionalism of these institutions has remained a matter of concern. The improvement and help offered by the government in the past has been pervaded with many controversies. Many claim that Madarsas are religious institutions and as such the government should not intervene. Even many Muslim scholars fear that by offering to help Madarsas, the government wants to extend control on the same, hence the government offer of setting up Madarsa Board in the state is resisted. Although, the need of modernization of Madarsas is felt by both the Muslim Ulema and the government, the mechanism to achieve the goal remains a problem. The Ulema want to maintain their overall control on Madarsas, while the government intends to formalize Madarsa education establishing a regulatory framework to administer education in Madarsas. The solution is not easy, given the suspicion and mistrust that is evident among the Ulema body and the government. The best way out is that the government should lay emphasis on providing English medium and quality educational institutions in Muslim concentrated areas. The recent studies including that by the Sachar Committee also report that the Muslim community shows a desire to shift to modern education but lack of accessibility to quality education and financial problems come in the way. Easy and cheap access to modern English medium educational institutions along with financial support to those who need it, appear as a feasible solution.

3.7 Suggestions

The chapter shows that despite high literacy rate, Muslims suffer from conspicuous educational backwardness. Although, a strong desire and aspiration for formal education is evident, especially in the youth, there are however a number of hurdles to cross. Poverty and associated lack of financial support for education is a major reason causing educational backwardness. This problem gets further aggravated when seen in the light of inadequate infrastructural facilities in Muslim concentrated areas. Majority of Muslim concentrated areas do not have adequate number of schools. Lack of quality schools affect the education of Muslims directly. The subtle impact, however, is of shortage of electricity, toilet and traveling facilities which discourage the process of learning of an individual. Yet another very important cause behind educational backwardness of the community is in the evident perception of discrimination within the community. A perception which gets strengthened with every communal riot and police atrocity. Such a perception prevents the community members from investing in education. The perception of discrimination has two dimensions: firstly, education is seen as an attempt to de-Islamize the community. This perception is rooted in the negative image promoted about the community in the school textbooks and in the classroom discourse of certain schools. The second dimension is linked to the negative experience of the community members in getting jobs. This discourages the community in associating education with earning better livelihood, hence in investing in education. The social environment leads them to think that any way their children would not get government or higher private sector jobs because of prevailing discrimination against the community.

Succinctly, any attempt to improve achievement of the Muslim community requires an attempt towards attitudinal changes both at the level of minority as well as majority communities along with provision of quality infrastructure in the minority concentrated areas. However, the change in socio-economic situation of Muslims also requires greater emphasis on higher education, improvement in the quality of existing educational institutions and by making the linkages between education and jobs/occupation more visible. We recommend the following measures for educational development of the Muslims in the above context

Box 3.4: Salient features of policies on minority education

1. Mother tongue or home language as medium of instruction at least at primary level.
2. Coaching Classes for assisting the minorities to appear for competitive examinations as well as Remedial coaching classes of SC/ST to include educationally backward minorities.
3. ITIs and Polytechnics including Community Polytechnics for Rural Society. These would also conduct training programmes for developing skills for self/wage employment.
4. Training programmes for Principals, Managers and Teachers in Minority Managed Schools for sensitizing them towards minority issues and also for teaching subjects like English, Science, Mathematics, Vocationalisation of Education and Educational Evaluation.
5. Location of educationally backward minority concentrated blocks/tehsils as a unit where especially designed programmes for educational development of minorities would be implemented. These areas would include programmes like-
 - a) Establishment of formal education institutions.
 - b) Non-formal education equivalent to primary schooling. This is necessary to reduce drop out rate in the minority communities.
 - c) A time bound crash programme of school improvement to be implemented on priority basis. This might be linked with the on-going programme of Operation Blackboards, Non-Formal Education and District Institution of Education and Training .
 - d) Establishment of girls hostel.
 - e) Ensuring availability of Urdu knowing teachers in schools at least in primary level of education. Where situation warrants, the Urdu medium sections to be opened in the existing secondary schools. State Government should ensure availability of Urdu text books.
 - f) Vocational education programme should be introduced.
 - g) Efforts should be made to utilize 15% of the curricula time for training in local crafts/trades and to arrange evening classes for children of artisans/agricultural laborers.
 - h) Coaching scheme of UGC to be implemented.
 - I) Early Childhood Education Centre to be set up in primary schools. Socially useful productive work should also be introduced in such schools.
6. The State government would be encouraged to establish Madarasa Boards to look after those students who have enrolled in Madarasa for their formal education. A central scheme for introducing Science, Mathematics, English and Hindi in traditional institutions to be formulated by the Department of Education and to be adopted by such institutions purely on voluntary basis.
7. Studies and surveys to be commissioned.
8. The alarming rate of drop-outs among the minority students to be checked by specially designed measures. Freeships, stipends and uniforms should be provided to poor minority children. Voluntary organizations, federations and MEI should be encouraged. More scholarships should be provided to the students and procedure for winning these scholarships should be made easier with less and easy documentation work.

10. Arrangement for appointment of regional and English language teachers in Urdu medium schools might be made on priority basis.

11. A Cell to be created in the Union Education Department and in the State Education Department for monitoring implementation of programmes for educationally backward minorities.

Source: Extracted from various policies of Central and State Governments on minority education.

The existing policy measures to promote minority education should be implemented immediately. Following are some suggestions for consideration and implementation:

Area Intensive Scheme

- ▶ The National Policy on Education, 1986 and The Group on Minorities Education set up by the Department of Education in 1990 recommended the Area Intensive Scheme, which was elaborated in the Programme of Action, 1992 of NPE, 1986. Empowered Committee which was set up to take decisions on the report of the Group on Minorities as well as Central Advisory Board on Education (in a meeting held in 1992) endorsed the Scheme. However, in the 10th Plan, the scheme got merged with Modernization of Madarasa Scheme-

(i) The scheme aimed to locate areas of concentration of minorities, in this case Muslims, for determined effort towards educational promotion. Idea was to conduct intensive study on educational needs of the minority, to understand causes behind educational backwardness and to take locally effective measures to combat the causes. The scheme aimed at public private partnership in its implementation involving NGOs working in the area. Financial assistance for the scheme was supposed to be in addition to the educational development programmes of the state including those that may be taken up under IRDP, Jawahar Rojgar Yojana etc. The programmes though open to all, were supposed to be organized in such a way that the members from the educationally deprived minority community get priority coverage.

(ii) We recommend an immediate revival of the scheme on war footing in minority concentrated areas especially in the rural sector. Special focus should be given on Aurangabad Division which has minimum literacy and educational achievement in Maharashtra. Such an intervention, however, should be time bound (3 to 5 years) with a focused approach wherein all the available resources, existing government schemes and government mechanisms would be put to use in these districts. The idea is to demonstrate model districts with high performance of Muslims. This would in turn have a ripple effect on other areas.

(iii) The Multi-Sectoral Development Plan initiative undertaken by the Minorities Development Department, Government of Maharashtra, should be appreciated in this context. The department has commissioned studies in certain minority concentrated areas viz. Mumbra, Bhiwandi, Malegaon, and certain areas of Mumbai, (Behrampada, Sion, Koliwada). The recommendation of these studies should be carefully studied and implemented to the best of effect.

- ▶ **Opening of Urdu Preschools** in schools run by Government or working out a partnership with private players for Urdu preschools is important. ICDS Anganwadis established in Muslim concentrated areas should have Urdu as the language of communication. In fact, facility of teaching in Urdu medium should be extended to minority dominated areas. A separate cell should be formed for training Urdu teachers with trainers knowing Urdu language and training in Urdu language. These can be located within MPSP; Teaching-learning material in Urdu should be used for training programs.
- ▶ In addition to Urdu medium schools, **English and Marathi medium schools should also be established** in Muslim concentrated areas. This is important for two reasons, firstly, for many Muslims going to Urdu medium institutions is more of a compulsion than a choice, as these are often the only educational institutions available in Muslim concentrated areas. Secondly, English medium schools are often very costly and Muslims find it difficult to afford these institutions, besides finding difficulty in getting admission to these institutes.
- ▶ **Strengthening education of Muslims at upper primary and secondary level** is a key for the educational upliftment of the community. All the studies conducted on Muslims of Maharashtra have stated that there is a desire among Muslims for formal education. Sachar Committee also makes similar observations.
- ▶ **Up-gradation of existing schools** having standard 4th to 5th and 7th to 8th is necessary (RTE mandate). Schools having 8th standard, must also be given permission for 10th standard. We recommend establishment of **quality schools in minority concentrated areas and regular RTE inspection of these schools.**
- ▶ A policy on **Public Private Partnership** should be put in place. The need of the hour is to tap the private initiatives both at the community level and State level for providing quality education and infrastructural support.
- ▶ **Minority educational institutions** provide space for the minorities to integrate their cultural requirements with those of the formal education system, It is important to note that Minority institutions are not isolating as the Supreme Court has necessitated 50% enrolment from general population into minority institutions. There is a need to expedite the solving of problems faced by minority institutions and to grant State recognition and support to Muslim Minority Educational Institutions. Higher educational institutes for Muslims, in the lines of Jamia Milia and AMU should be established in Maharashtra.
- ▶ **Vocational education through industry** would help in extending vocational education to a community having a dominance of self-employment. For instance, in Gujarat ,the local people such as diamond workers and garment manufacturers from local industries have conducted classes, decided the syllabus and given achievement certificates. Scholarships up to Rs. 1200/- have also been given to the students. This module could be explored and replicated in Maharashtra. State should link this education with opportunities for earning livelihood. Cooperatives of the semi skilled workers could be developed which can be service oriented.

- ▶ There is a need to **provide hostels to Muslim students on a priority basis** in government run institutions. There are two reasons for this suggestion, firstly, a Muslim youth/student has a small chance of securing accommodation on rental basis in a non-Muslim area, and secondly, the opportunity cost for studies for Muslims given their poverty is very high. However, care should be taken to make sure that there are no separate hostels for any community but intermingling of religious communities should be encouraged. In this context as well, Muslim girls should be given priority as far as hostel facilities are concerned.
- ▶ Facilities like attendance allowance , uniforms to girls is available but timely reach of these facilities can be more efficiently managed. While there are schools both government and private, the facilities like toilets for girls are not sufficiently available and maintained. In fact most of the schools do not comply with RTE norms of providing separate toilets for girls and drinking water. Almost all Muslim concentrated areas have a dearth of higher education and technical institutions.
- ▶ For higher education the access to **scholarships is limited and there is a lack of awareness** regarding the same. Thus the need is information dissemination through information centers/community centers at local level. The studies conducted on Muslim areas report that application for these scholarships require many documents/certificates and the Muslims are known to suffer from lack of legal documents due to their lack of awareness and factors like communal riots. Reluctance to approach the state departments is also evident among the Muslims. Further, the process takes a lot of time of some able member of the family, which results in loss of wage income for the families. The amount offered by the government as scholarships are miniscule. In other words a poor community is spending its limited resources many times more than what it gets back from the government as scholarship. Easing of the documentary and procedural requirements for the scholarship is needed and a single window approach is strongly recommended.
- ▶ The **content of the textbooks and syllabus of school and colleges need to be revised.** Muslim students are, very often, unable to meaningfully relate themselves and their past to what is taught in schools and colleges. Most of the times, Muslims as a community (in the medieval age) is represented as attackers, aggressors and foreigners who did no good to India. Such negative discourse create negative images of the community which has implications on their education and job opportunities. These are myths and fallacies of a deliberate creation and need to be overcome.
- ▶ The **Madarasa education system needs to be reviewed.** Mechanisms should be developed to mainstream formal education being imparted in Madarasas and necessary financial help need to be provided to the Madarsas willing to upgrade the content of the secular education. Those Madarasas wishing to provide education in English medium should be permitted by the government.
- ▶ The studies conducted on Muslims show that many Muslim girls drop out from education due to non-availability of girls' colleges in their vicinity. It is therefore suggested that **girl's colleges should be established in Muslim concentrated areas.** Here again the medium should be encouraged to be English. Moreover, there should also be a vocational training facility in these colleges.
- ▶ Studies and personal narrations reveal a perception of discriminatory practices in the field of education. This refers to discrimination faced in getting admission in the educational institutions as well as treatment faced during pedagogy. A civil servant in the state government recounts his

experience of his student days and says, “As Muslims we were always considered second grade citizens even in class rooms and were last to receive the attention of the teachers even when we did well. We used to be given lower marks and considered fit to deserve only that”. Hostile and negative attitude of teachers and college authorities makes the students from other religious communities to treat Muslims as lowly or someone not worthy of any attention. This affects their educational achievement.

- ▶ **Role of the minority commission must be strengthened and extended.** This should include areas like scholarships for Minority students, special cell for women issues, training and sensitisation of all government officials regarding minority issues. A legislative committee to monitor the reforms for Muslims should be formed. There should also be a scheme for reimbursement of fees for higher, technical and professional education. This would encourage minority students to enroll in these generally expensive subjects.
- ▶ **All rules and norms as in the case of SC/ST students for government freeships and scholarships should be applied to the Muslim students.**
- ▶ Finally, there is a need to **create spaces where students from all the religious, regional, and caste groups can interact and study together.** This will strengthen the process of formation of a multicultural and tolerant society. Keeping this in mind, it is recommended that Muslims as well as other minority communities and religious groups be given admission on a proportional manner in the existing educational institutions.

Table 3.3: Literacy rate in Maharashtra by major religions and districts, 2001

| Districts | All | | | Hindus | | | Muslims | | | Buddhists | | |
|---------------|-------|------|--------|--------|------|--------|---------|------|--------|-----------|------|--------|
| | Total | Male | Female | Total | Male | Female | Total | Male | Female | Total | Male | Female |
| MAHARASHTRA | 76.9 | 86.0 | 67.0 | 76.2 | 85.8 | 65.9 | 78.1 | 84.5 | 70.8 | 76.2 | 86.7 | 65.2 |
| Nandurbar | 55.8 | 66.2 | 45.2 | 54.0 | 64.4 | 43.4 | 82.6 | 90.1 | 73.5 | 74.4 | 88.0 | 60.3 |
| Dhule | 71.6 | 81.4 | 61.4 | 70.8 | 80.8 | 60.3 | 78.1 | 85.6 | 70.3 | 74.8 | 86.3 | 62.7 |
| Jalgaon | 75.4 | 85.9 | 64.3 | 76.1 | 86.6 | 65.0 | 71.2 | 81.5 | 60.5 | 69.9 | 83.9 | 55.4 |
| Buldana | 75.8 | 86.9 | 64.1 | 77.2 | 88.3 | 65.5 | 73.9 | 82.8 | 64.5 | 69.1 | 82.9 | 54.8 |
| Akola | 81.4 | 88.9 | 73.4 | 83.7 | 90.9 | 75.9 | 80.1 | 84.1 | 75.7 | 74.2 | 86.0 | 61.7 |
| Washim | 73.4 | 85.4 | 60.6 | 73.5 | 86.0 | 60.3 | 75.0 | 83.2 | 66.3 | 70.0 | 83.6 | 55.9 |
| Amravati | 82.5 | 88.9 | 75.7 | 82.6 | 89.1 | 75.7 | 84.7 | 88.0 | 81.1 | 79.7 | 88.5 | 70.3 |
| Wardha | 80.1 | 87.2 | 72.5 | 79.6 | 86.7 | 72.0 | 84.2 | 89.5 | 78.7 | 81.2 | 89.2 | 72.7 |
| Nagpur | 84.0 | 90.2 | 77.4 | 83.3 | 89.6 | 76.4 | 87.3 | 91.3 | 82.9 | 85.5 | 91.9 | 78.8 |
| Bhandara | 78.5 | 89.0 | 67.8 | 77.8 | 88.3 | 67.2 | 91.0 | 96.6 | 85.0 | 80.6 | 91.8 | 69.3 |
| Gondiya | 78.5 | 89.6 | 67.6 | 77.9 | 89.1 | 67.0 | 87.0 | 94.5 | 79.3 | 82.5 | 93.7 | 71.6 |
| Gadchiroli | 60.1 | 71.9 | 48.1 | 58.8 | 70.6 | 46.7 | 84.9 | 92.8 | 76.6 | 73.3 | 85.1 | 61.2 |
| Chandrapur | 73.2 | 82.9 | 62.9 | 71.7 | 81.7 | 61.2 | 83.3 | 89.9 | 76.3 | 78.4 | 88.1 | 68.2 |
| Yavatmal | 73.6 | 84.1 | 62.5 | 72.6 | 83.3 | 61.2 | 80.6 | 88.2 | 72.6 | 76.3 | 87.4 | 64.6 |
| Nanded | 67.8 | 80.4 | 54.3 | 67.1 | 80.4 | 53.0 | 70.2 | 79.9 | 60.0 | 68.5 | 81.0 | 55.3 |
| Hingoli | 66.3 | 80.7 | 51.2 | 66.1 | 81.1 | 50.4 | 68.4 | 79.4 | 56.9 | 64.6 | 79.2 | 49.7 |
| Parbhani | 66.1 | 79.6 | 52.0 | 66.1 | 80.6 | 51.1 | 66.9 | 76.3 | 57.1 | 63.3 | 77.1 | 49.3 |
| Jalna | 64.4 | 79.1 | 49.0 | 64.4 | 79.8 | 48.3 | 65.9 | 77.1 | 53.8 | 59.4 | 74.2 | 44.0 |
| Aurangabad | 72.9 | 84.9 | 60.1 | 72.7 | 85.4 | 59.2 | 72.6 | 82.6 | 62.0 | 71.5 | 84.1 | 57.9 |
| Nashik | 74.4 | 83.6 | 64.4 | 73.4 | 83.2 | 62.8 | 79.8 | 85.1 | 74.1 | 75.0 | 85.5 | 64.0 |
| Thane | 80.7 | 87.1 | 73.1 | 79.8 | 86.8 | 71.5 | 80.2 | 83.3 | 76.0 | 81.2 | 89.7 | 72.2 |
| Mumbai (Sub.) | 86.9 | 91.6 | 81.1 | 87.8 | 92.7 | 81.6 | 80.5 | 84.6 | 75.2 | 82.1 | 90.7 | 73.0 |
| Mumbai | 86.4 | 90.2 | 81.4 | 87.1 | 91.7 | 81.0 | 80.5 | 82.6 | 77.5 | 85.5 | 93.7 | 76.8 |
| Raigarh | 77.0 | 86.1 | 67.7 | 75.8 | 85.4 | 65.9 | 89.4 | 92.4 | 86.3 | 76.9 | 87.1 | 67.3 |
| Pune | 80.5 | 88.3 | 71.9 | 79.9 | 88.2 | 71.0 | 82.0 | 87.5 | 75.8 | 76.9 | 86.3 | 67.1 |
| Ahmadnagar | 75.3 | 85.7 | 64.3 | 74.7 | 85.4 | 63.5 | 79.2 | 88.0 | 69.9 | 70.2 | 81.0 | 58.8 |
| Bid | 68.0 | 80.7 | 54.5 | 67.4 | 80.5 | 53.5 | 71.7 | 81.9 | 60.9 | 67.4 | 79.9 | 54.4 |
| Latur | 71.5 | 82.9 | 59.4 | 72.0 | 83.4 | 59.9 | 69.1 | 80.7 | 56.9 | 68.1 | 79.9 | 55.4 |
| Osmanabad | 69.0 | 80.4 | 56.9 | 68.9 | 80.3 | 56.7 | 69.7 | 81.3 | 57.6 | 68.0 | 79.9 | 55.3 |
| Solapur | 71.2 | 82.0 | 59.8 | 70.8 | 81.7 | 59.2 | 73.2 | 83.4 | 62.5 | 70.8 | 83.0 | 58.4 |
| Satara | 78.2 | 88.2 | 68.4 | 78.1 | 88.1 | 68.1 | 83.1 | 89.8 | 76.0 | 74.9 | 86.9 | 63.3 |
| Ratnagiri | 75.0 | 85.9 | 65.8 | 73.6 | 85.0 | 63.9 | 86.7 | 92.4 | 81.7 | 73.6 | 85.7 | 63.5 |
| Sindhudurg | 80.3 | 90.3 | 71.2 | 80.4 | 90.3 | 71.3 | 81.3 | 89.2 | 73.5 | 74.9 | 87.9 | 64.1 |
| Kolhapur | 76.9 | 87.5 | 66.0 | 75.8 | 86.8 | 64.5 | 82.3 | 90.5 | 73.8 | 73.8 | 86.6 | 60.8 |
| Sangli | 76.6 | 86.3 | 66.7 | 75.6 | 85.5 | 65.4 | 81.6 | 89.4 | 73.6 | 75.3 | 87.2 | 63.5 |

Source: Census of India (2001).

Table 3.4: Muslim literacy rate (%) in Maharashtra by gender and sector, 2001

| S.No. | Division/Districts | Literacy rate (%) | | | Urban literacy rate (%) | | | Rural literacy rate (%) | | |
|----------|----------------------------|-------------------|-------------|-------------|-------------------------|-------------|-------------|-------------------------|-------------|-------------|
| | | Person | Male | Female | Person | Male | Female | Person | Male | Female |
| A | Konkan Division | 86.8 | 91.8 | 82.0 | 80.6 | 83.9 | 76.3 | 81.2 | 84.5 | 76.9 |
| 1 | Thane | 83.0 | 88.0 | 76.5 | 80.0 | 83.0 | 76.0 | 80.2 | 83.3 | 76.0 |
| 2 | Mumbai (Suburban) | -- | -- | -- | 80.5 | 84.6 | 75.2 | 80.5 | 84.6 | 75.2 |
| 3 | Mumbai | -- | -- | -- | 80.5 | 82.6 | 77.5 | 80.5 | 82.6 | 77.5 |
| 4 | Raigarh | 90.9 | 93.7 | 88.2 | 87.3 | 90.7 | 83.5 | 89.4 | 92.4 | 86.3 |
| 5 | Ratnagiri | 86.4 | 92.8 | 81.0 | 87.4 | 91.1 | 83.9 | 86.7 | 92.4 | 81.7 |
| 6 | Sindhudurg | 78.8 | 88.1 | 70.0 | 88.6 | 92.0 | 84.6 | 81.3 | 89.2 | 73.5 |
| B | Pune Division | 76.3 | 85.9 | 66.2 | 81.8 | 88.3 | 74.8 | 79.8 | 87.4 | 71.6 |
| 1 | Pune | 75.9 | 84.5 | 66.4 | 83.3 | 88.1 | 77.8 | 82.0 | 87.5 | 75.8 |
| 2 | Solapur | 70.4 | 81.6 | 58.5 | 75.2 | 84.7 | 65.4 | 73.2 | 83.4 | 62.5 |
| 3 | Satara | 80.8 | 88.7 | 72.5 | 86.8 | 91.7 | 81.5 | 83.1 | 89.9 | 76.0 |
| 4 | Kolhapur | 79.7 | 89.5 | 69.6 | 84.6 | 91.3 | 77.5 | 82.3 | 90.5 | 73.8 |
| 5 | Sangli | 78.5 | 87.5 | 69.2 | 84.5 | 91.2 | 77.6 | 81.6 | 89.5 | 73.6 |
| C | Nashik Division | 72.2 | 83.5 | 60.2 | 79.6 | 85.6 | 73.3 | 77.0 | 84.8 | 68.7 |
| 1 | Nandurbar | 82.8 | 92.2 | 68.0 | 82.5 | 88.8 | 75.9 | 82.6 | 90.2 | 73.5 |
| 2 | Dhule | 75.9 | 87.0 | 64.5 | 78.9 | 85.1 | 72.3 | 78.1 | 85.6 | 70.3 |
| 3 | Jalgaon | 67.4 | 79.6 | 54.6 | 75.5 | 83.6 | 67.0 | 71.2 | 81.5 | 60.5 |
| 4 | Nashik | 75.6 | 84.6 | 65.9 | 80.3 | 85.1 | 75.2 | 79.8 | 85.1 | 74.1 |
| 5 | Ahmadnagar | 75.7 | 86.5 | 64.4 | 83.7 | 89.9 | 77.1 | 79.2 | 88.0 | 70.0 |
| D | Aurangabad Division | 64.2 | 77.7 | 50.0 | 75.3 | 82.8 | 67.4 | 70.0 | 80.4 | 59.0 |
| 1 | Nanded | 64.5 | 77.4 | 50.9 | 74.9 | 81.9 | 67.5 | 70.2 | 79.9 | 60.0 |
| 2 | Hingoli | 64.4 | 78.0 | 50.3 | 72.3 | 80.8 | 63.3 | 68.4 | 79.4 | 56.9 |
| 3 | Parbhani | 58.0 | 71.9 | 43.8 | 70.4 | 78.0 | 62.4 | 66.9 | 76.3 | 57.1 |
| 4 | Jalna | 61.4 | 75.2 | 46.6 | 72.6 | 80.0 | 64.8 | 65.9 | 77.1 | 53.8 |
| 5 | Aurangabad | 63.9 | 78.1 | 48.8 | 79.2 | 85.9 | 72.0 | 72.6 | 82.6 | 62.0 |
| 6 | Bid | 68.4 | 80.8 | 55.5 | 75.5 | 83.3 | 67.3 | 71.7 | 81.9 | 60.9 |
| 7 | Latur | 64.5 | 78.5 | 49.9 | 75.0 | 83.5 | 65.8 | 69.1 | 80.7 | 56.9 |
| 8 | Osmanabad | 65.8 | 78.9 | 52.1 | 76.6 | 85.6 | 67.3 | 69.7 | 81.4 | 57.6 |
| E | Amravati Division | 77.1 | 84.7 | 69.2 | 81.7 | 86.2 | 76.9 | 79.6 | 85.5 | 73.4 |
| 1 | Buldana | 71.5 | 81.6 | 60.8 | 76.8 | 84.2 | 69.1 | 73.9 | 82.8 | 64.5 |
| 2 | Akola | 79.6 | 84.7 | 74.2 | 80.3 | 83.8 | 76.6 | 80.1 | 84.1 | 75.7 |
| 3 | Washim | 71.1 | 81.7 | 60.1 | 78.7 | 84.6 | 72.3 | 75.0 | 83.2 | 66.3 |
| 4 | Amravati | 83.6 | 87.9 | 79.0 | 85.4 | 88.1 | 82.6 | 84.7 | 88.0 | 81.1 |
| 5 | Yavatmal | 77.4 | 86.1 | 68.3 | 84.6 | 90.8 | 78.0 | 80.6 | 88.3 | 72.6 |
| F | Nagpur Division | 73.2 | 83.4 | 62.6 | 80.7 | 85.4 | 75.1 | 78.5 | 84.9 | 71.3 |
| 1 | Wardha | 80.6 | 86.8 | 74.1 | 87.2 | 91.6 | 82.6 | 84.2 | 89.5 | 78.7 |
| 2 | Nagpur | 84.2 | 90.7 | 77.1 | 87.6 | 91.4 | 83.5 | 87.3 | 91.3 | 82.9 |
| 3 | Bhandara | 88.9 | 96.1 | 81.2 | 92.7 | 97.0 | 88.1 | 91.0 | 96.6 | 85.0 |
| 4 | Gondiya | 84.3 | 93.5 | 74.9 | 89.9 | 95.6 | 84.1 | 87.0 | 94.5 | 79.3 |
| 5 | Gadchiroli | 81.6 | 91.5 | 71.3 | 90.5 | 95.1 | 85.6 | 84.9 | 92.8 | 76.6 |
| 6 | Chandrapur | 77.3 | 86.5 | 67.2 | 85.5 | 91.1 | 79.5 | 83.3 | 89.9 | 76.3 |
| | Maharashtra | 72.9 | 83.2 | 62.2 | 80.3 | 85.1 | 74.7 | 78.1 | 84.5 | 70.8 |

Source: Census of India (2001).

Table 3.5: Rural literacy rate (%) by major religions and districts in Maharashtra, 2001.

| Districts | All | | | Hindus | | | Muslims | | | Buddhists | | |
|---------------|-------|------|--------|--------|------|--------|---------|------|--------|-----------|------|--------|
| | Total | Male | Female | Total | Male | Female | Total | Male | Female | Total | Male | Female |
| MAHARASHTRA | 70.4 | 81.9 | 58.4 | 70.0 | 81.7 | 58.0 | 72.9 | 83.2 | 62.2 | 71.3 | 83.6 | 58.6 |
| Nandurbar | 51.1 | 62.0 | 40.0 | 50.2 | 60.9 | 39.4 | 82.8 | 92.2 | 68.0 | 69.6 | 85.3 | 53.4 |
| Dhule | 67.1 | 78.0 | 55.7 | 66.7 | 77.7 | 55.3 | 75.9 | 87.0 | 64.5 | 69.0 | 82.3 | 55.0 |
| Jalgaon | 72.1 | 84.0 | 59.6 | 72.8 | 84.5 | 60.4 | 67.4 | 79.6 | 54.6 | 65.8 | 81.5 | 49.4 |
| Buldana | 73.7 | 85.8 | 61.0 | 75.1 | 87.0 | 62.5 | 71.5 | 81.6 | 60.8 | 67.7 | 81.9 | 52.9 |
| Akola | 78.8 | 87.9 | 69.1 | 80.6 | 89.2 | 71.5 | 79.6 | 84.7 | 74.2 | 72.6 | 85.2 | 59.3 |
| Washim | 71.4 | 84.6 | 57.6 | 71.8 | 85.0 | 57.8 | 71.1 | 81.7 | 60.1 | 69.2 | 83.1 | 54.7 |
| Amravati | 79.2 | 86.8 | 71.1 | 79.0 | 86.6 | 71.0 | 83.6 | 87.9 | 79.0 | 77.6 | 87.1 | 67.3 |
| Wardha | 76.9 | 84.8 | 68.6 | 76.5 | 84.3 | 68.2 | 80.6 | 86.8 | 74.1 | 79.0 | 87.6 | 69.8 |
| Nagpur | 75.6 | 84.0 | 66.6 | 75.1 | 83.5 | 66.1 | 84.2 | 90.7 | 77.1 | 77.8 | 86.5 | 68.6 |
| Bhandara | 76.5 | 87.7 | 65.2 | 75.9 | 87.1 | 64.7 | 88.9 | 96.1 | 81.2 | 79.3 | 91.2 | 67.5 |
| Gondiya | 77.0 | 88.8 | 65.6 | 76.6 | 88.3 | 65.1 | 84.3 | 93.5 | 74.9 | 81.5 | 93.3 | 70.0 |
| Gadchiroli | 58.3 | 70.4 | 46.0 | 57.3 | 69.3 | 45.0 | 81.6 | 91.5 | 71.3 | 71.5 | 83.8 | 58.8 |
| Chandrapur | 67.7 | 78.8 | 56.0 | 66.7 | 77.9 | 55.1 | 77.3 | 86.5 | 67.2 | 73.4 | 85.0 | 61.4 |
| Yavatmal | 70.6 | 82.1 | 58.5 | 69.8 | 81.4 | 57.5 | 77.4 | 86.1 | 68.3 | 74.4 | 86.3 | 61.8 |
| Nanded | 64.6 | 78.4 | 50.0 | 64.4 | 78.5 | 49.6 | 64.5 | 77.4 | 50.9 | 65.4 | 78.4 | 51.7 |
| Hingoli | 64.3 | 79.7 | 48.3 | 64.3 | 80.0 | 48.0 | 64.4 | 78.0 | 50.3 | 63.4 | 78.3 | 48.1 |
| Parbhani | 61.4 | 77.0 | 45.5 | 62.1 | 77.9 | 45.8 | 58.0 | 71.9 | 43.8 | 57.8 | 72.6 | 43.0 |
| Jalna | 61.3 | 77.4 | 44.6 | 61.7 | 78.2 | 44.7 | 61.4 | 75.2 | 46.6 | 56.5 | 72.0 | 40.5 |
| Aurangabad | 67.0 | 81.6 | 51.6 | 67.6 | 82.3 | 52.0 | 63.9 | 78.1 | 48.8 | 64.4 | 79.2 | 48.8 |
| Nashik | 67.7 | 79.0 | 55.8 | 67.4 | 78.8 | 55.4 | 75.6 | 84.6 | 65.9 | 70.4 | 82.9 | 57.3 |
| Thane | 64.4 | 75.6 | 52.6 | 62.9 | 74.3 | 50.7 | 83.0 | 88.0 | 76.5 | 76.5 | 87.7 | 64.8 |
| Mumbai (Sub.) | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Mumbai | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Raigarh | 73.8 | 84.1 | 63.6 | 72.5 | 83.3 | 61.8 | 90.9 | 93.7 | 88.2 | 75.2 | 86.4 | 65.2 |
| Pune | 72.4 | 83.6 | 60.7 | 72.3 | 83.5 | 60.5 | 75.9 | 84.5 | 66.4 | 71.3 | 83.3 | 59.0 |
| Ahmadnagar | 72.9 | 84.2 | 61.1 | 72.7 | 84.1 | 60.8 | 75.7 | 86.5 | 64.4 | 66.5 | 78.3 | 53.9 |
| Bid | 65.3 | 78.9 | 51.0 | 65.0 | 78.8 | 50.5 | 68.4 | 80.8 | 55.5 | 63.3 | 76.3 | 49.6 |
| Latur | 68.9 | 81.2 | 55.9 | 69.5 | 81.6 | 56.7 | 64.5 | 78.5 | 49.9 | 64.1 | 76.7 | 50.6 |
| Osmanabad | 67.0 | 78.9 | 54.4 | 67.2 | 79.0 | 54.6 | 65.8 | 78.9 | 52.1 | 62.4 | 75.1 | 48.9 |
| Solapur | 68.3 | 79.6 | 56.1 | 68.0 | 79.4 | 55.8 | 70.4 | 81.6 | 58.5 | 63.8 | 76.9 | 50.2 |
| Satara | 76.8 | 87.5 | 66.4 | 76.8 | 87.5 | 66.4 | 80.8 | 88.7 | 72.5 | 74.1 | 86.6 | 62.1 |
| Ratnagiri | 73.3 | 85.0 | 63.6 | 71.9 | 84.2 | 61.8 | 86.4 | 92.8 | 81.0 | 72.8 | 85.1 | 62.5 |
| Sindhudurg | 79.3 | 89.8 | 69.8 | 79.4 | 89.9 | 70.0 | 78.8 | 88.1 | 70.0 | 74.1 | 87.4 | 63.1 |
| Kolhapur | 73.1 | 85.2 | 60.7 | 72.0 | 84.5 | 59.4 | 79.7 | 89.5 | 69.6 | 71.2 | 85.1 | 57.2 |
| Sangli | 74.1 | 84.6 | 63.5 | 73.4 | 84.1 | 62.6 | 78.5 | 87.5 | 69.2 | 72.4 | 85.3 | 59.9 |

Source: Census of India (2001).

Table 3.6: Urban literacy rate (%) by major religions and districts in Maharashtra, 2001.

| Districts | All | | | Hindus | | | Muslims | | | Buddhists | | |
|---------------|-------|------|--------|--------|------|--------|---------|------|--------|-----------|------|--------|
| | Total | Male | Female | Total | Male | Female | Total | Male | Female | Total | Male | Female |
| MAHARASHTRA | 85.5 | 91.0 | 79.1 | 86.3 | 92.1 | 79.6 | 80.3 | 85.1 | 74.7 | 82.1 | 90.5 | 73.3 |
| Nandurbar | 80.3 | 87.4 | 72.7 | 79.2 | 86.6 | 71.2 | 82.5 | 88.8 | 75.9 | 85.2 | 94.3 | 75.8 |
| Dhule | 84.5 | 90.8 | 77.7 | 86.1 | 92.4 | 79.2 | 78.9 | 85.1 | 72.3 | 80.6 | 90.3 | 70.3 |
| Jalgaon | 83.6 | 90.6 | 76.1 | 85.7 | 92.4 | 78.5 | 75.5 | 83.6 | 67.0 | 78.1 | 88.8 | 67.1 |
| Buldana | 83.5 | 91.1 | 75.5 | 86.5 | 93.7 | 78.7 | 76.8 | 84.2 | 69.1 | 78.2 | 89.5 | 66.3 |
| Akola | 85.5 | 90.5 | 80.2 | 89.2 | 94.1 | 84.0 | 80.3 | 83.8 | 76.6 | 78.8 | 88.5 | 68.5 |
| Washim | 82.4 | 89.5 | 74.8 | 84.2 | 91.8 | 76.1 | 78.7 | 84.6 | 72.3 | 78.0 | 88.4 | 66.9 |
| Amravati | 88.8 | 92.9 | 84.4 | 90.3 | 94.5 | 85.7 | 85.4 | 88.1 | 82.6 | 85.6 | 92.1 | 78.5 |
| Wardha | 88.6 | 93.7 | 83.2 | 88.8 | 93.9 | 83.4 | 87.2 | 91.6 | 82.6 | 87.4 | 93.8 | 80.7 |
| Nagpur | 88.7 | 93.6 | 83.4 | 88.5 | 93.6 | 83.0 | 87.6 | 91.4 | 83.5 | 89.1 | 94.5 | 83.4 |
| Bhandara | 88.8 | 95.4 | 82.0 | 88.3 | 95.1 | 81.1 | 92.7 | 97.0 | 88.1 | 90.1 | 96.7 | 83.7 |
| Gondiya | 89.1 | 95.6 | 82.4 | 89.0 | 95.4 | 82.4 | 89.9 | 95.6 | 84.1 | 87.9 | 95.9 | 80.0 |
| Gadchiroli | 83.0 | 90.7 | 74.8 | 81.4 | 89.6 | 72.8 | 90.5 | 95.1 | 85.6 | 85.6 | 93.8 | 77.3 |
| Chandrapur | 84.7 | 91.3 | 77.5 | 84.1 | 90.9 | 76.7 | 85.5 | 91.1 | 79.5 | 86.1 | 92.9 | 78.9 |
| Yavatmal | 86.4 | 92.6 | 79.8 | 87.0 | 93.1 | 80.4 | 84.6 | 90.8 | 78.0 | 84.0 | 91.8 | 75.8 |
| Nanded | 77.8 | 86.6 | 68.3 | 79.3 | 88.6 | 69.1 | 74.9 | 81.9 | 67.5 | 76.2 | 87.4 | 64.3 |
| Hingoli | 76.9 | 86.3 | 66.9 | 79.6 | 89.2 | 69.2 | 72.3 | 80.8 | 63.3 | 74.3 | 86.4 | 62.0 |
| Parbhani | 75.9 | 85.1 | 66.1 | 79.8 | 89.5 | 69.4 | 70.4 | 78.0 | 62.4 | 72.7 | 84.8 | 60.2 |
| Jalna | 77.4 | 86.3 | 68.0 | 79.3 | 88.8 | 69.1 | 72.6 | 80.0 | 64.8 | 73.3 | 84.7 | 61.1 |
| Aurangabad | 82.7 | 90.2 | 74.4 | 85.5 | 92.8 | 77.4 | 79.2 | 85.9 | 72.0 | 76.1 | 87.3 | 63.9 |
| Nashik | 84.6 | 90.6 | 77.9 | 85.9 | 92.2 | 78.7 | 80.3 | 85.1 | 75.2 | 76.8 | 86.5 | 66.6 |
| Thane | 86.5 | 91.0 | 81.1 | 87.3 | 92.0 | 81.5 | 80.0 | 83.0 | 76.0 | 81.9 | 90.0 | 73.3 |
| Mumbai (Sub.) | 86.9 | 91.6 | 81.1 | 87.8 | 92.7 | 81.6 | 80.5 | 84.6 | 75.2 | 82.1 | 90.7 | 73.0 |
| Mumbai | 86.4 | 90.2 | 81.4 | 87.1 | 91.7 | 81.0 | 80.5 | 82.6 | 77.5 | 85.5 | 93.7 | 76.8 |
| Raigarh | 87.1 | 92.0 | 81.4 | 87.1 | 92.2 | 81.1 | 87.3 | 90.7 | 83.5 | 81.4 | 88.8 | 73.6 |
| Pune | 86.1 | 91.6 | 80.0 | 86.3 | 91.9 | 80.1 | 83.3 | 88.1 | 77.8 | 78.7 | 87.3 | 69.8 |
| Ahmadnagar | 84.7 | 91.4 | 77.3 | 84.2 | 91.3 | 76.3 | 83.7 | 89.9 | 77.1 | 78.8 | 87.2 | 70.0 |
| Bid | 80.0 | 88.8 | 70.6 | 82.3 | 91.3 | 72.5 | 75.5 | 83.3 | 67.3 | 74.8 | 86.3 | 62.7 |
| Latur | 80.1 | 88.5 | 70.9 | 82.4 | 90.7 | 73.4 | 75.0 | 83.5 | 65.8 | 73.7 | 84.4 | 62.2 |
| Osmanabad | 79.6 | 88.3 | 70.3 | 80.4 | 89.0 | 71.1 | 76.6 | 85.6 | 67.3 | 78.3 | 88.8 | 67.1 |
| Solapur | 77.5 | 87.2 | 67.5 | 77.7 | 87.5 | 67.5 | 75.2 | 84.7 | 65.4 | 74.5 | 86.3 | 62.7 |
| Satara | 86.4 | 92.1 | 80.4 | 86.5 | 92.3 | 80.4 | 86.8 | 91.7 | 81.5 | 79.3 | 88.3 | 70.0 |
| Ratnagiri | 88.3 | 91.7 | 84.7 | 88.5 | 91.7 | 85.0 | 87.4 | 91.1 | 83.9 | 87.2 | 93.6 | 80.8 |
| Sindhudurg | 89.7 | 94.1 | 85.3 | 90.0 | 94.3 | 85.7 | 88.6 | 92.0 | 84.6 | 87.0 | 94.8 | 79.4 |
| Kolhapur | 85.9 | 92.6 | 78.7 | 85.5 | 92.4 | 78.1 | 84.6 | 91.3 | 77.5 | 84.9 | 92.6 | 76.7 |
| Sangli | 84.2 | 91.2 | 76.8 | 83.4 | 90.8 | 75.6 | 84.5 | 91.2 | 77.6 | 82.8 | 92.0 | 73.2 |

Source: Census of India 2001.

Table 3.7: Educational attainment by SRCs

| Year | Total | | | Male (Urban) | | | Female (Urban) | | | Male (Rural) | | | Female (Rural) | | |
|---|---------|----------|------------|--------------|----------|------------|----------------|----------|------------|--------------|----------|------------|----------------|----------|------------|
| | Muslims | SCs/ STs | All Others | Muslims | SCs/ STs | All Others | Muslims | SCs/ STs | All Others | Muslims | SCs/ STs | All Others | Muslims | SCs/ STs | All Others |
| Percentage who completed at least primary school across SRCs in selected states | | | | | | | | | | | | | | | |
| 2001 | 80.4 | 75.8 | 89.5 | 80.1 | 88.5 | 92.7 | 84.4 | 86 | 92.4 | 80.1 | 76.4 | 89.7 | 71.4 | 64.1 | 84.1 |
| 1999 | 76.2 | 70.3 | 85.9 | 76.9 | 86.3 | 90.6 | 79.6 | 79.4 | 88.7 | 77.3 | 74 | 87.5 | 63.9 | 53.7 | 77 |
| 1996 | 73 | 63 | 82 | 76.5 | 85.2 | 89.8 | 73.4 | 72.4 | 84.7 | 75.1 | 68.8 | 85.1 | 57 | 42.2 | 67.4 |
| 1991 | 65.9 | 52.7 | 75.2 | 73.7 | 81 | 88.4 | 63.6 | 61.3 | 78.8 | 69.3 | 59 | 78.7 | 45.7 | 30.8 | 55.3 |
| 1986 | 59 | 40.7 | 67.2 | 69.8 | 74 | 86.2 | 56.1 | 49.2 | 73.5 | 59.9 | 46.2 | 69.2 | 34.9 | 18.6 | 41.6 |
| 1971 | 50.1 | 28 | 56.1 | 65 | 63.9 | 82.5 | 44 | 33.4 | 64.2 | 49.3 | 30.9 | 56.4 | 23 | 8.9 | 25.5 |
| 1948 | 24.1 | 8.3 | 26.1 | 46.3 | 34 | 67.3 | 16.2 | 6.4 | 34.5 | 25.2 | 11.3 | 26 | 4.9 | 1.2 | 4.6 |
| Percentage who completed at least middle school across SRCs in selected states | | | | | | | | | | | | | | | |
| 2001 | 56.8 | 59 | 75.9 | 55.6 | 71.7 | 80.9 | 61.4 | 70.4 | 82.1 | 58.6 | 59.5 | 76.2 | 46.3 | 46.7 | 66.4 |
| 1999 | 53.5 | 54.9 | 72.5 | 53.8 | 71.8 | 79.4 | 56.9 | 63.9 | 78 | 57.6 | 58.9 | 74.7 | 38.8 | 37.7 | 58.3 |
| 1996 | 50.3 | 48.5 | 67.9 | 54.2 | 71.8 | 79.4 | 49.9 | 56.9 | 72.8 | 55.7 | 54.5 | 71.9 | 31.6 | 27.4 | 46.1 |
| 1991 | 42.8 | 39 | 59.6 | 51.5 | 67.5 | 77.6 | 38.7 | 44.9 | 64.2 | 49.6 | 45.2 | 64 | 21.6 | 18.3 | 32.9 |
| 1986 | 35.9 | 28.3 | 50.7 | 47.1 | 59.5 | 74.7 | 30.8 | 32.8 | 57 | 39.4 | 33.1 | 52.5 | 13.6 | 9.2 | 20.5 |
| 1971 | 28.6 | 16.9 | 39.3 | 42.4 | 47.7 | 69.3 | 21.8 | 19 | 46 | 27.5 | 17.6 | 36.2 | 6.7 | 3.2 | 9.8 |
| 1948 | 10 | 3.4 | 14.2 | 23.7 | 19.8 | 49.8 | 5.4 | 2.3 | 19.5 | 7.5 | 3.7 | 9 | 0.8 | 0.3 | 1 |
| Percentage who completed at least matric school across SRCs in selected states | | | | | | | | | | | | | | | |
| 2001 | 35.1 | 32.4 | 52.2 | 36.9 | 50.4 | 63.9 | 36.6 | 39.5 | 60.4 | 39 | 36.9 | 53.4 | 20.5 | 16.1 | 30.5 |
| 1996 | 30.3 | 26.7 | 46.1 | 36.4 | 48.9 | 63.5 | 27.9 | 30.6 | 52.5 | 35.4 | 31.5 | 48 | 13.4 | 10.7 | 21.1 |
| 1991 | 25.2 | 19.3 | 39.2 | 33.7 | 43.2 | 61.7 | 21.6 | 21.7 | 46.2 | 27.5 | 22.7 | 38.3 | 8 | 5.3 | 12.6 |
| 1976 | 20.6 | 11.5 | 31.1 | 31.2 | 35.3 | 58.6 | 15.5 | 12.1 | 37.8 | 18.9 | 11.7 | 26 | 4 | 1.7 | 5.9 |
| 1953 | 7.3 | 2.4 | 11.7 | 18 | 15 | 43.7 | 3.7 | 1.5 | 15.8 | 5.1 | 2.5 | 6.5 | 0.4 | 0.1 | 0.6 |

Source: Sachar Committee Report, 2006; Appendix Tables (pp, 295-300)

Table 3.8: District-wise percentage distribution of Muslim population (age 7 years and above) by educational attainments

| District | Illiterate | Below primary | Primary | Middle | Secondary | Higher secondary | Graduate & above |
|------------|------------|---------------|---------|--------|-----------|------------------|------------------|
| Nandurbar | 21.2 | 13.1 | 16.3 | 27.4 | 12.7 | 7.3 | 1.3 |
| Dhule | 17.4 | 8.3 | 16.0 | 34.8 | 14.8 | 7.0 | 1.6 |
| Jalgaon | 20.0 | 8.4 | 16.8 | 34.8 | 14.3 | 4.1 | 1.4 |
| Buldhana | 19.1 | 8.6 | 14.9 | 36.0 | 14.1 | 6.3 | 1.0 |
| Akola | 15.3 | 8.3 | 18.3 | 37.6 | 14.1 | 5.4 | 0.6 |
| Washim | 17.8 | 9.5 | 20.8 | 33.0 | 12.6 | 5.0 | 0.5 |
| Amravati | 19.0 | 11.4 | 34.3 | 25.5 | 7.1 | 1.9 | 0.4 |
| Wardha | 21.0 | 7.1 | 26.2 | 31.2 | 10.2 | 3.4 | 0.9 |
| Nagpur | 18.8 | 12.0 | 21.3 | 26.7 | 13.0 | 6.6 | 1.4 |
| Bhandara | 10.5 | 9.1 | 21.1 | 30.2 | 15.3 | 13.1 | 0.7 |
| Gondiya | 12.7 | 5.4 | 27.3 | 26.5 | 18.5 | 9.2 | 0.4 |
| Gadchiroli | 13.5 | 4.3 | 24.8 | 29.4 | 16 | 10.6 | 1.5 |
| Chandrapur | 31.6 | 10.6 | 24.3 | 23.4 | 6.4 | 3.3 | 0.3 |
| Yavatmal | 17.9 | 7.8 | 22.7 | 24.8 | 20.0 | 6.9 | 0.0 |
| Nanded | 24.3 | 9.6 | 14.9 | 32.8 | 11.7 | 4.6 | 1.1 |
| Hingoli | 21.5 | 8.2 | 16.0 | 25.9 | 17.6 | 8.5 | 1.8 |
| Parbhani | 32.9 | 8.9 | 13.1 | 27.6 | 9.3 | 6.5 | 0.7 |
| Jalna | 27.8 | 7.9 | 15.3 | 34.5 | 10.3 | 1.5 | 1.7 |
| Aurangabad | 23.6 | 10.0 | 15.5 | 31.3 | 13.3 | 4.7 | 1.1 |
| Nashik | 17.8 | 14.3 | 16.8 | 31.1 | 13.7 | 3.7 | 1.7 |
| Thane | 20.1 | 11.6 | 19.7 | 25.7 | 13.9 | 5.1 | 2.9 |
| Mumbai (S) | 20.4 | 10.5 | 15.7 | 24.8 | 18.7 | 6.2 | 3.1 |
| Mumbai | 23.9 | 8.5 | 12.7 | 24.1 | 16.6 | 9.0 | 4.7 |
| Raigarh | 18.4 | 8.8 | 15.3 | 32.8 | 15.6 | 5.6 | 3.1 |
| Pune | 18.8 | 5.8 | 26.6 | 26.1 | 14.9 | 5.6 | 1.7 |
| Ahmadnagar | 29.0 | 5.5 | 25.2 | 23.2 | 11.0 | 5.5 | 0.6 |
| Bid | 21.3 | 11.9 | 15.9 | 26.9 | 13.8 | 7.8 | 2.2 |
| Latur | 33.0 | 12.3 | 13.4 | 30.4 | 59.0 | 2.8 | 2.2 |
| Osmanabad | 27.9 | 8.9 | 13.8 | 23.6 | 15.7 | 5.2 | 4.9 |
| Solapur | 26.5 | 5.7 | 11.4 | 29.9 | 17.5 | 7.7 | 1.2 |
| Satara | 10.4 | 6.5 | 7.8 | 25.2 | 31.1 | 12.6 | 6.5 |
| Ratnagiri | 9.2 | 4.9 | 8.9 | 26.9 | 29.2 | 16.7 | 4.3 |
| Sindhudurg | 13.8 | 6.7 | 10.3 | 24 | 28.5 | 14.7 | 1.9 |
| Kolhapur | 21.4 | 6.7 | 14.8 | 27.9 | 17.8 | 5.3 | 6.1 |
| Sangli | 17.5 | 3.0 | 17.2 | 27.9 | 23.2 | 7.1 | 4.0 |
| Total | 20.8 | 9.2 | 17.3 | 28.5 | 15.2 | 6.3 | 2.2 |

Source: TISS sample survey, May-November 2009, (Shaban 2011).

Table 3.9: Percentage distribution of Muslim population (age 7 years and above) by educational attainment and sex.

| Educational level | Male | Female | Total |
|-----------------------------------|------|--------|-------|
| Illiterate | 15.6 | 26.3 | 20.8 |
| Literate without formal education | 0.3 | 0.3 | 0.3 |
| Below primary | 9.5 | 8.9 | 9.2 |
| Primary | 18 | 16.6 | 17.3 |
| Middle | 28.8 | 28.2 | 28.5 |
| Secondary | 17 | 13.3 | 15.2 |
| Higher secondary | 7.7 | 5 | 6.3 |
| Graduate & above | 2.9 | 1.4 | 2.2 |

Source: TISS sample survey, May-November 2009, (Shaban 2011).

Table 3.10: Percentage distribution of Muslims by educational attainments (age 7+ years) in Maharashtra

| Educational Level | Age (in years) | | | | | | | | | | | Total (%) | |
|-------------------------------------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------------|-----------|-----|
| | 7-9 | 10-12 | 13-15 | 16-17 | 18-21 | 22-25 | 26-35 | 36-45 | 46-55 | 56-65 | 65 & above | | |
| | Total | | | | | | | | | | | | |
| Illiterate | 1.6 | 2.1 | 1.6 | 1.1 | 4.0 | 6.0 | 19.2 | 21.9 | 15.8 | 15.5 | 11.2 | 100 | |
| Literate without formal education | --- | --- | --- | --- | --- | --- | 11.8 | 29.4 | 33.3 | 3.9 | 5.9 | 15.7 | 100 |
| Below primary | 60.7 | 6.6 | 2.1 | 1.5 | 3.0 | 3.7 | 8.6 | 7.0 | 3.7 | 2.1 | 0.9 | 100 | |
| Primary | 14.3 | 27.3 | 4.8 | 3.0 | 6.4 | 7.0 | 14.6 | 11.1 | 5.7 | 3.9 | 1.8 | 100 | |
| Middle | --- | 14.2 | 16.6 | 6.0 | 13.2 | 10.2 | 19.3 | 11.6 | 4.8 | 2.7 | 1.3 | 100 | |
| Secondary | --- | --- | 14.4 | 12.1 | 18.5 | 12.5 | 21.5 | 12.6 | 5.2 | 2.3 | 0.8 | 100 | |
| Higher secondary | --- | --- | 2.5 | 16.2 | 28.0 | 16.2 | 21.1 | 8.9 | 4.5 | 1.9 | 0.6 | 100 | |
| Graduate in arts & commerce, etc | --- | --- | --- | 0.3 | 24.5 | 34.9 | 24.0 | 7.9 | 4.6 | 2.7 | 1.1 | 100 | |
| Graduate in Engineering/ Technology | --- | --- | --- | --- | 10.3 | 30.8 | 35.9 | 12.8 | 2.6 | 7.7 | --- | 100 | |
| Graduate in Medicine | --- | --- | --- | --- | --- | 33.3 | 66.7 | --- | --- | --- | --- | 100 | |
| Post-Graduate & above | --- | --- | --- | --- | 7.1 | --- | 57.1 | 21.4 | 7.1 | 7.1 | --- | 100 | |
| Hafiz/Qari | --- | --- | 21.9 | 25.0 | 18.8 | 9.4 | 6.3 | 15.6 | 3.1 | --- | --- | 100 | |
| Total | 8.4 | 9.8 | 8.5 | 5.5 | 11.1 | 9.4 | 18.1 | 13.2 | 7.2 | 5.4 | 3.3 | 100 | |
| | Male | | | | | | | | | | | | |
| Illiterate | 1.9 | 3.8 | 2.1 | 1.9 | 4.7 | 5.6 | 18.7 | 21.9 | 15.5 | 13.1 | 10.7 | 100 | |
| Literate without formal education | --- | --- | --- | --- | --- | --- | 11.1 | 25.9 | 37.0 | 7.4 | --- | 18.5 | 100 |
| Below primary | 59.1 | 6.4 | 2.7 | 1.7 | 4.2 | 4.4 | 7.9 | 6.1 | 3.8 | 2.5 | 1.3 | 100 | |
| Primary | 12.6 | 28.3 | 5.1 | 3.0 | 7.5 | 6.3 | 12.1 | 11.4 | 6.5 | 4.5 | 2.7 | 100 | |
| Middle | --- | 13.4 | 15.8 | 5.6 | 13.4 | 10.2 | 18.7 | 12.2 | 5.7 | 3.1 | 1.9 | 100 | |
| Secondary | --- | --- | 11.8 | 9.6 | 17.6 | 12.6 | 20.5 | 16.2 | 6.7 | 3.6 | 1.4 | 100 | |
| Higher secondary | --- | --- | 1.6 | 15.0 | 26.3 | 17.0 | 20.4 | 10.7 | 5.5 | 2.6 | 0.8 | 100 | |
| Graduate in arts & commerce, etc | --- | --- | --- | 0.4 | 23.2 | 31.7 | 24.4 | 9.8 | 5.7 | 3.3 | 1.6 | 100 | |
| Graduate in Engineering/ Technology | --- | --- | --- | --- | 9.7 | 25.8 | 38.7 | 16.1 | 3.2 | 6.5 | --- | 100 | |
| Graduate in Medicine | --- | --- | --- | --- | --- | 33.3 | 66.7 | --- | --- | --- | --- | 100 | |
| Post-Graduate & above | --- | --- | --- | --- | --- | --- | 63.6 | 18.2 | 9.1 | 9.1 | --- | 100 | |
| Hafiz/Qari | --- | --- | 14.8 | 25.9 | 18.5 | 11.1 | 7.4 | 18.5 | 3.7 | --- | --- | 100 | |
| Total | 8.2 | 10.1 | 8.2 | 5.5 | 12.0 | 9.7 | 17.2 | 13.6 | 7.3 | 4.9 | 3.2 | 100 | |
| | Female | | | | | | | | | | | | |
| Illiterate | 1.4 | 1.0 | 1.2 | 0.6 | 3.6 | 6.2 | 19.5 | 21.9 | 16.0 | 17.0 | 11.5 | 100 | |
| Literate without formal education | --- | --- | --- | --- | --- | --- | 12.5 | 33.3 | 29.2 | 12.5 | 12.5 | 100 | |
| Below primary | 62.4 | 6.9 | 1.5 | 1.2 | 1.6 | 3.1 | 9.4 | 8.1 | 3.5 | 1.6 | 0.6 | 100 | |
| Primary | 16.3 | 26.3 | 4.6 | 3.0 | 5.2 | 7.7 | 17.5 | 10.7 | 4.9 | 3.2 | 0.6 | 100 | |
| Middle | --- | 15.2 | 17.5 | 6.4 | 12.9 | 10.3 | 20.0 | 11.0 | 3.8 | 2.4 | 0.6 | 100 | |
| Secondary | --- | --- | 17.9 | 15.3 | 19.6 | 12.4 | 22.8 | 7.9 | 3.2 | 0.6 | 0.2 | 100 | |
| Higher secondary | --- | --- | 4.0 | 18.0 | 30.9 | 14.8 | 22.2 | 6.1 | 3.0 | 0.8 | 0.2 | 100 | |
| Graduate in arts & commerce, etc | --- | --- | --- | --- | 27.3 | 41.3 | 23.1 | 4.1 | 2.5 | 1.7 | --- | 100 | |
| Graduate in Engineering/ Technology | --- | --- | --- | --- | 12.5 | 50.0 | 25.0 | --- | --- | 12.5 | --- | 100 | |
| Post-Graduate & above | --- | --- | --- | --- | --- | 33.3 | 33.3 | 33.3 | --- | --- | --- | 100 | |
| Hafiz/Qari | --- | --- | 60.0 | 20.0 | 20.0 | --- | --- | --- | --- | --- | --- | 100 | |
| Total | 8.7 | 9.5 | 8.8 | 5.5 | 10.1 | 9.1 | 19.1 | 12.9 | 7.0 | 6.0 | 3.4 | 100 | |
| | Urban | | | | | | | | | | | | |
| Illiterate | 1.9 | 2.5 | 1.7 | 1.2 | 4.2 | 6.4 | 20.9 | 22.7 | 14.8 | 13.7 | 10.0 | 100 | |
| Literate without formal education | --- | --- | --- | --- | --- | --- | 12.5 | 25.0 | 35.0 | 5.0 | 5.0 | 17.5 | 100 |
| Below primary | 60.2 | 6.8 | 2.5 | 1.7 | 3.3 | 3.6 | 8.6 | 7.1 | 3.5 | 1.9 | 0.9 | 100 | |
| Primary | 14.6 | 27.3 | 5.3 | 3.4 | 6.7 | 7.0 | 14.8 | 10.2 | 5.5 | 3.7 | 1.6 | 100 | |
| Middle | --- | 14.2 | 15.8 | 6.2 | 13.6 | 10.9 | 19.7 | 11.2 | 4.7 | 2.6 | 1.0 | 100 | |
| Secondary | --- | --- | 13.6 | 11.3 | 17.8 | 12.2 | 22.5 | 13.5 | 5.5 | 2.4 | 1.0 | 100 | |
| Higher secondary | --- | --- | 2.9 | 15.6 | 27.6 | 15.2 | 21.7 | 9.4 | 4.8 | 2.0 | 0.8 | 100 | |
| Graduate in arts & commerce, etc | --- | --- | --- | --- | 24.2 | 34.1 | 24.9 | 7.7 | 4.4 | 3.3 | 1.5 | 100 | |
| Graduate in Engineering/ Technology | --- | --- | --- | --- | 8.6 | 28.6 | 37.1 | 14.3 | 2.9 | 8.6 | --- | 100 | |
| Graduate in Medicine | --- | --- | --- | --- | --- | 33.3 | 66.7 | --- | --- | --- | --- | 100 | |
| Post-Graduate & above | --- | --- | --- | --- | 8.3 | --- | 66.7 | 16.7 | --- | 8.3 | --- | 100 | |
| Hafiz/Qari | --- | --- | 17.6 | 29.4 | 17.6 | --- | 5.9 | 23.5 | 5.9 | --- | --- | 100 | |
| Total | 8.8 | 10.0 | 8.2 | 5.4 | 11.0 | 9.5 | 18.8 | 13.3 | 7.0 | 5.0 | 3.0 | 100 | |
| | Rural | | | | | | | | | | | | |
| Illiterate | 1.1 | 1.1 | 1.2 | 0.8 | 3.7 | 5.1 | 15.6 | 20.3 | 18.0 | 19.4 | 13.7 | 100 | |
| Literate without formal education | --- | --- | --- | --- | --- | --- | 9.1 | 45.5 | 27.3 | 9.1 | 9.1 | 100 | |
| Below primary | 61.7 | 6.4 | 1.3 | 0.8 | 2.3 | 4.1 | 8.6 | 6.9 | 4.1 | 2.6 | 1.1 | 100 | |
| Primary | 13.8 | 27.4 | 3.8 | 2.3 | 5.9 | 6.9 | 14.3 | 13.0 | 6.2 | 4.4 | 2.1 | 100 | |
| Middle | --- | 14.2 | 18.1 | 5.5 | 12.4 | 8.9 | 18.6 | 12.5 | 4.9 | 3.1 | 1.8 | 100 | |
| Secondary | --- | --- | 16.0 | 13.5 | 19.8 | 13.1 | 19.5 | 11.0 | 4.5 | 2.2 | 0.5 | 100 | |
| Higher secondary | --- | --- | 1.8 | 17.2 | 28.9 | 17.9 | 20.1 | 8.1 | 4.0 | 1.8 | 0.2 | 100 | |
| Graduate in arts & commerce, etc | --- | --- | --- | 1.1 | 25.5 | 37.2 | 21.3 | 8.5 | 5.3 | 1.1 | --- | 100 | |
| Graduate in Engineering/ Technology | --- | --- | --- | --- | 25.0 | 50.0 | 25.0 | --- | --- | --- | --- | 100 | |
| Post-Graduate & above | --- | --- | --- | --- | --- | --- | 50.0 | 50.0 | --- | --- | --- | 100 | |
| Hafiz/Qari | --- | --- | 26.7 | 20.0 | 20.0 | 20.0 | 6.7 | 6.7 | --- | --- | --- | 100 | |
| Total | 7.7 | 9.5 | 9.0 | 5.7 | 11.2 | 9.2 | 16.7 | 13.1 | 7.6 | 6.4 | 3.9 | 100 | |

Source: TISS sample survey, May-November 2009, (Shaban 2011).

Table 3.11: Percentage distribution of Muslims by educational levels (age 7+ years) in Maharashtra, 2001.

| Age | Popu- lation | Educational Level | | | | | | | | | | | | |
|-------------------|-----------------|-------------------|---------------|------------------------|------------------|---------|--------|----------------------|------|------------------------|-------------------|-------------------------|--------------|------|
| | | Illiterate | Lite- rate | Informally educated | Below primary | Primary | Middle | Matric /Secondary | HSc | Non-tech dip./cert. | Tech dip./cert | Gradu ate & above | Unclassified | |
| | | | | | | | | | | | | | | |
| | | | | | | | Total | | | | | | | |
| 7 | 2.8 | 3.0 | 2.7 | 0.9 | 9.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 | 3.4 | 2.0 | 3.8 | 0.8 | 13.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 |
| 9 | 2.7 | 0.9 | 3.2 | 0.6 | 10.2 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 10 | 4.0 | 1.3 | 4.7 | 1.1 | 11.2 | 4.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 11 | 2.7 | 0.6 | 3.2 | 0.7 | 4.1 | 6.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 12 | 3.7 | 1.2 | 4.4 | 1.4 | 3.4 | 9.9 | 2.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.2 |
| 13 | 2.6 | 0.7 | 3.1 | 1.0 | 1.4 | 6.4 | 4.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 |
| 14 | 2.9 | 1.0 | 3.4 | 1.4 | 1.3 | 4.8 | 10.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 15 | 2.7 | 1.2 | 3.1 | 1.7 | 1.2 | 3.2 | 8.8 | 3.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 |
| 16 | 2.8 | 1.3 | 3.2 | 2.0 | 1.2 | 2.8 | 6.9 | 6.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 |
| 17 | 2.1 | 0.9 | 2.4 | 1.5 | 0.8 | 1.9 | 4.1 | 7.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 18 | 3.6 | 2.2 | 4.0 | 3.6 | 1.6 | 3.4 | 6.0 | 6.7 | 10.7 | 5.8 | 4.8 | 0.0 | 0.0 | 1.7 |
| 19 | 1.8 | 0.9 | 2.1 | 1.9 | 0.8 | 1.6 | 2.9 | 3.4 | 7.9 | 4.1 | 3.8 | 0.0 | 0.0 | 0.0 |
| 20-24 | 11.7 | 8.2 | 12.6 | 13.8 | 5.2 | 10.8 | 15.8 | 18.4 | 32.3 | 27.0 | 25.8 | 20.5 | 24.1 | 24.1 |
| 25-29 | 9.9 | 9.3 | 10.1 | 12.8 | 5.2 | 9.3 | 11.1 | 13.9 | 16.7 | 16.0 | 17.7 | 23.2 | 24.1 | 24.1 |
| 30-34 | 8.6 | 9.9 | 8.2 | 11.4 | 5.3 | 8.0 | 8.2 | 10.5 | 10.6 | 11.0 | 14.2 | 16.6 | 3.4 | 3.4 |
| 35-59 | 24.2 | 35.1 | 21.1 | 31.9 | 17.6 | 21.1 | 17.3 | 26.6 | 19.8 | 30.8 | 28.6 | 35.8 | 27.6 | 27.6 |
| 60+ | 7.8 | 19.7 | 4.5 | 10.5 | 6.7 | 4.5 | 1.9 | 3.3 | 2.0 | 5.3 | 4.9 | 3.8 | 6.9 | 6.9 |
| A.N.S | 0.1 | 0.3 | 0.1 | 0.9 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| | | | | | | | Male | | | | | | | |
| 7 | 2.7 | 4.1 | 2.4 | 0.8 | 8.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 | 3.3 | 2.7 | 3.4 | 0.9 | 12.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.9 |
| 9 | 2.6 | 1.2 | 2.8 | 0.6 | 9.6 | 0.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 10 | 3.9 | 1.8 | 4.3 | 1.2 | 11.1 | 4.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 11 | 2.6 | 0.8 | 2.9 | 0.8 | 4.1 | 6.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 12 | 3.7 | 1.7 | 4.1 | 1.6 | 3.6 | 9.7 | 1.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.9 |
| 13 | 2.5 | 0.9 | 2.8 | 1.1 | 1.4 | 6.2 | 3.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 14 | 2.8 | 1.3 | 3.1 | 1.4 | 1.4 | 4.8 | 8.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 15 | 2.8 | 1.7 | 2.9 | 1.6 | 1.3 | 3.3 | 8.0 | 2.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.9 |
| 16 | 2.8 | 1.7 | 3.0 | 1.9 | 1.3 | 2.8 | 6.5 | 5.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 17 | 2.2 | 1.2 | 2.3 | 1.4 | 0.9 | 1.9 | 4.1 | 5.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 18 | 3.9 | 3.0 | 4.0 | 3.5 | 1.9 | 3.6 | 6.1 | 6.2 | 8.6 | 6.1 | 4.5 | 0.0 | 0.0 | 1.9 |
| 19 | 1.9 | 1.1 | 2.1 | 1.9 | 0.8 | 1.6 | 2.9 | 3.1 | 6.6 | 3.7 | 3.6 | 0.0 | 0.0 | 0.0 |
| 20-24 | 12.3 | 9.4 | 12.8 | 13.3 | 5.5 | 10.7 | 16.4 | 17.5 | 30.2 | 25.3 | 25.2 | 17.4 | 25.0 | 25.0 |
| 25-29 | 9.8 | 9.0 | 9.9 | 12.1 | 4.8 | 8.5 | 11.3 | 13.4 | 17.1 | 15.6 | 17.9 | 21.4 | 26.9 | 26.9 |
| 30-34 | 8.5 | 9.4 | 8.3 | 11.1 | 5.1 | 7.5 | 8.6 | 10.9 | 11.7 | 11.1 | 14.9 | 16.8 | 3.8 | 3.8 |
| 35-59 | 24.7 | 33.1 | 23.1 | 33.0 | 17.8 | 22.2 | 20.0 | 30.8 | 23.2 | 32.4 | 29.3 | 39.6 | 28.8 | 28.8 |
| 60+ | 7.0 | 15.5 | 5.4 | 10.9 | 7.6 | 5.8 | 2.4 | 4.3 | 2.5 | 5.8 | 4.6 | 4.8 | 7.7 | 7.7 |
| Age not stated | 0.1 | 0.4 | 0.1 | 1.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| | | | | | | | Female | | | | | | | |
| 7 | 2.9 | 2.4 | 3.1 | 0.9 | 10.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 | 3.5 | 1.6 | 4.3 | 0.8 | 14.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 9 | 2.8 | 0.8 | 3.7 | 0.5 | 10.8 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 10 | 4.0 | 1.1 | 5.2 | 0.8 | 11.4 | 5.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 11 | 2.7 | 0.5 | 3.6 | 0.5 | 4.0 | 7.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 12 | 3.7 | 1.0 | 4.8 | 1.2 | 3.1 | 10.1 | 2.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 33.3 |
| 13 | 2.7 | 0.6 | 3.5 | 0.9 | 1.3 | 6.6 | 6.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.7 |
| 14 | 2.9 | 0.8 | 3.8 | 1.5 | 1.3 | 4.8 | 12.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 15 | 2.6 | 0.9 | 3.3 | 1.8 | 1.0 | 3.0 | 10.0 | 4.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 16 | 2.8 | 1.0 | 3.5 | 2.2 | 1.1 | 2.8 | 7.6 | 9.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.7 |
| 17 | 2.0 | 0.7 | 2.5 | 1.7 | 0.7 | 1.8 | 4.2 | 9.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 18 | 3.3 | 1.7 | 4.0 | 3.8 | 1.4 | 3.2 | 5.8 | 7.7 | 14.6 | 4.7 | 8.0 | 0.0 | 0.0 | 0.0 |
| 19 | 1.8 | 0.8 | 2.1 | 1.9 | 0.7 | 1.7 | 2.9 | 3.8 | 10.3 | 5.4 | 6.2 | 0.0 | 0.0 | 0.0 |
| 20-24 | 11.0 | 7.5 | 12.4 | 14.4 | 4.8 | 10.9 | 14.8 | 19.9 | 36.3 | 32.2 | 31.6 | 26.6 | 16.7 | 16.7 |
| 25-29 | 10.1 | 9.6 | 10.3 | 14.0 | 5.6 | 10.3 | 10.8 | 14.5 | 15.9 | 17.1 | 15.6 | 26.8 | 0.0 | 0.0 |
| 30-34 | 8.6 | 10.2 | 8.0 | 12.0 | 5.6 | 8.6 | 7.4 | 9.8 | 8.5 | 10.7 | 8.6 | 16.3 | 0.0 | 0.0 |
| 35-59 | 23.6 | 36.4 | 18.4 | 30.2 | 17.4 | 19.9 | 13.0 | 19.7 | 13.5 | 26.2 | 22.0 | 28.4 | 16.7 | 16.7 |
| 60+ | 8.8 | 22.2 | 3.3 | 10.0 | 5.5 | 2.9 | 1.1 | 1.4 | 1.0 | 3.7 | 8.0 | 1.9 | 0.0 | 0.0 |
| Age not stated | 0.1 | 0.3 | 0.1 | 0.8 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |

Source: Census of India(2011).

Table 3.12: Level of Education among the Muslims in Maharashtra by gender and area of residence, 2009.

| Level of education | Gender (%) | | | Total (%) | | |
|-------------------------------------|------------|-------|-------|-----------|--------|-------|
| | Urban | Rural | Total | Male | Female | Total |
| Illiterate | 20.9 | 20.6 | 20.8 | 15.6 | 26.3 | 20.8 |
| Literate without formal education | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.3 |
| Below primary | 9.6 | 8.4 | 9.2 | 9.5 | 8.9 | 9.2 |
| Primary | 17.6 | 16.8 | 17.3 | 18 | 16.6 | 17.3 |
| Middle | 28.2 | 29.1 | 28.5 | 28.8 | 28.2 | 28.5 |
| Secondary | 14.8 | 16.0 | 15.2 | 17.0 | 13.3 | 15.2 |
| Higher secondary | 6.0 | 7.1 | 6.3 | 7.7 | 5.0 | 6.3 |
| Graduate in arts & commerce, etc | 2.1 | 1.5 | 1.9 | 2.5 | 1.3 | 1.9 |
| Graduate in Engineering/ Technology | 0.3 | 0.1 | 0.2 | 0.3 | 0.1 | 0.2 |
| Graduate in Medicine | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Post-Graduate & above | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.1 |
| Hafiz/Qazi | 0.1 | 0.2 | 0.2 | 0.3 | 0.1 | 0.2 |
| Total | 100.0 | 100.0 | 100.0 | 100 | 100 | 100 |

Source: TISS sample survey, May-November 2009, (Shaban 2011).

Table 3.13: Government's schemes for Minorities – Free Uniform Scheme for 1st to 4th std.

| Name of the Scheme and Nature | Year | Budget Released in Rs. crores | No. of Beneficiaries | Income Criteria | Applicability |
|--|---------|-------------------------------|-------------------------|-----------------|---|
| School Uniform Rs. 200/- per 2 sets given per child increased to Rs. 400/- from 2010-11 | 2008-09 | 14.69 | 734572 | No | All Schools except Permanent Not Granted English Medium Schools |
| | 2009-10 | 21.00 | 1050000 | | |
| | 2010-11 | 16.20 | -- (Amount Surrendered) | | |
| | 2011-12 | 13.50 | 337500 | | |
| | 2012-13 | 14.40 | -- (Amount Released) | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Table 3.14: Government's schemes for minorities – attendance allowance 5th to 7th std.

| Name of the Scheme and nature | Year | Budget Released in Rs. crores | No. of Beneficiaries | Income Criteria | Applicability |
|--|---------|-------------------------------|----------------------|--|-----------------------------|
| Attendance Allowance Rs. 2/- per day for 220 school days in the year per child. | 2008-09 | 04.32 | 516438 | 75% | All Govt. & Private Schools |
| | 2009-10 | 30.85 | 687289 | Attendance is required. No income criteria | |
| | 2010-11 | 16.20 | 686520 | | |
| | 2011-12 | 15.30 | 638096 | | |
| | 2012-13 | 14.40 | 750000 (Approx.) | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Table 3.15: Grant in aid to minority institutions for infrastructure development

| Name of the Scheme and nature | Year | Budget Released in Rs. crores | No. of Schools assisted | Criteria | Applicability |
|---|---------|-------------------------------|-------------------------|--|---|
| Infrastructure Development in Minority Dominated Schools, Rs. 2 Lakh per school for infrastructure development | 2008-09 | 31.06 | 1107 | School must have 70% Minority Students (50% for Handicapped) | Private Schools having the required minority students |
| | 2009-10 | 24.64 | 1232 | | |
| | 2010-11 | 37.26 | 1863 | | |
| | 2011-12 | 41.90 | 2111 | | |
| | 2012-13 | 34.72 | 1872 | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Table 3.16: State Government Scholarship for students pursuing Higher Education

| Name of the Scheme and nature | Year | Budget Released in Rs. crores | No. of Beneficiaries | Income Criteria | Applicability |
|--|---------|-------------------------------|-----------------------|--|---------------------|
| State Government Scholarship for Higher Education Up to Rs. 25,000/- (as per actuals) per student for professional studies and up to Rs. 5000/- for non-professional higher education | 2008-09 | 11.85 | 6346 | Rs. 2.5 Lakh p.a. & Merit of Student in qualifying examination | 30% seats for girls |
| | 2009-10 | 34.79 | 14470 | | |
| | 2010-11 | 56.04 | 24351 | | |
| | 2011-12 | 70.18 | 27762 | | |
| | 2012-13 | 75.83 | figures not available | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Table 3.17: Second shift for minorities in I.T.Is

| Name of the Scheme and nature | Year | Budget Released in Rs. crore | No. of students assisted | Income criteria | Applicability |
|---|---------|------------------------------|--------------------------|-----------------|---|
| Starting of 2 nd shift in 42 I.T.I.s and regular shifts in 2 new I.T.I.s | 2010-11 | 3.80 | 2558 | None | 70% seats for Minority Community students, 30% seats reserved for girls |
| | 2011-12 | 13.50 | 3463 | | |
| | 2012-13 | 8.00 | 2685 | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Table 3.18: Second shift for minorities in Polytechnics

| Name of the Scheme and nature | Year | Budget Released in Rs. crores . | No. of Beneficiaries | Income Criteria | Applicability |
|---|---------|---------------------------------|----------------------|-----------------|---|
| Starting of 2 nd shift in 7 Polytechnics and increased to 12 in year 2012-13 | 2011-12 | 1.35 | 747 | None | 70% seats for Minority Community students, 30% seats reserved for girls |
| | 2012-13 | 4.53 | 1569 | | |

Source: Minorities Development Department, Government of Maharashtra, Mantralaya, Mumbai.

Chapter - 4

Occupational Status

In India, the job market has traditionally been segmented and the new job opportunities which the new economy has thrown up have also largely been for the upper and middle classes who have suitable technical knowledge, skills and educational levels. The economically weaker section of the society, from which a majority of Muslims come, earn just their subsistence wages. The access to higher paid jobs for the Muslims has largely been limited. The causes for this are many. The first set of causes emerge out of their individual and family's inability to afford higher cost of technical and higher education while the second set of causes are structural: a general lack of gainful employment for the marginalised section, and Muslims as religious group get doubly marred in the process due to their poverty and identity (discrimination). The majority of Muslim dominated areas suffer from non-availability of technical and higher educational facilities. These put the Muslims as a community on the margins of the overall marginal groups in the state. The self-employment, often in the Muslim concentrated areas, remains the obvious choice for the Muslims in Maharashtra. In other words, the lack of formal employment opportunities, biases in the job market and lower educational attainments have kept the Muslims in vicious circle of poverty and penury. The economic deprivation also impedes the social change and reforms within the community. This chapter explores and analyses the occupational pattern, employment opportunities, skill sets, wages and employability of individuals from the Muslim community in the state.

4.1. Occupational pattern and work participation rate

Census of India (2001) data for total workers for the state show some significant religion-wise variations in occupation. First, the share of cultivators in total workers of the Muslims is significantly lower than that for the Hindus (Table 4.1). This is mainly because of the fact that ownership of agricultural land among Muslims is significantly lower than the Hindus. Only 8.1 per cent of total Muslim workers are cultivators as compared to 32.2 per cent of the Hindus. In rural areas, the share of Muslim cultivators rises to 21.8 per cent but it still remains significantly lower than that of the Hindus. Among the Hindus about 45 per cent of the total workers in rural areas are cultivators. Another aspect which is worth noting is that the share of female workers as cultivators among the Muslims is higher both in rural and urban areas. This shows that Muslim males often due to lack of viable plot of agricultural land either migrate to urban centres for employment or work as agricultural labourers on others lands, while women often take care of the land as cultivators to look after the house. Second, the share of agricultural labourers in rural areas among Muslims is substantially higher than that among the Hindus. In rural areas of the state, 44.4 per cent of Muslim workers are engaged as agricultural labourers in comparison to 36.1 per cent among the Hindus. The share of female agricultural labourers among Muslims is significantly higher than their Hindu counterpart: 61.6 per cent of Muslim female workers are engaged as agriculture labour in comparison to 45.5 per cent among the Hindus. Third, the share of Muslim workers engaged in household industries both in rural and urban areas is higher than the Hindus. Out of the total workers in respective religious communities, 3.6 per cent of Muslims and 2.6 per cent of the Hindus are engaged in household industries. Further, the share of females in household industries among Muslims is significantly higher than their counterparts among the Hindus and males within the Muslim community. This again shows that substantial creativity exists among the Muslim women and that needs to be channelized for worthy economic returns.

Fourth, the scarcity of land holding, precarious nature of employment opportunities in rural areas, and in recent years rising communal sentiments even in rural areas, push Muslims to urban areas for their livelihood and to settle down in the already existing Muslim concentrated areas in urban centres. where employment prospects then become dim. Given that there is dearth of large formal or informal businesses in Muslim concentrated areas, they have to work either as informal workers within the ghettos or they have to search for some self-employment opportunities. Further, given that a large share of the Muslims migrating to urban centres come from artisan class like tailor, carpenter, embroider, etc. they try to search for these opportunities in urban centres and also many of them work in garage or open their garage after acquiring related skills. A sizeable share of workers also get engaged as hawkers or drivers on daily wages. Due to the scarcity of sustainable and gainful employment generating assets in rural areas, the Muslim community in the state is mainly getting concentrated in urban areas. Because of this we find a sizeable proportion of Muslims in urban areas working as 'other workers' which includes industrial (non-household industry) and service sector employments. In rural areas also Muslim workers are comparatively higher in proportion than their Hindu counterparts as 'other workers'. The implication of this informalisation of the community workers is huge. It has impact on their income (lower income), health (due to extra hour of work in often unhealthy environment), and self-esteem. In Maharashtra, 70.7 per cent of the total Muslim workers are engaged in other works as compared to 38.7 per cent of Hindu workers. As against this, in cultivation, agricultural labour or in household industry, the share of Muslim female worker is much lower in 'other workers' than their male counterparts. It is mainly because of the nature of work. Artisan industry has been dominated by males in India and these works (like that of carpentry and other works like masonry, fabrication, and mechanic) have been considered as those for men. Further, given the anonymity of city life and unknown faces, the trust which often motivates women to work or go to a place of work cannot be channelized in urban areas. Therefore, we find a substantially low proportion of females among Muslims in 'other works'.

Table 4.1: Work participation rate (%) and distribution of workers by religion in Maharashtra

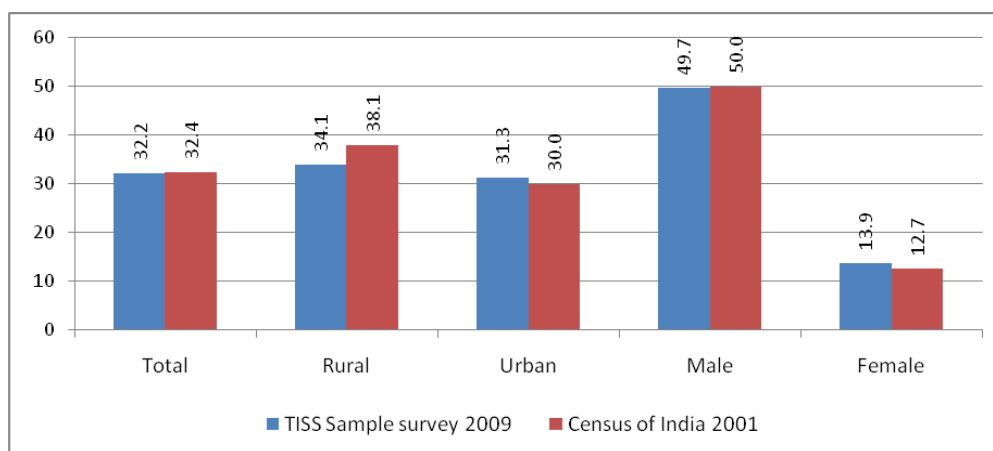
| | Work participation rate | | | Sectoral Distribution of Works (%) | | | | | | | | | | | |
|--------------|-------------------------|------|--------|------------------------------------|-------|--------|----------------------|------|--------|--------------------------|------|--------|---------------|------|--------|
| | Person | Male | Female | Cultivators | | | Agricultural workers | | | Household industry works | | | Other workers | | |
| | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female |
| Total | | | | | | | | | | | | | | | |
| Muslims | 32.4 | 50.0 | 12.7 | 8.1 | 6.4 | 15.7 | 17.6 | 11.7 | 43.8 | 3.6 | 2.6 | 8.0 | 70.7 | 79.4 | 32.5 |
| Hindus | 44.2 | 54.0 | 33.6 | 32.2 | 28.5 | 38.7 | 26.6 | 18.7 | 40.3 | 2.6 | 2.1 | 3.4 | 38.7 | 50.7 | 17.7 |
| Difference | -11.8 | -4.0 | -20.9 | -24.1 | -22.1 | -23.0 | -9.0 | -7.0 | 3.5 | 1.0 | 0.5 | 4.7 | 32.1 | 28.6 | 14.8 |
| | Rural | | | | | | | | | | | | | | |
| Muslims | 38.1 | 49.0 | 26.7 | 21.8 | 20.9 | 23.4 | 44.4 | 35.5 | 61.6 | 3.2 | 2.6 | 4.2 | 30.6 | 40.9 | 10.8 |
| Hindus | 49.6 | 54.3 | 44.7 | 44.9 | 44.9 | 44.9 | 36.1 | 28.8 | 45.5 | 2.2 | 2.1 | 2.3 | 16.8 | 24.2 | 7.4 |
| Difference | -11.5 | -5.3 | -18.0 | -23.1 | -24.0 | -21.5 | 8.3 | 6.7 | 16.2 | 1.0 | 0.5 | 1.9 | 13.8 | 16.7 | 3.4 |
| | Urban | | | | | | | | | | | | | | |
| Muslims | 30.0 | 50.4 | 6.3 | 0.7 | 0.7 | 1.0 | 2.9 | 2.2 | 9.8 | 3.8 | 2.5 | 15.4 | 92.6 | 94.6 | 73.9 |
| Hindus | 35.0 | 53.4 | 13.8 | 2.1 | 1.9 | 3.3 | 3.8 | 2.3 | 10.4 | 3.5 | 2.1 | 9.5 | 90.6 | 93.7 | 76.7 |
| Difference | -5.1 | -3.0 | -7.5 | -1.4 | -1.2 | -2.3 | -0.9 | -0.1 | -0.7 | 0.3 | 0.4 | 5.9 | 2.0 | 0.9 | -2.9 |

Source: Census of India (2001).

Another area of concern for the Muslims has been their lower work participation rate specifically for women. From the discussion above, it becomes clear that lower work participation rate of women among Muslims is mainly emerging from the type of work Muslims are engaged in. As mentioned above, most of the artisan activities have traditionally been male dominated and the areas where Muslim women can play an important role like embroidery and tailoring need capital, space and market which women located in the ghettos are not able to secure. Added to this is pardah system and patriarchy constraining women from venturing out and seeking jobs. The consequence is lower work participation rate among the Muslim women. The statistics at the state level reveal that in comparison to work participation rate of 50 per cent for Muslim males in 2001, the work participation rate for Muslim female was only 12.7 per cent. This means that on an average only about 13 females out of 100 are working. In comparison to Muslim females, the work participation rate for Hindu females in the same year was 32.2 per cent. As can be conceived, the lower work participation of Muslim female is mainly in urban areas where more than two-third of Muslim population is concentrated.

A Tata Institute of Social Sciences (TISS) sample survey of 3818 Muslim households across the 35 districts from rural and urban areas covering 22583 individuals also reveals the lower work participation rate for female (Shaban 2011). The total work participation rate for Muslims is 32.20 per cent. It is very close to that of Census of India 2001 figure, which is 32.4 per cent. The male and female work participation rates are again very close to Census of India figures as shown in figure 4.1

Figure 4.1: Work participation rate (%) for Muslims in Maharashtra.

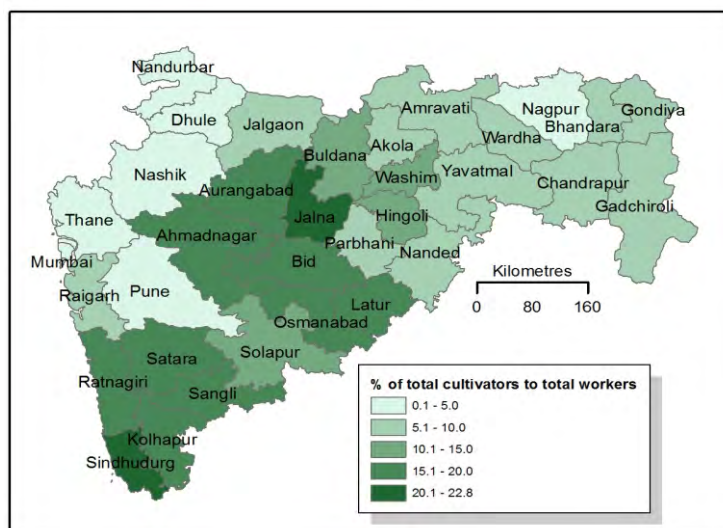


Source: i. TISS sample survey May-Nov. 2009 (Shaban 2011)
ii. Census of India 2001.

4.2. Regional patterns in occupation and work participation rate

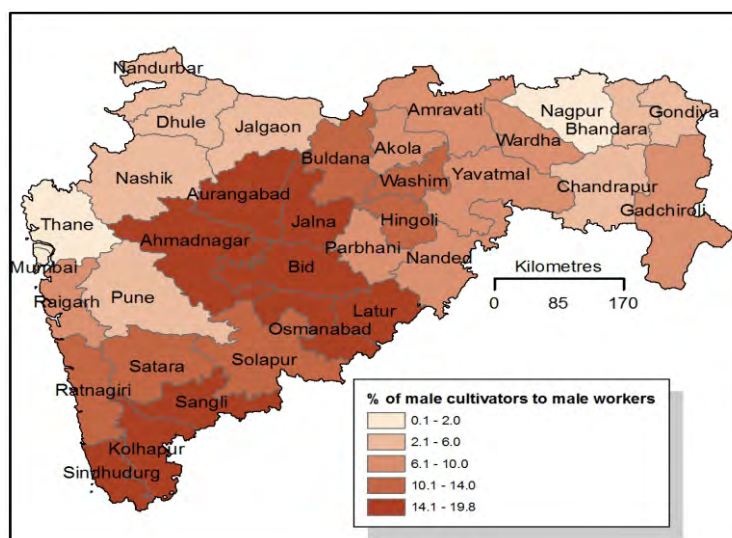
Regionally, the occupational pattern of Muslims is quite varied. As a percentage of total workers, the cultivators are largely concentrated in southern Konkan, south Western Maharashtra, and Marathwada. The districts in these regions have more than 15 per cent of the workers as cultivators (Figure 4.2). The share of cultivators is much less in north Western Maharashtra and particularly in the districts of Nandurbar, Dhule, Nashik, Thane, Pune, and also in Nagpur districts in Vidarbha region.

Figure 4.2: Distribution of Muslim cultivators, 2001



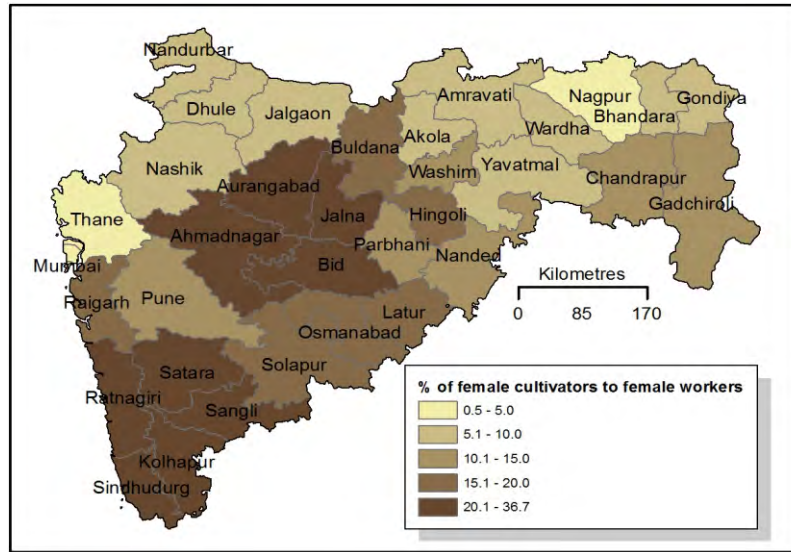
Source: Census of India (2001).

Figure 4.3: Distribution of male cultivators, 2001



Source: Census of India (2001).

Figure 4.4: Distribution of female cultivators, 2001

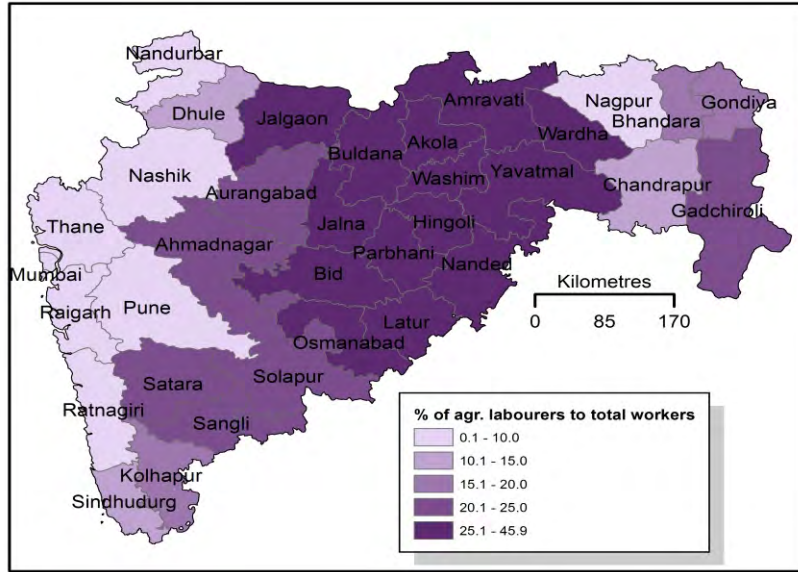


Source: Census of India (2001).

The distribution of male and female cultivators in the state follows the pattern of the regional distribution of the share of total cultivators (Figures 4.3 and 4.4). One may very well locate higher share of female cultivators in the districts of Aurangabad, Ahmadnagar, Jalna, Bid, Satara, Sangli, Ratnagiri, Kolhapur, and Sindhudurg. In fact, from these districts there is a significant male selective migration to big urban centres like Mumbai, Nashik, Pune and Nagpur. The females are left to the house for taking care of the fields.

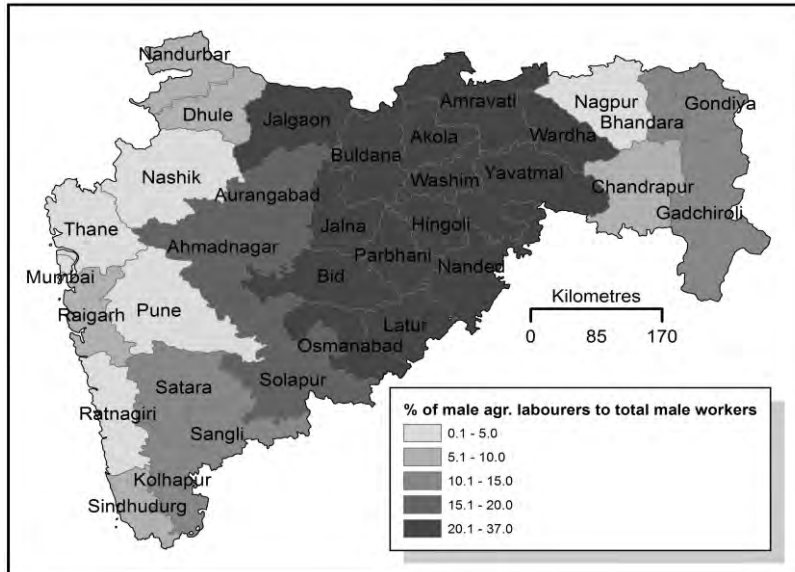
There is also an interesting pattern of distribution of Muslim agricultural labourers in the state (Figures 4.5, 4.6, and 4.7). The agricultural labourers are mainly concentrated in districts of western Vidarbha and Marathwada, that is central Maharashtra. In fact, these are the districts where the Muslim population is largely concentrated. Comparing the distribution of cultivators and agricultural labourer, one finds a definite geographical pattern. In the districts of south Western Maharashtra and Konkan, there are sizeable proportions of cultivators, but in the districts of western Vidarbha the share of cultivators is lower while share of agriculture labourers is higher. Further, the share of female agricultural labourers is significantly higher in western Vidarbha and in the districts of Marathwada. In these districts, the share of female agricultural labourer ranges from 45 per cent to 76 per cent to the total female workers. The geography of agricultural labourers reveals that there is a significant deprivation of Muslims in the districts of Marathwada and western Vidarbha in comparison to those in south Western Maharashtra and south Konkan.

Figure 4.5: Distribution of agricultural labourers, 2001



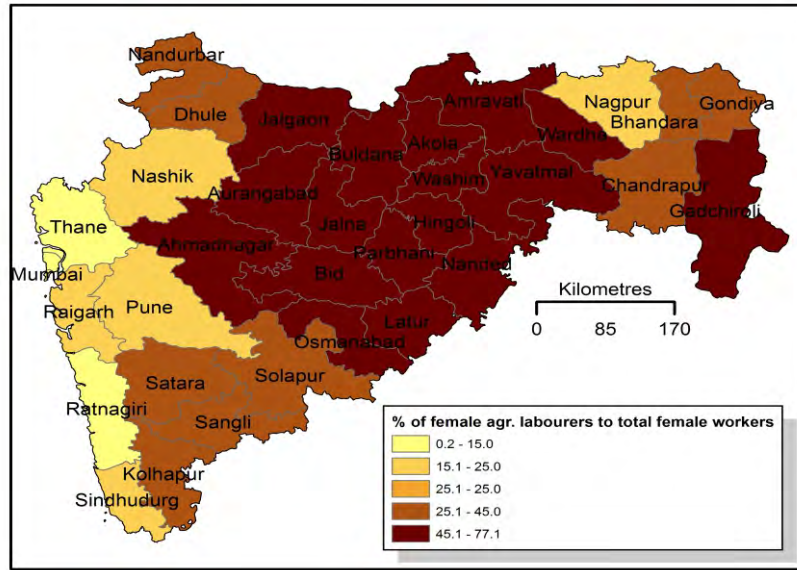
Source: Census of India (2001).

Figure 4.6: Distribution of male agricultural labourers, 2001



Source: Census of India (2001).

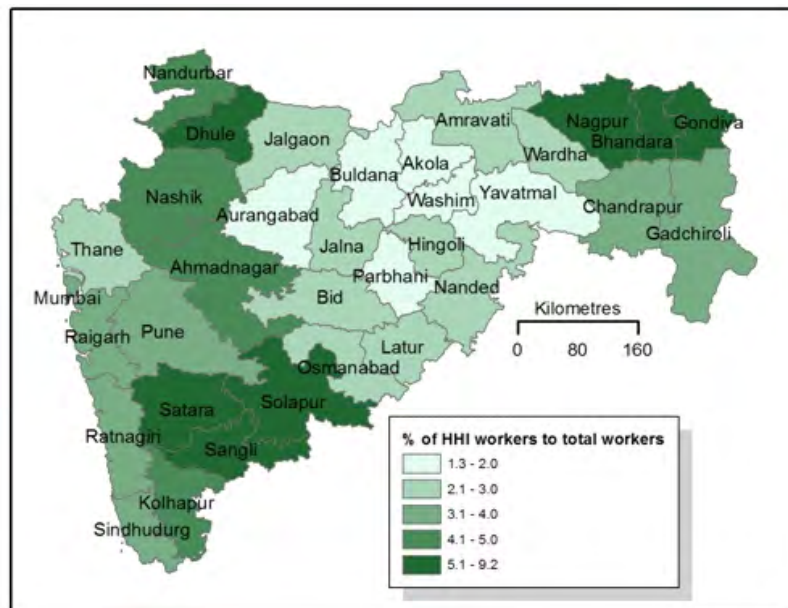
Figure 4.7: Distribution of female agricultural labourers, 2001



Source: Census of India (2001).

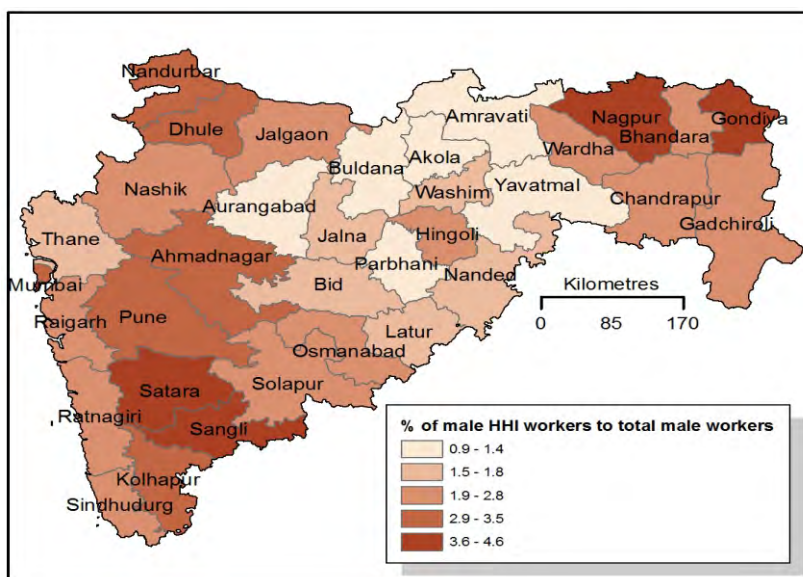
The share of Muslim workers engaged in household industries (HHI) is relatively higher in districts where the share of agricultural labourers is lower (Figures 4.8, 4.9 & 4.10). In general, in the districts of Konkan and Western Maharashtra and in districts of Nagpur, Gondia and Bhandara, the share of household industry workers ranges from 4 per cent to 9.2 per cent. The spatial pattern of distribution of male and female household industry workers is almost the same, except that the share of female household industry workers in most of the districts is higher than their male counterparts.

Figure 4.8: Distribution of HHI workers, 2001



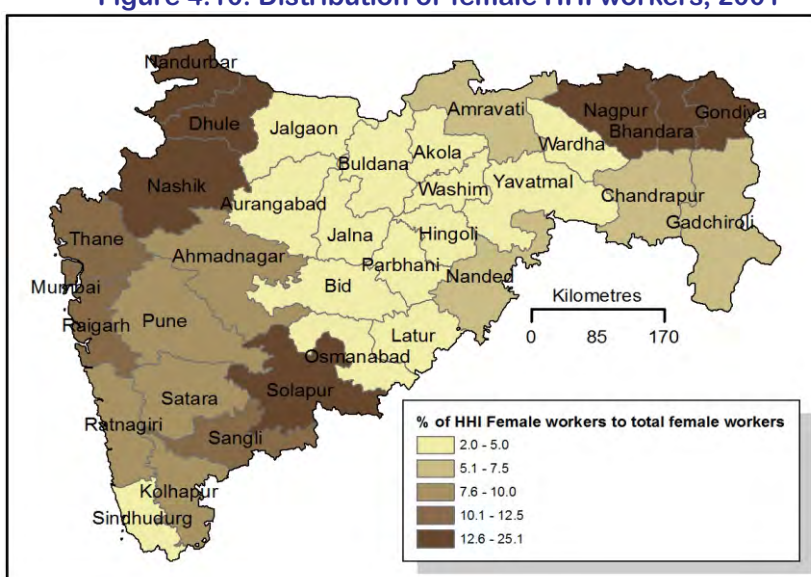
Source: Census of India (2001).

Figure 4.9: Distribution of male HHI workers, 2001



Source: Census of India (2001).

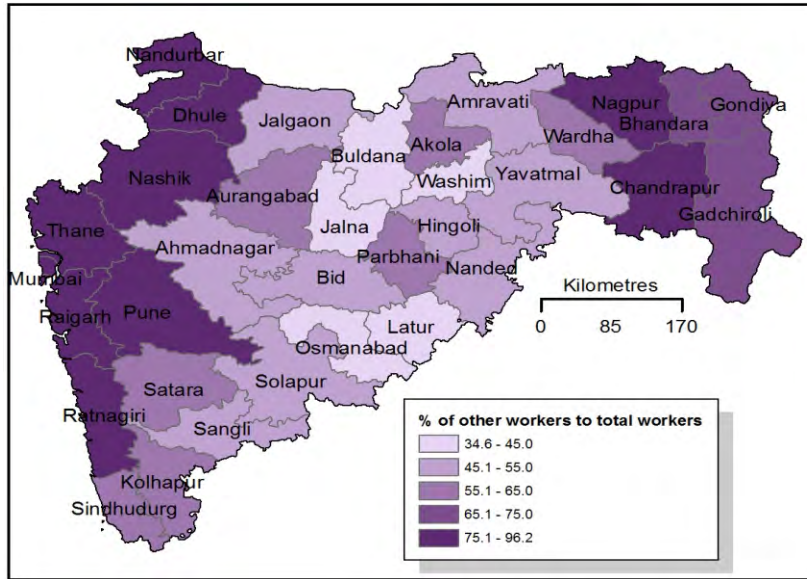
Figure 4.10: Distribution of female HHI workers, 2001



Source: Census of India (2001).

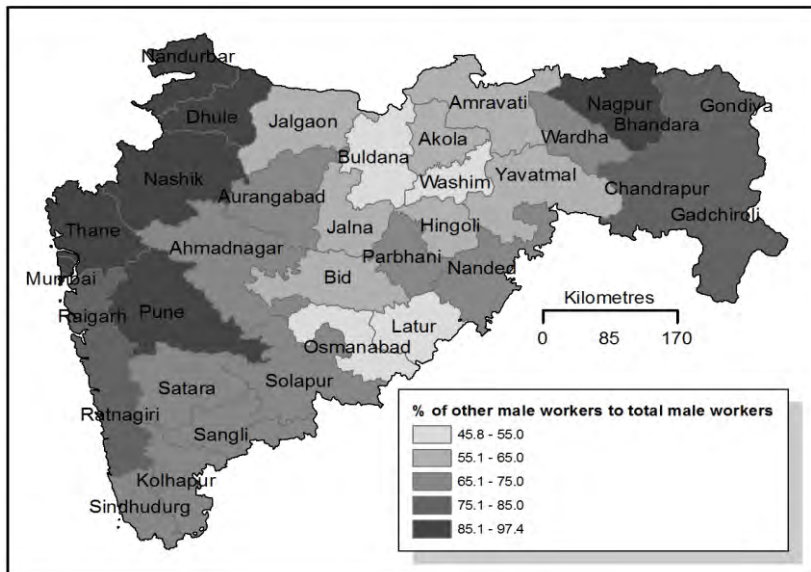
As expected, the share of 'other workers' is mainly higher in the districts which have higher urbanization rate (Figures 4.11, 4.12, & 4.13). For a long time, the Muslim migration has been slowly and steadily going on to urban centres and as mentioned earlier now more than 70 per cent of Muslim population in the state lives in urban areas. Besides the districts with big urban centres, other districts which have relatively higher share of 'other workers' are Ratnagiri, Chandrapur, Gondia and Gadchiroli. Geographical distribution of male and female workers engaged in 'other works' is largely the same, except that men in general have higher share in 'other works'. Regionally, the work participation rate of Muslims is higher in south Western Maharashtra, where it is more than 35 per cent (Table 4.11). The Muslim female work participation rate as mentioned earlier is significantly lower than their male counterparts in most of the highly urbanized districts: however, it shows significant improvement in central Maharashtra where the share of female agricultural labourers and cultivators is higher.

Figure 4.11: Distribution of 'other workers', 2001



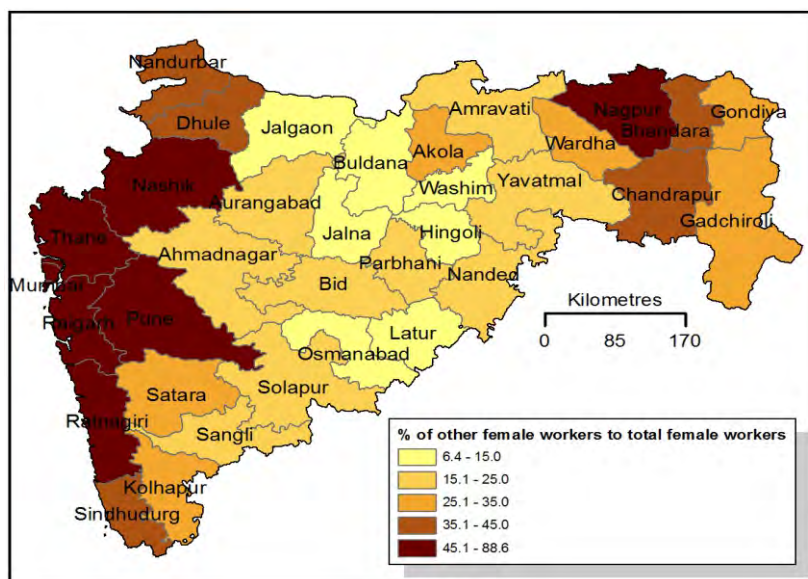
Source: Census of India (2001).

Figure 4.12: Distribution of male 'other workers', 2001



Source: Census of India (2001).

Figure 4.13: Distribution of female 'other workers', 2001



Source: Census of India (2001).

4.3. Activity status

The TISS sample survey (Shaban 2011) of 3,818 households covering 22,583 persons shows the following characteristics of population in terms of activity status (Table 4.2). First, of the total population, 31 per cent attends educational institutions. The share of female attending the educational institutions is marginally lower (30.3 per cent) than that of males (31.7 per cent). This shows that gap which has existed in India between males and females attending educational institutions is getting diminished and females are also making their way to the schools and colleges. Second, the next 18.8 per cent of the female population attends domestic duties. This means they are also not engaged in any type of gainful economic activities or works. The next 11.3 per cent of the total population falls in non-workers category or 'others' category. This category comprises children. Third, similar to other studies, the present study also shows that higher share of workers among Muslims is engaged in self-employment (7.9 per cent of the total population and 13.4 per cent of Muslim male population). However the share of those self-employed is lower than the findings of other studies (such as Sachar Committee Report 2006). Fourth, there is a huge casualisation of labour among Muslims: 10.2 per cent the total Muslim population and 15.5 % of Muslim male population is engaged as casual worker in public or other types of work. In fact, the participation in public work as casual worker is considerably lower than in other types of work. This among others shows that public works are not reaching the Muslims or they are not able to effectively participate in government initiated wage employment or other programmes. Fifth, only about 10 per cent of the total Muslim population and 17.4 per cent of the Muslim male population is having regular employment, while 5.2 per cent of the population is unemployed.

Table 4.2: Distribution of total population (all age groups) by current activity status

| Activity status | Persons | | | Percentage | | |
|--|---------|--------|-------|------------|--------|-------|
| | Male | Female | Total | Male | Female | Total |
| A. Self-employed | | | | | | |
| i. Own account worker | 1376 | 215 | 1591 | 11.9 | 1.9 | 7.0 |
| ii. Employer | 94 | 14 | 108 | 0.8 | 0.1 | 0.5 |
| iii. Working as helper in household enterprise | 83 | 17 | 100 | 0.7 | 0.2 | 0.4 |
| B. Regular salaried/wage employee | | | | | | |
| Working as regular salaried/wage employee | 2011 | 332 | 2343 | 17.4 | 3.0 | 10.4 |
| C. Casual wage labour | | | | | | |
| i. Working as casual wage labour in public works | 324 | 92 | 416 | 2.8 | 0.8 | 1.8 |
| ii. Working as casual wage labour in other types of work | 1470 | 436 | 1906 | 12.7 | 3.9 | 8.4 |
| D. Did not work due to some reasons but in labour force | | | | | | |
| i. Did not work due to sickness though there was work in household enterprise | 246 | 139 | 385 | 2.1 | 1.3 | 1.7 |
| ii. Did not work due to other reasons though there was work in household enterprise | 125 | 287 | 412 | 1.1 | 2.6 | 1.8 |
| iii. Salaried job- not worked due to sickness | 5 | 0 | 5 | 0.0 | 0.0 | 0.0 |
| iv. Salaried job- not worked due to other reasons | 3 | 1 | 4 | 0.0 | 0.0 | 0.0 |
| E. Unemployed (not working but seeking or available for work) | | | | | | |
| i. Sought work | 430 | 378 | 808 | 3.7 | 3.4 | 3.6 |
| ii. Did not seek but was available for work | 290 | 76 | 366 | 2.5 | 0.7 | 1.6 |
| F. Not in labour force (not working and also not available for work) | | | | | | |
| i. Attending educational institution | 3657 | 3348 | 7005 | 31.7 | 30.3 | 31.0 |
| ii. Attending domestic duties only | 75 | 4165 | 4240 | 0.6 | 37.7 | 18.8 |
| iii. Attending domestic duties and was also engaged in free work | 10 | 214 | 224 | 0.1 | 1.9 | 1.0 |
| iv. Rentiers, pensioners, remittance recipients, etc | 26 | 6 | 32 | 0.2 | 0.1 | 0.1 |
| v. Not able to work due to disability | 48 | 26 | 74 | 0.4 | 0.2 | 0.3 |
| vi. Beggars etc. | 5 | 12 | 17 | 0.0 | 0.1 | 0.1 |
| vii. Others | 1266 | 1281 | 2547 | 11.0 | 11.6 | 11.3 |
| Total | 11544 | 11039 | 22583 | 100.0 | 100.0 | 100.0 |

Source: TISS Sample survey, May-November, 2009 (Shaban 2011).

The Sachar Committee Report (2006) using NSSO data shows that 47.9 per cent of the Muslim workers in the state were self-employed in 2004-05 (Table 4.2). However, as also discussed above, as per the TISS survey, the self-employment among Muslims seems to be lower than what was presented by the NSSO. The TISS estimates of share of self-employed among Muslims are very close to that of SC/ST for the state presented by the NSSO.

Table 4.3: Percentage of workers self-employed by SRCs in major states, 2004-05

| State | All | All Hindus | Hindus | | | Muslims | | | Other Minorities |
|-----------------------|------|------------|---------|------|------|-------------|------|---------|------------------|
| | | | SCs/STs | OBCs | UC | All Muslims | OBCs | General | |
| All India | 44.6 | 42.6 | 33.4 | 46.1 | 44.0 | 57.4 | 62.8 | 53.9 | 41.2 |
| Karnataka | 41.3 | 38.5 | 32.8 | 38.1 | 41.8 | 53.7 | 59.5 | 47.8 | 36.5 |
| Maharashtra | 37.4 | 36.5 | 29.3 | 37.0 | 39.3 | 47.9 | 47.8 | 47.9 | 28.4 |
| Andhra Pradesh | 44.1 | 43.1 | 24.2 | 46.7 | 46.7 | 54.5 | 72.1 | 50.8 | 22.5 |
| Gujarat | 41.3 | 38.8 | 14.7 | 39.5 | 46.4 | 53.7 | 52.4 | 54.1 | 66.4 |
| Tamil Nadu | 39.2 | 38.1 | 24.4 | 41.2 | 35.1 | 55.9 | 56.2 | 53.3 | 39.4 |

Source: Sachar Committee Report (2006: 343).

4.4 Regional distribution of population as per activity status

The activity status of the Muslim population (15-65 years age-group) differs considerably across the districts of Maharashtra. The share of own account workers is higher in districts of Konkan, south western Maharashtra, southern Marathwada and Vidarbha (Table 4.4). The higher share of own account workers is generally due to higher share of cultivators in these districts of the state. The share of employer is relatively higher in south Marathwada and south Western Maharashtra where Muslims are also cultivators in significant proportion to their total workers. The helpers in households industries are thinly distributed across the districts in Maharashtra. In districts of central Maharashtra, the share of regular salaried workers is higher. This is the region which has also shown higher share of agricultural labourers. Further, this region again shows higher share of casual labourers in non-public works. This shows that the situation is very precarious in the districts of central Maharashtra. Here employment is often not in formal sector but in informal sector. Regionally speaking, the employment rate is relatively higher in districts of northern Maharashtra. There is not much variation in the distribution of population not-in-labour-force in the state, as in most of the districts, the share of population not-in-labour-force in the age-group 15-65 years ranges between 40-50 per cent.

Table 4.4: Distribution of Muslim population (%) between age-group 15-65 years by current activity status in districts of Maharashtra.

| Districts | Own account worker | Employer | Working as helper in household enterprise | Working as regular salaried/wage employee | Working as casual wage labour in public works | Working as casual wage labour in other types of work | Did not work due to sickness though there was work in household enterprise | Did not work due to other reasons though there was work in household enterprise | Did not work but was seeking work | Did not seek but was available for work | Not in labour force |
|---------------|--------------------|----------|---|---|---|--|--|---|-----------------------------------|---|---------------------|
| Maharashtra | 10.9 | 0.8 | 0.6 | 16.2 | 2.9 | 13.1 | 1.7 | 2.4 | 4.8 | 2.3 | 44.3 |
| Nandurbar | 7.7 | | 0.6 | 13.5 | 4.5 | 13.8 | 1.3 | 3.2 | 4.2 | 1.9 | 49.4 |
| Dhule | 5.1 | 0.4 | 0.2 | 12.4 | 4.1 | 16.3 | 1.6 | 6.3 | 4.3 | 4.9 | 44.3 |
| Jalgaon | 5.8 | 0.2 | 0.3 | 11.0 | 8.9 | 14.0 | 3.3 | 1.9 | 5.6 | 2.5 | 46.7 |
| Buldhana | 10.4 | | 1.5 | 14.5 | 12.6 | 11.9 | 1.5 | 4.5 | 5.6 | 3.0 | 34.5 |
| Akola | 4.9 | | 0.6 | 14.7 | 7.8 | 14.9 | 2.3 | 4.9 | 3.2 | 1.7 | 45.2 |
| Washim | 11.6 | | 0.7 | 13.0 | 8.5 | 8.1 | 3.5 | 6.3 | 2.5 | | 45.8 |
| Amravati | 10.1 | 4.9 | 0.3 | 11.8 | 0.3 | 14.7 | 0.7 | 4.2 | 6.9 | 1.3 | 44.7 |
| Wardha | 15.7 | 0.8 | | 9.3 | 0.8 | 14.0 | 0.8 | 5.1 | 10.2 | 1.3 | 41.9 |
| Nagpur | 6.4 | | 0.6 | 23.5 | 9.7 | 6.6 | 2.5 | 5.2 | 1.9 | 4.4 | 39.2 |
| Bhandara | 13.3 | | 0.5 | 11.0 | 1.0 | 12.4 | 1.4 | 5.7 | 8.6 | 4.8 | 41.5 |
| Gondiya | 15.5 | 6.2 | | 16.0 | | 5.7 | 2.1 | 6.2 | 4.6 | 3.1 | 40.7 |
| Gadchiroli | 18.2 | 1.3 | 2.2 | 8.0 | | 10.7 | 2.7 | 3.1 | 7.1 | 3.1 | 43.5 |
| Chandrapur | 11.0 | | | 8.9 | 0.4 | 22.8 | 0.8 | 5.9 | 7.2 | 2.1 | 40.9 |
| Yavatmal | 11.1 | | | 18.8 | 5.7 | 16.0 | 2.5 | 6.1 | 0.4 | 2.5 | 36.8 |
| Nanded | 8.9 | 0.2 | 2.0 | 12.0 | 10.7 | 12.2 | 1.8 | 2.2 | 6.2 | 3.1 | 40.6 |
| Hingoli | 11.0 | 0.3 | 2.5 | 13.6 | 4.4 | 9.8 | 0.9 | 1.6 | 3.8 | 5.0 | 47.0 |
| Parbhani | 7.6 | | 1.0 | 11.4 | 9.7 | 13.4 | 2.1 | 1.7 | 6.9 | 2.1 | 44.1 |
| Jalna | 10.2 | | | 19.4 | 4.9 | 10.2 | 2.1 | 4.6 | 3.9 | 2.1 | 42.4 |
| Aurangabad | 5.3 | 1.4 | 0.5 | 14.6 | 1.7 | 24.4 | 1.9 | 1.9 | 3.4 | 1.6 | 43.4 |
| Nashik | 5.0 | | 0.1 | 16.0 | 0.7 | 23.8 | 2.8 | 0.8 | 5.0 | 1.1 | 44.6 |
| Thane | 11.4 | 0.4 | 1.2 | 17.9 | 1.8 | 12.1 | 0.5 | 1.0 | 5.3 | 1.3 | 47.2 |
| Mumbai | 11.6 | 1.1 | 0.5 | 19.1 | 0.9 | 8.8 | 1.4 | 0.6 | 6.0 | 1.9 | 48.1 |
| Mumbai (Sub.) | | | | | | | | | | | |
| Mumbai | 12.5 | 0.9 | 0.9 | 21.6 | 1.9 | 5.5 | 1.7 | 0.4 | 4.5 | 2.8 | 47.3 |
| Raigarh | 10.7 | | 1.7 | 17.4 | 1.2 | 9.5 | 2.1 | | 5.4 | 2.5 | 49.5 |
| Pune | 15.2 | 0.5 | | 29.4 | 0.5 | 1.2 | 1.0 | 3.5 | 6.0 | 0.5 | 42.1 |
| Ahmadnagar | 16.4 | 1.2 | 0.8 | 25.2 | | 1.2 | | 5.2 | 6.4 | 2.8 | 40.8 |
| Bid | 16.5 | 1.3 | 0.4 | 4.8 | | 29.0 | | | 9.1 | 2.6 | 36.3 |
| Latur | 10.0 | 0.8 | 0.4 | 9.6 | | 32.8 | | | 4.4 | 2.4 | 39.6 |
| Osmanabad | 18.6 | 1.0 | | 1.0 | | 30.5 | | | 5.2 | 3.8 | 40.1 |
| Solapur | 13.0 | 1.3 | | 19.8 | | 19.6 | 0.3 | 4.5 | 1.9 | 2.6 | 37.1 |
| Satara | 16.9 | 0.8 | | 18.6 | 0.4 | 12.0 | 4.1 | | 1.2 | 1.2 | 44.6 |
| Ratnagiri | 11.4 | | 0.4 | 22.8 | | 7.3 | 5.7 | 0.8 | 1.2 | 1.2 | 49.2 |
| Sindhudurg | 12.8 | 2.5 | | 18.9 | | 9.5 | 4.5 | | 2.5 | 2.1 | 47.4 |
| Kolhapur | 20.1 | 1.0 | 0.3 | 17.1 | | 15.7 | 2.7 | 1.4 | 2.0 | 2.0 | 37.5 |
| Sangli | 18.2 | 0.8 | | 15.7 | | 11.6 | 0.4 | 1.2 | 3.7 | 1.7 | 46.6 |

Source: TISS Sample survey, May-November, 2009 (Shaban 2011).

4.5. Age and activity status

Given the informal nature of activity in which most of the Muslim workers are engaged in, they initially work with some employers and later start their own activities and become own account workers. The initial work with employer in the informal sector provides the needed knowledge and experience to deal with day to day complexities in running of their own small businesses, when they become own account workers. As can be seen from Table 4.5, about one-fifth of the workers in the age-group 20-30 years had first worked as salary/wage employee. At this age, the share of own account workers is less than 2 per cent. Thereafter, the share of own account workers rises more than 15 per cent in the decennial age-group till 60 years of the age. Although, the share of regular wage employee does not decline till 50 years of age, yet it is observed that people from other activities move to the regular wage employment, while regular wage employee in the informal sector move to become own account workers.

Table 4.5: Activity status of population (%) between age-group 15-65 years.

| Activity Status | Age-group | | | | | | Total |
|--|-----------|-------|-------|-------|-------|-------|-------|
| | 15-20 | 21-30 | 30-40 | 40-50 | 51-60 | 61-65 | |
| A. Own account worker | 1.9 | 9.4 | 16.6 | 19.3 | 15.1 | 10.2 | 10.9 |
| B. Employer | 0.6 | 1.1 | 0.8 | 0.7 | 0.3 | -- | 0.8 |
| C. Working as helper in household enterprise | 1 | 0.7 | 0.4 | 0.4 | 0.5 | 0.2 | 0.6 |
| D. Working as regular salaried/wage employee | 9.7 | 19.6 | 20 | 19.4 | 13.5 | 5.8 | 16.2 |
| E. In public works | 1.9 | 2.7 | 4.3 | 3.8 | 2.3 | 2.4 | 2.9 |
| F. In other types of work | 8 | 14.7 | 16.2 | 16.1 | 11.4 | 9 | 13.1 |
| G. Did not work due to sickness though there was work in household enterprise | 0.7 | 0.6 | 0.9 | 1.9 | 6.4 | 11.4 | 1.7 |
| H. Did not work due to other reasons though there was work in household enterprise | 6.6 | 1.7 | 0.4 | 0.5 | 0.5 | 1.0 | 2.4 |
| I. Salaried job- not worked due to sickness | -- | 0.1 | -- | -- | 0.1 | -- | 0 |
| J. Salaried job- not worked due to other reasons | -- | -- | 0 | 0.1 | 0.1 | -- | 0 |
| K. Did not work but was seeking work | 5 | 2.5 | 0.9 | 4.2 | 16.2 | 22.2 | 4.8 |
| L. Did not seek but was available for work | 5.6 | 2.2 | 0.3 | 0.9 | 0.4 | 0.2 | 2.3 |
| M. Attending educational institution | 38.8 | 5.3 | -- | -- | -- | -- | 11.2 |
| N. Attending domestic duties only | 15.7 | 37.8 | 37.9 | 30.2 | 22.8 | 15.2 | 29.3 |
| O. Attending domestic duties and was also engaged in free work | 3.7 | 1 | 0.5 | 0.5 | 0.4 | 0.4 | 1.4 |
| P. Rentiers, pensioners, remittance recipients, etc | -- | -- | 0 | 0.1 | 0.7 | 1.4 | 0.1 |
| Q. Not able to work due to disability | 0.4 | 0.3 | 0.4 | 0.4 | 0.9 | 1.2 | 0.4 |
| R. Beggars, etc | -- | 0 | 0.1 | 0.1 | 0.3 | 0.8 | 0.1 |
| S. others | 0.4 | 0.2 | 0.2 | 1.5 | 8.1 | 18.6 | 1.7 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

The type of work youth are currently engaged in the state is presented in Table 4. 6. The Table gives a very bleak picture as most of the youth are not found in the organised sector or engaged in higher paying jobs. Most of them are engaged in auto/taxi driving, agricultural labour, tailoring, embroidery, domestic works, etc. Women are specifically engaged as domestic help and tailoring. There are also a few enterprising women who are found to be driving auto rickshaw. A large share of youth are engaged in odd jobs and not able to tell which is their main type of work and therefore they are clubbed together in not-specified type of work. Most of the youth in this category belong to those pulling cycle-rickshaw, handcart, doing hammali, coolie job, etc.

Table 4.6: Working youth(%) by type of work

| Activities/worker | Male (age-group years) | | | | Female (age-group years) | | | | All (age-group years) | | | |
|---|------------------------|---------------|--------------|---------------|--------------------------|--------------|--------------|--------------|-----------------------|---------------|--------------|---------------|
| | 15-20 | 21-30 | 30-35 | Total | 15-20 | 21-30 | 30-35 | Total | 15-20 | 21-30 | 30-35 | Total |
| Administrative Govt. Employee grade 'A' | | | 0.3 | 0.1 | | 0.7 | | 0.3 | | 0.1 | 0.2 | 0.1 |
| Administrative Govt. Employee grade 'B' | 0.1 | 0.9 | 0.7 | 0.7 | 0.4 | | 1.2 | 0.4 | 0.2 | 0.8 | 0.8 | 0.6 |
| Advocate | | | 0.1 | 0 | | | | | | | 0.1 | 0 |
| Agents | 0.1 | 0.3 | 0.8 | 0.4 | | | 0.6 | 0.1 | 0.1 | 0.3 | 0.8 | 0.3 |
| Bag making | 0.3 | 0.3 | 0.1 | 0.3 | 0.4 | | | 0.1 | 0.3 | 0.3 | 0.1 | 0.2 |
| Baker | 0.3 | 0.2 | 0.1 | 0.2 | | | | | 0.2 | 0.2 | 0.1 | 0.2 |
| Builder | | 0.1 | 0.1 | 0.1 | | | | | | 0.1 | 0.1 | 0.1 |
| Call centre & BPO employee | | 0.1 | 0.1 | 0.1 | | | 0.6 | 0.1 | | 0.1 | 0.2 | 0.1 |
| Carpenter | 0.8 | 0.3 | 0.1 | 0.4 | | | | | 0.6 | 0.2 | 0.1 | 0.3 |
| Carpet making | | 0.1 | | 0.1 | | | | | | 0.1 | | 0 |
| Clerk/ Supervisor | 0.4 | 1.5 | 1.5 | 1.2 | | 0.3 | | 0.1 | 0.3 | 1.3 | 1.2 | 1 |
| Cloth weaving - handloom/power-loom | 4.5 | 6.4 | 6.2 | 5.9 | 1.4 | 2.0 | 1.7 | 1.7 | 3.7 | 5.8 | 5.3 | 5.1 |
| Computer programmer | | 0.4 | 0.3 | 0.3 | | | | | | 0.3 | 0.2 | 0.2 |
| Doctor | 0.1 | 0.1 | | 0.1 | | | | | 0.1 | 0.1 | | 0.1 |
| Drivers taxi/ rickshaw (own vehicle) | 0.3 | 1 | 0.8 | 0.8 | 0.7 | | 1.2 | 0.5 | 0.4 | 0.9 | 0.9 | 0.7 |
| Engineers | | 0.1 | 0.3 | 0.1 | | | | | | 0 | 0.2 | 0.1 |
| Event managers | | 0.1 | | 0 | | | | | | 0 | | 0 |
| Executive in private sector | 0.1 | 0.3 | | 0.2 | | 0.7 | | 0.3 | 0.1 | 0.3 | | 0.2 |
| Fabrication (grill & shutter work) | 0.9 | 0.7 | 0.8 | 0.8 | | | | | 0.7 | 0.6 | 0.7 | 0.6 |
| Farming | 0.5 | 0.8 | 1.3 | 0.8 | 0.4 | 1.0 | 2.9 | 1.2 | 0.5 | 0.8 | 1.6 | 0.9 |
| Giving own vehicles/ shops/ flats on rent | | 0.2 | 0.1 | 0.2 | | | | | | 0.2 | 0.1 | 0.1 |
| Goatery | 0.1 | 0.2 | 0.1 | 0.2 | | 0.3 | | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Hawkers | 2.3 | 3.8 | 5.2 | 3.7 | 0.7 | 1.0 | | 0.7 | 1.9 | 3.4 | 4.2 | 3.2 |
| Hotel Owner | 1 | 0.8 | 0.6 | 0.8 | | | | | 0.7 | 0.7 | 0.5 | 0.6 |
| Hotel workers/manager | 2.9 | 1 | 1 | 1.5 | | 0.3 | 0.6 | 0.3 | 2.2 | 0.9 | 0.9 | 1.2 |
| Masala making etc (household industry) | | 0.1 | 0.1 | 0.1 | 0.4 | 0.3 | | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 |
| Masonry/painter | 2.2 | 2.1 | 1.7 | 2 | 0.4 | | | 0.1 | 1.7 | 1.8 | 1.4 | 1.7 |
| Mechanic | 3.8 | 3.6 | 2.1 | 3.3 | 0.4 | 0.3 | | 0.3 | 2.9 | 3.1 | 1.7 | 2.8 |
| Nurse | 0.1 | | | 0 | | 1.3 | | 0.5 | 0.1 | 0.2 | | 0.1 |
| Poultry | 1.3 | 1 | 0.3 | 0.9 | | | | | 0.9 | 0.9 | 0.2 | 0.7 |
| Primary school teacher | | 0.2 | 0.4 | 0.2 | 1.1 | 1.0 | 1.2 | 1.1 | 0.3 | 0.3 | 0.6 | 0.3 |
| Religious service | | 0.3 | 0.1 | 0.2 | | | | | | 0.3 | 0.1 | 0.2 |
| Scrap- dealers | 0.9 | 0.9 | 0.7 | 0.9 | 0.4 | 0.3 | | 0.3 | 0.7 | 0.8 | 0.6 | 0.7 |
| Secondary school teacher | 0.1 | 0.1 | | 0.1 | | | | | 0.1 | 0.1 | | 0.1 |
| Shoe making | 0.1 | 0.5 | 1.0 | 0.5 | | | | | 0.1 | 0.4 | 0.8 | 0.4 |
| Shop- general | 2.0 | 2.9 | 3.5 | 2.9 | | 1.3 | 2.9 | 1.2 | 1.5 | 2.7 | 3.4 | 2.5 |
| Student plus working | 0.1 | 0.2 | | 0.1 | 0.4 | 0.7 | | 0.4 | 0.2 | 0.2 | | 0.2 |
| Tailoring and embroidery | 3.6 | 5.3 | 6.2 | 5.1 | 3.2 | 7.3 | 11.6 | 6.7 | 3.5 | 5.6 | 7.2 | 5.4 |
| Taxi/ Rickshaw drivers | 4.2 | 9.9 | 9.7 | 8.5 | 1.1 | 1.3 | 1.2 | 1.2 | 3.4 | 8.6 | 8 | 7.1 |
| Agricultural Labourer | 3.7 | 2.8 | 3.1 | 3.1 | 5.7 | 14.5 | 20.3 | 12.5 | 4.2 | 4.5 | 6.4 | 4.9 |
| Domestic help | 3.1 | 3.5 | 3.2 | 3.3 | 15.6 | 10.9 | 11 | 12.7 | 6.4 | 4.5 | 4.7 | 5.1 |
| Not specified | 60.2 | 47.0 | 47.0 | 50.0 | 68.0 | 54.0 | 43.0 | 57.0 | 62.0 | 47.9 | 46.3 | 51.4 |
| Total | 100 (785) | 100 (1763) | 100 (715) | 100 (3263) | 100 (282) | 100 (303) | 100 (172) | 100 (757) | 100 (1067) | 100 (2066) | 100 (887) | 100 (4020) |

Note: Figures in brackets are actual numbers.
Source: TISS sample survey, May-November, 2009 (Shaban 2011).

4.6. Job seekers among Muslims

Census 2001 also collected data on persons seeking or available for work among non-workers. Those who reported as marginal worker were also asked about seeking or being available for work (Table 4.7). About 39.9 per cent marginal workers among the Muslim community in rural areas reported as seeking/available for work. Among non-workers this share was 6.29 per cent. In urban areas, in the same year, the share of marginal workers seeking/available for work was higher while the share of non-workers seeking available for work was lower than that in rural areas (Table 4.8). As can be seen from both Tables 4.7 and 4.8, the share of job seekers (for all, total, male and female) has been considerably higher than that for total population, and this shows that there exists considerably higher unemployment rate among the Muslims in the state.

Table 4.7: Percentage of marginal and non-workers seeking/ available for work in rural areas, Maharashtra, 2001

| Age Groups | Marginal Workers | | | Non workers | | |
|--------------------|------------------|-------|---------|-------------|-------|---------|
| | Persons | Males | Females | Persons | Males | Females |
| Muslim | | | | | | |
| Total | 39.87 | 51.91 | 22.89 | 6.29 | 9.13 | 4.50 |
| 5-14 | 20.46 | 24.47 | 15.11 | 0.89 | 0.98 | 0.78 |
| 15-19 | 41.66 | 47.08 | 28.46 | 11.75 | 14.90 | 8.56 |
| 20-24 | 52.20 | 61.07 | 30.40 | 23.06 | 39.46 | 13.68 |
| 25-29 | 48.21 | 60.66 | 27.15 | 16.59 | 55.88 | 9.78 |
| 30-34 | 43.44 | 60.07 | 24.17 | 9.28 | 57.01 | 6.08 |
| 35-39 | 39.23 | 57.39 | 23.00 | 6.45 | 48.35 | 4.60 |
| 40-49 | 33.50 | 47.89 | 19.40 | 4.63 | 30.91 | 2.88 |
| 50-59 | 23.27 | 30.97 | 15.17 | 2.61 | 7.45 | 1.44 |
| 60-69 | 15.00 | 17.07 | 12.96 | 1.21 | 1.64 | 0.95 |
| 70-79 | 12.58 | 13.09 | 11.76 | 0.73 | 0.87 | 0.63 |
| 80+ | 15.52 | 16.27 | 14.36 | 0.59 | 0.65 | 0.55 |
| A.N.S | 24.49 | 29.26 | 16.96 | 2.41 | 2.57 | 2.26 |
| All Persons | | | | | | |
| Total | 27.85 | 44.78 | 18.14 | 4.86 | 6.47 | 3.64 |
| 5-14 | 11.06 | 12.58 | 9.78 | 0.76 | 0.81 | 0.70 |
| 15-19 | 33.24 | 43.52 | 23.66 | 12.06 | 14.96 | 8.85 |
| 20-24 | 41.91 | 63.48 | 24.27 | 23.80 | 39.96 | 13.75 |
| 25-29 | 37.22 | 62.79 | 22.84 | 17.12 | 55.07 | 10.14 |
| 30-34 | 32.62 | 58.68 | 21.32 | 9.54 | 51.99 | 6.43 |
| 35-39 | 29.75 | 54.96 | 20.10 | 6.77 | 41.48 | 5.01 |
| 40-49 | 23.90 | 43.98 | 15.96 | 4.80 | 25.36 | 3.27 |
| 50-59 | 15.25 | 26.56 | 10.94 | 2.68 | 6.65 | 1.81 |
| 60-69 | 9.42 | 12.43 | 7.94 | 1.42 | 1.63 | 1.33 |
| 70-79 | 6.99 | 7.79 | 6.11 | 0.86 | 0.88 | 0.85 |
| 80+ | 8.16 | 8.74 | 7.53 | 0.47 | 0.50 | 0.45 |
| A.N.S | 17.37 | 25.35 | 12.07 | 1.67 | 1.76 | 1.57 |

Source: Census of India (2001).

Table 4.8: Percentage of marginal and non-workers seeking/ available for work in urban areas, Maharashtra, 2001

| Age Groups | Marginal Workers | | | Non workers | | |
|--------------------|------------------|-------|---------|-------------|-------|---------|
| | Persons | Males | Females | Persons | Males | Females |
| Muslim | | | | | | |
| Total | 41.45 | 49.85 | 21.26 | 5.16 | 8.26 | 3.26 |
| 5-14 | 24.86 | 28.62 | 14.43 | 1.30 | 1.65 | 0.93 |
| 15-19 | 44.39 | 48.66 | 25.67 | 13.66 | 21.24 | 7.51 |
| 20-24 | 52.44 | 58.28 | 26.34 | 17.91 | 42.66 | 8.25 |
| 25-29 | 48.24 | 57.17 | 24.27 | 11.15 | 52.04 | 6.13 |
| 30-34 | 43.88 | 55.89 | 21.78 | 6.91 | 49.20 | 4.47 |
| 35-39 | 41.24 | 54.30 | 21.98 | 5.36 | 42.82 | 3.85 |
| 40-49 | 36.21 | 47.05 | 18.98 | 4.11 | 26.06 | 2.64 |
| 50-59 | 25.65 | 31.87 | 15.39 | 2.65 | 7.55 | 1.60 |
| 60-69 | 19.93 | 22.46 | 16.07 | 1.52 | 2.28 | 1.16 |
| 70-79 | 17.22 | 19.28 | 12.09 | 1.03 | 1.31 | 0.83 |
| 80+ | 11.88 | 14.08 | 7.64 | 0.73 | 0.97 | 0.58 |
| A.N.S | 33.33 | 42.11 | 15.79 | 2.49 | 2.67 | 2.33 |
| All Persons | | | | | | |
| Total | 27.85 | 44.78 | 18.14 | 4.86 | 6.47 | 3.64 |
| 5-14 | 11.06 | 12.58 | 9.78 | 0.76 | 0.81 | 0.70 |
| 15-19 | 33.24 | 43.52 | 23.66 | 12.06 | 14.96 | 8.85 |
| 20-24 | 41.91 | 63.48 | 24.27 | 23.80 | 39.96 | 13.75 |
| 25-29 | 37.22 | 62.79 | 22.84 | 17.12 | 55.07 | 10.14 |
| 30-34 | 32.62 | 58.68 | 21.32 | 9.54 | 51.99 | 6.43 |
| 35-39 | 29.75 | 54.96 | 20.10 | 6.77 | 41.48 | 5.01 |
| 40-49 | 23.90 | 43.98 | 15.96 | 4.80 | 25.36 | 3.27 |
| 50-59 | 15.25 | 26.56 | 10.94 | 2.68 | 6.65 | 1.81 |
| 60-69 | 9.42 | 12.43 | 7.94 | 1.42 | 1.63 | 1.33 |
| 70-79 | 6.99 | 7.79 | 6.11 | 0.86 | 0.88 | 0.85 |
| 80+ | 8.16 | 8.74 | 7.53 | 0.47 | 0.50 | 0.45 |
| A.N.S | 17.37 | 25.35 | 12.07 | 1.67 | 1.76 | 1.57 |

Note: A.N.S = age not specified.
Source: Census of India (2001).

4.7. Muslims' share in government jobs and political representation

The share of Muslims in government employment is quite low. As shown in Table 4.9, Muslims constitutes 10.6 per cent of the total population in the state of Maharashtra but their share in state government services is only 4.4 per cent. The reasons for this significantly low share in the state government services are many: they range from poverty, lack of education and health infrastructure in Muslim concentrated areas, segmentation of the society on caste and religious lines which constrains access to the jobs for the Muslims, and lack of effective enabling programmes by the government to mainstream the Muslim community. Further, frequent occurrence of communal riots adversely affects the community economically and psychologically. Muslims, in turn, start avoiding mainstream section of the society and start playing to the tune of conservative elements within the community. This further pushes back the community from education and employment fronts. The situation in Central Government jobs is also not different from that at the state level. As can be seen in Table 4.10, the intake of Muslims in Indian Administrative Services (IAS) has been very limited over the years at all-India level.

Table 4.9: Share of Muslims in state-government employment

| States | Muslim Population (%) to the total population | Total Number of employees | Share of Muslims in State Employment (%) | Education Department | Health, Women and Child Welfare Department | Home Department | Transport Department | Other Departments |
|---------------|---|---------------------------|--|----------------------|--|-----------------|----------------------|-------------------|
| West Bengal | 25.2 | 134972 | 2.1 | - | 1.0 | 7.1 | - | 2.4 |
| Kerala | 24.7 | 268733 | 10.4 | 12.3 | 10.5 | 10.7 | 9.2 | 10.2 |
| Uttar Pradesh | 18.5 | 134053 | 5.1 | -- | 5.6 | 9.8 | 4.2 | 5.0 |
| Bihar | 16.5 | 78114 | 7.6 | 12.3 | 2.6 | 6.9 | 10.9 | 7.6 |
| Karnataka | 12.2 | 528401 | 8.5 | 11.9 | 5.0 | 4.2 | 7.5 | 7.0 |
| Maharashtra | 10.6 | 915645 | 4.4 | 4.7 | 2.8 | 4.2 | -- | 3.8 |

Source: Sachar Committee Report 2006, p.370.

One can see the under-representation of Muslims in major Maharashtra Government Services from the fact that the number of Muslims in Maharashtra cadre IAS in 2012 was nil (zero) in total 288 IAS officers. The sanctioned strength for IAS officers is 350 - there is a shortfall of 62 officers in the cadre. In 2010-11, there were 2 Muslim officers out of total strength of 350. In 2009-2010 also there were 2 Muslims out of 340 IAS officers' posts. The number in the IPS is 4 out of 203 officers in 2011. The sanctioned cadre strength for police officers in Maharashtra state is 302. In fact, the representation of Muslims in Indian Administrative Services has been less than 1% for the last three years in the state.

The Muslim community also lags behind severely in political representation. Presently, the number of Muslim MLAs is 5. The number of Muslim MLCs is 11.

Table 4.10: Muslims in Indian Administrative Services (1971-2001)

| Year | Total Intake | Total Muslims | Percentage |
|--------------|--------------|---------------|------------|
| 1971 | 87 | 1 | 1.15 |
| 1981 | 126 | 1 | 0.79 |
| 1991 | 217 | 8 | 3.69 |
| 2000 | 93 | 6 | 6.45 |
| Total | 4560 | 140 | 3.07 |

Source: Cited in Najiullah (2006)

4.8. Employability

The employability refers to likelihood of an individual getting a suitable employment given his/her skill and educational level. The new economy which has emerged after the liberalization in 1991-92 requires altogether different sets of skills and attitude. In earlier days when the government jobs were the main source of employment, educational level was the main criterion for the jobs. But now the emerging private sector and transforming and de-bureaucratising government sectors require new skills and attitude for the jobs and the educational level remains only one of the criteria. In general, the major determining factors of employability are (1) educational level, (2) soft-skills, like communication skill, multi-tasking attitudes and capacity, (3) social networking, and (4) the attitude and orientations of decision makers/employers. It is found that in all the four criteria, Muslims are not able to do well. The educational level of the community is low, that also constraints Muslims in getting jobs.

Given that most of them are not educated from good institutions/schools and the medium of their education largely remains Urdu, Hindi or Marathi, they find it difficult to have fluency in English even when they learn English language later on. This constricts the employability of the workers/youth. There is a significant disconnect of the Muslim population with the ruling elites in the country. It is well known that many of the recruitments and employments both in private and public sectors are garnered by social networking than any other objective criteria. The image which the media and politician have created of the Muslim community also comes in the way of effective networking with the other religious groups. The Muslims are largely seen with suspicion and this suspicion undermines their effective relationship with the ruling class and thus the job opportunities/possibilities get constricted. Further, the traditional leadership within the community which is largely based on emotional rhetoric/backward looking mindset has also been responsible for this state of affairs. In fact, the leaders have been unable to connect the Muslim masses with the ruling class, but they have created a situation in which the Muslim community has largely been used as vote bank. No doubt, the change in attitude of the leaders and the educated within the community is very much required for the development of the Muslim community.

The religious biases in the selection process are open secret in the country, although many at the helm of affairs and intellectuals shy away from accepting this. The situation requires that 'ostrich mentality' is abandoned by those who are at the helm of affairs and are opinion makers. There is a need to encourage inclusion of the Muslim community in the formal job market, including government services, and this requires no less than the approach which has been adopted for the scheduled castes and scheduled tribes. In case of Muslims, religious bias must be acknowledged as the major sources of problem in their deprivation. The inclusive growth of the country as envisaged by the Prime Minister will never be possible by leaving behind about 14 per cent of the population deprived.

4.9. Summing up

A large section of the Muslim population is self-employed and casually employed. These two categories together constitute more than 60 per cent of the total workers in the state. The self-employment and own account work for generating sufficient return require sufficient capital, technical skills, space to carry out the activities and market for the products in the mainstream economy. It is well known that the Muslims have none of these. The lack of capital pervades their initiatives and they often rely on meagre daily working capital. The skills they possess are mainly traditional which hardly find any space in the new economy. Muslims often live in ghettos and overcrowded 'chawls' and slums in the urban areas with hardly any space for carrying out their work. The market is generally segmented and the accessibility of Muslims to the main market is low. This creates a situation in which Muslims in self-employment only earn their daily living and oscillate in and out of poverty on daily basis.

A major share of workers in rural areas in central Maharashtra is engaged as agriculture labour. Women form a significant proportion of agricultural labour. The lower share of cultivator is also indicative of the fact that in rural areas also Muslims live in a precarious situation. The lower work participation rate of Muslim women is a major concern. However, given that most of the activities in which their male counterparts are predominantly engaged in the ghettoized living, the lower work participation rate of women is expected. The share of Muslims in government services is quite low. The Muslims also seem to have lower access to government initiated public works department in both rural and urban areas as lower share of them is engaged in these programmes.

Table 4.11: Total work participation rate (%) and distribution of workers among Muslims in Maharashtra, 2001

| | Work participation rate | | | Sectoral Distribution of Workers (%) | | | | | | | | | | | |
|--------------------|-------------------------|------|--------|--------------------------------------|------|--------|----------------------|------|--------|---------------------------|------|--------|---------------|------|--------|
| | Person | Male | Female | Cultivators | | | Agricultural workers | | | Household industry worker | | | Other workers | | |
| | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female |
| MAHARASHTRA | 38.1 | 49.0 | 26.7 | 21.8 | 20.9 | 23.4 | 44.4 | 35.5 | 61.6 | 3.2 | 2.6 | 4.2 | 30.6 | 40.9 | 10.8 |
| Nandurbar | 25.4 | 33.7 | 13.1 | 11.8 | 12.1 | 10.5 | 23.6 | 15.6 | 54.1 | 7.1 | 5.2 | 14.4 | 57.6 | 67.2 | 21.0 |
| Dhule | 36.9 | 49.7 | 23.5 | 11.5 | 12.0 | 10.4 | 39.8 | 26.8 | 68.4 | 8.2 | 7.4 | 9.8 | 40.5 | 53.8 | 11.4 |
| Jalgaon | 36.6 | 47.2 | 25.5 | 10.0 | 10.5 | 9.1 | 61.3 | 50.1 | 83.1 | 2.3 | 2.1 | 2.8 | 26.4 | 37.4 | 5.0 |
| Buldana | 35.6 | 47.4 | 23.1 | 17.6 | 17.7 | 17.5 | 60.1 | 52.6 | 76.3 | 1.5 | 1.3 | 1.9 | 20.8 | 28.5 | 4.3 |
| Akola | 30.4 | 48.5 | 11.2 | 15.7 | 17.1 | 9.1 | 60.1 | 55.6 | 80.7 | 1.0 | 0.7 | 2.2 | 23.3 | 26.6 | 8.1 |
| Washim | 37.7 | 50.2 | 24.7 | 19.5 | 21.1 | 16.0 | 61.0 | 52.5 | 78.8 | 1.6 | 1.7 | 1.4 | 18.0 | 24.7 | 3.8 |
| Amravati | 34.2 | 51.1 | 16.4 | 14.0 | 15.6 | 8.5 | 62.4 | 56.9 | 80.8 | 2.1 | 1.5 | 3.9 | 21.5 | 26.0 | 6.8 |
| Wardha | 38.9 | 53.0 | 24.0 | 12.6 | 14.1 | 8.9 | 50.1 | 40.2 | 73.4 | 3.0 | 2.8 | 3.3 | 34.4 | 42.9 | 14.5 |
| Nagpur | 37.4 | 51.3 | 22.1 | 16.2 | 15.8 | 17.2 | 38.1 | 27.7 | 64.9 | 3.0 | 2.8 | 3.3 | 42.7 | 53.6 | 14.7 |
| Bhandara | 34.5 | 49.8 | 18.1 | 9.7 | 8.3 | 13.6 | 26.5 | 19.3 | 47.7 | 7.4 | 4.2 | 16.8 | 56.4 | 68.1 | 22.0 |
| Gondiya | 37.0 | 51.0 | 22.6 | 9.1 | 8.6 | 10.1 | 28.4 | 21.6 | 44.1 | 10.6 | 5.6 | 22.1 | 51.9 | 64.2 | 23.7 |
| Gadchiroli | 35.6 | 50.6 | 20.0 | 11.8 | 10.0 | 16.5 | 28.3 | 19.1 | 52.6 | 3.4 | 3.5 | 3.3 | 56.5 | 67.4 | 27.6 |
| Chandrapur | 40.1 | 51.9 | 27.4 | 15.0 | 14.8 | 15.5 | 40.0 | 26.8 | 67.1 | 3.9 | 3.5 | 4.7 | 41.1 | 54.9 | 12.7 |
| Yavatmal | 35.5 | 50.5 | 20.0 | 14.4 | 15.5 | 11.5 | 53.0 | 43.3 | 78.6 | 1.7 | 1.4 | 2.3 | 30.9 | 39.8 | 7.6 |
| Nanded | 38.2 | 46.7 | 29.3 | 16.1 | 17.1 | 14.4 | 56.3 | 45.7 | 74.1 | 3.1 | 2.3 | 4.4 | 24.5 | 35.0 | 7.0 |
| Hingoli | 39.3 | 48.5 | 29.6 | 19.3 | 19.1 | 19.7 | 53.4 | 42.6 | 71.8 | 2.6 | 2.6 | 2.6 | 24.7 | 35.7 | 5.9 |
| Parbhani | 41.6 | 48.4 | 34.6 | 19.3 | 21.5 | 16.3 | 63.6 | 53.1 | 78.6 | 1.3 | 1.3 | 1.2 | 15.8 | 24.1 | 3.9 |
| Jalna | 38.3 | 45.9 | 30.2 | 28.9 | 28.5 | 29.7 | 45.4 | 35.8 | 61.2 | 2.4 | 2.0 | 3.0 | 23.3 | 33.8 | 6.1 |
| Aurangabad | 40.3 | 47.1 | 33.1 | 34.4 | 33.2 | 36.3 | 41.3 | 32.5 | 54.5 | 1.8 | 1.6 | 2.2 | 22.4 | 32.7 | 7.1 |
| Nashik | 39.4 | 50.9 | 27.0 | 21.1 | 18.0 | 27.5 | 29.4 | 19.8 | 48.9 | 5.8 | 4.9 | 7.8 | 43.6 | 57.3 | 15.7 |
| Thane | 36.6 | 55.8 | 12.6 | 9.5 | 7.2 | 22.3 | 6.8 | 4.2 | 21.3 | 5.8 | 4.5 | 13.3 | 77.9 | 84.1 | 43.2 |
| Mumbai (Sub.) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mumbai | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Raigarh | 26.0 | 44.0 | 8.6 | 17.2 | 15.2 | 26.8 | 11.6 | 9.2 | 24.0 | 4.2 | 3.1 | 9.9 | 67.0 | 72.5 | 39.3 |
| Pune | 42.1 | 54.1 | 29.0 | 18.8 | 16.0 | 24.6 | 29.4 | 20.4 | 47.7 | 4.6 | 4.2 | 5.5 | 47.2 | 59.5 | 22.2 |
| Ahmadnagar | 41.8 | 50.1 | 32.9 | 26.2 | 24.0 | 29.6 | 35.9 | 26.3 | 51.3 | 5.2 | 4.3 | 6.5 | 32.8 | 45.3 | 12.6 |
| Bid | 39.9 | 46.9 | 32.5 | 27.6 | 26.2 | 29.9 | 44.5 | 34.6 | 59.7 | 2.2 | 1.8 | 2.8 | 25.6 | 37.4 | 7.7 |
| Latur | 41.3 | 48.2 | 34.1 | 24.2 | 25.6 | 22.2 | 56.7 | 47.0 | 70.9 | 1.9 | 1.7 | 2.3 | 17.2 | 25.7 | 4.6 |
| Osmanabad | 41.8 | 49.5 | 33.7 | 25.4 | 27.8 | 21.6 | 52.6 | 42.5 | 68.2 | 3.0 | 2.4 | 3.9 | 19.1 | 27.3 | 6.3 |
| Solapur | 45.5 | 53.3 | 37.3 | 27.0 | 28.1 | 25.2 | 43.4 | 32.9 | 59.3 | 3.0 | 2.3 | 4.0 | 26.6 | 36.6 | 11.4 |
| Satara | 42.1 | 53.6 | 29.9 | 21.4 | 18.6 | 26.6 | 28.7 | 19.1 | 46.9 | 6.1 | 5.2 | 7.8 | 43.9 | 57.0 | 18.8 |
| Ratnagiri | 25.5 | 41.1 | 12.0 | 19.5 | 15.1 | 32.6 | 7.4 | 4.9 | 14.6 | 4.1 | 2.5 | 8.7 | 69.0 | 77.4 | 44.1 |
| Sindhudurg | 38.0 | 50.4 | 26.2 | 29.3 | 23.6 | 39.7 | 15.9 | 11.0 | 25.2 | 3.1 | 2.9 | 3.4 | 51.7 | 62.5 | 31.7 |
| Kolhapur | 44.4 | 55.5 | 32.8 | 29.5 | 27.8 | 32.4 | 27.2 | 21.2 | 38.0 | 5.2 | 4.2 | 6.8 | 38.1 | 46.8 | 22.8 |
| Sangli | 45.4 | 55.1 | 35.3 | 32.3 | 30.9 | 34.5 | 33.8 | 25.2 | 47.8 | 5.6 | 5.0 | 6.7 | 28.2 | 38.9 | 11.0 |

Source: Census of India (2001).

Table 4.12: Rural work participation rate (%) and distribution of workers among Muslims in Maharashtra, 2001

| | Work participation rate | | | Sectoral Distribution of Workers (%) | | | | | | | | | | | |
|--------------------|-------------------------|------|--------|--------------------------------------|------|--------|----------------------|------|--------|---------------------------|------|--------|---------------|------|--------|
| | Person | Male | Female | Cultivators | | | Agricultural workers | | | Household industry worker | | | Other workers | | |
| | | | | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female |
| MAHARASHTRA | 30.0 | 50.4 | 6.3 | 0.7 | 0.7 | 1.0 | 2.9 | 2.2 | 9.8 | 3.8 | 2.5 | 15.4 | 92.6 | 94.6 | 73.9 |
| Nandurbar | 26.0 | 46.9 | 4.0 | 0.7 | 0.6 | 1.4 | 2.8 | 1.9 | 13.5 | 3.0 | 2.0 | 15.9 | 93.5 | 95.5 | 69.2 |
| Dhule | 27.0 | 46.2 | 6.8 | 0.2 | 0.2 | 0.1 | 1.7 | 1.2 | 5.3 | 4.4 | 2.2 | 20.8 | 93.7 | 96.5 | 73.8 |
| Jalgaon | 25.4 | 45.3 | 4.4 | 1.0 | 0.9 | 2.2 | 9.5 | 7.3 | 33.5 | 2.7 | 2.0 | 11.0 | 86.7 | 89.8 | 53.2 |
| Buldana | 25.2 | 44.5 | 4.8 | 3.0 | 3.0 | 3.1 | 13.5 | 9.8 | 49.8 | 1.8 | 1.1 | 9.5 | 81.6 | 86.1 | 37.6 |
| Akola | 25.4 | 45.8 | 3.6 | 3.0 | 3.1 | 1.4 | 14.1 | 12.9 | 30.8 | 1.6 | 1.0 | 9.6 | 81.3 | 83.0 | 58.1 |
| Washim | 25.5 | 45.6 | 4.1 | 5.5 | 5.5 | 6.0 | 24.5 | 21.0 | 67.2 | 1.8 | 1.5 | 5.4 | 68.1 | 72.0 | 21.4 |
| Amravati | 26.5 | 47.0 | 4.6 | 2.4 | 2.5 | 1.6 | 15.2 | 13.1 | 38.2 | 2.0 | 1.3 | 10.6 | 80.3 | 83.1 | 49.6 |
| Wardha | 27.4 | 47.9 | 5.3 | 1.6 | 1.7 | 0.6 | 6.2 | 4.6 | 21.5 | 2.8 | 2.0 | 10.1 | 89.5 | 91.7 | 67.8 |
| Nagpur | 27.5 | 47.2 | 6.5 | 0.4 | 0.3 | 0.7 | 1.3 | 0.9 | 4.5 | 7.2 | 4.8 | 25.7 | 91.1 | 94.0 | 69.0 |
| Bhandara | 26.2 | 44.8 | 6.5 | 1.2 | 1.3 | 0.5 | 3.3 | 2.3 | 10.0 | 3.9 | 1.0 | 24.7 | 91.7 | 95.3 | 64.8 |
| Gondiya | 27.5 | 46.6 | 8.3 | 0.4 | 0.4 | 0.5 | 0.5 | 0.4 | 0.9 | 7.3 | 2.5 | 34.0 | 91.9 | 96.7 | 64.6 |
| Gadchiroli | 28.7 | 47.9 | 7.9 | 0.7 | 0.6 | 0.8 | 4.6 | 2.7 | 16.6 | 2.8 | 1.0 | 14.5 | 92.0 | 95.7 | 68.0 |
| Chandrapur | 26.5 | 46.3 | 5.5 | 0.4 | 0.4 | 0.7 | 1.3 | 0.8 | 5.8 | 2.7 | 1.9 | 10.3 | 95.5 | 96.9 | 83.2 |
| Yavatmal | 26.5 | 46.5 | 5.3 | 2.6 | 2.6 | 2.0 | 10.6 | 7.8 | 36.6 | 1.7 | 1.1 | 6.7 | 85.2 | 88.4 | 54.7 |
| Nanded | 24.5 | 42.1 | 5.8 | 0.9 | 0.9 | 1.2 | 7.6 | 5.0 | 27.5 | 2.8 | 1.4 | 13.9 | 88.7 | 92.7 | 57.4 |
| Hingoli | 25.6 | 43.3 | 6.7 | 2.6 | 2.6 | 2.8 | 14.7 | 10.0 | 46.1 | 2.4 | 1.7 | 7.6 | 80.3 | 85.7 | 43.5 |
| Parbhani | 24.9 | 42.0 | 6.9 | 1.5 | 1.5 | 1.1 | 11.2 | 7.5 | 35.4 | 1.9 | 1.2 | 6.5 | 85.4 | 89.8 | 57.0 |
| Jalna | 25.1 | 43.6 | 5.5 | 1.7 | 1.7 | 1.9 | 5.1 | 3.5 | 18.8 | 2.8 | 1.4 | 14.7 | 90.4 | 93.4 | 64.7 |
| Aurangabad | 25.0 | 43.4 | 5.3 | 0.8 | 0.7 | 1.3 | 2.0 | 1.4 | 7.8 | 1.8 | 1.0 | 8.6 | 95.4 | 96.9 | 82.3 |
| Nashik | 27.0 | 46.3 | 6.6 | 0.3 | 0.3 | 0.4 | 0.5 | 0.3 | 1.7 | 3.9 | 2.2 | 16.3 | 95.4 | 97.2 | 81.6 |
| Thane | 33.2 | 55.0 | 5.0 | 0.1 | 0.1 | 0.4 | 0.1 | 0.1 | 0.5 | 2.1 | 1.5 | 11.8 | 97.6 | 98.3 | 87.2 |
| Mumbai (Sub.) | 32.5 | 53.8 | 5.6 | 0.1 | 0.1 | 0.5 | 0.1 | 0.1 | 0.2 | 3.9 | 3.2 | 11.8 | 95.9 | 96.6 | 87.5 |
| Mumbai | 37.6 | 59.7 | 6.6 | 0.1 | 0.1 | 0.5 | 0.1 | 0.1 | 0.2 | 4.7 | 4.2 | 10.7 | 95.1 | 95.6 | 88.6 |
| Raigarh | 28.3 | 49.3 | 5.6 | 0.8 | 0.8 | 1.0 | 0.6 | 0.5 | 1.4 | 2.8 | 1.9 | 11.4 | 95.8 | 96.8 | 86.2 |
| Pune | 31.0 | 51.1 | 8.5 | 0.2 | 0.2 | 0.3 | 0.5 | 0.3 | 2.0 | 3.8 | 2.6 | 11.6 | 95.5 | 96.9 | 86.1 |
| Ahmadnagar | 28.9 | 48.0 | 8.4 | 1.3 | 1.0 | 3.3 | 3.9 | 2.3 | 13.7 | 4.2 | 2.5 | 14.5 | 90.6 | 94.2 | 68.4 |
| Bid | 24.9 | 42.2 | 6.5 | 1.2 | 1.2 | 1.4 | 7.3 | 5.0 | 23.4 | 2.4 | 1.2 | 10.6 | 89.1 | 92.6 | 64.6 |
| Latur | 24.6 | 41.8 | 6.0 | 1.2 | 1.2 | 1.3 | 8.9 | 6.8 | 25.1 | 2.5 | 1.4 | 10.8 | 87.4 | 90.6 | 62.8 |
| Osmanabad | 26.2 | 43.7 | 8.0 | 3.5 | 3.6 | 2.6 | 15.4 | 11.6 | 37.0 | 2.9 | 1.9 | 8.3 | 78.2 | 82.8 | 52.1 |
| Solapur | 31.0 | 46.9 | 14.4 | 1.1 | 1.1 | 1.0 | 3.2 | 2.0 | 7.1 | 13.1 | 3.2 | 47.0 | 82.6 | 93.7 | 44.9 |
| Satara | 30.1 | 49.6 | 8.9 | 1.4 | 1.4 | 1.6 | 2.1 | 1.2 | 7.9 | 3.8 | 2.6 | 10.9 | 92.7 | 94.9 | 79.6 |
| Ratnagiri | 25.1 | 44.0 | 7.1 | 1.4 | 1.3 | 1.7 | 0.4 | 0.3 | 1.2 | 3.3 | 1.6 | 13.1 | 94.9 | 96.8 | 84.0 |
| Sindhudurg | 32.2 | 53.5 | 7.6 | 0.8 | 0.4 | 4.1 | 0.6 | 0.6 | 0.9 | 3.6 | 2.0 | 16.6 | 94.9 | 97.0 | 78.3 |
| Kolhapur | 31.4 | 52.3 | 9.2 | 1.7 | 1.6 | 2.6 | 3.1 | 1.8 | 11.2 | 4.4 | 2.9 | 13.9 | 90.7 | 93.7 | 72.3 |
| Sangli | 30.9 | 50.9 | 9.9 | 2.1 | 2.0 | 2.5 | 4.8 | 3.1 | 14.1 | 6.5 | 3.1 | 24.8 | 86.6 | 91.8 | 58.6 |

Source: Census of India (2001).

Table 4.13: Urban work participation rate (%) and distribution of workers among Muslims in Maharashtra, 2001

| | Work participation rate | | | Sectoral Distribution of Workers (%) | | | | | | | | | | | |
|--------------------|-------------------------|------|--------|--------------------------------------|------|--------|----------------------|------|--------|---------------------------|------|--------|---------------|------|--------|
| | Person | Male | Female | Cultivators | | | Agricultural workers | | | Household industry worker | | | Other workers | | |
| | | | | Person | Male | Female | Person | Male | Female | Person | Male | Female | Person | Male | Female |
| MAHARASHTRA | 30.0 | 50.4 | 6.3 | 0.7 | 0.7 | 1.0 | 2.9 | 2.2 | 9.8 | 3.8 | 2.5 | 15.4 | 92.6 | 94.6 | 73.9 |
| Nandurbar | 26.0 | 46.9 | 4.0 | 0.7 | 0.6 | 1.4 | 2.8 | 1.9 | 13.5 | 3.0 | 2.0 | 15.9 | 93.5 | 95.5 | 69.2 |
| Dhule | 27.0 | 46.2 | 6.8 | 0.2 | 0.2 | 0.1 | 1.7 | 1.2 | 5.3 | 4.4 | 2.2 | 20.8 | 93.7 | 96.5 | 73.8 |
| Jalgaon | 25.4 | 45.3 | 4.4 | 1.0 | 0.9 | 2.2 | 9.5 | 7.3 | 33.5 | 2.7 | 2.0 | 11.0 | 86.7 | 89.8 | 53.2 |
| Buldana | 25.2 | 44.5 | 4.8 | 3.0 | 3.0 | 3.1 | 13.5 | 9.8 | 49.8 | 1.8 | 1.1 | 9.5 | 81.6 | 86.1 | 37.6 |
| Akola | 25.4 | 45.8 | 3.6 | 3.0 | 3.1 | 1.4 | 14.1 | 12.9 | 30.8 | 1.6 | 1.0 | 9.6 | 81.3 | 83.0 | 58.1 |
| Washim | 25.5 | 45.6 | 4.1 | 5.5 | 5.5 | 6.0 | 24.5 | 21.0 | 67.2 | 1.8 | 1.5 | 5.4 | 68.1 | 72.0 | 21.4 |
| Amravati | 26.5 | 47.0 | 4.6 | 2.4 | 2.5 | 1.6 | 15.2 | 13.1 | 38.2 | 2.0 | 1.3 | 10.6 | 80.3 | 83.1 | 49.6 |
| Wardha | 27.4 | 47.9 | 5.3 | 1.6 | 1.7 | 0.6 | 6.2 | 4.6 | 21.5 | 2.8 | 2.0 | 10.1 | 89.5 | 91.7 | 67.8 |
| Nagpur | 27.5 | 47.2 | 6.5 | 0.4 | 0.3 | 0.7 | 1.3 | 0.9 | 4.5 | 7.2 | 4.8 | 25.7 | 91.1 | 94.0 | 69.0 |
| Bhandara | 26.2 | 44.8 | 6.5 | 1.2 | 1.3 | 0.5 | 3.3 | 2.3 | 10.0 | 3.9 | 1.0 | 24.7 | 91.7 | 95.3 | 64.8 |
| Gondiya | 27.5 | 46.6 | 8.3 | 0.4 | 0.4 | 0.5 | 0.5 | 0.4 | 0.9 | 7.3 | 2.5 | 34.0 | 91.9 | 96.7 | 64.6 |
| Gadchiroli | 28.7 | 47.9 | 7.9 | 0.7 | 0.6 | 0.8 | 4.6 | 2.7 | 16.6 | 2.8 | 1.0 | 14.5 | 92.0 | 95.7 | 68.0 |
| Chandrapur | 26.5 | 46.3 | 5.5 | 0.4 | 0.4 | 0.7 | 1.3 | 0.8 | 5.8 | 2.7 | 1.9 | 10.3 | 95.5 | 96.9 | 83.2 |
| Yavatmal | 26.5 | 46.5 | 5.3 | 2.6 | 2.6 | 2.0 | 10.6 | 7.8 | 36.6 | 1.7 | 1.1 | 6.7 | 85.2 | 88.4 | 54.7 |
| Nanded | 24.5 | 42.1 | 5.8 | 0.9 | 0.9 | 1.2 | 7.6 | 5.0 | 27.5 | 2.8 | 1.4 | 13.9 | 88.7 | 92.7 | 57.4 |
| Hingoli | 25.6 | 43.3 | 6.7 | 2.6 | 2.6 | 2.8 | 14.7 | 10.0 | 46.1 | 2.4 | 1.7 | 7.6 | 80.3 | 85.7 | 43.5 |
| Parbhani | 24.9 | 42.0 | 6.9 | 1.5 | 1.5 | 1.1 | 11.2 | 7.5 | 35.4 | 1.9 | 1.2 | 6.5 | 85.4 | 89.8 | 57.0 |
| Jalna | 25.1 | 43.6 | 5.5 | 1.7 | 1.7 | 1.9 | 5.1 | 3.5 | 18.8 | 2.8 | 1.4 | 14.7 | 90.4 | 93.4 | 64.7 |
| Aurangabad | 25.0 | 43.4 | 5.3 | 0.8 | 0.7 | 1.3 | 2.0 | 1.4 | 7.8 | 1.8 | 1.0 | 8.6 | 95.4 | 96.9 | 82.3 |
| Nashik | 27.0 | 46.3 | 6.6 | 0.3 | 0.3 | 0.4 | 0.5 | 0.3 | 1.7 | 3.9 | 2.2 | 16.3 | 95.4 | 97.2 | 81.6 |
| Thane | 33.2 | 55.0 | 5.0 | 0.1 | 0.1 | 0.4 | 0.1 | 0.1 | 0.5 | 2.1 | 1.5 | 11.8 | 97.6 | 98.3 | 87.2 |
| Mumbai (Sub.) | 32.5 | 53.8 | 5.6 | 0.1 | 0.1 | 0.5 | 0.1 | 0.1 | 0.2 | 3.9 | 3.2 | 11.8 | 95.9 | 96.6 | 87.5 |
| Mumbai | 37.6 | 59.7 | 6.6 | 0.1 | 0.1 | 0.5 | 0.1 | 0.1 | 0.2 | 4.7 | 4.2 | 10.7 | 95.1 | 95.6 | 88.6 |
| Raigarh | 28.3 | 49.3 | 5.6 | 0.8 | 0.8 | 1.0 | 0.6 | 0.5 | 1.4 | 2.8 | 1.9 | 11.4 | 95.8 | 96.8 | 86.2 |
| Pune | 31.0 | 51.1 | 8.5 | 0.2 | 0.2 | 0.3 | 0.5 | 0.3 | 2.0 | 3.8 | 2.6 | 11.6 | 95.5 | 96.9 | 86.1 |
| Ahmadnagar | 28.9 | 48.0 | 8.4 | 1.3 | 1.0 | 3.3 | 3.9 | 2.3 | 13.7 | 4.2 | 2.5 | 14.5 | 90.6 | 94.2 | 68.4 |
| Bid | 24.9 | 42.2 | 6.5 | 1.2 | 1.2 | 1.4 | 7.3 | 5.0 | 23.4 | 2.4 | 1.2 | 10.6 | 89.1 | 92.6 | 64.6 |
| Latur | 24.6 | 41.8 | 6.0 | 1.2 | 1.2 | 1.3 | 8.9 | 6.8 | 25.1 | 2.5 | 1.4 | 10.8 | 87.4 | 90.6 | 62.8 |
| Osmanabad | 26.2 | 43.7 | 8.0 | 3.5 | 3.6 | 2.6 | 15.4 | 11.6 | 37.0 | 2.9 | 1.9 | 8.3 | 78.2 | 82.8 | 52.1 |
| Solapur | 31.0 | 46.9 | 14.4 | 1.1 | 1.1 | 1.0 | 3.2 | 2.0 | 7.1 | 13.1 | 3.2 | 47.0 | 82.6 | 93.7 | 44.9 |
| Satara | 30.1 | 49.6 | 8.9 | 1.4 | 1.4 | 1.6 | 2.1 | 1.2 | 7.9 | 3.8 | 2.6 | 10.9 | 92.7 | 94.9 | 79.6 |
| Ratnagiri | 25.1 | 44.0 | 7.1 | 1.4 | 1.3 | 1.7 | 0.4 | 0.3 | 1.2 | 3.3 | 1.6 | 13.1 | 94.9 | 96.8 | 84.0 |
| Sindhudurg | 32.2 | 53.5 | 7.6 | 0.8 | 0.4 | 4.1 | 0.6 | 0.6 | 0.9 | 3.6 | 2.0 | 16.6 | 94.9 | 97.0 | 78.3 |
| Kolhapur | 31.4 | 52.3 | 9.2 | 1.7 | 1.6 | 2.6 | 3.1 | 1.8 | 11.2 | 4.4 | 2.9 | 13.9 | 90.7 | 93.7 | 72.3 |
| Sangli | 30.9 | 50.9 | 9.9 | 2.1 | 2.0 | 2.5 | 4.8 | 3.1 | 14.1 | 6.5 | 3.1 | 24.8 | 86.6 | 91.8 | 58.6 |

Source: Census of India (2001).

Chapter - 5

Economic Status and Poverty

It will not be a hyperbole to say that today Indian Muslims are among the poorest of the poor. The Muslims in the country have been left behind on socio-economic development ladder since the dawn of Independence. The marginalization of scheduled castes and scheduled tribes over centuries in India had resulted in their profound deprivation. After the Independence, affirmative actions through policy, programmes and importantly reservation in government services and obligatory representation of the communities in decision making processes and recruitments have enabled them to move fast on the ladder of socio-economic development. However, at the same time, the country has seen emergence and making of new dalits of the country, the Muslims. In Maharashtra most of the Muslims are converts from scheduled castes and schedule tribes, who thought that the ruling class of the time will help them in getting away from the caste disabilities and achieving a position in the society. However, rulers came and went but the position of Muslim masses remained as it was. Many changed their names and adopted Arabic and Central Asian surnames but their economic situation and larger caste positions remained the same. In this chapter, we attempt to examine the economic situation of Muslims in Maharashtra from the data available from different sources.

5.1 Pattern of landholding

In the NSS 60th survey in 2004 in which information on land cultivation was collected, revealed that 'having no cultivable land' percentage was much higher among Muslim households in Maharashtra as compared to the rest of India. In 2007-08, land possession data showed that Muslim households possessed less land or no land in higher proportion than Hindu households. In urban areas possession of land was much less.

There is a higher level of landlessness among the Muslims in the state. Only about 10 per cent of the Muslim community owns any land. Further, given the economic non-viability of marginal holdings and lack of fruitful employment in rural areas, Muslims in large number over the years have migrated to urban areas leaving behind their land in villages. This is one of the reasons why many Muslim families living in urban centres claim that they own land. About 6.3 per cent of the Muslim families in urban area claim that they own land and most of the owned lands are below 2.5 acres or one hectare. As expected, larger share of families in rural areas in comparison to those in urban centres own land. However, again most of the owners of land fall into marginal farmer category. As shown in Table 5.1, about 17 per cent of the families own land in rural areas, but about 10.8 per cent belong to marginal farmer category, 4.6 per cent to "small farmers" category, 1.2 per cent semi-medium farmer category and the rest 0.2 per cent to medium farmer category.

Table 5.1: Ownership of land by families (%)

| Sector | Farmer type | | | | | Total |
|--------|-------------|------------------------------|-------------------------------|--------------------------------------|----------------------------------|-------|
| | Landless | Marginal Farmer (< 2.5 acre) | Small Farmer (2.5 - 5.0 acre) | Semi-medium Farmer (5.0 - 10.0 acre) | Medium Farmer (10.0 - 25.0 acre) | |
| Urban | 93.2 | 6.3 | 0.2 | 0.3 | | 100.0 |
| Rural | 83.2 | 10.8 | 4.6 | 1.2 | 0.2 | 100.0 |
| Total | 89.9 | 7.8 | 1.7 | 0.6 | 0.1 | 100.0 |

Source: TISS sample survey, May-November 2009 (Shaban 2011).

The National Sample Survey Organisation (NSSO) data also show that a large proportion of Muslim households in Maharashtra do not have cultivable land. In 1993-94, Out of every 1000 Muslim households, 740 households did not have cultivatable land. In 2004-05, the number of such households increased to 750. The number of households without any cultivated land among Muslims was even higher than Christians; while the same figure for Hindus was only 398 in 1993-94 and 454 in 2004-05. The proportion of household cultivating land up to 1 hectare has increased among Muslims from 79 (per 1000 Muslim household) to 108 in 2004-05. This shows that the proportion of household among Muslims cultivating above 1.00 hectare of land has declined during the period. Overall, the Table 5.2 shows lack of productive assets like land among Muslims in Maharashtra.

Table 5.2: Proportion of households reporting land cultivated up to 1.00 hectare by religious groups in Maharashtra and All-India

| Land Cultivated | Muslim (per 1000 of households) | | Hindu (per 1000 of households) | | Christian (per 1000 of households) | |
|-----------------|---------------------------------|---------------------|--------------------------------|---------------------|------------------------------------|---------------------|
| | No Land | Up to 1.00 hectares | No Land | Up to 1.00 hectares | No Land | Up to 1.00 hectares |
| 1993-94 | 740 (490) | 79 (362) | 398 (369) | 253 (364) | 712 (514) | 123 (345) |
| 2004-05 | 750 (512) | 108 (383) | 454 (415) | 249 (366) | 535 (401) | 432 (455) |

Note: Figure in bracket are for All India.

Source: NSS, 2005, Employment and Unemployment Situation among Major Religious Groups in India, NSS 61st round, report no 521, 2004-2005, 42-61. For 1993-94, rates computed from unit data of state sample of NSSO, Maharashtra, by Singh (2011).

As has been mentioned earlier, most of the Muslims in the state are converts from scheduled caste and scheduled tribes. Some of them have attempted to abandon their caste names and surnames to achieve social position and avoid caste stigmatization. While few have still retained their caste identities; this is because often others did not forget to recognize them by their caste names. Given the situation, it is expected that there will not be any major differences between those claiming that they belong to lower castes/class (OBC) and those who pretend to belong to higher and reputed dynasties of Sheikh, Pathan, Moghal, Siddiqui, Mirza, etc. The result of the survey on land ownership produced in the Table 5.3 supports the argument. There is hardly any major difference between those claiming the status of OBC and those telling that they do not belong to OBC. About 90 per cent of both the communities do not own any land. The share of marginal farmers in the OBC category is slightly higher than non-OBC. In sum, largely the land ownership pattern of OBC and non-OBC Muslims in the state is the same.

Table 5.3: Ownership of land by families (%)

| Social Category | Farmer type | | | | | Total |
|-----------------|-------------|------------------------------|-------------------------------|--------------------------------------|----------------------------------|-------|
| | Landless | Marginal Farmer (< 2.5 acre) | Small Farmer (2.5 - 5.0 acre) | Semi-medium Farmer (5.0 - 10.0 acre) | Medium Farmer (10.0 - 25.0 acre) | |
| OBC | 88.9 | 9.4 | 1.1 | 0.6 | 0.0 | 100.0 |
| Non-OBC | 90.4 | 7.0 | 1.9 | 0.6 | 0.1 | 100.0 |
| Total | 89.9 | 7.8 | 1.7 | 0.6 | 0.1 | 100.0 |

Source: TISS sample survey, May-November 2009 (Shaban 2011).

5.2. Distribution of income

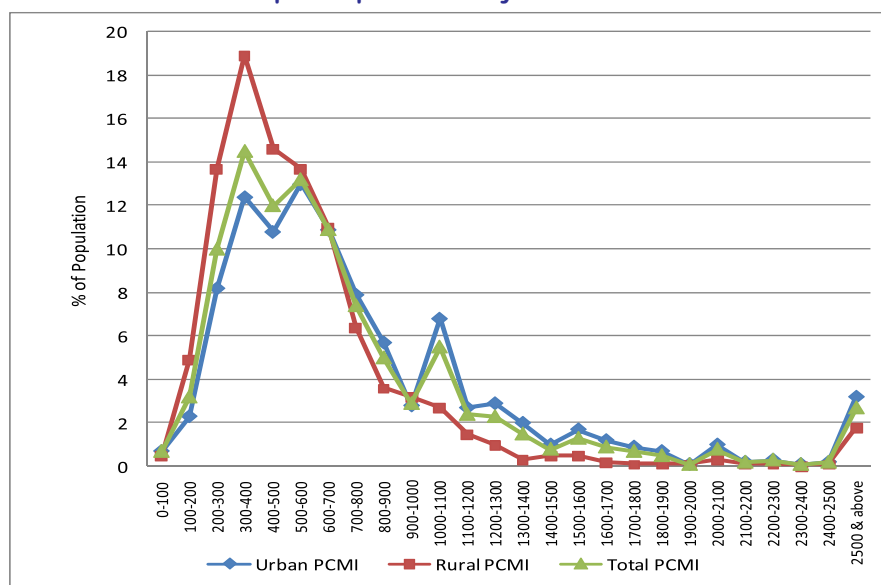
The income deprivation among Muslims is immense. About 45 per cent of households in the State live below per capita monthly income of Rs.500 (Table 5.4). At the lower end (income below Rs.500) the OBC seems to be more deprived as more percentage of households fall below this income. Total 44.4 per cent of the households fall below Rs.500 per capita monthly income, in urban and rural areas the share of households falling below this income are 38.2 per cent and 57.4 per cent respectively. At the aggregate level, 45.7 per cent OBC and 43.7 per cent non-OBC households are below Rs.500 per capita monthly income. In urban areas 38.5 per cent OBC and 37.9 per cent non-OBC households are below this income while in rural area the share of OBC and non-OBC households falling below Rs.500 per capita monthly income are 59.2 per cent and 56.2 per cent respectively. Figure 5.1 shows that rural per capita monthly income for Muslims peaks at Rs.300-400, but the urban per capita income is bimodal and tail-end also has higher share of population. As mentioned earlier, the lower end per capita income of OBCs is lower than non-OBCs but between the band Rs.1300-1800 OBCs have more population than non-OBCs (Figure 5.2)

Table 5.4: Distribution of households by monthly per capita income (%), 2009.

| Per capita monthly income (Rs.) | Total Household | | | Urban Households | | | Rural Households | | |
|---------------------------------|-----------------|--------------|--------------|------------------|--------------|--------------|------------------|--------------|--------------|
| | OBC | General | Total | OBC | General | Total | OBC | General | Total |
| 250 & below | 9.1 | 9.9 | 9.6 | 6.0 | 8.3 | 7.6 | 14.9 | 13.4 | 14.0 |
| 251 to 350 | 12.0 | 9.7 | 10.5 | 10.9 | 8.0 | 9.0 | 14.0 | 13.3 | 13.6 |
| 351 to 500 | 24.6 | 24.1 | 24.3 | 21.6 | 21.6 | 21.6 | 30.3 | 29.5 | 29.8 |
| 501 to 700 | 16.3 | 18.0 | 17.5 | 16.6 | 17.5 | 17.2 | 15.9 | 18.9 | 17.9 |
| 701-1000 | 19.5 | 20.6 | 20.3 | 22.1 | 22.8 | 22.6 | 14.5 | 16.0 | 15.5 |
| 1001 to 2000 | 13.9 | 13.3 | 13.5 | 17.8 | 16.4 | 16.9 | 6.5 | 6.7 | 6.7 |
| 2001 to 5000 | 3.5 | 3.7 | 3.6 | 3.7 | 4.6 | 4.3 | 3.0 | 1.8 | 2.2 |
| 5001 to 10000 | 1.0 | 0.5 | 0.7 | 1.1 | 0.6 | 0.8 | 0.9 | 0.1 | 0.4 |
| 10001 & above | | 0.2 | 0.1 | | 0.2 | 0.1 | | 0.1 | 0.1 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011)

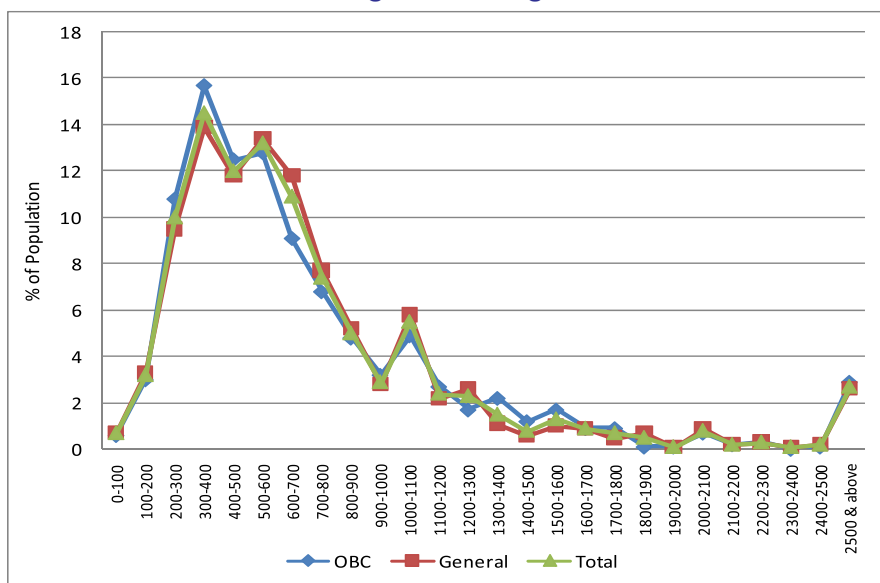
Figure 5.1: Distribution of per capita monthly income in urban and rural areas, 2009.



Note: PCIM = per capita monthly income (Rupees)

Source: TISS sample survey, May-November, 2009 (Shaban 2011)

Figure 5.2: Distribution of per capita monthly income by social categories among Muslims.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

5.3. Incidence of poverty

Muslims have been among economically most deprived communities in the country. NSSO data (as quoted in Sachar Committee Report, 2006) show that at all-India level, urban poverty among Muslims stood at 38.4 per cent, while it was 36.4 per cent among scheduled castes and scheduled tribes. In Maharashtra, the gap between scheduled castes and scheduled tribes' urban poverty rate and that among Muslims was even higher: 33 per cent for scheduled castes and scheduled tribes, and 49 per cent for Muslims. Further, as per the NSSO data, about one-half of the Muslim population in urban areas in Maharashtra were living below the poverty line in 2004-2005. However, the sample survey conducted by TISS shows that urban poverty among Muslims in the state stood at 59.4 per cent, about 10 per cent higher than that shown in the NSSO data in 2004-05 (Table 5.5). Further, the rural poverty as per the TISS sample survey is 59.8 per cent, and thus the difference between NSSO estimates (which shows rural poverty among Muslims as 21.0 per cent) and TISS sample survey estimate is very high. At the aggregate level, about 60 per cent of Muslim population lives below the poverty line income in the state. Further, Table 5.5 shows that among the major states, Maharashtra has the highest proportion of Muslims living below the poverty line.

The TISS sample survey shows not much difference in the incidence of poverty between OBC and non-OBC communities among Muslims in the State at the aggregate level and in urban areas (Table 5.6). However, in rural areas the incidence of poverty among OBCs is higher (62.6 per cent) in comparison to non-OBC Muslims (58.2 per cent). With regard to percentage of households living below the poverty line, OBCs have relatively more households living below the poverty line than non-OBC families. This shows that OBCs have higher household size in rural areas in comparison to non-OBC and vice-versa in urban areas. The Table 5.6 also shows that household size of those living below the poverty line is higher than those above the poverty line.

Table 5.5: State-wise incidence of poverty (%) across socio-religious communities (SRCs) in 2004-05

| States | All | Hindu | | | | Muslims | Other Minorities |
|----------------------|------|-------|----------|------|------|---------|------------------|
| | | All | SCs/ STs | OBCs | Gen | | |
| Urban Poverty | | | | | | | |
| Maharashtra | 26.0 | 20.0 | 33.0 | 25.0 | 12.0 | 49.0 | 27.0 |
| Karnataka | 30.0 | 27.0 | 52.0 | 30.0 | 13.0 | 45.0 | 9.0 |
| Andhra Pradesh | 26.0 | 25.0 | 41.0 | 27.0 | 11.0 | 35.0 | 16.0 |
| Gujarat | 11.0 | 10.0 | 17.0 | 18.0 | 3.0 | 24.0 | 0.0 |
| Tamil Nadu | 18.0 | 18.0 | 37.0 | 16.0 | 5.0 | 18.0 | 15.0 |
| Total | 22.8 | 20.4 | 36.4 | 25.1 | 8.3 | 38.4 | 12.2 |
| Rural Poverty | | | | | | | |
| Maharashtra | 23.0 | 22.0 | 44.0 | 16.0 | 13.0 | 21.0 | 36.0 |
| Karnataka | 14.0 | 14.0 | 21.0 | 14.0 | 7.0 | 18.0 | 1.0 |
| Andhra Pradesh | 8.0 | 8.0 | 16.0 | 6.0 | 2.0 | 7.0 | 4.0 |
| Gujarat | 14.0 | 15.0 | 24.0 | 14.0 | 3.0 | 7.0 | 6.0 |
| Tamil Nadu | 17.0 | 17.0 | 23.0 | 14.0 | 14.0 | 10.0 | 18.0 |
| Total | 22.7 | 22.6 | 34.8 | 19.5 | 9.0 | 26.9 | 14.3 |

Source: Sachar Committee Report 2006: p.159-160.

Table 5.6: Poverty among Muslims in Maharashtra

| Sector | Head count ratio (%) | | | Family (%) | | |
|--------------|----------------------|---------|-------|------------|---------|-------|
| | OBC | General | Total | OBC | General | Total |
| Total | 60.20 | 59.20 | 59.50 | 55.2 | 55.4 | 55.4 |
| Urban | 59.00 | 59.60 | 59.40 | 59.2 | 56.2 | 57.3 |
| Rural | 62.60 | 58.20 | 59.80 | 56.6 | 55.7 | 56.0 |

Note: The poverty line income for urban and rural areas is considered to be Rs.700 and 500 respectively. This income is based on the final set of new state-wise poverty lines by Expert Group under Suresh D.Tendulkar (Planning Commission 2009). The Expert Group has given monthly per capita expenditure (MPCE) of Rs.484.89 and Rs.631.85 respectively as poverty lines for rural and urban areas for the year 2004-05. In our estimates we have used monthly per capita income of Rs.500 as poverty line income for rural areas and monthly per capita income of Rs.700 for urban areas. We have used income based approach for calculating poverty as it is expected that all the income of the household will be used first to secure needed food/energy intake by the individuals. Further, the given the high inflation rate over the period 2004-05 and 2009-10, even Rs.500 for rural areas Rs.700 for urban areas are conservative poverty line incomes used by us.

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

5.4. Housing

In Greater Mumbai (NFHS 2 and NFHS 3) and Nagpur (NFHS 3) data were collected from slum and non-slum areas. Both survey clearly show that Muslim household in these districts were living in much higher percentage in slum areas as compared to Hindu and Christian households. Large majority of Muslims in Bhiwandi, Mumbra, Mumbai, and Malegaon live in ghettos without basic amenities such as safe drinking water, electricity, toilets, proper roads, closed gutters. The ghettoization is detrimental to the long term well-being of the community. The state government must ensure that the housing issues related to the Muslim community are taken up pro-actively and are resolved by mobilizing resources from various government schemes and devising new policies wherever required.

5.5. Banking and credit

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

Banking plays an important role in development by bridging the gap between saving and consumption, and saving and investment. In India, to take the banking to the common man and to meet his/her credit needs, major commercial banks were nationalized in 1969 and in later years. In many ways the government has succeeded in extending the outreach of commercial banking to the common man. However, we still find that in reality inclusive banking in the country remains a distant dream. A section of population, particularly Muslims, still remains largely deprived of access to the bank credit they deserve. In many areas, they still find difficult to open bank accounts and their credit needs remain unfulfilled. Many of the Muslim majority areas due to discriminatory practices by the bank staff remain negatively considered for advancing bank credit. The suspicion that Muslims will not pay back the borrowed amount has become a paranoia larger than the reality for the bankers who adopt devious ways to avoid taking Muslim clients from Muslim dominated areas for the bank credit.

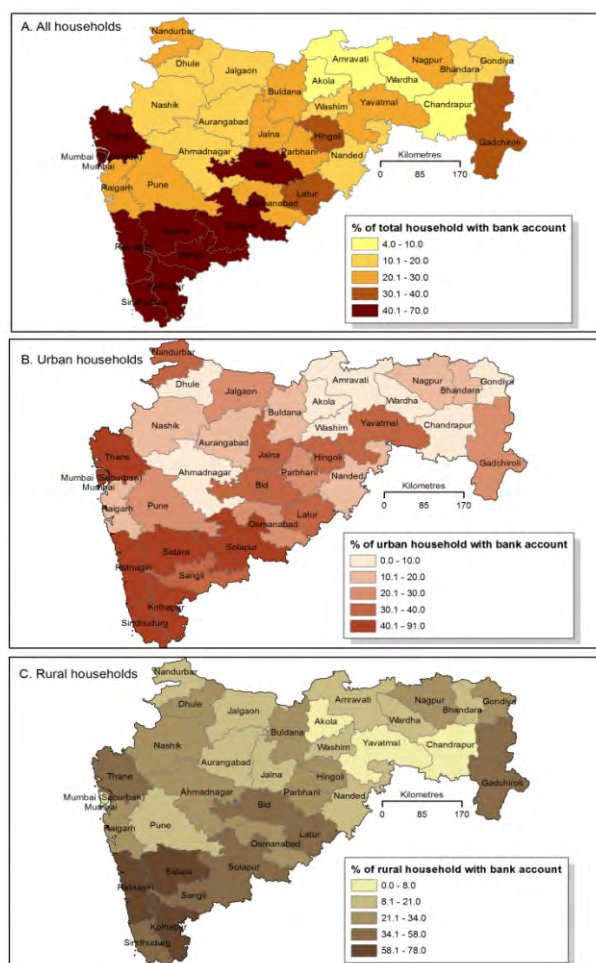
5.5.1 Households with bank accounts

Only about one-third of the total Muslim households in the state have a bank account. One expects a huge gap between the share of households having bank account in urban and rural areas, however this is not seen in the case of Muslims (Table 5.7). In urban areas, 34.3 per cent of the Muslim households have at least one bank account while the same in rural areas is 30.1 per cent. Regionally speaking, in the districts of south Western Maharashtra and southern Konkan, and in districts of Thane, Mumbai and Bid more than 40 per cent of the households have at least one bank account (Figure 5.3). In many districts of western Vidarbha (such as Akola, Amravati), and in Wardha and Chandrapur, the share of households with at least a bank account is less than 10 per cent. Almost similar pattern of geographic distribution is also seen in the share of rural and urban households having at least one bank account (Figure 5.3B & 5.3C)

5.5.2 Maulana Azad Minorities Financial & Development Corporation

The Maulana Azad Minorities Financial and Development Corporation was established by the Government of Maharashtra on the 20th September 2000, under the Companies Act, 1956, in order to provide financial assistance for uplift of economically weaker sections from minority communities. The total authorized share capital of the corporation is Rs.500 crores. The total paid up share capital till 2012-13 is Rs.208.19 crores. The corporation provides soft loans up to Rs. 50,000 and term loans up to Rs. one lakh at 6% rate of interest to minorities for self employment. It also provides educational loans up to Rs 5 lakh at 3% to minority students. The corporation also obtains bulk loans under the schemes of the National Minorities Development and Finance Corporation for providing self-employment opportunities to unemployed youth, as well as education for the Minority students. The Corporation has disbursed Rs.209.75 crores of loans till the year 2012-13 to 51758 beneficiaries. However, a number of problems assail the corporation. There is an urgent need of appointing trained professional manpower in every district to carry out the work of the corporation. The loan records of the corporation need to be immediately computerized. The State Government also needs to provide adequate managerial subsidy to the corporation to enable it to function effectively.

Figure 5.3: Percentage distribution of Muslim households with at least one bank account by sector.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 5.7: Percentage of households with at least one bank account

| Districts | Total | Urban | Rural |
|-------------------|-------|-------|-------|
| Nandurbar | 21.7 | 30.6 | 14.9 |
| Dhule | 14.8 | 9.0 | 30.0 |
| Jalgaon | 16.4 | 20.7 | 10.8 |
| Buldhana | 23.2 | 10.5 | 28.0 |
| Akola | 6.3 | 5.1 | 8.1 |
| Washim | 10.8 | 7.7 | 14.3 |
| Amravati | 4.0 | --- | 9.8 |
| Wardha | 10.3 | 8.3 | 13.3 |
| Nagpur | 21.6 | 16.7 | 33.3 |
| Bhandara | 15.4 | 14.3 | 16.7 |
| Gondiya | 19.0 | 6.1 | 33.3 |
| Gadchiroli | 34.4 | 22.6 | 46.7 |
| Chandrapur | 5.6 | 8.6 | 2.7 |
| Yavatmal | 21.3 | 36.7 | 6.5 |
| Nanded | 16.7 | 18.0 | 14.9 |
| Hingoli | 34.2 | 35.0 | 33.3 |
| Parbhani | 24.4 | 23.9 | 25.0 |
| Jalna | 24.3 | 32.5 | 14.7 |
| Aurangabad | 18.3 | 16.8 | 21.0 |
| Nashik | 18.5 | 17.0 | 23.3 |
| Thane | 49.2 | 50.2 | 42.9 |
| Mumbai (Suburban) | 52.2 | 52.2 | --- |
| Mumbai | 52.9 | 52.9 | --- |
| Raigarh | 23.3 | 14.6 | 34.4 |
| Pune | 24.4 | 25.5 | 21.2 |
| Ahmadnagar | 16.7 | 3.1 | 27.5 |
| Bid | 42.4 | 33.3 | 50.0 |
| Latur | 37.5 | 32.1 | 40.9 |
| Osmanabad | 30.2 | 30.0 | 30.3 |
| Solapur | 53.0 | 50.0 | 57.5 |
| Satara | 69.7 | 70.6 | 68.8 |
| Ratnagiri | 69.6 | 62.2 | 78.1 |
| Sindhudurg | 66.2 | 91.3 | 52.4 |
| Kolhapur | 56.4 | 47.8 | 68.8 |
| Sangli | 45.5 | 35.3 | 56.3 |
| Total | 32.9 | 34.3 | 30.1 |

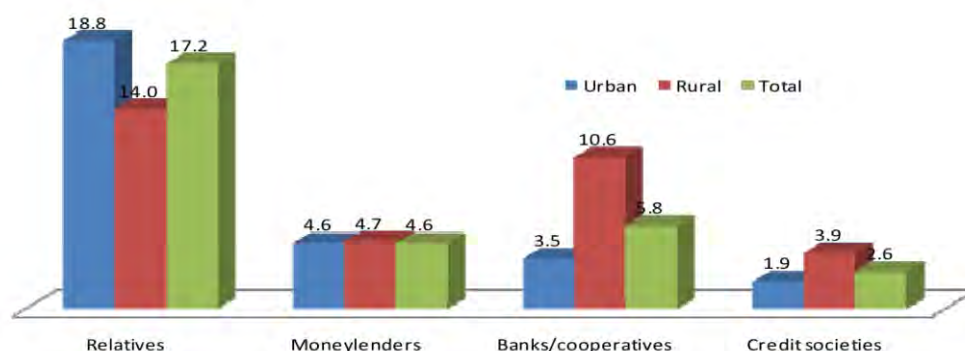
Source: TISS sample survey, May-November, 2009 (Shaban 2011).

5.5.3 Sources of credit

The major source of credit to Muslim households are their relatives. As shown in Figure 5.4, about 17 per cent of the families rely on relatives as their major source of credit. In urban areas, the dependence on the relatives and near and dear is higher than rural areas. Theoretically, one would argue that in urban areas given that there is an increase in anonymity and loss of informal network, the informal sources of credit would also dry up or at least the dependence on relative and friends will be lower than the rural areas. However, in case of Muslims one finds just opposite of the expectation. This shows some aspects peculiar to Muslims. First, the Muslims migrate to urban centres where they already have someone known to them and thus are easily able to insert themselves in already developed urban network or able to transplant the social network in which they were living in rural areas. Second, there is a ghettoized living of the Muslims in urban centres. They often live in close proximity to one another and thus are able to cultivate confidence in others/relatives that they will be able to return the money. Third, they find it difficult to borrow from formal credit institutions. Added to this are the stringency with which the bankers deal with the Muslims while considering their case for credit or opening a bank account. A Muslim is a usual suspect in their eyes, says a banker, unless he/she demonstrates all the needed proofs.

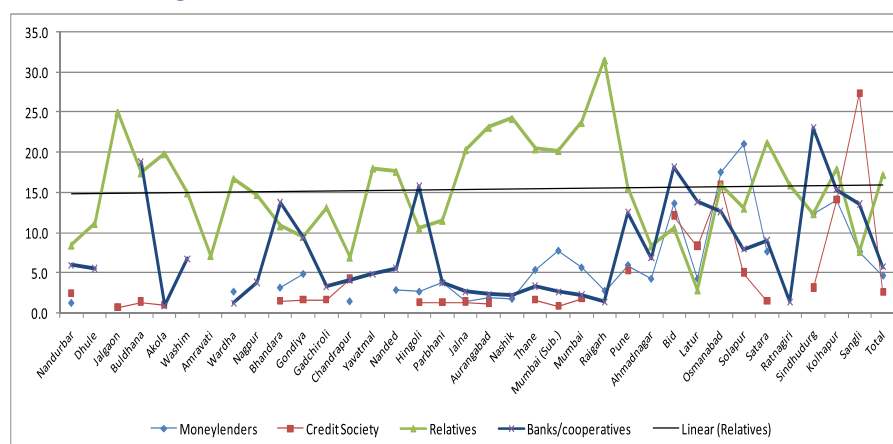
About 4.6 per cent of the Muslim households meet their credit need from the moneylenders in the state. There is no major difference in the share of households availing this source of credit in rural and urban areas. Larger share of rural households are able to avail credit from the bank and cooperatives than those in urban areas: the share of Muslim households availing bank/cooperatives credit in rural areas is almost three times of that in urban areas. But what is noteworthy is the fact that only about 6.8 per cent of Muslim households in Maharashtra is able to avail credit from the banks/cooperatives. One of the reasons for the economic backwardness of the Muslims is the lack of access to the formal credit and that impairs the ability of Muslim entrepreneurs to invest in their business and make their ventures economically viable. A sizeable share of Muslim households also avails credit from the credit societies. These credit societies often charge higher rate of interest which adversely affect the investment and saving capabilities of the households. Regionally speaking, the southern districts of Maharashtra show better access of Muslim households to the bank/cooperatives credit (Figure 5.5, Table 5.8). In terms of access to bank/cooperative credit, the worst situation is seen in the districts of Parbhani, Jalna, Aurangabad, Nashik, Thane, Mumbai (suburban) and Mumbai.

Figure 5.4: Sources of credit to Muslim households (%) in Maharashtra, 2009.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Figure 5.5: Percentage distribution of Muslim households with sources of credit, 2009.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 5.8: Percentage distribution of Muslim households with sources of credit

| Districts | Moneylenders | Credit Society | Relatives | Banks/cooperatives |
|---------------|--------------|----------------|-----------|--------------------|
| Nandurbar | 1.2 | 2.4 | 8.4 | 6.0 |
| Dhule | | | 11.1 | 5.6 |
| Jalgaon | 0.7 | 0.7 | 25.0 | |
| Buldhana | | 1.4 | 17.4 | 18.8 |
| Akola | 1.0 | 1.0 | 19.8 | 1.0 |
| Washim | | | 14.9 | 6.8 |
| Amravati | | | 7.1 | |
| Wardha | 2.6 | | 16.7 | 1.3 |
| Nagpur | | | 14.7 | 3.9 |
| Bhandara | 3.1 | 1.5 | 10.8 | 13.8 |
| Gondiya | 4.8 | 1.6 | 9.5 | 9.5 |
| Gadchiroli | | 1.6 | 13.1 | 3.3 |
| Chandrapur | 1.4 | 4.2 | 6.9 | 4.2 |
| Yavatmal | | | 18.0 | 4.9 |
| Nanded | 2.8 | | 17.6 | 5.6 |
| Hingoli | 2.6 | 1.3 | 10.5 | 15.8 |
| Parbhani | 3.8 | 1.3 | 11.5 | 3.8 |
| Jalna | 1.4 | 1.4 | 20.3 | 2.7 |
| Aurangabad | 1.8 | 1.2 | 23.1 | 2.4 |
| Nashik | 1.7 | | 24.2 | 2.2 |
| Thane | 5.3 | 1.6 | 20.4 | 3.4 |
| Mumbai (Sub.) | 7.7 | 0.8 | 20.2 | 2.7 |
| Mumbai | 5.6 | 1.8 | 23.7 | 2.3 |
| Raigarh | 2.7 | | 31.5 | 1.4 |
| Pune | 5.9 | 5.2 | 15.6 | 12.6 |
| Ahmadnagar | 4.2 | | 8.3 | 6.9 |
| Bid | 13.6 | 12.1 | 10.6 | 18.2 |
| Latur | 4.2 | 8.3 | 2.8 | 13.9 |
| Osmanabad | 17.5 | 15.9 | 15.9 | 12.7 |
| Solapur | 21.0 | 5.0 | 13.0 | 8.0 |
| Satara | 7.6 | 1.5 | 21.2 | 9.1 |
| Ratnagiri | | | 15.9 | 1.4 |
| Sindhudurg | 12.3 | 3.1 | 12.3 | 23.1 |
| Kolhapur | 14.1 | 14.1 | 17.9 | 15.4 |
| Sangli | 7.6 | 27.3 | 7.6 | 13.6 |
| Total | 4.6 | 2.6 | 17.2 | 5.8 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

5.5.4 Access to housing loan

A large share of Muslim population in urban areas lives in substandard houses and slums. The emancipation of the households from this substandard housing is possible only through provision of formal housing loans to the households. However, it is found that formal banking institutions are unable to meet the credit needs of the urban poor, more so those from the Muslim community. As Muslims are concentrated in some pockets in the urban areas and these pockets are informally labeled by the banks as negative areas for credit, the Muslims community becomes disabled to take advantage of the credit. There also exists a negative feeling against the Muslims among many of the bank staff engaged in granting loans to the clients. Many of the bank staff from cooperative societies to commercial banks declined to grant housing loans in Mumbai when one of the members of this report accessed them on behalf of those living in the Muslim concentrated areas like Sonapur in Bhandup. The usual reason given by the staff was that it is difficult to collect EMI from the Muslim dominated areas and when the bank staff approach to acquire the flats, the Muslims often get together and beat up the bank staff. However, in reality hardly any such situation has happened in the areas in which the clients were living. It seemed more a surmise than reality. It has also been found that the Muslim households often approach the bank staff via agents (who are often Hindus) to get housing loans. The agents often take a commission of Rs.20,000 to Rs.30,000 for the housing loan of Rs.10,00,000. Even after giving such a huge amount as commission to the agents, only a few Muslim families succeed in obtaining the loan. The families which succeed often become a model from which the advice is often sought by others in the need of housing loan. Given that most of the Muslim households in urban areas are living in informally declared negative areas by the banks, a special effort by the government is needed to make it sure that the Muslims living in these areas get housing loans from the banks. Besides there is also a need to encourage bank to lend the members of the community particularly to buy house in new developing areas. In the new developing areas often discrimination is low as the societies are yet to be formed to disallow new comers on selective basis. Further, builders may be more willing to sell their flats to anyone who approaches them early. Thus, providing housing loan on priority basis to the Muslim in newly developed areas may be an effective way to de-ghettoize the Muslims.

5.5.5 Size of debt

Of the total surveyed Muslim households in the state by the TISS in 2009, 28.5 per cent were indebted. These households as per the category of amount of debt are presented in the Table 5.9. As can be seen from the Table, maximum percentage of the households had debt between Rs. 25,000 to 50,000.

Table 5.9: Percentage distribution of Muslim households by size of debt (Rs.)

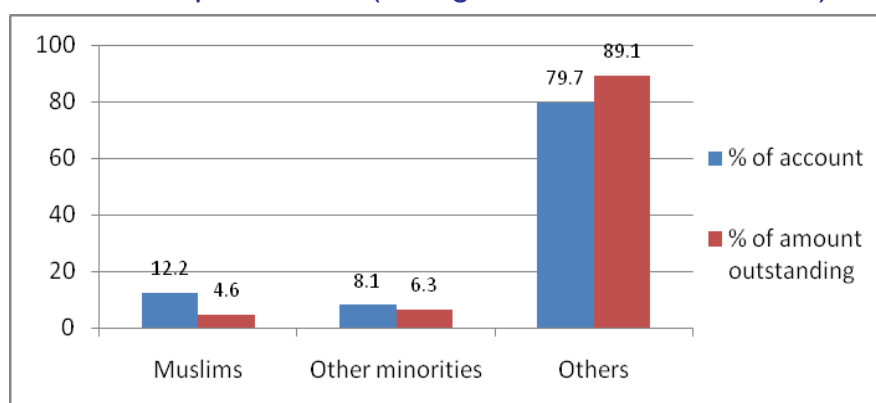
| Districts | Nil | below 5000 | 5001-10000 | 10001-15000 | 15001-20000 | 20001-25000 | 25001-50000 | 50001-75000 | 75001-100000 | 100001 & above | Total |
|------------|------|------------|------------|-------------|-------------|-------------|-------------|-------------|--------------|----------------|-------|
| Nandurbar | 83.1 | 2.4 | 2.4 | 2.4 | 2.4 | 1.2 | 4.8 | --- | --- | 1.2 | 100.0 |
| Dhule | 83.3 | 4.6 | --- | 0.9 | 5.6 | 0.9 | 0.9 | --- | --- | 3.8 | 100.0 |
| Jalgaon | 73.7 | 4.6 | 7.2 | 0.7 | 2.6 | 1.3 | 6.6 | 2.0 | 1.3 | 0 | 100.0 |
| Buldhana | 66.7 | 0.0 | 4.3 | 4.3 | 4.3 | 4.3 | 5.8 | 4.3 | 1.4 | 4.3 | 100.0 |
| Akola | 78.9 | 1.1 | 3.2 | 4.2 | --- | 2.1 | 8.4 | 1.1 | 1.1 | 0 | 100.0 |
| Washim | 78.4 | 0.0 | 4.1 | --- | 2.7 | --- | 10.8 | --- | 1.4 | 2.7 | 100.0 |
| Amravati | 92.9 | 2.0 | --- | 2.0 | 2.0 | --- | 1.0 | --- | --- | 0 | 100.0 |
| Wardha | 79.5 | 5.1 | 3.8 | --- | 5.1 | 1.3 | 3.8 | 1.3 | --- | 0 | 100.0 |
| Nagpur | 81.4 | 1.0 | 4.9 | 2.9 | 2 | 2 | 2.9 | --- | 1.0 | 2.0 | 100.0 |
| Bhandara | 70.8 | 0.0 | 9.2 | 3.1 | 4.6 | --- | 9.2 | 1.5 | 1.5 | 0 | 100.0 |
| Gondiya | 77.8 | 4.8 | 4.8 | --- | --- | 3.2 | 4.8 | 1.6 | 3.2 | 0 | 100.0 |
| Gadchiroli | 82.0 | 4.8 | 1.6 | --- | 1.6 | --- | 4.9 | 1.6 | --- | 3.2 | 100.0 |
| Chandrapur | 84.7 | 4.2 | 2.8 | --- | --- | --- | 5.6 | 1.4 | 1.4 | 0 | 100.0 |
| Yavatmal | 77.0 | 0.0 | 9.8 | --- | 3.3 | --- | 3.3 | --- | 3.3 | 3.3 | 100.0 |
| Nanded | 74.1 | 0.9 | 6.5 | --- | 1.9 | 0.9 | 9.3 | 2.8 | 2.8 | 0.9 | 100.0 |
| Hingoli | 69.7 | 0.0 | 7.9 | 5.3 | 2.6 | 1.3 | 6.6 | 1.3 | 2.6 | 2.6 | 100.0 |
| Parbhani | 80.8 | 0.0 | 5.1 | 2.6 | 1.3 | 2.6 | 7.7 | --- | --- | 0.0 | 100.0 |
| Jalna | 74.3 | 1.4 | 6.8 | 1.4 | 4.1 | --- | 6.8 | 1.4 | 1.4 | 2.7 | 100.0 |
| Aurangabad | 71.6 | 1.2 | 5.3 | 1.2 | 4.7 | 1.2 | 10.1 | 1.2 | 1.8 | 1.8 | 100.0 |
| Nashik | 71.9 | 1.1 | 6.2 | 9.0 | 2.2 | 0.6 | 6.7 | 0.6 | 1.1 | 0.6 | 100.0 |
| Thane | 71.5 | 2.8 | 4.4 | 2.8 | 2.8 | 2.8 | 6.6 | 1.9 | 2.5 | 1.8 | 100.0 |
| Mumbai | 69.9 | 1.9 | 2.5 | 2.2 | 2.7 | 1.4 | 9.8 | 1.9 | 3.8 | 3.8 | 100.0 |
| Mumbai | 68.1 | 1.8 | 4.7 | 1.2 | 2.6 | 0.6 | 9.1 | 1.2 | 2 | 8.8 | 100.0 |
| Raigarh | 64.4 | 2.8 | 2.7 | 2.7 | 4.1 | 2.7 | 11 | 1.4 | 4.1 | 4.1 | 100.0 |
| Pune | 63.7 | 0.7 | 6.7 | 2.2 | 3 | 0.7 | 11.1 | 3.7 | 3.7 | 4.4 | 100.0 |
| Ahmadnagar | 81.9 | 1.4 | 1.4 | --- | 4.2 | 1.4 | 4.2 | 4.2 | 1.4 | 0.0 | 100.0 |
| Bid | 47.0 | 9.1 | 4.5 | 6.1 | 1.5 | 3.0 | 16.7 | 4.5 | 4.5 | 3.0 | 100.0 |
| Latur | 76.4 | 7.0 | 2.8 | --- | --- | 4.2 | 4.2 | 2.8 | 2.8 | 0.0 | 100.0 |
| Osmanabad | 52.4 | 4.8 | 6.3 | --- | 4.8 | 7.9 | 9.5 | 3.2 | 1.6 | 9.5 | 100.0 |
| Solapur | 55.0 | 5.0 | 12 | 4.0 | 6.0 | 1.0 | 10 | 3.0 | 4.0 | 0.0 | 100.0 |
| Satara | 62.1 | 4.5 | 6.1 | 3.0 | --- | 1.5 | 15.2 | 1.5 | 4.5 | 1.5 | 100.0 |
| Ratnagiri | 82.6 | 1.4 | 1.4 | 1.4 | 2.9 | 1.4 | 2.9 | 2.9 | 1.4 | 1.4 | 100.0 |
| Sindhudug | 56.9 | 1.5 | 1.5 | --- | 1.5 | 1.5 | 13.8 | 6.2 | 4.6 | 12.3 | 100.0 |
| Kolhapur | 47.4 | 0.0 | 6.4 | 2.6 | 7.7 | 9.0 | 19.2 | 1.3 | 3.8 | 2.6 | 100.0 |
| Sargli | 51.5 | 3.0 | 13.6 | 1.5 | 4.5 | 1.5 | 12.1 | --- | 6.1 | 6.0 | 100.0 |
| Total | 71.5 | 2.3 | 4.8 | 2.2 | 2.9 | 1.7 | 7.9 | 1.7 | 2.2 | 2.9 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

5.5.6 Priority sector lending to Muslims

Sachar Committee Report (2006) presented the data obtained from RBI on Muslims' share in priority sector advances. As per the RBI regulation, it is compulsory for the scheduled commercial banks to advance 40 per cent of their credit to priority sectors. Figure 5.6 shows that during 2001-2005 only about 4.6 per cent of the total priority sector lending in the country by the banks was to the Muslims. The situation in Maharashtra is even worse, out of the total priority sector lending during the years, on an average only about 2 per cent went to the Muslims (Table 5.10). This is a disproportionately low share for the Muslims as they constitute more than 10.6 per cent of the total population in the state. The situation in other major states is no better. Industry-wise classification of priority sector lending for the years 2002 to 2005 shows that out of the total lending to the agricultural sector in Maharashtra, on an average 3.5 per cent went to the Muslims (Table 5.10). Also, only about 4.3 per cent of the small industry credit and 4.5 per cent of the other priority sector lending went to the Muslims in the state.

Figure 5.6: Priority sector advances by public sector banks in India as per the SRCs (average March 2001 – March 2005)



Source: Sachar Committee Report (2006:125).

Table 5.10: Priority sector advances by public sector banks in India as per the SRCs (average March 2001 – March 2005)

| State (Population, Shares) | Total Public Sector Advances | | Muslims | | Other Minorities | | Others | |
|---------------------------------|------------------------------|---------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|
| | No. of A/Cs (000) | Amt. O/S(Rs crores) | %age Share in A/Cs | %age share in Amt. O/S | %age Share in A/Cs | %age share in Amt. O/S | %age Share in A/Cs | %age share in Amt. O/S |
| Karnataka(12.2; 2.9) | 2271 | 17920 | 10.6 | 4.7 | 3.3 | 2.2 | 86.0 | 93.2 |
| Maharashtra(10.6; 7.6) | 1934 | 34820 | 6.0 | 2.0 | 6.6 | 2.3 | 87.4 | 95.7 |
| Andhra Pradesh(9.2; 1.6) | 5500 | 19639 | 7.5 | 2.8 | 3.6 | 1.6 | 88.8 | 95.6 |
| Gujarat(9.1; 0.7) | 1087 | 9485 | 12.4 | 2.6 | 0.9 | 0.6 | 86.7 | 96.8 |
| India (13.4; 5.6) | 37476 | 226219 | 12.2 | 4.6 | 8.1 | 6.6 | 79.7 | 88.9 |

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

Source: Sachar Committee Report (2006:127)

Table 5.11: Percentage share of Muslims in priority sector advances of SCBs by industry (average March 2002- March 2005)

| State | Agriculture | | Small Scale Industries | | Other Priority Sectors | |
|-----------------------|-------------|-----------------|------------------------|-----------------|------------------------|-----------------|
| | No. of A/Cs | Amt outstanding | No. of A/Cs | Amt outstanding | No. of A/Cs | Amt outstanding |
| Karnataka | 10.0 | 5.0 | 7.5 | 8.6 | 7.7 | 4.7 |
| Maharashtra | 5.9 | 3.5 | 7.0 | 4.3 | 6.3 | 4.5 |
| Andhra Pradesh | 4.8 | 4.3 | 6.8 | 5.3 | 6.4 | 5.3 |
| Gujarat | 4.8 | 4.0 | 5.8 | 3.2 | 12.4 | 5.5 |
| All India | 8.3 | 5.2 | 11.3 | 5.2 | 10.1 | 5.9 |

Source: Sachar Committee Report (2006:349)

Muslims in Maharashtra are a highly deprived community in terms of several socio-economic indices. Their employment pattern is highly skewed towards lower level activities in the tertiary sector with hardly any occupational mobility. The access of Muslims to bank credit is low and inadequate; the community has one of the lowest monthly per capita expenditure (MPCE), and lowest representation in the public sector employment. In response to persistent exclusion of Muslims from development programs and government services, the Ranganath Mishra Commission Report (2007) had asked for 10% reservation for Muslims in central and state government jobs and 8.4% within OBC quotas for Minority OBCs, and the inclusion of Muslim and Christian dalits in the scheduled castes list and Equal Opportunities Commission to be set up expeditiously. But these recommendations are yet to be implemented.

Muslim communities throughout the state have complained that to avail any government scheme, agents charge about Rs. 1000/- for fulfillment of formalities/paper work and if the amount is granted by the state, they also take share in the sanctioned money. Hence it is important to monitor the implementation of the schemes also through voluntary organizations/NGOs and association of potential beneficiaries. The major reason for the socio-economic deprivation of Muslims is the high incidence of communal riots. Absence of civic ties due to ghettoisation also creates an insular feeling.

5.6 Summing up

The major observations which can be drawn from the data presented in this chapter are: (i) the incidence of poverty is considerably higher among Muslims in the state than other SRCs, even higher than SCs/STs, (ii) the inclusion of the Muslims in the formal banking system in the state is yet to take place, (iii) the share of credit flowing to Muslims from the banking institutions is very meager and unsatisfactory given that there is enormous economic backwardness in the community (iv) the credit for housing on priority basis is the need of the hour for the Muslims to move them away from their growing urban ghettos, (v) the negative image of the Muslim community in the eye of the bank staff often prevents Muslims from getting a loan as they often subvert the attempt by Muslims for housing or other loans. This is happening despite all the good rules and regulations put by the banks and the government on the paper. This shows that the government has to make some extra efforts to assure bank credits to a common Muslim. In a situation where there is a lot of misunderstanding about the Muslim community among the bank staff, there is hardly any likelihood that the fate of the Muslim community will change through usual regulations. Perhaps monitoring by some senior officers or a compulsory share of the total bank credit to be guaranteed to the Muslims will do a better job in making banking institutions inclusive for the Muslims.

Chapter - 6

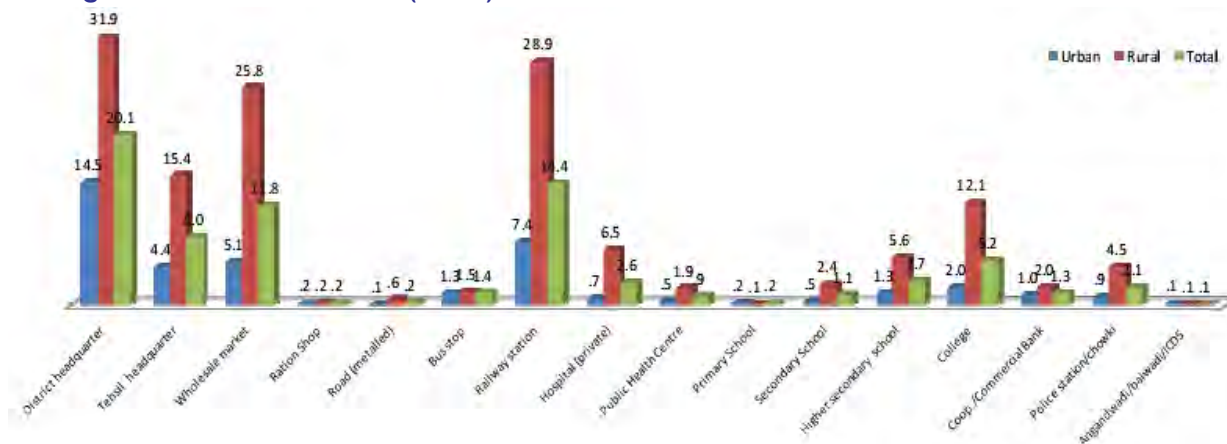
Housing and Infrastructure

It has often been argued and also some evidence have been presented (as in Sachar Committee Report 2006) that the neighbourhoods and settlements dominated by the Muslims often suffer from lack of social (educational and health) and physical (potable tap water supply, metalled roads, provisions of public utilities, electric supply etc) infrastructures. Given that there is a lack of data at lower levels of settlement/neighbourhoods. The two main data collecting agencies, Census of India, and National Sample Survey Organization (NSSO) do not supply data at the lower geographic units (often they delete the identity of the units and respondents), there is no easy way to find out whether the Muslim concentrated areas suffer from the neglect of public authorities with regard to the supply of social and physical infrastructure. On the Sachar Committee's request, the Census of India did analyse data of census 2001 at the national level and it was revealed that small Muslim settlements do suffer from lack of social and physical infrastructure. However, geographic proximity of social infrastructure is one aspect, the social and economic accesses count more for the Muslims. More than 70 per cent of the Muslim population in the state of Maharashtra is located in urban areas, and these areas on any count have greater development of social and physical infrastructure than rural areas. In urban areas, the social infrastructure may be located nearby but Muslims may be deprived of availing the same due to various social and economic reasons. Given the lack of data from the secondary sources, the TISS sample survey attempted to measure the mean distance of location of social and physical infrastructure from where the samples for the households were collected. The finding from the survey is discussed below

6.1. The location of social and physical infrastructure

As one can see from Figure 6.1, the locations of facilities in rural areas are often farther away than those in urban areas. For a higher secondary school the Muslims on an average have to walk 1.3 kilometres in urban areas and 5.6 kilometres in the rural areas of the state. The nearest college in urban areas on an average is located about 2 kilometres away from the neighbourhood, but the same is located about 12 kilometres away in rural areas. Though cooperative/commercial bank branches and ICDS centres are not located geographically far away, the socio-economic distance to the facilities may be miles for the Muslims. In urban areas, ration shops, metalled roads, public health centres, primary schools are on an average within one kilometre of distance, but the bus stops on an average are located at a distance of 1.3 kilometres. The distant location of the bus stops tells a lot about the lack of mainstreaming of Muslim mohallas (neighbourhoods) in the urban centres. Through discussion from the civic officials it is found that the Muslims are considered socially 'problematic' and therefore the bus routes are avoided from their neighbourhoods. The marginalized location, compact nature of their settlement and lack of concrete roads without any plans also comes in the way of charting out bus routes from the Muslim neighbourhoods. Another aspect which has come to the fore is that in most of the neighbourhoods where the bus facilities and stops are available, the frequency of buses is low.

Figure 6.1: Mean distance (in km) of location of facilities from Muslim settlements.



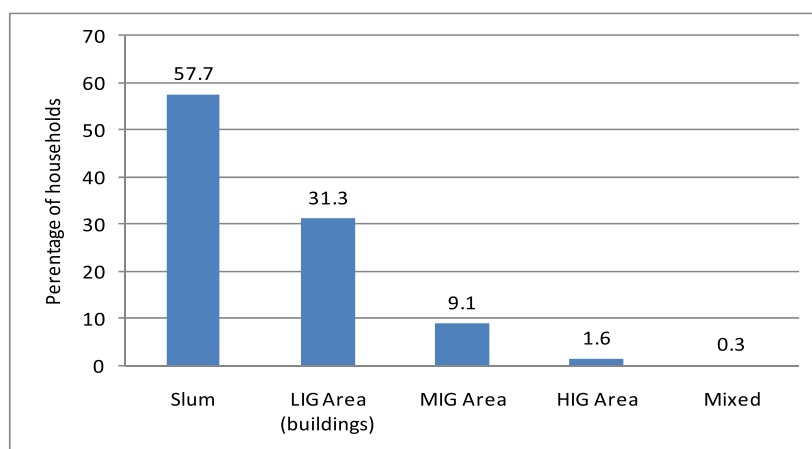
Source: TISS sample survey, May-November, 2009 (Shaban 2011).

6.2. Neighbourhoods and housing

Most of the Muslim population in urban areas in the state lives in the slums. The data gathered from across the districts in the state shows that about 58 per cent of the Muslims in urban areas are concentrated in the slums (Figure 6.2). The slums are often designated as urban blights and often bear rages of the authorities. Further, if a slum is dominated by the Muslims, it becomes an additional reason for hostility and apathy by the authorities. It is not uncommon to hear from the government officials and those responsible for development of the deprived areas that 'illegal', 'Bangladeshis', and 'bhayyas' are living in those slums and so why to develop the slums. The bureaucrats have also been found accusing politicians for encouraging concentration of Muslims in the slums, as the politician want to use them as vote bank. Thus illegality of their settlement (as they often develop as encroachments on public or private land) to the illegality of their citizenship (as immigrants from Bangladesh or some other countries) and vote bank tactics are used to justify the inaction. The ignorance, illiteracy, fear in accessing the government offices, lack of economic ability and political support come in the way of Muslims to turn their informal citizenship (as many have no records about their birth or ownership of properties) into formal citizenship (citizenship proved by photo identity cards or other documents) and claims of the rights.

About 30 per cent of the Muslim population in urban areas resides in low class areas (in buildings). Only about 10 per cent of the population lives in middle income group (MIG) and higher income group (HIG) areas. As can be seen from figure 6.2, about 1.6 per cent of Muslim population resides in HIG areas. Another aspect of the urban life of the Muslims has been their ghettoized living due to fear of riots, discrimination in the housing market, and lack of economic ability to move to developed and mixed religious group areas. The phenomenon of ghettoized living persists across the urban centres in the state. The survey reveals that 90.1 per cent of the Muslims are located in Muslim dominated areas within the urban centres in Maharashtra. About 8 per cent live in mixed areas while 2 per cent in areas where only a few families of Muslims reside.

Figure 6.2. Percentage distribution of households by type of neighbourhoods in urban areas.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

The data presented in Table 6.1 further reveal the unhygienic living environment of Muslims in urban areas of the state. About 13 per cent of the Muslim population in urban areas in the state lives in flats, and only 0.4 per cent in separate houses – row houses/bungalows. The rest of the population lives in huts and chawls of tins and plastic. These huts and chawls often have iron rods as pillar, tins as side wall and again tins as roof. A substantial share of the population within the slums also lives in houses with only plastic side wall and roof. In sum, what comes out from the data is the undeniable fact that the living condition of Muslims particularly in urban areas is shoddier than others.

Table 6.1: Residence type by districts in urban areas

| Districts | House type | | | | | Total |
|---------------|---------------------|------|------|-------|--------|-------|
| | Row houses/Bungalow | Flat | Hut | Chaal | Others | |
| Nandurbar | 2.8 | 8.3 | 27.8 | 58.3 | 2.8 | 100.0 |
| Dhule | --- | 5.1 | 32.1 | 62.8 | --- | 100.0 |
| Jalgaon | --- | 10.3 | 41.4 | 48.3 | --- | 100.0 |
| Buldhana | --- | --- | 57.9 | 42.1 | --- | 100.0 |
| Akola | --- | 1.7 | 42.4 | 55.9 | --- | 100.0 |
| Washim | --- | 12.8 | 87.2 | --- | --- | 100.0 |
| Amravati | --- | --- | 100 | --- | --- | 100.0 |
| Wardha | --- | 2.1 | 95.8 | 2.1 | --- | 100.0 |
| Nagpur | 1.4 | 6.9 | 44.4 | 36.1 | 11.1 | 100.0 |
| Bhandara | --- | --- | 100 | --- | --- | 100.0 |
| Gondiya | --- | --- | 100 | --- | --- | 100.0 |
| Gadchiroli | --- | 6.5 | 93.5 | --- | --- | 100.0 |
| Chandrapur | --- | --- | 91.4 | 8.6 | --- | 100.0 |
| Yavatmal | --- | 3.3 | 46.7 | 30.0 | 20.0 | 100.0 |
| Nanded | --- | 8.2 | 19.7 | 63.9 | 8.2 | 100.0 |
| Hingoli | --- | 10.0 | 40.0 | 47.5 | 2.5 | 100.0 |
| Parbhani | --- | 6.5 | 21.7 | 43.5 | 28.3 | 100.0 |
| Jalna | --- | 10.0 | 45.0 | 27.5 | 17.5 | 100.0 |
| Aurangabad | --- | 11.2 | 19.6 | 51.4 | 17.8 | 100.0 |
| Nashik | --- | 6.7 | 0.7 | 69.6 | 23 | 100.0 |
| Thane | 1.1 | 26.7 | 35.4 | 36.8 | --- | 100.0 |
| Mumbai (Sub.) | 1.4 | 22.7 | 33.1 | 38.8 | 4.1 | 100.0 |
| Mumbai | 0.3 | 22.8 | 14.6 | 53.5 | 8.8 | 100.0 |
| Raigarh | --- | 2.4 | --- | 80.5 | 17.1 | 100.0 |
| Pune | --- | 4.9 | 71.6 | 23.5 | --- | 100.0 |
| Ahmadnagar | --- | 6.3 | 93.8 | --- | --- | 100.0 |
| Bid | --- | --- | 20 | 80 | --- | 100.0 |
| Latur | --- | 10.7 | 21.4 | 67.9 | --- | 100.0 |
| Osmanabad | --- | 6.7 | 63.3 | 30 | --- | 100.0 |
| Solapur | --- | 5 | 3.3 | 91.7 | --- | 100.0 |
| Satara | --- | 8.8 | 38.2 | 50.0 | 2.9 | 100.0 |
| Ratnagiri | --- | 10.8 | --- | 83.8 | 5.4 | 100.0 |
| Sindhudurg | --- | 17.4 | 17.4 | 56.5 | 8.7 | 100.0 |
| Kolhapur | --- | 8.7 | 32.6 | 47.8 | 10.9 | 100.0 |
| Sangli | --- | 2.9 | 17.6 | 79.4 | --- | 100.0 |
| Total | 0.4 | 13.0 | 36.6 | 44.0 | 6.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

6.3. The house ownership

As per the claim of the respondents, about 70.4 per cent of the households in the state own the residence in urban areas they live in. As expected the ownership of residence is higher in rural areas: about 97.1 per cent of the households own the residence they live in. What is disturbing to see is that 29.6 per cent of the Muslim households in urban areas are renting the houses. This shows that the economic fragility of the community is huge in the state; the meagre earning is spent in paying rent for the houses in the slum areas. In rural areas one expects hundred per cent ownership of the houses, but again it is found that 2.9 per cent of the households rent in. This is mainly due to landlessness; some of the Muslim households do not have land to build their houses and economic fragility does not permit them to buy land and construct a house. The ownership of houses varies a great deal across the districts in the state both in urban and rural areas. Districts of north-Western Maharashtra and Vidarbha and north Konkan show higher renting in of the houses in urban areas. In rural areas too these districts are having higher share of the households living in rented houses.

Table 6.2: Ownership of houses by districts

| Districts | Urban | | Rural | |
|---------------|-------|--------|-------|--------|
| | Owned | Rented | Owned | Rented |
| Nandurbar | 52.8 | 47.2 | 95.6 | 4.4 |
| Dhule | 69.2 | 30.8 | 94.5 | 5.5 |
| Jalgaon | 58.6 | 41.4 | 96.2 | 3.8 |
| Buldhana | 100.0 | | 97.2 | 2.8 |
| Akola | 67.8 | 32.2 | 96.0 | 4.0 |
| Washim | 97.4 | 2.6 | 97.7 | 2.3 |
| Amravati | 94.8 | 5.2 | 97.0 | 3.0 |
| Wardha | 60.4 | 39.6 | 96.7 | 3.3 |
| Nagpur | 81.9 | 18.1 | 96.1 | 3.9 |
| Bhandara | 82.9 | 17.1 | 96.0 | 4.0 |
| Gondiya | 69.7 | 30.3 | 96.7 | 3.3 |
| Gadchiroli | 87.1 | 12.9 | 97.5 | 2.5 |
| Chandrapur | 51.4 | 48.6 | 99.0 | 1.0 |
| Yavatmal | 66.7 | 33.3 | 100.0 | |
| Nanded | 49.2 | 50.8 | 99.5 | 0.5 |
| Hingoli | 92.5 | 7.5 | 97.2 | 2.8 |
| Parbhani | 78.3 | 21.7 | 98.0 | 2.0 |
| Jalna | 67.5 | 32.5 | 97.0 | 3.0 |
| Aurangabad | 38.3 | 61.7 | 98.1 | 1.9 |
| Nashik | 83.7 | 16.3 | 92.0 | 8.0 |
| Thane | 60.3 | 39.7 | 92.0 | 8.0 |
| Mumbai (Sub.) | 73.8 | 26.2 | | |
| Mumbai | 71.6 | 28.4 | | |
| Raigarh | 46.3 | 53.7 | 95.0 | 5.0 |
| Pune | 78.4 | 21.6 | 94.0 | 6.0 |
| Ahmadnagar | 68.8 | 31.3 | 95.0 | 5.0 |
| Bid | 66.7 | 33.3 | 99.0 | 1.0 |
| Latur | 100.0 | | 100.0 | |
| Osmanabad | 70.0 | 30.0 | 98.0 | 2.0 |
| Solapur | 53.3 | 46.7 | 98.5 | 1.5 |
| Satara | 91.2 | 8.8 | 96.4 | 3.6 |
| Ratnagiri | 94.6 | 5.4 | 96.9 | 3.1 |
| Sindhudurg | 56.5 | 43.5 | 95.2 | 4.8 |
| Kolhapur | 78.3 | 21.7 | 100.0 | |
| Sangli | 73.5 | 26.5 | 96.9 | 3.1 |
| Total | 70.4 | 29.6 | 97.1 | 2.9 |

Source: TISS sample survey, May-November, 2009, (Shaban 2011).

Only about 36 per cent of the Muslim households live in pucca houses in urban Maharashtra. In rural areas the share of households living in pucca houses is only 18.5 per cent (Table 6.3). Of the total households, about 61 per cent in urban areas and 81 per cent in rural areas live in kuccha houses. The share of the households in urban areas living in kaccha houses is higher as the houses made up of tin and plastic are considered as kuccha. The districts of the north Western Maharashtra, Marathwada and Vidarbha again show higher deprivation of the Muslims as substantial number of the households in these districts are living in kuccha houses both in urban and rural areas.

Table 6.3: Percentage distribution of households by type of House

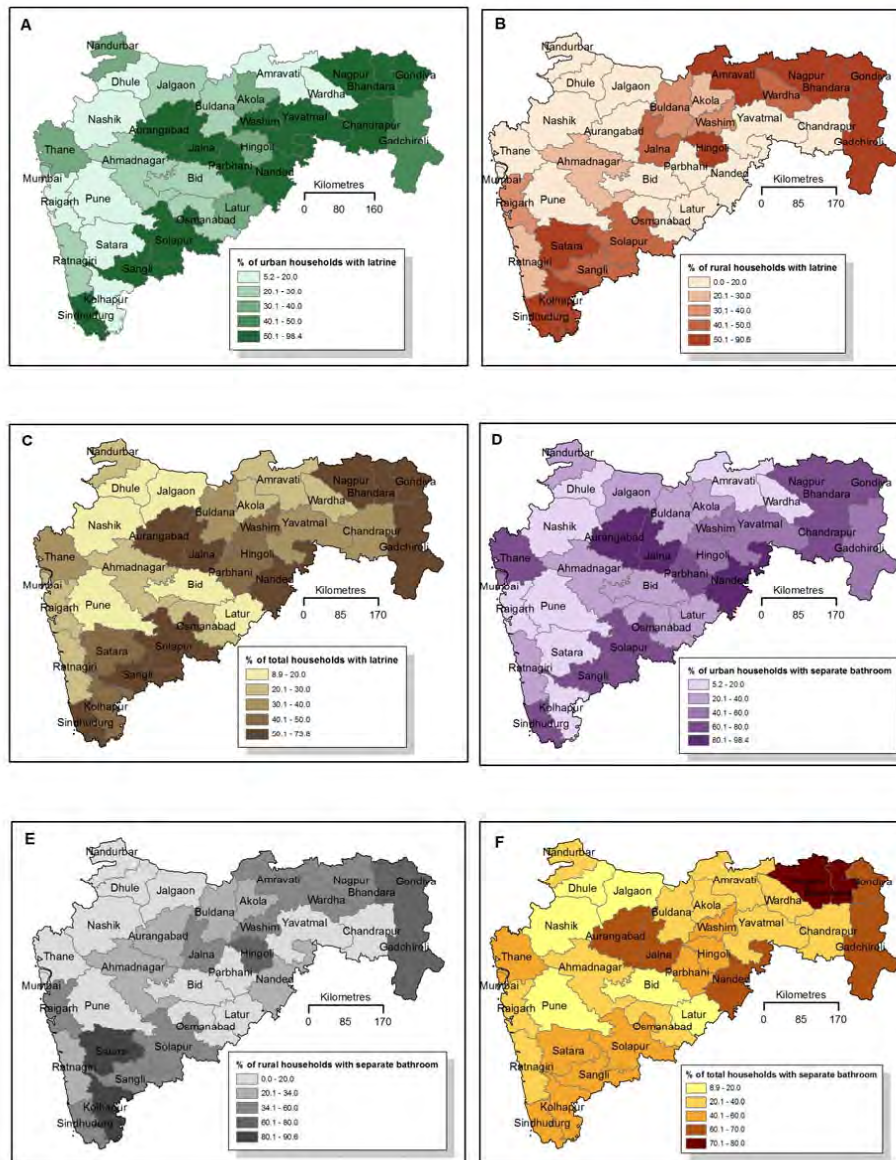
| Districts | Urban | | | | | Rural | | | | |
|---------------|-------|--------|--------------------|-------|-------|-------|--------|--------------------|-------|-------|
| | Pucca | Kaccha | Mixed (semi-pucca) | Other | Total | Pucca | Kaccha | Mixed (semi-pucca) | Other | Total |
| Nandurbar | 19.4 | 80.6 | --- | --- | 100.0 | 6.4 | 93.6 | --- | --- | 100.0 |
| Dhule | 2.6 | 97.4 | --- | --- | 100.0 | 43.3 | 53.3 | 3.3 | --- | 100.0 |
| Jalgaon | 25.3 | 73.6 | 1.1 | --- | 100.0 | --- | 98.5 | 1.5 | --- | 100.0 |
| Buldhana | --- | 100.0 | --- | --- | 100.0 | 18.0 | 82.0 | --- | --- | 100.0 |
| Akola | 6.8 | 93.2 | --- | --- | 100.0 | 2.7 | 97.3 | --- | --- | 100.0 |
| Washim | 2.6 | 97.4 | --- | --- | 100.0 | 14.3 | 85.7 | --- | --- | 100.0 |
| Amravati | 1.7 | 98.3 | --- | --- | 100.0 | --- | 100.0 | --- | --- | 100.0 |
| Wardha | 6.3 | 91.7 | 2.1 | --- | 100.0 | 20.0 | 80.0 | --- | --- | 100.0 |
| Nagpur | 20.8 | 77.8 | 1.4 | --- | 100.0 | 10.0 | 90.0 | --- | --- | 100.0 |
| Bhandara | 8.6 | 91.4 | --- | --- | 100.0 | 13.3 | 86.7 | --- | --- | 100.0 |
| Gondiya | 6.1 | 93.9 | --- | --- | 100.0 | 10.0 | 90.0 | --- | --- | 100.0 |
| Gadchiroli | 3.2 | 96.8 | --- | --- | 100.0 | 20.0 | 73.3 | 6.7 | --- | 100.0 |
| Chandrapur | 8.6 | 91.4 | --- | --- | 100.0 | 5.4 | 94.6 | --- | --- | 100.0 |
| Yavatmal | 23.3 | 73.3 | 3.3 | --- | 100.0 | 3.2 | 96.8 | --- | --- | 100.0 |
| Nanded | 29.5 | 70.5 | --- | --- | 100.0 | 12.8 | 85.1 | 2.1 | --- | 100.0 |
| Hingoli | 15.0 | 85.0 | --- | --- | 100.0 | 16.7 | 83.3 | --- | --- | 100.0 |
| Parbhani | 50.0 | 50.0 | --- | --- | 100.0 | 9.4 | 90.6 | --- | --- | 100.0 |
| Jalna | 50.0 | 50.0 | --- | --- | 100.0 | 8.8 | 88.2 | 2.9 | --- | 100.0 |
| Aurangabad | 77.6 | 22.4 | --- | --- | 100.0 | 27.4 | 72.6 | --- | --- | 100.0 |
| Nashik | 44.4 | 55.6 | --- | --- | 100.0 | 11.6 | 88.4 | --- | --- | 100.0 |
| Thane | 46.2 | 35.7 | 15.9 | 2.2 | 100.0 | 69.0 | 31.0 | --- | --- | 100.0 |
| Mumbai (Sub.) | 46.4 | 47.3 | 6.0 | 0.3 | 100.0 | --- | --- | --- | --- | --- |
| Mumbai | 66.1 | 32.5 | 0.6 | 0.9 | 100.0 | --- | --- | --- | --- | --- |
| Raigarh | 56.1 | 43.9 | --- | --- | 100.0 | 65.6 | 31.3 | 3.1 | --- | 100.0 |
| Pune | 17.6 | 82.4 | --- | --- | 100.0 | 12.1 | 87.9 | --- | --- | 100.0 |
| Ahmadnagar | 3.1 | 96.9 | --- | --- | 100.0 | 30.0 | 70.0 | --- | --- | 100.0 |
| Bid | 43.3 | 56.7 | --- | --- | 100.0 | 25.0 | 75.0 | --- | --- | 100.0 |
| Latur | 25.0 | 75.0 | --- | --- | 100.0 | 81.8 | 18.2 | --- | --- | 100.0 |
| Osmanabad | 6.7 | 93.3 | --- | --- | 100.0 | 3.0 | 97.0 | --- | --- | 100.0 |
| Solapur | 20.0 | 80.0 | --- | --- | 100.0 | 5.0 | 95.0 | --- | --- | 100.0 |
| Satara | 8.8 | 91.2 | --- | --- | 100.0 | 3.1 | 96.9 | --- | --- | 100.0 |
| Ratnagiri | 21.6 | 78.4 | --- | --- | 100.0 | 12.5 | 87.5 | --- | --- | 100.0 |
| Sindhudurg | 47.8 | 52.2 | --- | --- | 100.0 | 7.1 | 92.9 | --- | --- | 100.0 |
| Kolhapur | 32.6 | 67.4 | --- | --- | 100.0 | 9.4 | 90.6 | --- | --- | 100.0 |
| Sangli | 14.7 | 85.3 | --- | --- | 100.0 | 31.3 | 68.8 | --- | --- | 100.0 |
| Total | 35.9 | 60.9 | 2.8 | 0.4 | 100.0 | 18.5 | 80.9 | 0.6 | --- | 100.0 |

Note: the houses made up of iron pillars, plastic roofs, or temporary teen shed are considered to be kuccha in this study.

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Of the total surveyed households by TISS, 37 per cent in urban areas and 32.2 per cent in rural areas have latrine in their house premises. At aggregate level (rural and urban combined), the share of households with latrine in their house premises is 35.4 per cent. There exists significant regional disparity in ownership of latrines. As shown in Figure 6.3 (A through C), the larger share (greater than 40 per cent) of households in districts of south Vidarbha and Marathwada have latrine in urban areas, while in rural areas these were districts of northern Vidarbha and south Western Maharashtra which performed better. Overall, the districts of north Western Maharashtra and Konkan had the least percentage of households with latrine in their house premises. The ownership of separate bathroom by the households has also shown almost the same spatial pattern as the ownership of latrine (Figure 6.3 D-F): the districts of north Maharashtra are worse in this regard.

Figure 6.3: Percentage distribution of households with latrine and separate bathroom

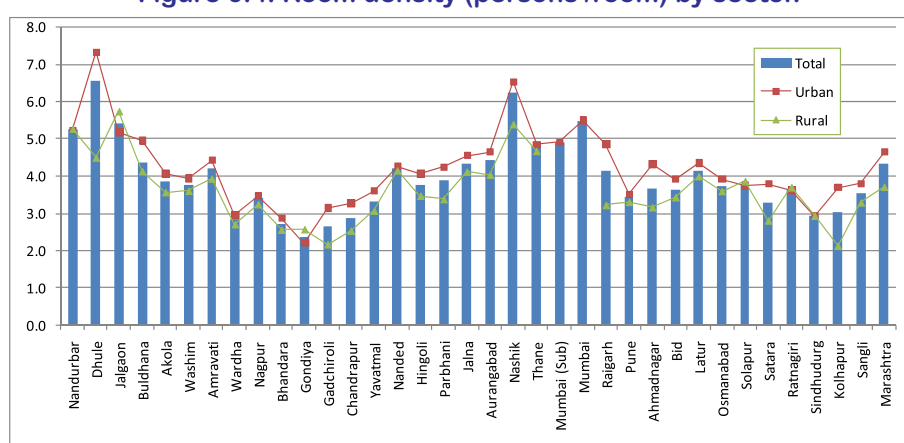


Source: TISS sample survey, May-November, 2009 (Shaban 2011).

6.4. Room density

Room density is an important measure of development and living environment. The lower room density in general shows higher level of development and also that couples are protected for their privacy and the younger ones have better environment for study. The higher room density and overcrowding often have been associated with higher social disorganization. Unfortunately Muslims do not have luxury of lower room density and as can be seen from Figure 6.4, the room density is quite high in most of the districts of the state. In urban areas the room density for the Muslims is 4.6 persons per room while in rural areas it is 3.7. At the aggregate level, the room density in the state is 4.3. Given this kind of environment, it is not surprising then that most of the younger ones from the community either do not study or underperform in studies. The districts of northern Maharashtra again turn out to be the worst performers. In these districts the room density is quite high both in rural and urban areas. The worst performer among these districts are Dhule, Jalgaon, Nashik, and Mumbai.

Figure 6.4: Room density (persons /room) by sector.



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

6.5 Potable water supply

About 70 per cent of the Muslim households in the state receive water supply from tap, and another about 19 per cent get it from hand pumps. About 5 per cent gets potable water from dug-wells, while 3.3 per cent receives the same from other sources. For about 2.7 per cent of the household, the main source of water is purchased water from non-public sources. Where most of the districts of south Western Maharashtra have water supply either from tap or hand pumps, in districts of Jalgaon, Buldana, Bhandara, Gondiya, Gadchiroli, and Sindhudurg, the share of households getting potable water from hand pumps and wells is higher. Substantial share of households rely on private water seller in the districts of Nashik, Thane, Mumbai, Mumbai (suburban) and Chandrapur. It is important to note that a significant share of income and time of the poor households goes in collecting and buying water. This further pushes them into poverty and penury. The right to potable water is essential for the poor and the state should initiate action towards this. Except in the districts of south Western Maharashtra, the inadequacy of water supply to meet the demand throughout the year is a rule both in urban and rural areas (Figure 6.6). The situation is worse in northern districts of the State and particularly in Nandurbar, Jalgaon, Akola, Bhandara, Hingoli, Nashik, Raigarh, Ahmadnagar, and Latur.

Box 6.1: Society bars Muslim husband from living in newly rented flat

Businessman Majid Khan and his wife Gayatri had barely moved into their newly rented flat in Chembur when they were asked to vacate the apartment because the housing society did not welcome Muslims. Majid was told to leave immediately and barred from stepping inside the building premises.

The couple had rented a flat on the first floor of Chembur's Venkatesh Sadan from May 1, 2010. They had signed the agreement, gone through police verification, and had even shifted their belongings. But on Saturday morning, just minutes before the guests were to arrive for a house-warming party starting at 10 am, the flat owner Jyoti Rege called Majid to say that he would have to move out.

"At around 9.30, I was told that some locals had a problem with me being a Muslim," Majid told Mumbai Mirror. "I was categorically asked to hand over the keys so that my belongings could be shifted out immediately. I was told that I shouldn't enter the building again or I would be hurt." Majid tried pleading with the landlord, saying he would explain his position to the society. However, he was told that he couldn't meet any of the office bearers. "When I realised that I would have to move out, I sought a few days' time. They said I could move my belongings later without entering the premises, but I couldn't stay in the building for even one more day," said Majid.

When contacted, the owner of the house, Jyoti Rege, tried to skirt the issue. "I do not wish to give my house on rent any more," he said, declining to comment further. But Deepak Jagasia, the real estate agent, who had brokered the deal, confirmed that the owner had backed out after the locals objected to a Muslim tenant in the building.

"He had no option but to back out," Jagasia said. "Apart from returning the deposit and rent money, the owner and I have jointly offered to compensate Majid Rs 21,000 that he had spent on shifting." Meanwhile, office-bearers of the society claimed that some locals had barged into the housing society on Friday night and threatened them with dire consequences if a Muslim was allowed to live there. V Ramnathan, the chairman of the building, said, "We were warned that no Muslims should live here. In any case, all the flat-owners here have decided not to allow him (Majid)."

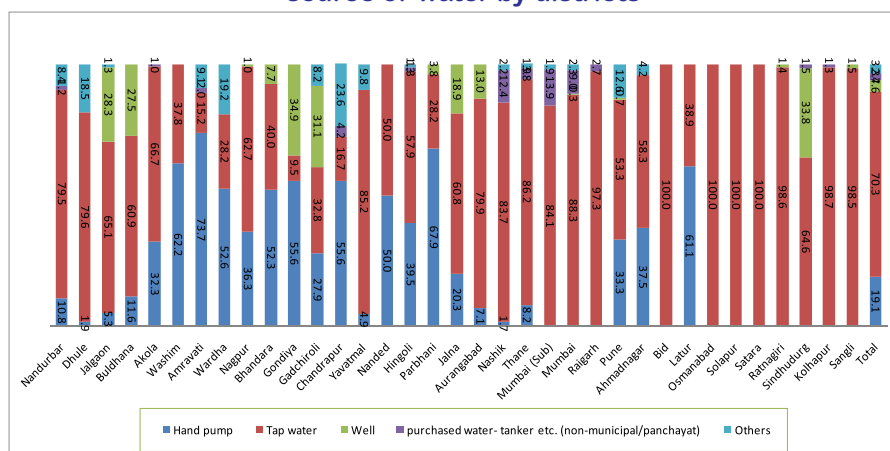
When contacted, High Court advocate Amit Sale described the incident as a "gross violation" of fundamental rights. "The constitution guarantees no discrimination on the basis of caste, creed, religion or sex," he said.



Majid was asked to leave his rented apartment immediately only because he was a Muslim and the locals objected to this.

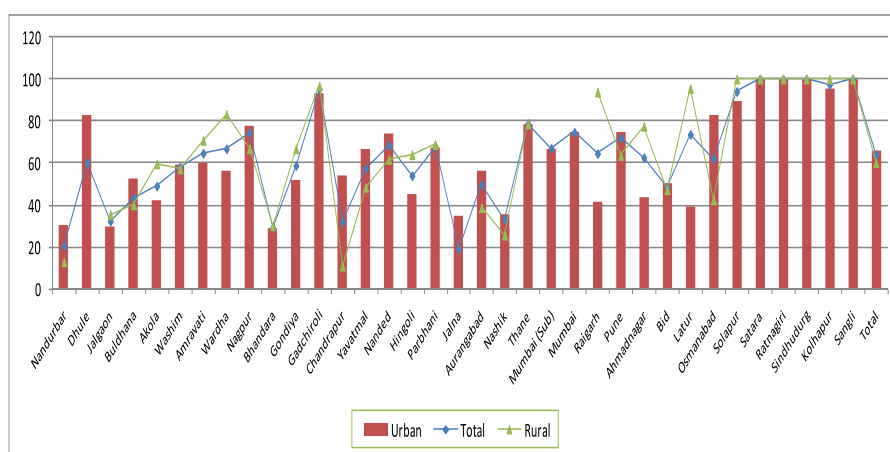
Source: *Mumbai Mirror*, May 2, 2010, p.1.

Figure 6.5: Percentage distribution of households with main source of water by districts



Source: TISS sample survey, May-November, 2009 (Shaban 2011)

Figure 6.6: Percentage distribution of households by adequacy of water throughout the year

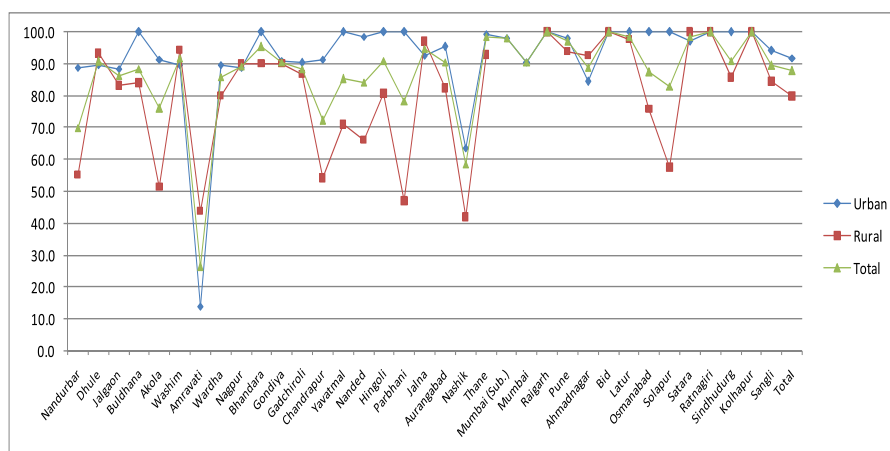


Note: In Dhule and Jalna all the rural households expressed inadequacy of water throughout the year.

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Most of the districts of northern Maharashtra, Vidarbha and Marathwada have lower share of households having electricity connection (Figure 6.7). The situation seems to be worse in Amravati, Nandurbar, Nashik and Solapur. As expected, the higher share of households in rural areas does not have electricity connection in comparison to urban areas.

Figure 6.7: Percentage distribution of Muslim households with electricity connection



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

6.6 Summing up

The access to social and physical infrastructures and their utilization is important for the development of the communities. The data shows that the Muslims not only have issues with geographic proximity of location of facilities, but they also have huge social exclusion in terms of access to these facilities. In many of the urban centres where Muslim population is concentrated in the state, the facilities like higher education institutions and health care facilities are located next door, but various social and economic factors like discrimination, economic inability, lack of motivation comes in the way of effective utilization of the facilities by Muslims. About 60 per cent of the Muslim population in urban areas lives in the slums and another 20 per cent stays in lower class areas. About 30 per cent of the households in urban areas live in rented houses, mostly in slums where they migrate to find work. The situation of Muslim households in terms of adequacy of water supply and electricity supply is a matter of concern in the state and merits quick affirmative action towards amelioration.

Table 6.4: Percentage of Muslim households having latrine in the house

| Districts | Urban | | Rural | | Total | |
|---------------|-------|------|-------|------|-------|------|
| | Yes | No | Yes | No | Yes | No |
| Nandurbar | 33.3 | 66.7 | 10.6 | 89.4 | 20.5 | 79.5 |
| Dhule | 7.7 | 92.3 | 20.0 | 80.0 | 11.1 | 88.9 |
| Jalgaon | 24.1 | 75.9 | 7.7 | 92.3 | 17.1 | 82.9 |
| Buldhana | 21.1 | 78.9 | 34.0 | 66.0 | 30.4 | 69.6 |
| Akola | 32.2 | 67.8 | 24.3 | 75.7 | 29.2 | 70.8 |
| Washim | 56.4 | 43.6 | 40.0 | 60.0 | 48.6 | 51.4 |
| Amravati | 5.2 | 94.8 | 51.2 | 48.8 | 24.2 | 75.8 |
| Wardha | 12.5 | 87.5 | 50.0 | 50.0 | 26.9 | 73.1 |
| Nagpur | 77.8 | 22.2 | 56.7 | 43.3 | 71.6 | 28.4 |
| Bhandara | 65.7 | 34.3 | 83.3 | 16.7 | 73.8 | 26.2 |
| Gondiya | 63.6 | 36.4 | 70.0 | 30.0 | 66.7 | 33.3 |
| Gadchiroli | 45.2 | 54.8 | 60.0 | 40.0 | 52.5 | 47.5 |
| Chandrapur | 51.4 | 48.6 | 13.5 | 86.5 | 31.9 | 68.1 |
| Yavatmal | 56.7 | 43.3 | 6.5 | 93.5 | 31.1 | 68.9 |
| Nanded | 98.4 | 1.6 | 14.9 | 85.1 | 62.0 | 38.0 |
| Hingoli | 37.5 | 62.5 | 61.1 | 38.9 | 48.7 | 51.3 |
| Parbhani | 63.0 | 37.0 | 15.6 | 84.4 | 43.6 | 56.4 |
| Jalna | 85.0 | 15.0 | 41.2 | 58.8 | 64.9 | 35.1 |
| Aurangabad | 93.5 | 6.5 | 19.4 | 80.6 | 66.3 | 33.7 |
| Nashik | 19.3 | 80.7 | 2.3 | 97.7 | 15.2 | 84.8 |
| Thane | 36.5 | 63.5 | 19.0 | 81.0 | 34.2 | 65.8 |
| Mumbai (Sub.) | 27.9 | 72.1 | --- | --- | 27.9 | 72.1 |
| Mumbai | 27.2 | 72.8 | --- | --- | 27.2 | 72.8 |
| Raigarh | 14.6 | 85.4 | 31.3 | 68.8 | 21.9 | 78.1 |
| Pune | 8.8 | 91.2 | 9.1 | 90.9 | 8.9 | 91.1 |

Table 6.4: Percentage of Muslim households having latrine in the house (Cont...)

| | | | | | | |
|------------|------|------|------|------|------|------|
| Ahmadnagar | 28.1 | 71.9 | 25.0 | 75.0 | 26.4 | 73.6 |
| Bid | 30.0 | 70.0 | 8.3 | 91.7 | 18.2 | 81.8 |
| Latur | 39.3 | 60.7 | 6.8 | 93.2 | 19.4 | 80.6 |
| Osmanabad | 30.0 | 70.0 | 15.2 | 84.8 | 22.2 | 77.8 |
| Solapur | 63.3 | 36.7 | 42.5 | 57.5 | 55.0 | 45.0 |
| Satara | 17.6 | 82.4 | 84.4 | 15.6 | 50.0 | 50.0 |
| Ratnagiri | 29.7 | 70.3 | 25.0 | 75.0 | 27.5 | 72.5 |
| Sindhudurg | 60.9 | 39.1 | 52.4 | 47.6 | 55.4 | 44.6 |
| Kolhapur | 17.4 | 82.6 | 90.6 | 9.4 | 47.4 | 52.6 |
| Sangli | 58.8 | 41.2 | 46.9 | 53.1 | 53.0 | 47.0 |
| Total | 37.0 | 63.0 | 32.2 | 67.8 | 35.4 | 64.6 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 6.5: Percentage of Muslim household with bathroom in the house

| Districts | Urban | | Rural | | Total | |
|---------------|-------|------|-------|------|-------|------|
| | Yes | No | Yes | No | Yes | No |
| Nandurbar | 33.3 | 66.7 | 12.8 | 87.2 | 21.7 | 78.3 |
| Dhule | 7.7 | 92.3 | 20.0 | 80.0 | 11.1 | 88.9 |
| Jalgaon | 27.6 | 72.4 | 7.7 | 92.3 | 19.1 | 80.9 |
| Buldhana | 21.1 | 78.9 | 34.0 | 66.0 | 30.4 | 69.6 |
| Akola | 33.9 | 66.1 | 24.3 | 75.7 | 30.2 | 69.8 |
| Washim | 53.8 | 46.2 | 40.0 | 60.0 | 47.3 | 52.7 |
| Amravati | 5.2 | 94.8 | 46.3 | 53.7 | 22.2 | 77.8 |
| Wardha | 18.8 | 81.3 | 50.0 | 50.0 | 30.8 | 69.2 |
| Nagpur | 76.4 | 23.6 | 56.7 | 43.3 | 70.6 | 29.4 |
| Bhandara | 74.3 | 25.7 | 80.0 | 20.0 | 76.9 | 23.1 |
| Gondiya | 72.7 | 27.3 | 66.7 | 33.3 | 69.8 | 30.2 |
| Gadchiroli | 48.4 | 51.6 | 76.7 | 23.3 | 62.3 | 37.7 |
| Chandrapur | 62.9 | 37.1 | 13.5 | 86.5 | 37.5 | 62.5 |
| Yavatmal | 56.7 | 43.3 | 9.7 | 90.3 | 32.8 | 67.2 |
| Nanded | 98.4 | 1.6 | 23.4 | 76.6 | 65.7 | 34.3 |
| Hingoli | 52.5 | 47.5 | 61.1 | 38.9 | 56.6 | 43.4 |
| Parbhani | 67.4 | 32.6 | 12.5 | 87.5 | 44.9 | 55.1 |
| Jalna | 87.5 | 12.5 | 41.2 | 58.8 | 66.2 | 33.8 |
| Aurangabad | 94.4 | 5.6 | 27.4 | 72.6 | 69.8 | 30.2 |
| Nashik | 19.3 | 80.7 | 7.0 | 93.0 | 16.3 | 83.7 |
| Thane | 65.0 | 35.0 | 19.0 | 81.0 | 58.9 | 41.1 |
| Mumbai (Sub.) | 47.8 | 52.2 | --- | --- | 47.8 | 52.2 |
| Mumbai | 29.8 | 70.2 | --- | --- | 29.8 | 70.2 |
| Raigarh | 17.1 | 82.9 | 40.6 | 59.4 | 27.4 | 72.6 |
| Pune | 8.8 | 91.2 | 9.1 | 90.9 | 8.9 | 91.1 |
| Ahmadnagar | 31.3 | 68.8 | 25.0 | 75.0 | 27.8 | 72.2 |
| Bid | 30.0 | 70.0 | 8.3 | 91.7 | 18.2 | 81.8 |
| Latur | 39.3 | 60.7 | 6.8 | 93.2 | 19.4 | 80.6 |
| Osmanabad | 30.0 | 70.0 | 15.2 | 84.8 | 22.2 | 77.8 |
| Solapur | 65.0 | 35.0 | 42.5 | 57.5 | 56.0 | 44.0 |
| Satara | 17.6 | 82.4 | 84.4 | 15.6 | 50.0 | 50.0 |
| Ratnagiri | 29.7 | 70.3 | 25.0 | 75.0 | 27.5 | 72.5 |
| Sindhudurg | 60.9 | 39.1 | 52.4 | 47.6 | 55.4 | 44.6 |
| Kolhapur | 17.4 | 82.6 | 90.6 | 9.4 | 47.4 | 52.6 |
| Sangli | 61.8 | 38.2 | 46.9 | 53.1 | 54.5 | 45.5 |
| Total | 44.5 | 55.5 | 33.4 | 66.6 | 40.9 | 59.1 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 6.6: Persons per room

| District | Total | Urban | Rural |
|---------------------|--------------|--------------|--------------|
| Nandurbar | 5.2 | 5.2 | 5.3 |
| Dhule | 6.5 | 7.3 | 4.5 |
| Jalgaon | 5.4 | 5.2 | 5.7 |
| Buldhana | 4.4 | 4.9 | 4.1 |
| Akola | 3.9 | 4.1 | 3.6 |
| Washim | 3.8 | 3.9 | 3.6 |
| Amravati | 4.2 | 4.4 | 3.9 |
| Wardha | 2.9 | 2.9 | 2.7 |
| Nagpur | 3.4 | 3.5 | 3.2 |
| Bhandara | 2.7 | 2.9 | 2.6 |
| Gondiya | 2.4 | 2.2 | 2.6 |
| Gadchiroli | 2.7 | 3.1 | 2.2 |
| Chandrapur | 2.9 | 3.3 | 2.5 |
| Yavatmal | 3.3 | 3.6 | 3.1 |
| Nanded | 4.2 | 4.3 | 4.1 |
| Hingoli | 3.8 | 4.1 | 3.5 |
| Parbhani | 3.9 | 4.2 | 3.4 |
| Jalna | 4.3 | 4.5 | 4.1 |
| Aurangabad | 4.4 | 4.6 | 4.0 |
| Nashik | 6.2 | 6.5 | 5.4 |
| Thane | 4.8 | 4.8 | 4.7 |
| Mumbai (Sub) | 4.9 | 4.9 | |
| Mumbai | 5.5 | 5.5 | |
| Raigarh | 4.1 | 4.9 | 3.2 |
| Pune | 3.5 | 3.5 | 3.3 |
| Ahmadnagar | 3.7 | 4.3 | 3.2 |
| Bid | 3.6 | 3.9 | 3.4 |
| Latur | 4.1 | 4.3 | 4.0 |
| Osmanabad | 3.7 | 3.9 | 3.6 |
| Solapur | 3.8 | 3.7 | 3.9 |
| Satara | 3.3 | 3.8 | 2.8 |
| Ratnagiri | 3.6 | 3.6 | 3.7 |
| Sindhudurg | 2.9 | 2.9 | 2.9 |
| Kolhapur | 3.0 | 3.7 | 2.1 |
| Sangli | 3.5 | 3.8 | 3.3 |
| Total | 4.3 | 4.6 | 3.7 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 6.7: Percentage distribution of households by sources of water

| Districts | Hand pump | Tap water | Well | purchased water | Others | Total |
|--------------|-----------|-----------|------|-----------------|--------|-------|
| Nandurbar | 10.8 | 79.5 | --- | 1.2 | 8.4 | 100 |
| Dhule | 1.9 | 79.6 | --- | --- | 18.5 | 100 |
| Jalgaon | 5.3 | 65.1 | 28.3 | --- | 1.3 | 100 |
| Buldhana | 11.6 | 60.9 | 27.5 | --- | --- | 100 |
| Akola | 32.3 | 66.7 | --- | 1.0 | --- | 100 |
| Washim | 62.2 | 37.8 | --- | --- | --- | 100 |
| Amravati | 73.7 | 15.2 | --- | 2.0 | 9.1 | 100 |
| Wardha | 52.6 | 28.2 | --- | --- | 19.2 | 100 |
| Nagpur | 36.3 | 62.7 | 1.0 | --- | --- | 100 |
| Bhandara | 52.3 | 40.0 | 7.7 | --- | --- | 100 |
| Gondiya | 55.6 | 9.5 | 34.9 | --- | --- | 100 |
| Gadchiroli | 27.9 | 32.8 | 31.1 | --- | 8.2 | 100 |
| Chandrapur | 55.6 | 16.7 | --- | 4.2 | 23.6 | 100 |
| Yavatmal | 4.9 | 85.2 | --- | --- | 9.8 | 100 |
| Nanded | 50.0 | 50.0 | --- | --- | --- | 100 |
| Hingoli | 39.5 | 57.9 | --- | 1.3 | 1.3 | 100 |
| Parbhani | 67.9 | 28.2 | 3.8 | --- | --- | 100 |
| Jalna | 20.3 | 60.8 | 18.9 | --- | --- | 100 |
| Aurangabad | 7.1 | 79.9 | 13.0 | --- | --- | 100 |
| Nashik | 1.7 | 83.7 | --- | 12.4 | 2.2 | 100 |
| Thane | 8.2 | 86.2 | --- | 3.8 | 1.9 | 100 |
| Mumbai (Sub) | --- | 84.1 | --- | 13.9 | 1.9 | 100 |
| Mumbai | --- | 88.3 | 0.3 | 9.0 | 2.3 | 100 |
| Raigarh | --- | 97.3 | --- | 2.7 | --- | 100 |
| Pune | 33.3 | 53.3 | 0.7 | --- | 12.6 | 100 |
| Ahmadnagar | 37.5 | 58.3 | --- | --- | 4.2 | 100 |
| Bid | --- | 100.0 | --- | --- | --- | 100 |
| Latur | 61.1 | 38.9 | --- | --- | --- | 100 |
| Osmanabad | --- | 100.0 | --- | --- | --- | 100 |
| Solapur | --- | 100.0 | --- | --- | --- | 100 |
| Satara | --- | 100.0 | --- | --- | --- | 100 |
| Ratnagiri | --- | 98.6 | 1.4 | --- | --- | 100 |
| Sindhudurg | --- | 64.6 | 33.8 | 1.5 | --- | 100 |
| Kolhapur | --- | 98.7 | --- | 1.3 | --- | 100 |
| Sangli | --- | 98.5 | 1.5 | --- | --- | 100 |
| Total | 19.1 | 70.3 | 4.6 | 2.7 | 3.3 | 100 |

Source: TISS sample survey, May-November, 2009 (Shabaan 2011).

Table 6.8: Percentage distribution of Muslim households by adequacy of water throughout the year

| District | Total | Urban | Rural |
|--------------|-------|-------|-------|
| Nandurbar | 20.5 | 30.6 | 12.8 |
| Dhule | 60.2 | 83.3 | 0 |
| Jalgaon | 32.2 | 29.9 | 35.4 |
| Buldhana | 43.5 | 52.6 | 40.0 |
| Akola | 49.0 | 42.4 | 59.5 |
| Washim | 58.1 | 59.0 | 57.1 |
| Amravati | 64.6 | 60.3 | 70.7 |
| Wardha | 66.7 | 56.3 | 83.3 |
| Nagpur | 74.5 | 77.8 | 66.7 |
| Bhandara | 29.2 | 28.6 | 30.0 |
| Gondiya | 58.7 | 51.5 | 66.7 |
| Gadchiroli | 95.1 | 93.5 | 96.7 |
| Chandrapur | 31.9 | 54.3 | 10.8 |
| Yavatmal | 57.4 | 66.7 | 48.4 |
| Nanded | 68.5 | 73.8 | 61.7 |
| Hingoli | 53.9 | 45.0 | 63.9 |
| Parbhani | 67.9 | 67.4 | 68.8 |
| Jalna | 18.9 | 35.0 | --- |
| Aurangabad | 49.7 | 56.1 | 38.7 |
| Nashik | 33.1 | 35.6 | 25.6 |
| Thane | 78.7 | 78.7 | 78.6 |
| Mumbai (Sub) | 66.9 | 66.9 | --- |
| Mumbai | 74.6 | 74.6 | --- |
| Raigarh | 64.4 | 41.5 | 93.8 |
| Pune | 71.9 | 74.5 | 63.6 |
| Ahmadnagar | 62.5 | 43.8 | 77.5 |
| Bid | 48.5 | 50.0 | 47.2 |
| Latur | 73.6 | 39.3 | 95.5 |
| Osmanabad | 61.9 | 83.3 | 42.4 |
| Solapur | 94.0 | 90.0 | 100.0 |
| Satara | 100.0 | 100.0 | 100.0 |
| Ratnagiri | 100.0 | 100.0 | 100.0 |
| Sindhudurg | 100.0 | 100.0 | 100.0 |
| Kolhapur | 97.4 | 95.7 | 100.0 |
| Sangli | 100.0 | 100.0 | 100.0 |
| Total | 63.9 | 65.8 | 60.1 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 6.9: Percentage distribution of Muslim households with electricity connection

| Districts | Urban | Rural | Total |
|----------------------|--------------|--------------|--------------|
| Nandurbar | 88.9 | 55.3 | 69.9 |
| Dhule | 89.7 | 93.3 | 90.7 |
| Jalgaon | 88.5 | 83.1 | 86.2 |
| Buldhana | 100.0 | 84.0 | 88.4 |
| Akola | 91.5 | 51.4 | 76.0 |
| Washim | 89.7 | 94.3 | 91.9 |
| Amravati | 13.8 | 43.9 | 26.3 |
| Wardha | 89.6 | 80.0 | 85.9 |
| Nagpur | 88.9 | 90.0 | 89.2 |
| Bhandara | 100.0 | 90.0 | 95.4 |
| Gondiya | 90.9 | 90.0 | 90.5 |
| Gadchiroli | 90.3 | 86.7 | 88.5 |
| Chandrapur | 91.4 | 54.1 | 72.2 |
| Yavatmal | 100.0 | 71.0 | 85.2 |
| Nanded | 98.4 | 66.0 | 84.3 |
| Hingoli | 100.0 | 80.6 | 90.8 |
| Parbhani | 100.0 | 46.9 | 78.2 |
| Jalna | 92.5 | 97.1 | 94.6 |
| Aurangabad | 95.3 | 82.3 | 90.5 |
| Nashik | 63.7 | 41.9 | 58.4 |
| Thane | 99.3 | 92.9 | 98.4 |
| Mumbai (Sub.) | 98.1 | | 98.1 |
| Mumbai | 90.6 | | 90.6 |
| Raigarh | 100.0 | 100.0 | 100.0 |
| Pune | 98.0 | 93.9 | 97.0 |
| Ahmadnagar | 84.4 | 92.5 | 88.9 |
| Bid | 100.0 | 100.0 | 100.0 |
| Latur | 100.0 | 97.7 | 98.6 |
| Osmanabad | 100.0 | 75.8 | 87.3 |
| Solapur | 100.0 | 57.5 | 83.0 |
| Satara | 97.1 | 100.0 | 98.5 |
| Ratnagiri | 100.0 | 100.0 | 100.0 |
| Sindhudurg | 100.0 | 85.7 | 90.8 |
| Kolhapur | 100.0 | 100.0 | 100.0 |
| Sangli | 94.1 | 84.4 | 89.4 |
| Total | 91.8 | 79.8 | 87.8 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Chapter - 7

Health and Nutrition

Structural inequalities have been linked to disease causation as well as poor access to health services. In the Indian context, inequality is sourced in caste, class, religion, gender, among other factors. This chapter deals with the inequalities based on religion on a population's health which are evident in various direct and indirect ways.

Maharashtra has about 10.3 million Muslims, who comprise about 10.6% of its population. This makes it the largest religious minority in the state. The deplorable conditions of life and deprivation faced by the Muslims have been established in other chapters. Factors such as education, economic status, working and living conditions are important social determinants of health and there are clearly established links between these determinants and health. Poverty in general leads to poor nutrition leading to lower productivity and income. With continued morbidity, assets might need to be sold, consumption spending might reduce and quality of life and housing gets affected. Poverty forces people to use strategies that may either deplete their assets (removing their children from school) or take steps that actually increase their vulnerability (such as taking on debt, prostitution, crime). Education affects health directly in terms of knowledge and information about health problems and ability to absorb health education material. Further, education is a determinant of future employment and income, thereby defining a person's socioeconomic status which has an impact on health. Poor working conditions also affect health. Working on the roadside, in unventilated factories, with hazardous chemicals, all affect health and employability. This could lead to looking for work in the informal sector and doing casual labour, where the working conditions are, more often than not, worse. Ill health also leads to decreased immunity and increased requirement for nutritious food. When neither is available, and there are poor working and living conditions, there is a high susceptibility to diarrheal diseases and respiratory infections which further spread due to crowded living or working conditions.¹ Studies in the developed countries have clearly established the link between discrimination which is indirectly proportional to poor utilization of health services, increased delays in seeking health care and poor adherence to medical treatment.²

The State of Maharashtra has witnessed the highest number of Hindu-Muslim riots post-independence. Displacement and subsequent ghettoization have been a result of communal riots. Ghettoization has made it easier for State authorities to neglect Muslim concentrated areas and not provide them with adequate services such as health care, sanitation and education facilities. According to Gayer and Jaffrelot, a ghetto is “a bounded ethnically (or religiously) uniform socio-spatial formation born of the *forcible relegation of a negatively typed population* (italics added).”³ Ghettoization in the context of Muslims, simply reinforces all of the above vulnerabilities, directly and indirectly, making them doubly susceptible and sidelined.

1.) Grant U (2005): Health and Poverty Linkages, Perspectives of the Chronically Poor, Background Paper for the Chronic Poverty Report 2008 - 09, Chronic Poverty Research Centre. http://94.126.106.9/r4d/PDF/Outputs/ChronicPoverty_RC/other-grant-health.pdf.

2.) Casagrande S. S., Gary T L, LaVeist T A, Gaskin D J, and Cooper L A “Perceived Discrimination and Adherence to Medical Care in a Racially Integrated Community” J Gen Intern Med. 2007 March; 22(3): 389–395.

3.) Gayer L and Jaffrelot C (2012) Muslims in Indian Cities: Trajectories of Marginalization, Hurst and company, 2012.

The DHS Maharashtra was approached for data on availability of health services and prevalence of diseases, profile of health workers, etc. However, as disaggregated data is not available, we had to rely on empirical data in order to gain a true picture of health in the Muslim community. As we use these health indicators, we draw upon evidence from primary studies conducted in the Muslim concentrated areas of Maharashtra, to understand the subject at hand⁴.

7.1 Child mortality rate

As per the NFHS 3 data, at the state level, Muslims in Maharashtra, fare better than other groups in terms of early childhood mortality rates. They have an infant mortality rate (IMR) of 25.9 which is lower than that for other religions as well as across castes. Neonatal, Child and Under-5 mortality rates (U5MR) for Muslims too is lower than for other groups (Table 7.1). Similarly, at the district level one finds that districts with a high concentration of Muslims⁵ have an infant mortality rate (IMR) that is similar or slightly better than the state average (Table 7.2). In the context of the marginalization that Muslims face, these numbers seem out of place.

Table 7.1. Child mortality rates by background characteristics

| | | NN | IMR | Child Mortality | U-5 MR |
|-----------------|-----------------------|------|------|-----------------|--------|
| Religion | Hindus | 37.9 | 49.0 | 9.3 | 57.8 |
| | Muslims | 21.3 | 25.9 | 2.8 | 28.6 |
| | Buddhist/Neo-Buddhist | 43.8 | 51.7 | 10.3 | 61.5 |
| | Other | --- | --- | --- | --- |
| Caste | SC | 35.8 | 45.2 | 5.2 | 50.2 |
| | ST | 32.5 | 51.4 | 19.4 | 69.8 |
| | OBC | 39.4 | 50.6 | 7.6 | 57.8 |
| | Other | 34.3 | 40.5 | 7.1 | 47.4 |
| Wealth Quintile | Lowest | 71.6 | 95.6 | 23.5 | 116.8 |
| | Second | 32.5 | 37.1 | 6.33 | 43.1 |
| | Middle | 41.3 | 52.3 | 6.2 | 58.1 |
| | Fourth | 26.7 | 36.4 | 5.6 | 41.8 |
| | Highest | 22.9 | 27.4 | 6.4 | 33.6 |
| Total | Total | 35.6 | 45.3 | 8.5 | 53.4 |

Source: Based on NFHS 3 – Maharashtra (2005 - 06).

Table 7.2. District wise infant mortality rate

| | IMR |
|----------------------|-----|
| Thane | 29 |
| Nashik | 28 |
| Aurangabad | 35 |
| Akola | 32 |
| Parbhani | 32 |
| Mumbai (2007) | 33 |
| State | 31 |

Source: Maharashtra SHSRC report, 2009.

5.) 7 districts are being considered as 'Muslim concentrated' based on: (1) top 5 districts that have the highest % population of Muslims as per the 2001 census (Mumbai, Mumbai-Suburban, Aurangabad, Parbhani, Akola) (2) top 5 districts that have the highest proportion of the Muslim population in Maharashtra as per the 2001 census (Mumbai, Mumbai-S, Aurangabad, Thane, Nashik).

A closer look at data from large surveys, however, shows that the generally low IMR and U5MR among Muslims at the state level is related to their location in urban areas. A look at inter-state variations in IMR through the NFHS 2 reveals that states that have a high percentage of Muslims staying in the urban areas (such as Maharashtra, Karnataka, Andhra Pradesh, Gujarat, Madhya Pradesh, Tamil Nadu) as well as those states where there is a higher percentage of Muslims staying in urban areas of the state than the total population of the state in general (Uttar Pradesh and Bihar) were found to have lower U5MR than the state average. In contrast, those states where the percentage of Muslims in urban areas is less as compared to that for the state (West Bengal, Assam and Haryana), the U5MR is higher for Muslims than the state average. (Table 7.3)

Table 7.3. Child mortality rate and population in urban areas for states

| State | U5MR (state) | U5MR for Muslims | % of total population in urban areas | % of total Muslim population in urban areas |
|-----------------------|--------------|------------------|--------------------------------------|---|
| Uttar Pradesh | 135 | 108 | 21 | 36 |
| Bihar | 110 | 99 | 13.3 | 15.2 |
| Karnataka | 83 | 66 | 34 | 59 |
| Maharashtra | 70 | 42 | 42.4 | 70.0 |
| Andhra Pradesh | 91 | 40 | 27.3 | 58.1 |
| Gujarat | 91 | 50 | 37.4 | 58.7 |
| Madhya Pradesh | 145 | 99 | 24.8 | 63.5 |
| Tamil Nadu | 71 | 56 | 44.0 | 72.8 |
| West Bengal | 71 | 77 | 28 | 16.8 |
| Haryana | 79 | 90 | 28.9 | 14.5 |
| Assam | 80 | 87 | 12.9 | 6.4 |

Source: Based on NFHS - 3 (2005-06).

Therefore when we look at indicators such as under-5 mortality rates by itself for a state, it does not reveal the real performance of Muslims on childhood mortality. Further, we find that within urban areas in Maharashtra, Muslims fare much worse than other groups when it comes to child survival. A special fertility and mortality survey⁶ done in 1998 clearly illustrates this. (Table 7.4)

Table 7.4. Child Mortality Rates by religion and residence

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

Source: Special Fertility and Mortality Survey, 1998: Report of 1.1 million Indian households, Sample Registration system. New Delhi: Office of Registrar General, India, p.152.

6.) The survey is of 1.1 million households, data is based on Sample Registration System.

The data shows that the IMR for the Muslim community is 39 per thousand which is lower than other groups (Hindus and 'others') and also lower than that for the total population. However, the scenario changes in the urban areas where IMR for Hindus and other groups drops to 28 per thousand as compared to 38 per thousand among Muslims. A similar pattern is seen in case of under-five mortality, which is lower for Muslims than other groups in rural areas, but in urban areas Muslims fare comparatively worse.⁷

What this discussion clearly reveals is the fact that macro – level studies do not explain the survival rates for Muslim children. Nor are they able to explain the reasons for the rates that are prevalent. One can conclude therefore, that child survival rates vary based on location (urban/rural) and also on religion. While child survival rates in urban areas are generally better than rural, within urban areas, Muslims fare much worse than their counterparts in terms of child survival, perhaps owing to their living conditions and lack of access to health care. In Maharashtra, 70 percent of the Muslim population is urban,⁸ and so this data takes on greater significance.

7.2. Nutrition and anaemia

In Maharashtra, according to NFHS 3, 48 percent of women are found to be anaemic. Looking at percentages on the basis of religion, 43 per cent of Muslim women, 49 per cent of Hindu women and 53 per cent of Buddhist women were found to be anaemic. (Table 7.5)

Table 7.5. Anaemia among women by religion and caste

| | | Mild (10-11.9 g/dl) | Moderate (7-9.9) | Severe (<7) | Any (<12) |
|-----------------|-----------------------|------------------------|---------------------|----------------|--------------|
| Religion | Hindu | 33.1 | 13.9 | 1.8 | 48.9 |
| | Muslim | 27.8 | 14.7 | 0.6 | 43.0 |
| | Buddhist/Neo-Buddhist | 36.3 | 14.6 | 2.1 | 52.9 |
| | Other | 31.8 | 7.6 | 1.3 | 40.7 |
| Caste | Scheduled Caste | 35.3 | 14.6 | 2.1 | 51.9 |
| | Scheduled Tribe | 37.6 | 18.3 | 3.0 | 58.9 |
| | Other Backward Class | 31.9 | 13.3 | 1.6 | 46.8 |
| | Other | 31.3 | 13.1 | 1.3 | 45.7 |
| Wealth Quintile | Lowest | 35 | 17.7 | 2.7 | 55.3 |
| | Second | 36.2 | 15.6 | 2.4 | 54.2 |
| | Middle | 33.1 | 15.6 | 1.9 | 50.7 |
| | Fourth | 32.6 | 12.9 | 1.5 | 47.1 |
| | Highest | 30.6 | 12.0 | 1.1 | 43.7 |
| | Total | 32.8 | 13.9 | 1.7 | 48.4 |

Source NFHS 3 (2005-06).

A study on the nutritional crisis in Maharashtra⁹ based on NSSO data (2004-05, Consumption round), shows that Muslims have the lowest average calorie consumption per capita per day among all religious groups in both rural and urban areas of Maharashtra. The consumption in urban areas at 2094 calories/capita/day is lower than it is even in rural areas where it is 2265 calories/capita/day. In rural areas, Muslims fare better than only Scheduled Castes and in urban areas they are worse off than Scheduled castes (SCs) and Scheduled Tribes (STs). Moreover, Muslims also have high incidence of calorie-poor in the state. In rural areas, Muslims fare slightly better than Buddhists in terms of incidence of calorie poor and in urban areas they have the highest incidence of calorie poor among all groups.

7.) Although the data is relatively old (from 1998), no such recent analysis is available.

8.) Shaban, A. (2011), Socio- economic and Educational status of Muslims in Maharashtra, TISS.

9.) Nutritional Crisis in Maharashtra, SATHI, 2009.

What is plainly obvious is the diametrically different inferences that can be drawn from the NFHS and NSSO data. Therefore, there is a need to explore reasons for why the nutritional status of Muslim women is generally better than other groups, even though their caloric intake is poor.

7.3. Fertility and contraception

A look at the NFHS data, provides a picture of the changing fertility rate and contraception use among Muslims. The Total Fertility Rate (TFR) of Muslims in Maharashtra has steadily got reduced from 4.11 in 1992-93 (NFHS I) to 3.3 in 95-96 (NFHS 2) to 2.8 in 2005-06 (NFHS 3). This drop in TFR has been better for Muslims than it has been for the state as a whole (Table 7.6). Contraception use among Muslims in Maharashtra has been increasing over the years and stands at 57.4% as per DHLS- 3 (Table 7.7)

Table 7.6. Change in fertility across NFHS surveys

| | Muslim | | | ALL | | |
|---|--------|-------|--------|--------|--------|--------|
| | NFHS3 | NFHS2 | NFHS 1 | NFHS 3 | NFHS 2 | NFHS 1 |
| Total wanted Fertility Rate | 2.11 | 2.20 | 2.98 | 1.66 | 1.87 | 2.13 |
| Total Fertility Rate | 2.85 | 3.30 | 4.11 | 2.11 | 2.52 | 2.86 |
| Difference between TFR and TWFR | 0.74 | 0.90 | 1.13 | 0.45 | 0.65 | 0.73 |
| Mean Number of Children Ever Born to Women age 40-49 years | 4.4 | 4.58 | 5.20 | 3.4 | 3.77 | 4.25 |

Source: NFHS various rounds

However, the percentage of women using contraception among Muslims is still lower than other religious groups. One of the reasons for this is the non-availability of the preferred method of contraception (spacing methods). This has been established in other studies across the country^{10,11,12} and is also likely to be true for Maharashtra. The DLHS-3 data for Maharashtra clearly indicates that as compared to other groups, a smaller percentage of Muslim women use sterilization as a method of contraception (Table 7.7).

Table 7.7. Current use of contraceptive method by religion

| | | Any method | Male 1st | Female 1st | IUD | Pill | ECP | Condom |
|--------------------|-----------------------|------------|----------|------------|-----|------|-----|--------|
| Religion | Hindu | 65.9 | 3.1 | 54.4 | 1.4 | 1.6 | .2 | 4.1 |
| | Muslim | 57.4 | 0.7 | 41.4 | 2.8 | 5.2 | .5 | 5.7 |
| | Christian | 55.3 | 1.3 | 40.1 | 1.4 | 1.3 | 0 | 4.3 |
| | Sikh | 68.8 | 0 | 34.7 | 0 | 10.2 | 0 | 23.8 |
| | Buddhist/Neo Buddhist | 64.4 | 4.5 | 52.7 | 0.7 | 1.2 | .2 | 3.8 |
| | Jain | 72.6 | 0 | 49.6 | 3.7 | 3.6 | 0 | 12.8 |
| | Others | 63.3 | 7 | 49.3 | 0 | 1.4 | 0 | 2.8 |
| Maharashtra | | 65.1 | 2.9 | 53 | 1.9 | 1.9 | .2 | 4.4 |

Source: DLHS 3- Maharashtra (2007-08).

10.) Hussain S. "Exposing the Myths of Muslim Fertility: Gender and Religion in a Resettlement Colony of Delhi" Center for Women's Development Studies, 2008.

11.) Jeffrey R, Jeffrey P. (2000) Religion and Fertility in India, *Economic and Political Weekly*, August 26-September 2, 2000.

12.) Elizabeth Chacko "Women's use of contraception in rural India: a village-level study" *Health & Place*, September 2001, 7(3):197-208.

The use of IUDs, Pills and Condoms is greater among Muslims (Table 7.7). However, the family planning program in Maharashtra (and in India as a whole) concentrates solely on limiting methods such as sterilization, when Muslim women's family planning needs are those of spacing methods. As a result, Muslim women have high unmet need and lowest percentage of demand satisfied, while the total demand for contraception is more or less within the range of the rest of the groups. Moreover, because of the prevalent belief that non-use of contraception by Muslim women is rooted in religious beliefs, the focus of policy has been on 'changing mindset' of Muslims through awareness campaigns. It is important to note that, in Maharashtra, 77.4 per cent of Muslims have received messages regarding family planning from "any source" (radio, TV, etc), which is much higher than Hindus at 59.2 per cent (Table 7.8). Therefore, in terms of exposure to family planning messages Muslim women seem to be well aware.

Table 7.8. Demand for contraception by religion

| Religion | Unmet need for FP | Met need for FP | Total demand | Percentage of demand satisfied |
|----------------------|-------------------|-----------------|--------------|--------------------------------|
| Hindu | 12.2 | 62.0 | 74.2 | 83.6 |
| Muslim | 21.9 | 49.1 | 71.0 | 69.1 |
| Christian | 12.8 | 53.2 | 66.0 | 80.6 |
| Buddhist/Neobuddhist | 11.4 | 66.3 | 77.7 | 85.3 |

Source: NFHS 2 (1998-99)

It is this mismatch that needs to be remedied even in the state of Maharashtra, so that contraceptive services are able to cater to the needs of people. Making acceptable methods of contraception available to the community should be the focus, rather than imposing one method for all. It also needs to be stated here that in the absence of preferred method of contraception, it is not surprising that Muslim women rely on the private sector for spacing methods (DLHS-3).

It is important to remember that data on fertility has time and again been used to perpetuate the bias that the high fertility rate of Muslims is contributing to India's population explosion (projecting them as 'irresponsible citizens') and inciting fear that soon the population of Muslims will exceed that of Hindus. Even academics have argued that it is the "backward" religious beliefs of Muslims which forbid the use of contraception.¹³ The above mentioned data clearly provides evidence to the contrary. However the misconception that Muslims are averse to using contraception is still strongly ingrained within health care providers. In the study conducted by CEHAT¹⁴ in Mumbai, women reported being routinely mocked about the number of children they have. Often health care providers would feel that Muslim women were lying about the number of children that they have, even if the woman may have come for her first pregnancy. These misconceptions propagated over the years are harmful and must be urgently addressed.

13.) Fargues, P (1993): 'Demography and Politics in the Arab World', Population: An English Selection, (5), pp 1-20. As quoted in Jeffrey and Jeffrey (2000).

14.) The study was on Muslim women's experiences of discrimination while accessing health facilities. The study was conducted in a Muslim dominated slum in Mumbai. Eight Focus Group Discussions were conducted with Muslim and non-Muslim women (both Maharashtrian and non-Maharashtrian) to explore their experiences with health facilities.

7.3.1 Maternal health – antenatal care (ANC) coverage

Table 7.9. Percentage of women who received antenatal check up by SRCs

| | | Percentage of women who received any ANC | Percentage of women who received all three ANC visits | Percentage of women (aged 15-49) who received full antenatal care (ANC) |
|-----------------|-----------------------|--|---|---|
| Religion | Hindu | 91.1 | 73.7 | 35.1 |
| | Muslim | 94.9 | 77 | 26.4 |
| | Christian | 100.0 | 82.6 | 44.7 |
| | Sikh | * | * | * |
| | Buddhist/Neo Buddhist | 94.2 | 77.8 | 28.3 |
| | Jain | 100 | 97.9 | 60.2 |
| | Others | 80 | 47.6 | 31.8 |
| Caste/Tribe | SC | 93.5 | 75.7 | 30.2 |
| | ST | 81.5 | 60.2 | 32 |
| | OBC | 94.9 | 80.4 | 37.2 |
| | Others | 94.5 | 77.7 | 34.2 |
| Wealth Quintile | Lowest | 77.2 | 52.3 | 24.1 |
| | Second | 88.2 | 64.5 | 27.1 |
| | Middle | 91.9 | 72.3 | 31 |
| | Fourth | 95.4 | 79.3 | 34.4 |
| | Highest | 98.3 | 90.4 | 46.3 |
| | Maharashtra | 91.8 | 74.4 | 33.9 |

Source: DLHS 3- Maharashtra (2007-08)

Table 7.10. Place of antenatal check up

| | | Any Antenatal Check up | Govt. Health Facility | Private Health Facility | Community Based services |
|-----------------|----------------------|------------------------|-----------------------|-------------------------|--------------------------|
| Religion | Hindu | 91.1 | 42.6 | 46.5 | 3.2 |
| | Muslim | 94.9 | 45.4 | 54.9 | 1.5 |
| | Christian | 100 | 53.6 | 36.5 | 8.2 |
| | Sikh | * | | | |
| | Buddhist/NeoBuddhist | 94.2 | 55.1 | 31.9 | 2.2 |
| | Jain | 100 | 10.3 | 91.8 | 2.1 |
| | Others | 80 | 50.6 | 25.6 | 19 |
| Castes | SC | 93.5 | 54.4 | 34.4 | 2.1 |
| | ST | 81.5 | 49.8 | 24.7 | 6.6 |
| | OBC | 94.9 | 44.2 | 50.5 | 2.8 |
| | Others | 94.5 | 36.4 | 57.8 | 1.9 |
| Wealth Quintile | Lowest | 77.2 | 48.3 | 19.0 | 7.1 |
| | Second | 88.2 | 51.3 | 27.6 | 3.6 |
| | Middle | 91.9 | 47.4 | 38.3 | 3.2 |
| | Fourth | 95.4 | 47.8 | 48.3 | 2.1 |
| | Highest | 98.3 | 29.5 | 74.0 | 1.8 |
| | Maharashtra | 91.8 | 43.8 | 46.1 | 3.1 |

Source: DLHS 3- Maharashtra (2007-08).

On the basis of the above tables, the following observations can be made:

Both significant percentages of Hindu and Muslim women make it a point to access health facilities for ANC. Muslim women also do marginally better when it comes to receiving all three ANC check-ups. What is significant to note is that despite a higher percentage of Muslim women that access ANC and go for all their check-ups, only 26.4 percent have received total ANC care. This is significantly lower than other groups and also lower than the State average (Table 7.9). Access to TT injections and Iron-Folic-Acid tablets seem to be the two components of ANC that are not received consistently by Muslim women. Moreover, we find that a significant percentage of those in the lowest wealth quintile are the ones that are not receiving ANC care. The question therefore is – why are so many Muslim women not receiving total ANC care?

We also find that a higher percentage of Muslim women as compared to Hindus and Buddhists women are accessing ANC from private facilities (Table 7.10). It is largely women from higher wealth quintiles that are more likely to access private facilities. This is therefore a cause of concern as it is possible that even poor Muslim women are going to private facilities. This is illustrated through empirical data where Muslim women have said that they do prefer private providers as they feel public providers do not treat them with dignity.

We explore the above two questions based on available literature. The low consistent use of ANC services may have to do with distance from the health facility and women's decision making power in the household. Menon and Hasan¹⁵ in a survey conducted across different regions in India, used a Freedom of Movement Index (FMI) to gauge whether women required permission to carry out certain activities. For both Hindu and Muslim women, they found that women were required to seek permission for attending their health needs more than for going to work or to the market. This is consistent with findings from several studies on women's health seeking behavior, which have established that lower priority is accorded to women's health than to other economic and domestic activity. While the mobility and decision-making power of women in general is low, the survey finds that Muslim women have marginally lower decision making power regarding seeking health care (a higher need for obtaining permission). The authors attribute this to the fact that being a poor and marginalized community, the economic implications of seeking health care are probably greater for Muslims than other groups and hence decision-making is curtailed. Therefore, correlating this with the NFHS data, one can infer that Muslim women may end up going for the ANC check up but not be able to afford the injections and tablets.

Further, the push towards private facilities for ANC must also be considered, as there is evidence to state that it may have to do with the quality of services and the behaviour of staff at the public facilities. The study conducted by CEHAT in Mumbai revealed that Muslim women waiting for gynaecological check-ups at the public hospital, found it highly objectionable that they were asked to remove their "shalwar" in the waiting room much before their turn. Doctors, ward boys and other patients walking in and out of the waiting room made them feel awkward. Because other women were wearing "saris", they were not subjected to this humiliation. For some, this deterred them from going to the public hospital for ANC visits completely. As a Muslim woman from a locality in Mumbai described during a focus group discussion (FGD):

"When I went for my first delivery to the public hospital, I did not know of anything. I was new and it was my first time. I went in for my check-up. In the women's waiting room we were asked to take off our shalwars. Most women were wearing saris so they did not have to undress at all. There was still a lot of time for my appointment. I did not feel comfortable taking off my clothes and sitting there naked in front of everyone. There were people walking in and out of the room. I requested the nurse but she was rude and said 'if you don't want to take your clothes off then go home.' I did not know what to do. I was very shy and then I walked out and told my husband that I do not want to go back to that hospital. After that we went to a private doctor for check-ups."

In addition to this, as mentioned before, Muslims women are also taunted by health care providers for having too many children. This behaviour at the public hospital may deter women from accessing ANC services there.¹⁶ Those who can afford it would access private facilities, but for those who cannot there is no option.

15.) Hasan Z, Menon R, "Unequal Citizens- A study of Muslim Women in India", Oxford University Press, 2004.

16.) Please also see section on ii,8 Utilisation of public and private health facilities

7.4 Place of delivery

7.4.1 High institutional delivery linked to urban location

The DLHS data (2007-08) shows that institutional deliveries among Muslims are higher than other groups and also as compared to the state average (Tables 7.11a & 7.11b). The districts with a majority Muslim population are found to have same or higher percentage of women having institutional deliveries, as the State average. This is possible as the majority of Muslims live in urban areas where health infrastructure is more easily available than in rural areas.

The relationship between urban status and prevalence of institutional deliveries is further evident through an inter-state comparison of how Muslims fare vis-a-vis institutional deliveries. In states such as Bihar, West Bengal, Assam and Haryana where Muslims are less urban than general population, the percentage of births in health facilities among Muslims are lower than state average. States such as Maharashtra, Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Madhya Pradesh, where a greater proportion of the Muslim population of the state is urbanized (as compared to the general population), the percentage of births in health facility is higher than or about the same as the state average. Exceptions are Rajasthan, Gujarat and Uttar Pradesh, where even though the Muslim population is more urban, the percentage of births in the health facility is almost equal to state average. Thus, it seems that location (whether urban/rural) is what determines whether a woman gets an institutional delivery.

Table 7.11a. Profile of women delivering in health facility

| | | % of women who delivered in a health facility |
|-----------------|-----------------------|---|
| Religion | Hindu | 61.0 |
| | Muslim | 78.6 |
| | Christian | 67.3 |
| | Sikh | * |
| | Buddhist/Neo-Buddhist | 68.1 |
| | Jain | 97.9 |
| | Other | 44.3 |
| | | |
| Caste | Scheduled Caste | 67.2 |
| | Scheduled Tribe | 34 |
| | Other Backward Class | 70 |
| | Other | 74 |
| Wealth Quintile | Lowest | 26.3 |
| | Second | 44.1 |
| | Middle | 58.4 |
| | Fourth | 73.7 |
| | Highest | 91.5 |
| | Total | 63.5 |

Source: DLHS 3- Maharashtra (2007-08).

Table 7.11b. Place of delivery by district

| District | percentage of women who had institutional deliveries |
|---------------------|--|
| Thane | 71.7 |
| Nashik | 63.5 |
| Parbhani | 64.6 |
| Aurangabad | 65.8 |
| Akola | 74.3 |
| Mumbai – Suburban | 93.5 |
| Mumbai | 92.1 |
| Maharashtra (15-49) | 63.5 |

Source: DLHS 3- Maharashtra (2007-08)

7.4.2 More likely that institution for delivery is private

Further it is interesting to note that unlike other religious groups, Muslims are more likely to deliver in private health facilities. As per the NFHS 2, in Maharashtra, 42.7 per cent of Muslims delivered in private health facilities as compared to 24.2 per cent Hindus (Table 7.12).

Table 7.12. Place of delivery (public, NGO, private, home, parents' home, others) by religion

| Religion | Public | NGO/Trust | Private | Own Home | Parents' Home | Other |
|-----------------------|--------|-----------|---------|----------|---------------|-------|
| Hindu | 22.6 | 0.9 | 24.2 | 27.8 | 23.9 | 0.7 |
| Muslim | 28.2 | 0.6 | 42.7 | 15.0 | 12.5 | 1.0 |
| Christian | (20.3) | (10.2) | (48.9) | (0.0) | (20.7) | (0.0) |
| Buddhist/Neo Buddhist | 42.3 | 0.0 | 18.7 | 23.6 | 15.1 | 0.3 |

Source: NFHS 2 - Maharashtra (2005-06).

A deterrent to deliver in public hospitals, is the mis-behaviours of health care providers in labour wards of public hospitals. The experience of having to deliver at a public hospital is extremely dehumanizing. The study conducted by CEHAT showed that while both Muslim and non-Muslim women, reported being treated badly during labour. Muslim women particularly reported were being called by names. Moreover, health care providers routinely passed remarks about how Muslims have many children and are irresponsible.

This behaviour plays a role in pushing Muslim women away from accessing public health facilities. For those who are able to afford it, private health care is an option. But others may be left with no choice but to deliver at home. Evidence suggests that many Muslim women, even in cities, are having home deliveries. Primary studies show that home deliveries among Muslim women still persist. In Bhiwandi, it was seen that of the 100 home deliveries that took place in the year of the study, 97 were of Muslim women and only 3 were of other religions. Despite its close proximity to hospitals, Behrampada also shows instances of home deliveries. The study reveals that one of the reasons is the government policy of charging for delivery of a third child. The study reports that not all of these home deliveries are even assisted. As per the prevailing government rules, ante-natal and post-natal care is free at public hospitals for the first two children. However, the birth of a third child entails a payment of Rs.700 from the woman. While the fertility rate is reducing, there are still families who have more than two children, and such conditionalities reduce their access to institutional delivery in public hospitals. Given the fact that the government is unable to devise a family planning programme that suits their needs, priorities and perspectives, such conditionalities seem even harsher.

7.4.3 Poor utilization of JSY despite high utilization of private sector

Despite the high percentage of Muslims utilizing the private sector for deliveries, it is surprising to note that the percentage of Muslim women accessing benefits under the Janani Suraksha Yojana (JSY) is extremely low : for Muslims at 2.9% as compared to 8.8% for Hindus, 10% for SCs, 16% for STs, and 7% for OBCs (Table 7.13).

Table 7.13. Percentage of women receiving government financial assistance for delivery care (JSY)

| | | Govt Financial Assistance for Delivery Care |
|----------|----------------------|---|
| Religion | Hindu | 8.8 |
| | Muslim | 2.9 |
| | Christian | 2.9 |
| | Sikh | --- |
| | Buddhist/NeoBuddhist | 10.9 |
| | Jain | 3.7 |
| | Others | 0 |
| Castes | SC | 10.1 |
| | ST | 16.3 |
| | OBC | 7.0 |
| | Others | 3.6 |
| | Maharashtra | 8.3 |

Source: DLHS 3- Maharashtra (2007-08)

If people are forced to access expensive private services, it is only logical that they utilize such schemes to offset the cost. The poor utilization of the scheme, therefore, may have to do with the fact that several documents such as a ration card, BPL certificate are required for accessing JSY which Muslims have trouble accessing. As per a survey conducted by Shaban (2011) in Maharashtra, one fifth of Muslims in the State do not possess a ration card, which serves as a barrier to access government schemes.

7.5 Child nutrition and immunization

7.5.1 Child nutrition

In terms of nutrition of children, we find that while fewer Muslim children are under weight and wasted, a greater percentage of them are stunted (height for age) (Table 7.14).

Table 7.14. Percentage of children under age 5 years (for NFHS-2 children below age 3 were considered) classified as malnourished in Maharashtra

| | Weight for Age(Underweight) | | Height for Age (stunting) | | Weight for Height (thin / wasted) | |
|----------------|-----------------------------|--------------|---------------------------|-------------|-----------------------------------|-------------|
| | % Below -3SD | % Below -2SD | % Below -3SD | % Below-2SD | % Below -3SD | % Below-2SD |
| 2005-06 | | | | | | |
| Muslim | 7.9 | 29.1 | 22.0 | 42.0 | 4.1 | 12.2 |
| Hindu | 12.5 | 38.5 | 18.3 | 46.1 | 5.3 | 16.8 |
| Total | 11.9 | 37.0 | 19.1 | 46.3 | 5.2 | 16.5 |
| 1998-99 | | | | | | |
| Muslim | 13.7 | 45.2 | 11.2 | 35.7 | 1.2 | 17.8 |
| Hindu | 19.4 | 51.4 | 15.4 | 41.8 | 3.1 | 22.8 |
| Total | 17.6 | 49.6 | 14.1 | 39.9 | 2.5 | 21.2 |

Source: NFHS-3 (2005-06) and NFHS-2 (1998-99).

The percentage of children with more severe stunting (-3SD) is greater for Muslims than Hindus as well as the state average. This is a cause of concern, since stunting is an indicator of sustained long term deprivation or repeated illnesses. Children can be “underweight” if they have suffered from an illness just prior or during the survey. Therefore while stunting is a cause for concern for the children in general, it is more so for the Muslims since they have higher percentage of children suffering from more serious level of stunting.

7.5.2 Immunization

DLHS-3 data shows that vaccination among Muslims is higher than that for the entire state and comparable to that among other communities (Table 7.15). In Muslim concentrated districts too, the rates of immunization are generally higher than the state average, barring Nashik and Aurangabad (Table 6.16). Data from the primary studies in Bhiwandi, Behrampada and Sion-Koliwada also show that immunization coverage among the Muslim population is fairly good, with 80-90 percent of children having been immunized (Table 7.17). Yet, there seem to be misconceptions about acceptance of immunization by Muslims. According to the CMO of the IGM hospital in Bhiwandi, immunization of children was a big challenge because a majority of the Muslims refuse to administer their children for vaccinations including polio drops since they believe that the vaccine contains the genes of pigs. The study conducted in Bhiwandi, however, shows that 93.5% of children below 5 years were immunized! Among those who were not immunized, the fears were related to illness among children during immunization drives and lack of time. Thus there is a dissonance between what the health care providers perceive as reasons for non-immunization and the actual reasons for the same. Similarly in Behrampada, even though the survey data showed that more than 80% children in the 2-5 year age group had been immunized, the Public Health Supervisor at the Health Post felt that there was a lack of awareness among Muslim mothers about immunization, which needed to be remedied.

Table 7.15. Immunization among children below six years

| | SRCs | % of children who received full vaccination |
|-----------------|-----------------------|---|
| Religion | Hindu | 69.4 |
| | Muslim | 63.9 |
| | Christian | 47.1 |
| | Sikh | --- |
| | Buddhist/Neo-Buddhist | 76.0 |
| | Other | 64.7 |
| Caste | Scheduled Caste | 69.9 |
| | Scheduled Tribe | 52.2 |
| | Other Backward Class | 74.5 |
| | Other | 75.0 |
| | Lowest | 43.2 |
| Wealth Quintile | Second | 57.5 |
| | Middle | 69.4 |
| | Fourth | 72.7 |
| | Highest | 80.7 |
| | Total | 69.0 |

Source: DLHS 3- Maharashtra (2007-08).

Table 7.16. Immunization by district

| District | Percentage of children aged 12-23 months who received full vaccination |
|--------------------------|--|
| Akola | 72.6 |
| Aurangabad | 61.8 |
| Nashik | 68.0 |
| Parbhani | 71.6 |
| Thane | 73.6 |
| Mumbai - Suburban | 84.7 |
| Mumbai | 76.7 |
| Maharashtra | 69.0 |

Source: DLHS 3- Maharashtra (2007-08)

Utilization of ICDS services such as availing anganwadi/balwadi facilities and supplementary food was poor among Muslims in the primary studies. For example, in Malegaon only about 16% Muslim households report any help from ICDS schemes.⁸ In Bhiwandi, women from only 3 families availed the ICDS scheme and children from about 26% families (primary survey data and FGDs) attended the anganwadis/balwadis (Table 7.18). The reasons for poor utilization of these facilities needs to be explored and addressed.

Table 7.18: Immunization and ICDS rates as per primary studies

| Place | Immunization (In Per cent) | Birth Registration (In Per cent) | ICDS coverage/No. of women monitoring |
|---------------|----------------------------|----------------------------------|--|
| Malegaon | ---- | ---- | 155 functioning centres (16% households covered) |
| Bhiwandi | 93.46 | 91.13 | 3 |
| Behrampada | >80.0 | 88.52 | 6 |
| Sion-Koliwada | >80.0 | 100.0 | 3 |

Source: Primary Studies done in Malegaon, Bhiwandi and Mumbai, commissioned by the MSMC and conducted by TISS, Nirmala Niketan and SNDT University as given in Prologue.

7.6 Availability of public and private health care

A picture of Muslim-concentrated areas is provided by studies commissioned by the Minorities Commission in 4 highly populated Muslim areas –Bhiwandi, Mumbra, Malegaon, and Behrampada. The paucity of health facilities in these Muslim-majority pockets or ghettos clearly emerges from the data in these four primary studies. As per the standards proposed in the National Urban Health Mission, one Urban Health Post is required to cater to a population of 25,000-50,000 persons. In stark contrast to this, the findings from the studies are as follows (Table 7.19):

- Bhiwandi has 10 health posts and only one Government hospital catering to a population of about 7 lakh residents. Residents have mentioned that the hospital is unable to provide any specialized care. Only normal deliveries are performed and no C-sections. They also mentioned that the hospital does not even have emergency facilities, ambulances or blood banks. There is no multi-speciality or tertiary care facilities and people are dependent on Mumbai or Thane for any kind of surgery.
- In Mumbra, there are 3 Urban Health posts and one maternity home that cater to a population of 8 lakh persons. Further, the few urban health posts are only open for 2 hours, 6 days in a week at a time that is inconvenient for people, which makes access extremely difficult. The only hospital is located in Kalwa and for issues that cannot be addressed there, residents have to go to Mumbai or Thane
- Malegaon with a population of 4.7 lakhs has 4 municipal dispensaries, 3 maternity homes, and 2 Municipal hospitals, along with a district hospital. However, the study mentions that the municipal hospitals largely cater to paediatric and child needs, whereas the district hospital provides very limited services.
- The study from Behrampada showed that the area had no health post for a population of 49,829 and residents had to access the health post located in Kherwadi for their needs.

Table 7.19. Available health facilities in the four areas of primary studies

| | Population | Health Post/ Dispensaries | Maternity Home | Govt. /Mun. Hospital | Private |
|------------------------------|---------------------------------------|---------------------------------|-------------------|----------------------------|--|
| Bhiwandi | 711329* | 10 health posts | --- | 1 | 75 private hosp/nursing homes. |
| Malegaon | 471006* | 4 dispensaries | 3 | 1 District + 3 Municipal | --- |
| Behrampada (H/E Ward) | 663742 (ward) 49, 829 (Behrampada) | 6 dispensaries + 8 health posts | 1 | 1 | 38 private nursing homes/ 254 practitioners |
| Mumbra | 8 Lakhs approx. | 3 Health posts | 1 | None | 18 private nursing homes and private hospitals |

Source: Primary Studies done in Malegaon, Bhiwandi and Mumbai, commissioned by the MSMC and conducted by TISS, Nirmala Niketan and SNDT University as given in Prologue.

Data: Census of India (2011).

It appears therefore, that the above mentioned Muslim concentrated areas have been systematically neglected by the state. This is also consistent with the findings of an empirical study across 17 states, including Maharashtra, which revealed that there is a high *possibility* of “existence of statistical discrimination in the outcomes of the allocation process on the basis of caste and religion. *A higher proportion of Muslims in the rural area of a district leads to a lowering of the public input.*”¹⁷ The same study also revealed that “outcomes of the allocation process are characterized by selectivity against scheduled castes and Muslims who live in rural areas of a district” (italics added)¹⁸. It is likely that the same phenomenon also operates in urban areas, particularly since the representation of Muslims in the municipal corporations of these cities/towns is poor.

7.6.1 Flourishing of private health facilities

The primary studies from Muslim-concentrated areas suggest that private facilities are more in number. In Bhiwandi for instance, there were 75 private hospitals/nursing homes. According to the Survey Report of private medical practitioners in Bhiwandi, (Civic health centre, 2006-2007) amongst the private medical practitioners, over a third are Unani doctors, followed by Homeopathic and Ayurvedic, while about a tenth are allopathic doctors with an MBBS degree. Similarly in Behrampada, there were 16 private practitioners in the area, most of them having a BUMS or BHMS degree. These doctors are not qualified to provide allopathic treatment and cannot do justice in cases of emergency or acute cases. There were no specialists or super-specialist facilities available nearby (Table 7.19). Similarly in Mumbra, there is a severe dearth of public health facilities and a mushrooming of several private providers in the area. Because of the convenience of accessing these facilities, they are by and large the first point of seeking support. However, the cost of the facilities is quite high which people cannot afford, and they discontinue treatment unless it is something that is likely to be fatal.

7.6.2 Utilization of public and private health facilities

In Maharashtra as a whole, over the years, there has been a decline in the use of public sector and an increase in utilization of the private sector. This is more so for outpatient care, than inpatient care. As per the 60th round of the NSSO, only 11 percent of urban and 16 percent of rural outpatient care and 28 percent of inpatient care is managed by the public sector.¹⁹

Data from primary studies show that people choose to go to private or public facilities based on availability and ease of access. Bhiwandi and Mumbra have a gross dearth of health facilities and so people are left with no option but to access the private sector. In Bhiwandi for instance, almost 90% of people with minor illnesses (cough, cold, stomach problems) sought treatment from a private provider and almost 70% in case of major illnesses (malaria, TB, typhoid, asthma, heart problems, diabetes etc). In Mumbra, 76% of people reported in the survey that they access local private providers for minor illnesses. However for major illnesses they preferred to go to public health facilities located outside Mumbra (in Kalwa or Thane city), or even if they were as far as Mumbai. This probably has to do with the fact that treatment for major illnesses would be unaffordable to most people in the private sector (Table 7.20 & 7.21).

17.) Betancourt R and Gleason S (1999): The Allocation of Publicly Provided Goods to Rural Households in India: on Some Consequences of Caste, Religion and Democracy, page 18. downloaded on 12/10.12 from (<http://www.econweb.umd.edu/papers/betancourt9901.pdf>).

18.) Ibid 24 pg. 18.

19.) Government of Maharashtra (2002): Human Development Report Maharashtra, 2002.

http://planningcommission.nic.in/plans/stateplan/sdr_pdf/shdr_maha02.pdf

Table 7.20. Preferred treatment for non-serious illnesses

| | Behrampada (In Per cent) | Sion-Koliwada (In Per cent) | Bhiwandi (In Per cent) |
|--------------------|-----------------------------|--------------------------------|---------------------------|
| Govt | 77.0 | 21.7 | 11.0 |
| Private | 36.0 | 33.0 | 88.0 |
| Private and public | 25.0 | --- | --- |
| Other | 0.5 | 5.0 | 3.0 |

Source: Primary Studies done in Malegaon, Bhiwandi and Mumbai, commissioned by the MSMC and conducted by TISS, Nirmala Niketan and SNDT University as given in Prologue.

Table 7.21. Preferred treatment for serious illnesses

| | Behrampada (In Per cent) | Sion-Koliwada (In Per cent) | Bhiwandi (In Per cent) |
|--------------------|-----------------------------|--------------------------------|---------------------------|
| Govt | 71 | 47 | 22 |
| Private | 24 | 43 | 69 |
| Private and public | -- | --- | 8 |
| Other | 5 | 10 | 1 |

Source: Primary Studies done in Malegaon, Bhiwandi and Mumbai, commissioned by the MSMC and conducted by TISS, Nirmala Niketan and SNDT University as given in Prologue

In contrast, Behrampada and Malegaon where there are some public health facilities, the studies show that a greater number of respondents reported accessing the government health facilities. This is not, however, because they prefer the services of public health facilities, but because they cannot afford to access private facilities. In Malegaon there are Municipal dispensaries, maternity homes, and Municipal hospitals (largely paediatric and gynaecology). Government health facilities mainly include Health posts, a Rural hospital and a District hospital. Other health facilities include Private General and Private Specialist clinics (mainly gynaecology and paediatric). Those who can afford private treatment avoid government health facilities. About 70% of the population in the town uses government facilities but the use among Muslims is higher than non-Muslims. Table 7.22 highlights the stark difference between the access for private and government health facilities between Muslims and other SRCs. This has to do with their poorer economic status which makes it difficult for them to afford even the cheapest private facilities.

Table 7.22. Health facility accessed by people in Malegaon, by religion

| | Private (In Per cent) | Public (In Per cent) | Other (In Per cent) |
|---------------|--------------------------|-------------------------|------------------------|
| All religions | 30.5 | 69.4 | 0.1 |
| All Muslims | 25.9 | 74.0 | 0.1 |
| Muslim OBCs | 28.9 | 71.0 | 0.1 |
| Non-Muslims | 49.0 | 51.0 | 0.0 |

Source: Primary Study done in Malegaon, commissioned by the MSMC (2011).

A similar finding is reported in a study conducted in Mumbai slums²⁰ (See box) which found that even within the slum, the poorest people in the slum access public health facilities more than those that are better off (within the slum population itself). While religious groups were not used as an indicator in the study, socioeconomic status was classified using quartiles of standardized asset scores amongst 48 vulnerable slum localities. Of the total population studied, there were 47% Hindus and 46% Muslims. Of the 47% Hindus, only 32% were in the 1st quartile (the poorest) and 57% were in the 4th quartile. On the other hand, of the 46% Muslims in the sample, a whopping 65% were in the 1st quartile and only 34% in the 4th quartile. This means that even within the slum, the Muslims from the 'poorest of the poor' are more likely to access public health facilities than others.

20.) Neena S More, Ujwala Bapat, Sushmita Das, Sarah Barnett, Anthony Costello, Armida Fernandez and David Osrin (2009): Inequalities in maternity care and newborn outcomes: one-year surveillance of births in vulnerable slum communities in Mumbai, *International Journal for Equity in Health*, from <http://www.equityhealthj.com/content/8/1/21>

Table 7.23. Characteristics by cluster socio-economic quartile group of women who gave birth in urban slum communities of Mumbai (select indicators only)

| Quartile groups | All (In Per cent) | 1 st (In Per cent) | 2 nd (In Per cent) | 3 rd (In Per cent) | 4 (In Per cent) |
|-----------------|-------------------|-------------------------------|-------------------------------|-------------------------------|-----------------|
| Hindu | 47 | 32 | 46 | 54 | 57 |
| Muslim | 46 | 65 | 49 | 36 | 34 |
| Other | 7 | 3 | 5 | 10 | 9 |

Source - More et al (2009).

This makes the condition of the public health system extremely relevant while talking about the health care services available to Muslims. Respondents from all three studies, in Bhiwandi, Behrampada and Sion-Koliwada mentioned facing several problems at the government facilities, even as they acknowledged that this was where they accessed services. Problems such as negligence, long waiting periods, lack of medicines and pathology services were reported. In Bhiwandi respondents mentioned that government hospitals were not able to deal with even simple surgeries and they were often referred to Thane or Mumbai for treatment. Medicines were always prescribed to be bought from outside. Even for diseases like Malaria and typhoid, medicines were made available only at the time of an epidemic. The study conducted by CEHAT in Mumbai showed similar results. Women complained that although treatment was to be provided free, they routinely had to buy medicines from outside. Public health facilities also involved waiting for long periods of time. Women also reported corruption and favouritism among the staff at public hospitals. Therefore, although the women used the public health facilities, it was evident that they were not happy with the services and it was only lack of financial capacity to afford private facilities that pushed them to public facilities. It is pertinent to note that such problems are reported by people from all communities. There is an obligation of the State to make the Public Health System stronger and more responsive not just to Muslims, but to all those who use it – largely those who are economically deprived.

In a study conducted in Mumbai slums²⁰ examined care and differences in outcomes, between more and less deprived groups. Vulnerability was identified by social risk indicators (such as unemployment, substandard housing etc); environmental indicators such as (open drains, informal water supply etc) and health service utilisation indicators (such as infrequent interaction with community health volunteers, etc).

The data revealed that the woman who is relatively better off than her poorer counterparts in the slums performs better across all indicators. She is more likely to be literate, less likely to be married below the age of 20, has a higher likelihood of being over 20 years of age at the time of her first pregnancy, more likely to have received antenatal care (including tetanus toxoid injections and IFA tablets). A woman in a slum who is relatively better off than the other families in the slums itself is also more likely to have received postnatal care and there were higher chances for her receiving private medical care. Thus even within the less better off in a city slum, the ones in the comparatively “better off” strata access public health facilities less than the more disadvantaged ones. Moreover, even within this narrow range of socio-economic advantage and disadvantage within the slum population, even the neonatal mortality rate differs with the women in the higher 4th quartile (least poor) faring better.

What is important to note is that a disproportionately large percentage of those in the poorest quintile were Muslims. Putting it across this way, the above indicators could clearly reflect the state of Muslims in urban slums, and that they are worse off than Hindus staying under similar conditions. Therefore, with “the environment” remaining the same, giving a level playing field in terms of access to employment, education, health facilities, etc; why are the Muslims still faring worse off than the Hindus? Why are they more vulnerable? Is this because of discrimination? Is it that the fact that they live in ghettos led to increasing their vulnerability? Is it because these opportunities and services are not in tune to their needs and culture and therefore require more proactive efforts? Or is there simply a lack of mutual trust that required confidence building measures?

Source - More, Bapat, Costello, Fernandez and Osrin (2009)

20. <http://www.equityhealthj.com/content/8/1/21>

7.7 Morbidity related to living conditions

The environment, in which we live, quite obviously, affects health in several ways. Ventilated, safe housing, good sanitation and adequate drinking water are some of the basic prerequisites for a healthy life. In this context, it is important to address the living conditions of Muslims in Maharashtra and the impact it is likely to have on their health.

7.7.1 Living conditions in the ghettos

At the outset, it would be pertinent to point out that a disproportionately large number of Muslims live in slums. According to the evidence put out by Shaban et al, 70% of Muslims in the state of Maharashtra live in urban areas; about 60% of these stay in slums and another 30% in lower caste areas (Table 7.24). While there are no estimates about what proportion of the Muslim population live in ghettos and what proportion of these ghettos are slums, it would be safe to assume from this data that it would be a large percentage.

Table 7.24. Distribution of Muslim households by type of neighbourhood in urban areas

| Type of neighbourhood | Slum (In Per cent) | Low Income Area (In Per cent) | Middle Income Area (In Per cent) | High Income Area (In Per cent) | Mixed (In Per cent) |
|--------------------------|--------------------|-------------------------------|----------------------------------|--------------------------------|---------------------|
| Percentage of households | 57.7 | 31.3 | 9.1 | 1.6 | 0.3 |

Source: TISS Sample Survey, May-November, 2009 (Shaban 2011).

In this section we draw on data from the primary studies in Malegaon, Mumbra, Bhiwandi and Behrampada, as well as the survey conducted by Shaban (2011) to describe the living conditions in the areas where Muslims are concentrated. We simultaneously also make an effort to understand how these living conditions may impact health.

The general appearance of the slums and amenities, as described in the primary studies, provides a stark picture of deprivation and neglect. In Malegaon, Muslim localities have narrow roads and congested houses. The houses consist mostly of kuccha houses. In Behrampada, the housing consists of several huts with one storey perched precariously on the other – sometimes as high as 4 storeys – a clear safety hazard.

Water problems: With respect to drinking water, Shaban finds that a substantial percentage (12-13 per cent) of households in Mumbai, Thane and Nashik rely on purchased water for their daily needs. This is because there is inadequate supply of potable municipal water. In Bhiwandi (with 50 percent of the population being Muslims) for instance, the estimated current supply is 110 mld per day, while, with a population of 10 lakhs, it should be at least 150 mld per day. This indicates that there is a shortfall of more than 25%. In the survey which covered 14 slums, none of the communities had municipal water connections and had to make do with private connections. Only 28 per cent of respondents reported getting water from a public municipal tap and the water that comes through the municipal taps comes only late in the night. Most communities surveyed in the city therefore relied on private connections, public taps or private tankers for water, the potability of which was suspected particularly in the monsoons. Similarly, in Behrampada, there are only six communal taps for about 60,000 families, and they too get water pressure only between three and five a.m. Further, most water pipes run through open sewers, making it easy for contaminants to seep in.

Sanitation: In Bhiwandi, current system of drainage covers only 30% of the city, rest lacks proper drainage. Waste management systems are inadequate in the city and there is a conflict over the place where waste is to be deposited. Also, no biomedical waste management facility is there in Bhiwandi and all waste is transported to Kalyan for treatment and disposal. The slaughter houses have no waste management facility – the Maharashtra Pollution Control board has objected to the absence of a waste management facility and has also filed a criminal case against the municipal corporation under provisions of the EPA. However no action has been taken.

In Malegaon, a large part of the city does not have underground sewage system; most of it is open and prone to blockage. There is frequent flooding even with little rainfall and the water logging causes breeding of mosquitoes. Similarly, Behrampada is surrounded and intercepted by open gutters, which provides fertile ground for breeding of mosquitoes.

Toilets: In Bhiwandi and Behrampada there is a dearth of toilets and so children as well as adults often have to defecate in the open or in the gutters. In Behrampada 21% of the households had private toilets attached to their houses, 76.80% used public toilets, and 2% used paid public toilets. The number of toilets is inadequate, particularly for women who have to leave early in the morning and wait in long queues. Fights over use of the toilets were reported to be common. Condition of toilets is filthy due to clogging of drains. Further, the same area also has to be used for washing of utensils.

7.7.2 Impact on health as a result of poor living environment

The picture emerging from the above mentioned studies shows that the conditions of Muslim dominated areas with respect to water, sanitation and housing facilities is extremely poor in the state . The poor living environment in the ghettos provides a breeding ground for several communicable diseases. In the primary studies from Malegaon, Bhiwandi, Behrampada and Sion-Koliwada, between 60 to 90 per cent of respondents reported having suffered from a minor illness in past year. Common minor illnesses included viral fever, cough, cold and stomach problems. Most commonly occurring serious illnesses in all four studies were Malaria and Tuberculosis. The prevalence varied across regions, however, in Bhiwandi, 30 per cent of the families reported having a member who suffered from Malaria in the past year and one in ten reported a case of Tuberculosis in the family. In Behrampada, malaria was reported by about 10 per cent of the families and tuberculosis by less than 5 per cent (Table 7.25). Other serious illnesses included jaundice, typhoid, and non-communicable diseases like diabetes, asthma and cardiac problems. The high prevalence of infectious diseases like malaria and TB has been attributed to the congested living environments which are a feature of most slums in which urban Muslims reside. Lack of sanitation, and systematic neglect by municipal authorities results in easy spread of infections.

Table 7.25. Common and serious illnesses reported

| | Behrampada (In Per cent) | Sion-Koliwada (In Per cent) | Bhiwandi (In Per cent) |
|--------------------------|-----------------------------|--------------------------------|---------------------------|
| Common illnesses | 90.0 | 99.0 | 62.0 |
| Serious illnesses | 22.0 | 12.0 | 43.0 |
| Malaria | 9.0 | 9.2 | 30.6 |
| TB | 4.0 | --- | 4.0 |
| HIV | 0.4 | --- | --- |
| Asthma | 1.2 | 0.04 | 1.4 |
| Heart Problem | 2.8 | 0.04 | 1.8 |
| Diabetes | 1.6 | 0.04 | 1.6 |
| Others | 3.6 | 1.6 | 6.5 |

Source: Primary Studies done in Malegaon, Bhiwandi and Mumbai, commissioned by the MSMC and conducted by TISS, Nirmala Niketan and SNTD University as given in Prologue.

Living environment and lack of potable water can also be linked to the fact that in places like Malegaon, 45.4 per cent of total recorded deaths among Muslims are in the age group below 5 years and these are largely due to pneumonia and diarrhoea. Indeed, in Maharashtra, as per the NFHS 2, percentage of children having suffered diarrhoea in the two weeks prior to the survey was 35.7 per cent among Muslims, as compared to 23.4 per cent among Hindus and 23.1 per cent among Christians. It is further important to note that this percentage was even greater than the percentage of children with diarrhoea in Mumbai's slums. Interestingly, the percentage of children with diarrhoea in slum and non-slum areas of Mumbai does not vary by more than 2 percentage points, but that of Muslims with diarrhoea is certainly higher than both these. This evidence, coupled with other problems such as malnutrition (among infants <1 year), in Malegaon, malnutrition was the major cause of death) also provides some explanation for why the Infant Mortality Rate among Muslims in urban areas is higher than it is for other groups.

7.8 Occupational hazards

As has been discussed before, at the national level, 84.5% of Muslims constitute the most poor and vulnerable category of unorganised workers. While the SC/ST population is protected to some extent by affirmative action by the government, Muslims on the other hand are overwhelmingly concentrated in the unorganised sector and in self – employment activities to meet their livelihood needs. The workers in the unorganised sector survive at a bare subsistence level, with no security, working under unhygienic and miserable conditions. This trend is replicated in Maharashtra as well. In Bhiwandi and Malegaon, most people are employed in power looms/hand-loomers where there is no proper ventilation and breathing lint causes respiratory problems. In Malegaon, Tuberculosis is the major cause of death among women aged 6-14 years, 15-35 years, and the third most common cause of death among women aged 36 to 55 years. Among men, Tuberculosis was the cause of death mostly in the 15-35 and 36 to 55 years age group. Similarly in Bhiwandi, TB was the cause of deaths in 11.5 percent of individuals. In Mumbra, the two Urban Health Centers together reported about 250 new cases of Tuberculosis every year. Coupled with occupational issues, the high prevalence of TB could also be attributed to the congested living environment.

Further, it is also important to note that Muslims have the highest incidences of child labour in India. Nine states have been identified in the report with a high incidence of child labour. Maharashtra is one of them. Maharashtra, however, does not figure in the states with the highest percentage of out of school children. Child deprivation on the other hand is more pervasive, and is significant across all states except Kerala, Tamil Nadu and Himachal Pradesh. The link between economic and social deprivation and child labour has been clearly established, and given the deprivation that Muslims face, this is not surprising. In fact, the incidence of child labour and child deprivation is high in Muslims, higher than Hindu SCs. The Human Development Report (2011) has categorically stated that the pace of decline in child labour is also the slowest among Muslims.²¹ One of the sectors where children work in Maharashtra is in the balloon factories of Dahanu. While there is no estimates of how many are Muslims, it is suffice to say that there are children working in this hazardous industry. In these factories includes mixing rubber with chemicals, colouring balloons and testing each balloon with gas. The factories are cramped and poorly ventilated. They work 9 hours a day and 6 days a week. The children are exposed to ammonia, fumes of acetic acid and French chalk. Health hazards include burning of the respiratory lining leading to pneumonia, bronchopneumonia even heart failure. Visitors are advised not to enter due to fear of choking in the fumes and children as young as 8 years are found to work there.²²

21.) GOI (2011): India Human Development Report, Institute of Applied Manpower Research, Planning Commission, Government of India, accessed on 21/10/2012 from http://www.pratirodh.com/pdf/human_development_report2011.pdf

22.) Combating Child Labour Legal Approach, Volume 4 By S Walbooks. google.co.in/books?isbn=8176256366

7.9 Prejudice among health care providers

The behaviour of health care providers in the public health system is generally known to be insensitive. Various studies conducted in Maharashtra have noted that the behaviour of staff at the hospitals is rude. Patients have reported that health care providers speak without any respect for the patients. Doctors often speak in English and do not explain what ailment women are suffering from, nor do they explain the medications that need to be taken. Further, incidents of verbal and physical abuse in the labour ward have also been reported; women are beaten and scolded to make them bear down the pain. Such behaviour encountered by people at public health facilities is in itself highly objectionable. The right to health includes the aspect of acceptability and quality – health services must not just be available and accessible, but also respect the dignity of patients.

In addition to this pervasive insensitivity of health care providers, there is an added layer of prejudice towards people from the Muslim community. Evidence from the primary studies conducted particularly in Bhiwandi, Behrampada and the CEHAT study in Mumbai show that there are deep rooted religion-based prejudices among health care providers. Focussed group discussions showed that women felt that they were treated differently from women of the majority community. Muslim women reported that the manner in which they were spoken to at the health facility was different from how health care providers spoke to people of their 'own' community. This feeling of 'otherness' was perpetuated by the fact that HCPs would refuse to pronounce or spell Muslim names correctly.

Muslim women have also reported that they are called names with a derogatory connotation at health facilities. They are referred to as 'ladaku log' (aggressive people) if they refuse to remove the burqa. Moreover, women have expressed that it is the wearing of the burqa that brings about a change in attitude of the hospital staff.

“They look at the veil and they make a face; feel irritated. They feel that we are dirty underneath the veil. They ask us to remove it the minute we enter the hospital. Nowadays in certain hospitals they do not allow women with veils. They say that women in veils steal children. Someone may have done it, but is it right to label the entire community because of one act?”

The women were aware of the stereotypes that health care providers had about them – that Muslims have too many children, they are dirty and uneducated. Indeed, these misconceptions are common among health care providers. In Behrampada, one health worker mentioned that Muslims tend to have more TB because they eat beef which may result in transmission of Bovine TB!

Table 7.26. Experiences of women while accessing public health facilities

| Faced by | Description of behavior |
|--------------|--|
| All women | <ol style="list-style-type: none"> 1. Rude language 2. Corruption to jump the queue 3. Abuse in labour ward – made to clean floors, physical and verbal abuse, no privacy 4. Behaving badly towards accompanying persons 5. Health care providers use English which is not understood by the patient population |
| Muslim Women | <ol style="list-style-type: none"> 1. Use of derogatory remarks about women 2. Being singled out as “ Musalman aurat” creating a negative impression 3. Refusal to understand and comprehend Muslim names 4. Asked to remove veil even before the turn for examination 5. Taunted as dramatic women because of inhibitions to remove burqa 6. Biases that Burqa clad women steal children. 7. Stereotypical remarks <ol style="list-style-type: none"> a. Muslim women have many children b. Muslim people are uneducated c. Muslim women refuse to use contraception d. Muslim people are dirty |

Source: The above table is based on data collected as part of a study exploring Muslim women's experiences of discrimination while accessing public health facilities. The study was on Muslim women's experiences of discrimination while accessing health facilities. The study was conducted in a Muslim dominated slum in Mumbai. Eight Focus Group Discussions were conducted with Muslim and non-Muslim women to explore their experiences with health facilities.

These experiences have deterred women from accessing public health facilities and, therefore, should be a cause of worry. This ignorance and acceptance of such misconceptions among health care providers needs to be addressed urgently. Such experiences have also been reported by Muslims with other public institutions. For instance, during the focus group discussions in the study done in Behrampada, parents reported the biases of the teachers against their community. “One parent reported that when her son went to school after an absence of a day, the teacher snidely remarked that he must have gone to attend his father's second marriage, and hence he did not come to school.”

The linkages between discrimination and health are only just beginning to be explored in the Indian context, but evidence from the West suggests that the lifetime exposure to discrimination is associated with poor health outcomes, as well as poor health seeking behaviour (increased delays in seeking health care and poor adherence to treatment regimes) and poor utilization.²³ With respect to religious minorities in India, these are some areas that need further exploration as the behavior of providers with people from these groups has been reported in studies. The impact that it has on their health seeking behaviour and health status needs to be considered more seriously and remedied.

Further, it is not just prejudice based on religion, but also that based on caste that needs to be checked. Non-discriminatory, dignified, acceptable health services are a right of people from all communities and the State must make efforts to ensure that providers are culturally competent and respectful to people of all faiths. In fact, the National Commission for Religious and Linguistic Minorities mandates that in regions where more than 30% of a population speaks a specific language, all persons employed in public services must also speak the language. This means that in places like Bhiwandi where 50% of the population is Urdu speaking, health care providers (by virtue of being public sector employees) must also be fluent in the language. This is one of the many ways in which health services can be made culturally sensitive to the needs of the Muslim community.

23.) Casagrande S. S., Gary T L, LaVeist T A, Gaskin D J, and Cooper L A Perceived Discrimination and Adherence to Medical Care in a Racially Integrated Community; J Gen Intern Med. 2007 March; 22(3): 389–395.

7.10 Mental health

The mental health of Muslims in Maharashtra and religious minorities in India, in general has received little attention in literature. Given the marginalization, discrimination, bias that this group faces, it is likely that mental health has suffered both as a direct impact of riots as well as day-to-day experiences. While Maharashtra has witnessed several riots in which Muslims have been targeted, the long-term impact on mental health has not been studied. However, the mental health impact has been reported anecdotally. A team of psychiatrists who visited Gujarat in the period immediately following the pogrom of 2002 report that people commonly complained of insomnia, startle reactions, fearfulness, intrusive memories and sadness. The commonest coping method, they found, was prayer²⁴. There has been no study to examine the long term impact of such incidents on the mental health of people, nor any remedial measures implemented.

In addition to the impact of riots, the constant harassment by the police and tarnishing of the image of the community has resulted in Muslims living in constant fear of being picked up and charged on flimsy counts. This clearly has an impact on their day-to-day functioning and their mental health.

This impact needs to be documented more systematically, as it has in the West, to understand the extent of this discrimination and the true burden that such discrimination is likely to have on one's mental health. In the United States, for instance, a study examined associations between abuse or discrimination and psychological distress, level of happiness, and health status among Arab American adults after September 11, 2001²⁵. It found that Personal bad experiences related to ethnicity were associated with increased psychological distress and reduced happiness. Perceptions of not being respected within US society and greater reported effects of September 11 with respect to personal security and safety were associated with higher levels of psychological distress.

7.11 Recommendations

What the chapter has clearly established is this fact – a large percentage of Muslims in Maharashtra live in a strong context of alienation, deprivation and insecurity. This has affected their lives and prospects in every aspect; health, education, livelihood; pushing them into the spiralling cycle of more deprivation and ill-health. The mainstream indicators of health by themselves in no way capture any of this. On the contrary they actually expose the inadequacies of the state and the health system to understand and address the needs of the minority population.

At the start of this chapter, we highlighted the link between social determinants and health. Throughout the chapter we have made an attempt to make sense of the indicators on the basis of the prevailing context of the Muslims. In order to achieve health equity in general and for Muslims in particular, efforts need to be put into improving the conditions of daily life – the conditions and circumstances under which people are born live and work. It is also essential to develop a knowledgebase and expertise on the social determinants of health to enable addressing the same²⁶.

In order that the conditions of daily life for Muslims be improved, it is essential that Muslim ghettos and their development receive special focus. Living in such debilitating conditions is itself a violation. They are forced to live in ghettos and are not living there as a matter of choice. Therefore, state must take concrete steps towards improving the living environment through ensuring better housing, clean surroundings, better drainage and access to potable water.

24.) Shetty H (2002): "Response of mental health professionals in Gujarat", *Issues in Medical Ethics*; 10 (3).

25.) Padela A and Heisler M (2010) "The Association of Perceived Abuse and Discrimination After September 11, 2001, With Psychological Distress, Level of Happiness, and Health Status Among Arab Americans" *Am J Public Health*. 100(2): 284–291.

26.) WHO (2008): Closing the gap in a generation, from who.int/publications/2008/9789241563703_eng.pdf on 18.10.2012.

7.11.1 Recommendations for the health system

- 1.) Availability of Public Health Facilities: Urbanization of Muslims has not led them to have better access to health services or infrastructure in Maharashtra. Public health facilities in areas such as Bhiwandi and Mumbra are virtually absent and people are left with no option but to access the private sector. The public health services are clearly inadequate to provide services to these pockets. Specific measures in terms of setting up new services, deploying human resources are urgently required. Even for basic health services, the Muslim population has to rely on the private health sector due to absence of any public health facilities. Even ANC coverage which is part of the essential public health package is poor with a large number of Muslim women registering at the private health sector.
- 2.) There is strong evidence that HCPs carry biases/prejudices against the Muslims, such as non-acceptance of family planning methods and immunization, having four wives and multiple children, not taking bath, being aggressive/terrorists and so on. This is a matter of serious concern as it acts as a deterrent for Muslims to access government facilities. The biases are so strong that the health officials have actually said that immunization and family planning indicators in these specific areas are poor even though the figures provided by them show the opposite. The Directorate of Medical Education and Research must address these stereotypes and biases of their staff at all levels by providing concrete evidence. In addition to these biases, there are reports of derogatory behaviour against Muslim women. All of these need to be addressed through sensitization of health care providers and providing channels for redress.
- 3.) The family planning services offered too need to be in keeping with the needs of the population. Not only are services offered not culturally sensitive (providing only sterilization services when spacing is what people want), but health care providers harbour several biases against the Muslim community.
- 4.) There is a need to improve access to health related schemes such as the *Janani Suraksha Yojana* is required. The causes for poor utilization of the scheme among Muslims need to be explored and addressed.
- 5.) The disincentive for third and more deliveries reduces access to public health facilities for maternal care and should be abolished. Discontinuance of health delivery system acts as a retardant on the road to progress and should be avoided as far as possible.
- 6.) Primary studies have provided evidence of hazardous working conditions in most areas such as Bhiwandi, Malegaon (for those working in power looms) and Behrampada (garment and zari industry) leading to adverse health conditions. Specific interventions to address these are required. There also needs to be aggressive and concerted efforts to address child labour in the state.

- 7.) There is also evidence of minimal ICDS coverage and poor outreach of Anganwadi/Balwadi centres. Efforts must be made to increase this as it impinges on health of the community.
- 8.) Urban areas are dominated with a huge private sector which remains inaccessible to the poor and marginalised mainly due to cost. And where they are accessed by the poor, it is accompanied with poor returns in terms of health care for the costs incurred, leading to further impoverishment. Urban health planning is essential and a well-developed referral system with a focus on primary health care is essential. There is also the need to have the private sector more accountable, generous and accommodating for the poor.

Nagging questions/unanswered question: General health indicators do not explain the status of Muslims especially the impact of the acute deprivation of a large proportion of them that is clearly evident in the context that they live in. For instance, why does the infant mortality rate of the Muslims does not count in their favour when they live in urban areas. Or what explains the better nutritional status of Muslims as reflected from the NFHS data, versus the NSSO data which clearly reflects as them being highly calorie deficient? Other aspects of impact of religious discrimination on health too need to be explored, for instance, mental health. The negative image of the community, everyday experiences of discrimination from various quarters and harassment by law enforcement agencies are bound to have a poor impact on mental health, but there is no focus on this aspect of health at all.

Chapter - 8

Condition of Muslim Women and Their Access to Development Schemes

This chapter examines the socio-economic situation of Muslim women in Maharashtra within the broad parameters indicated in the Sachar Committee Report. The report indicates that these concerns are entwined and operate in complex ways to exacerbate the overall marginalization of the Muslim community¹ which fall under the following broad categories: 1) security of life and property during communal conflagration; 2) the preservation of their distinct cultural and religious identities; and 3) the realization of citizenship rights and entitlements. The chapter specifically examines the impact of these concerns on Muslim women's lives and the obstacles to their rights/entitlements. These entitlements are defined as food security, basic amenities (housing, sanitation, electricity and safe drinking water), human resource development (education, functional literacy and health) and livelihood needs (employment, access to community resources, improved industrial/craft training linkages with the market).

8.1 Educational status and sex ratio

The chapter presumes that various manifestations of gender discriminations evident in Indian society are also reflected in the Muslim community. Looking at the situation in Maharashtra, it is seen that the prevailing adverse sex ratio in the state is also evident among Muslim community in the state. The sex-ratio among Muslim community is at 886 per 1000 males, while the overall sex ratio for the state is 922².

Table 8.1: Literacy rate (%) for Muslims in Maharashtra by gender, 2001

| Urban | | Rural | |
|-------|--------|-------|--------|
| Male | Female | Male | Female |
| 85 | 75 | 83 | 62 |

Source: Sachar Committee Report (2006) page- 288.

Table 8.1 shows that the literacy rate among Muslim women is lower in comparison to Muslim men, however, the percentage of Muslim women completing school education in urban areas is almost at par with the Muslim men. The relevant percentage is very low in case of rural Maharashtra (Table 8.2).

1) Government of India (2006). *Socio-Economic Status of the Muslim Community of India- A Report* (Sachar Committee Report, 2006), New Delhi.

2) Census of India, 2001.

Table 8.2: Gender-wise differences (%) in the completion of school education, 2001.

| Urban (Muslim) | | Rural (Muslim) | |
|----------------|--------|----------------|--------|
| Male | Female | Male | Female |
| 36.9 | 36.6 | 39.0 | 20.5 |

Source: Sachar Committee Report (2006).

Further, Muslim women's workforce participation in the organized sector employment and their representation in political process are negligible. This poor employment and political participation of Muslim women should be contextualized in the overall marginalization of Muslim community. However, any attempt to describe the situation of Muslim women must acknowledge that Muslims do not constitute a homogeneous category. There are enormous differences in their socio-economic locations and therefore not all women are able to access the rights and entitlements provided to them by the Constitution of India and Islam.

Contextualizing the situation of women within the marginalization of the Muslim community in Maharashtra, the chapter draws its inferences from five studies commissioned by Maharashtra State Minorities Commission to Tata Institute of Social Sciences (TISS), Nirmala Niketan College of Social Work and the Research Centre for Women's Studies (RCWS), SNDT Women's University, Mumbai³. While two of the TISS reports provides an overview of the situation of Muslims and their marginalization as a community, the third addresses the development deficits faced by the community in Mumbra. Similarly, the Nirmala Niketan and RCWS/SNDTWU studies specifically address the development deficits in two predominantly Muslim areas of Bhiwandi in Thane District and Behrampada – a slum area in Mumbai. It also draws from the reports and consultations of women's groups (such as Awaz-e- Niswan and the Bharatiya Muslim Women's Andolan) and the Jansunwai organized by CAFYA – a coalition of five NGOs in Mumbai and from the ongoing study conducted by RCWS on the situation of Muslim women in Maharashtra⁴.

These studies reiterate that the Muslim dominated areas of Mumbra, Bhiwandi and Behrampada are neglected by the civic authorities. Few from these communities have organized sector jobs. Located largely in the unorganized sector, these people are artisans, service providers and petty business men. They exist without any form of social security or coverage under protective labour legislations.

3) The four commissioned studies are as follows:

- i) Shaban, A. *Socio-Economic and Educational Status of Muslims in Maharashtra—A State Report*, 2011.
- ii) Jain Ranu and Shaban A. *Socioeconomic and Educational Status of Muslim in Mumbai and its Suburbs*. Tata Institute of Social Science, 2009.
- iii) Jain, Ranu. *Muslims in Mumbra : A Status Report*, 2013
- iv) Research Unit, College of Social Work, Nirmala Niketan. *A Baseline Study of Development Deficits in Bhiwandi*, Maharashtra, 2010 - 2011
- v) Poonacha, Veena et al. *Multi-Sectoral Development of Behrampada*. Research Centre for Women's Studies, SNDT Women's University, Mumbai 2011.

4) CAFYA a coalition of five NGOs, namely CEHAT, Akshara, FAOW, Yuva and Awaz-e-Niswan organized the Jansunwai (Public hearings on 5 January 2010 in Mumbra). The Bharatiya Muslim Women's Andolan has also organized consultations on legal reform of Muslim law on 3 March 2012 and again on 7 April 2012. The RCWS is currently undertaking a study for the Maharashtra State Minorities Commission on the situation of Muslim women in Maharashtra.

The studies indicate that women's intersecting identities of gender and religion limits their access and entitlements to health care, education, livelihood and employment. In other words, their location within a marginalized minority community exacerbates the prevailing gender discriminations in Indian society. The majority of these women live in urban ghettos and slums, experiencing the drudgery and violence of survival without basic amenities of housing, water or electricity. They have no social security or access to the existing welfare policies of the state⁵.

8.2 The gender implications of security concerns

The security concerns of women are seen in two contexts: 1) communal violence; and 2) gender-based violence in the home and outside. The possibilities of communal violence and intimidations are fuelled partly from the global terror alert that target Muslim communities and nations and partly from the rise of resurgent Hindu nationalism. Replayed at local levels, it results in communal violence and also finds expression through subtle and overt forms of discriminations that the community experiences.

These factors increase possibilities of domestic violence and create conditions whereby women are exposed to sexual harassment. These everyday experiences of gender violence are aggravated for Muslim women in times of communal violence. They have been subjected to unspeakable violence. The security concerns addressed in this chapter are on the ways in which memories of fear haunt the community and curtail women's space within the community and outside.

The consequences of communal violence on women are that it justifies attempts by the family/community to control women's mobility. This in turn interferes with their education/vocational training and opportunities to earn a living. Forced to earn a living within the safe confines of their homes or in the neighbourhood, Muslim women are vulnerable to sexual and economic exploitations by the contractors and middle-men. They do not have the bargaining power to demand better wages.

CAFYA has argued that the major obstacle to the socio-economic and educational empowerment of women is the prevalence of communal disharmony⁶. The adverse fallout of communal disharmony is the curtailment of women's mobility. Muslim women face restrictions in accessing health/educational facilities or seeking out improved livelihood options. It also prevents them from approaching the police in times of distress. Police raids and arbitrary arrests to flush out potential terrorists and the existing police surveillance of Muslim areas, undermines women's confidence in the existing criminal justice systems. Muslim women's empowerment is therefore possible only in a climate of peace and communal harmony⁷.

5) Rauf, Taha Abdul. "Violence Inflicted on Muslims: Direct, Cultural and Structural". *Economic and Political Weekly*. 4 June 2011.Vol. 46. No.23.

6) Ibid

7) Khan, Sameera. "Negotiating the Mohalla: Exclusion, Identity and Muslim Women in Mumbai." *Economic and Political Weekly*. April 28,

The insecurities experienced by a community have decidedly a gender slant. Apart from the insecurities of communal violence experienced by Muslim women as members of a minority community, they experience gender-specific violence in the home and within the local community.

Instances of gendered violence range from use of force, physical assault and intimidation; it also includes overt and subtle coercion/intimidation by the family and community. Apart from the dangers of domestic violence, women also face harassment and abuse when they seek to access health care and educational facilities or access other public utilities.

The establishment of gender equality requires that these issues are dealt with through improved social support systems and networks in Muslim dominated areas. Apart from providing legal aid and family counselling, these organizations must address the educational, social and economic needs of the community. Additionally, these support systems must address customary practise that curtail women's mobility and restrict opportunities for education and employment. During focussed group discussions conducted in course of the research studies cited here women complained of rampant substance abuse and indicated its impact on their family lives.

8.3 Gender dimensions of identity concerns

The protection of religious and cultural identities of minorities is guaranteed in the Indian Constitution. Despite these guarantees, the maintenance of their cultural roots/identities is a matter of concern for the minorities in an environment of resurgent hegemonic politics of the majority community. This concern of protection and preservation of their distinctive cultural identities often results in the rise of conservative discourse within the community. The politics of cultural identities, however, has different implications for men and women. Conservative discourses see women as the visible markers of cultural identities and seek control over their sexuality, autonomy and mobility. The question here is to what extent has the rise of conservatism restricted Muslim women's access to socio-economic opportunities and entitlements?

Gender equality must begin by reforms within the community of the discriminatory laws that are currently in usage. There is a call for reforms of the Muslim Personal Law by the All India Democratic Women Association (AIDWA) pertaining to the following gender unjust legal tenets⁸:

- 1) Women's unequal access to ancestral property,
- 2) A man's unilateral right to divorce in one sitting which is in contravention to the injunctions in the Quran, and
- 3) Polygamy

8) AIDWA. Muslim Women: AIDWA's Intervention and Struggles. New Delhi: 2010 .P. 10.

Late Dr. Asghar Ali Engineer, the well-known Islamic scholar says⁹ :

“The application of the Muslim Personal Law in matters of polygamy and divorce is extremely biased against women. The Quran was very clear that polygamy was a privilege, a responsibility, which could be exercised only if the man was capable of providing emotional and material benefits in equal amounts to his wives. Knowing that it was not possible for a person to be equally fair to all his wives, the Quran enjoins a man to marry only one woman. But unfortunately, men do not pay attention to this injunction and women suffer neglect. The Quran gives rights and freedom to women; it also describes duties and rights of man. People with vested interests quote the Hadiths which can be manufactured, unlike the Quran. In Sri Lanka, polygamy is allowed only as a special favour to men, e.g. If the woman is sick or unable to conceive.”

Similarly, reiterating this call for law reform, CAFYA argues that Muslim women will be able to claim but their socio-economic entitlements only when there is reform in the Muslim personal law. Based on their many years of experience of working with women at the grass-roots, they argue that the existing interpretation of Muslim personal law in India is gender discriminatory. The sanction of unilateral triple *talaq*, polygamy and maintenance has made the lives of Muslim women very difficult. Without education or economic options, women are forced to rear children in poverty. The widespread prevalence of unemployment and lack of economic security means that women are unable to approach the legal system to assert their rights.

Shaban (2011) attributes the existence of regressive customary practices as responsible for the prevailing socio-economic backwardness of Muslim women. He sees the rigid patriarchy of Muslim community as arising out of the overall deprivations faced by the community in Maharashtra¹⁰. As a consequence, he points out that “women's status and role in the society is largely determined from their relations to males: as mother, wife, sisters, etc. They also suffer disproportionately due to social evils like *talaq*, *dowry* and *pardah* system.” He also highlights the prevalence of sexual violence against Muslim women in the home. Prof. Dawood Dalvi, a well-known Muslim historian, bemoans the imposition of *pardah* on primary school children, sometimes as early as six years of age. He says that at that age girls should be encouraged to run and play rather than have their movements restricted¹¹.

9) Interview by Usha Lalwani and Parul Khanpara on 20 January 2012.

10) Op cit.

11) Interview with Prof. Dawood Dalvi on 7 February 2012.

Box 8.1 : In Islam, man can't divorce wife at whim, says J&KHC

In a landmark judgment, the J&K High Court has ruled that the power to divorce in Islam "isn't absolute, unqualified and unbridled" and it can't be "used arbitrarily at the whim and caprice" of the husband.

Quoting from the Quran and the traditions of Prophet Muhammad, Justice Hasnain Masoodi said the husband has to fulfill certain conditions to make talaq valid. "It emerges that a husband has not merely to prove he has pronounced talaq to divorce his wife. He has to compulsorily prove that... he had a valid reason and genuine cause to pronounce divorce; that talaq was pronounced in presence of two witnesses endowed with justice and that talaq was pronounced during tuhr (the time between menstrual cycles) without indulging in sexual intercourse with the divorcee during the said tuhr," Justice Masoodi said.

Justice Masoodi added: "The Quran uses the expression zawj for both husband and wife. It means either of the pair. Wherever Quran makes mention of ideal partners in a marriage, it refers to them as zawj and not husband or wife. This makes it clear that husband and wife in Islam are equal partners and have equal status."

Source: Indian Express, 31 October 2012, P.2.
(<http://www.indianexpress.com/news/-islam-against-divorce-at-whim-/1024275/>)

8.4 The role of Waqf Board

This plight of Muslim women affected by marital violence and threat of unilateral divorce turns the spotlight on the capacity of the Waqf Board to meet their needs. The Muslim Women (Protection of Rights on Divorce) Act 1986 (No. 25) explicitly states, under section 9 of the Waqf Board Act of 1954, that divorced Muslim women can approach the Waqf Board for financial assistance. Our enquiry into the Waqf Board in Maharashtra indicates that the Board is not in a position to meet these obligations because extensive Waqf properties are encroached or appropriated by the government departments. The state must therefore either subsidize the Waqf Board or ensure that the Board is able to recover the assets. It is only then the board will be able to meet the obligations to women¹².

8.5 Gender equity concerns

The Constitutional guarantees of equality suggest that the citizens of this country should have equal opportunities and entitlements to the resources of the country. Recognizing the deeply entrenched discriminations that exist in Indian society, the constitution allows for positive discriminations of vulnerable communities and women. This suggests the need to ensure that individuals and communities have access to social security, education, health services and livelihood options. The extent to which Muslim community is deprived of their socio-economic entitlements is examined from the standpoint of women. It is argued that the socio-economic exclusions experienced by Muslim community in Maharashtra are reinforced for Muslim women because of the existing realities of gender subordination in India. Muslim women suffer double disadvantages as women and as members of a minority religious group. It must be noted, however, that gender equity is intricately interwoven with the overall well-being of the community. Its realization is only possible through the integration of the community within the mainstream. Therefore the question of women's rights and entitlements to resources of the country are interfaced here with the prevailing concerns of food security, employment and livelihood and access to

12) Discussions with the Waqf Board officials conducted by the RCWS in 2012.

basic amenities—of housing, water, electricity and sanitation. Alongside these concerns is a concern of access to health and education facilities. These issues here are examined from the standpoint of women's experiences

8.6 Food security

Given the economic vulnerability of women and their care work in the household, food security should be seen as a woman's problem. In this attempt to highlight the gendered dimension of food security crisis, no attempt has been made to indicate the leakage in the Public Distribution Systems, the perennial shortages or even to examine the unrealistically low levels followed by state policies in providing food subsidies. The focus here is on the obstacles faced by women (particularly poor, illiterate single women) in possessing the important document of a ration card.

Before examining these obstacles, however, it must be clarified that there is a difference in the ways in which rural and urban poverty lines are calculated. In urban areas (unlike rural areas) there are no Below Poverty Line lists that entitle poor households to food subsidies. A household requiring subsidised food will have to apply for it. Therefore the system fails to protect female headed households like that of Zulekha Bi who lives in Behrampada with her handicapped son.

Zulekha Bi who lost her ration card during the 2006 floods in Mumbai has no regular source of income. She is entirely dependent on her neighbours who often feed her. Zulekaha Bi neither knows how to get a ration card nor does she have the money to pay the touts to help her out. More importantly, she does not know that she would have to apply to the rationing office for subsidized food grains. The paper work and the need for intermediaries defeats semi-literate and poor women. This story is heard again and again in various studies examined here.

A further gendered analysis of the reasons for non-possession of ration card also includes single women migrants. These women who may be divorced/ widowed are often unable to get their previous marital families in their hometowns to release the necessary documents by which they can acquire a new card. To overcome this problem, single women should be allowed to produce the documents belonging to their parents. Currently, there are also no standard guidelines for issuing of ration cards. The rationing officer is often arbitrary in his decision and in the interpretation of rules. There are government regulations regarding the rules for issuing ration cards and BPL cards, but these were not known to the implementing agencies or the people. It is also likely that Muslim women because of their religious identities may face difficulties in getting ration cards.

8.7 Basic amenities: housing, sanitation water and electricity

The slum communities live on reclaimed land and do not have clear titles. These communities live under constant threat of eviction and demolition of houses. Living on the margins of the city, these tenements are made from temporary building materials and, therefore, families incur considerable expenses in renovating them. They do not necessarily have access to civic services such as water and electricity. The people who live in the forest land in Bhiwandi find it difficult to have water supply or acquire a ration card or educate their children. In areas such as Behrampada in Mumbai, and Farid Baug in Bhiwandi, the congestion is so bad that not a ray of light enters the area.

Given that these are low-lying areas, these areas flood in the monsoons and the gutter water enters their homes.

The prevailing water scarcity and lack of toilets (in areas like Mumbra, Bhiwandi and Behrampada) affect women's work and health. They have to bear the drudgery of storing water – and often wake up in the night to store water. The public toilets were filthy and the paid toilets work out expensive for poor women. Attempt to control excretion, impacts on their health. They have to sometimes bear the humiliation of soiling their clothes. As reported by the women from Kasaiwada in Bhiwandi, the paid toilets are closed at night and this causes inconvenience to the residents.

The women complained that garbage collectors do not enter the slums and only collect waste near the main roads. They complained of the overflowing drains and the stink from the gutters. In Bhiwandi, women said that the municipal workers take extra money from the residents to clean the gutters and fumigate the area. Electricity supply was a major problem. In Behrampada there was illegal tapping of electricity and the haphazard wires hanging everywhere was dangerous. Bhiwandi had frequent power failures, which resulted in huge losses to the power loom entrepreneurs. An important complaint from Bhiwandi was the arbitrary behaviour of the Torrent Power Supplies. Those using the services of this company had no shortage of electricity, but they received inflated bills. Complaints against Torrent Power could result in physical assaults. The company employed a number of unskilled workers, whose safety was obviously disregarded. If there were any deaths during working hours on the premises of the company, the matter was hushed up.

8.8 Literacy and education

Contrary to popular perceptions, Muslim community is eager for secular education. They demand technical, vocational and also Urdu medium education along with English. But their inability to pay the high fee made students drop out of education. A complaint noted from field level discussions was that the students did not receive scholarships from the Maulana Azad scheme, despite submitting applications and the people were very disgruntled about it.

The studies from Mumbra, Behrampada and Bhiwandi indicate women's eagerness for education for themselves and their children¹³. An analysis of household expenditures in Bhiwandi, Mumbra and Behrampada indicates that education is a major item of expenditure. Despite free education in municipal schools, women were forced to spend money on tuitions for the children since the teaching standards were poor in these schools. There is, however, gender dimension to the problem of educational access.

Shaban (2011) argues that the obstacle to women accessing their right to modern education (as enshrined in Islam as well as the Indian Constitution) is because of customary preferences of families and communities to religious education for the girls¹⁴. He attributes it to the entrenched patriarchy of many Muslim communities and the misinterpretation of Islamic injunctions.

13) Based on the public hearing organized by Awaz-e-Niswan in January 2010 and the studies undertaken in Bhiwandi by Nirmala Niketan (2011) and Behrampada by RCWS (2011).

14) Shaban, A. *The Socio-Economic and Educational Status of Muslims in Maharashtra—A Status Report*. Tata Institute of Social Sciences, 2011.

The lack of access to education, vocational training and skill development negatively impacts on gender equality. It increases the vulnerability of Muslim women. He argues that Muslim dominated areas do not have good schools nearby. This also adversely affects women's education—a point corroborated in the area studies of Bhiwandi and Behrampada. Consequently the educational development of Muslim women is behind that of the women from other communities. Apart from the ideological obstacles to women's education, there are other equally important deterrents to women's education.

The municipal schools, for instance, have poor infrastructure. The lack of proper toilets and drinking water discourage girls from attending schools on puberty. The teaching and the prescribed text-books also do not motivate students. Teachers are absent for long periods of time and it is common for the parents to hear that nothing was taught in the school that day as the teacher was absent. During the focussed groups discussions conducted in Bhiwandi, women complained that the teachers of municipal schools use students to do their personal work and also menial work in the school. In Behrampada, women complained of the poor teaching standards. They said that a child in the 5th grade does not even know the alphabets of the English language. They were also upset about the attitude and behaviour of the teacher with students.

The teachers use derogatory language in their interaction with the students. Most of the children are sent to the next class without earning the required grades. It is not surprising that they drop out after 5th or 7th grade. Those that stay on are forced to take tuition which is about Rs. 200 for the municipal schools and Rs. 250-300 for the private schools.

In this examination of the deterrent factors that affect women's education, we cannot discount the possibility of the prevalence of social prejudice against Muslims in educational institutions¹⁵. A woman in her deposition before the *Jansunwai* programme spoke of her struggle to get her daughter admitted to a school of her choice although her daughter had scored 80 per cent in her 7th Standard examination. The mother was forced to admit her child to a municipal school.

Poverty, hunger and poor social environment of slums also encourage school dropouts. As Alima Momin, Principal of National Girls High School and Junior College of Commerce on Anant Kanekar Marg, Bandra (E) said that many students from the poorer sections of the community drop out of schools because areas like Behrampada are not necessarily child friendly areas. Most of the parents wake up late in the day, sometimes around noon. The children thus come without having any breakfast. It was very common to see one or two children faint during the day due to lack of food. Very often, the teachers offer food from their own lunch boxes to these students. Besides, every year, during Ramzan, the teachers offered *zakht*, i.e. a proportion of their salaries as charity, which is used to feed these children.

15) Jansunwa organized in Mumbra by Awaz-e-Niswan on 5 January 2010.

8.9 Health and well-being

The Sachar Committee Report indicates that the poor health of Muslims, especially women, is directly linked to poverty and the absence of basic services like clean drinking water and sanitation¹⁶. The community (particularly women) suffer from malnutrition, anaemia and morbidity. Falling prey to a variety of diseases, their life expectancy is low. Geographically located in poor areas, without basic amenities of adequate access to water, sanitation and drainage, women face hardship in meeting the survival needs of their families. Water, for instance, has to be brought from considerable distance. The lack of adequate toilets is dehumanizing. Women from Behrampada spoke of the urinary tract infections that they contracted because of trying to control their excretory needs. They also referred to the dehumanizing fights they had while standing in the queue to use the toilets.

Area development studies referred to in this chapter, also indicate the prevalence of TB, malaria and other life threatening disease in Muslim areas¹⁷. These studies attribute the high incidence of TB among Muslim women to the nature of work and the poor living conditions of the areas. Focussed group discussions undertaken in Bhiwandi and Behrampada indicate women's awareness that the insanitary conditions of their lives were responsible for their ill-health. As one woman deposed before the *Jansunwai* in Mumbra, the ill-health experienced by the members of her family over the last 12- 13 years was directly connected with the filth in the surroundings and the dangers of water contamination. There was therefore widespread prevalence of skin disease, respiratory problems, tuberculosis, cough and cold, diarrhoea and others. One reason, she added, why women do not access government hospitals is because of the timings of the Out Patient's Departments from 9-11am. It is difficult for working people to visit these hospitals. Private hospitals were very expensive. She added that the average health expenditures of families were over Rs.2000/- per month.

Another reason why women do not access government health care facilities is because these facilities do not exist in the vicinity. Apart from overcrowding and the indifference of the service providers, they feel discriminated by the staff. As a woman in Mumbra deposed at the *Jansunwai*, she had registered at the nearby hospital for her delivery, but when she arrived at the hospital in labour, she found that there was no doctor and she therefore had to go to Mumbai for her delivery. She added that she had similar experience when she needed treatment for TB. The dispensary timing was not suitable and that she had to buy medicines from outside.

Undoubtedly, Muslim women's experiences of accessing government health care have to be contextualized within the overall decline in health services, but it is also necessary to acknowledge their perceptions of discrimination. They prefer local health providers from their own community, particularly for gynaecological problems¹⁸. The data from Mumbra indicate poor health facilities. Even the Maternity Hospital at Kalva is not adequately equipped in terms of providing medical facilities for complicated cases of pregnancy. It is important to note that the hospital at Mumbra does not attend to caesarean and other complex pregnancy cases and the patients are directed to Kalva.

16) Sachar Committee Report. Social, Economic and Educational Status of the Muslim Community of India: Prime Minister's High Level Committee. Cabinet Secretariat, GOI Nov. 2006.

17) Op cit

18) Ibid. Pp24

Table 8.3: Contraceptive prevalence rate by religion in Maharashtra (percentage of couple of reproductive age practicing contraception)

| Religion | | | |
|----------|--------|-------|-----|
| Hindu | Muslim | Other | All |
| 62 | 49 | 67 | 61 |

Source: NFHS-2, 1998-99 (Sachar Committee Report 2006:p.285).

Shaban (2011) argues that Muslim women's reproductive behaviour (i.e., the age at marriage, acceptance of family planning, number of children, spacing of children and child mortality) vary according to the socio-economic status of the family. An examination of the NHFS-2 and 3 reports on the antenatal practices in Maharashtra shows that Muslim women are more likely to use these services than other Socio-Religious Categories (SRCs). Consequently there is a lower neonatal and other child related mortality rates among the Muslims. Muslim women also have higher ANC visit than other SRCs¹⁹.

In urban areas, Muslim women were aware of the importance of birth registrations and the majority of the births took place in government hospitals. The data also indicates the high rate of home deliveries among Muslim women. An enquiry into this trend in Mumbai slum indicates that this is often because women do not have a respite from their household duties for their deliveries. This is particularly so, when there are older children at home. An additional reason is that the ICDS scheme for antenatal care does not extend to more than two deliveries. Women complained of overcrowding in government hospitals and the lack of proper care. They were subjected to humiliation by the care providers when in labour. They were sometimes assaulted or subjected to verbal abuse.

The data from the studies examined here also shows that the birth interval between children is lower among Muslim women. On the plus side, there is lower rate of early pregnancies among Muslims. While the child survival in the 0-6 years is better for Muslim children compared to other communities, there is poor coverage of *Anganwadi* centres in Muslim areas.

19) Shaban (2011)

8.10 Economy and livelihood

The decline of the manufacturing sector in Maharashtra has serious implications for the kind of employment opportunities available. The shift from the manufacturing to the service sector employment for the industrial workers meant that Muslim workers have to de-skill themselves to find employment. People living in Muslim ghettos are largely self-employed and unorganized. Men work as hawkers, petty shop keepers, taxi drivers, auto-rickshaw drivers or in the garment manufacturing units in urban slums. Men also worked as bus drivers and conductors, carpenters and painters. Very few, however, had government jobs. The women in Behrampada said that they recalled a time when some of the men had jobs as constables in the police, but this seems to be increasingly rare.

Zari embroidery is an important industry in Muslim areas of Bhiwandi, Mumbra and Behrampada. The manufacture of readymade garments and *zari* products are undertaken in dimly lit room no larger than 10X12 sq. feet. At least 10 to 13 workers work through the day and sometimes through the night in these manufacturing units. These dingy shops in Behrampada do not have proper toilets or ventilation. While the units are usually situated on the first and second floors, the families stay on the top floor²⁰. Men working in the garment industry were involved in cutting and tailoring as well as the sale of the finished products. Young boys are generally involved in the sale of the readymade garments on Linking Road as many of the shops there are owned by Muslims. In Bhiwandi, Muslims work in power-looms as workers or as entrepreneurs.

8.11 Women's work

Apart from housework of cooking, nurturing children, carrying water and buying provisions for the family, women also supplement the family income in many ways. Some women work from home at piece-rate payment. It may involve helping the husband to assemble small parts in toys such as whistles; finishing a bag of whistles will fetch her Rs.200 per day. At times she may get help from the children in the neighbourhood to finish the work. Women also undertake *zari* work on *saris* and *salwar kameezes*, attaching sequins and beads on finished products, tailoring and block printing. She may also be involved in making artificial jewellery items. Women also use their cooking skills to cook and supply food to the migrant workers living in the area. The migrant workers may be either living with or at a shelter provided by the contractor. Women sometimes find work as domestic workers and cooks in the nearby residential complexes. During the focussed group discussion, one woman said that she found it difficult to find employment in the nearby residential colonies because she was a woman.

The data from the five studies indicate low workforce participation of women. This is not to suggest that women are not engaged in economic activities. Women work in the home-based industry, doing piece –rate work in *moti bunana* or manufacturing toys or as domestic workers. Women in Behrampada said that they found it difficult to find employment in the nearby high-rise buildings. A few women in Bhiwandi worked as hawkers and they complained of harassment by the city corporation. Even those who owned stalls said that they had to pay Rs. 10 per day as electricity charges or risk having their stalls removed.

20) CRH Report, 2009

8.12 Bank credit and access

Group discussions conducted in Mumbra, Bhiwandi and Behrampada indicate the difficulties women face in opening bank accounts. They were not familiar with the procedures and the bank officials did not provide them at the very first instance, so that they had to make repeated visits to fill the forms. A minimum deposit of Rs, 10,000 was required in private banks, a sum the residents found hard to raise. They said that the bank officials were rude and non-cooperative, but better than the police. Lack of proof of address was the major deterrent. It was also found that not a single woman in the group had a life insurance. Since women had no bank accounts, they found it difficult to get bank credit. They had to borrow from the moneylenders at high rates of interests. The major reasons for indebtedness were education of children and ill-health. The rate of interest charged for the two most basic rights to health and education of the people is also the highest. Women's participation in Self Help Groups was marginal in the areas investigated.

8.13 Access to government schemes

There is poor outreach of development programmes and the awareness was also low. A common complaint heard was who has the time and energy to access these schemes? Specifically addressing the issue of people's access to the Maulana Azad Employment loan and the Maulana Azad Higher Education loans indicate that the outreach was poor. None of them had received any benefits under the schemes. The people also considered the process of getting scholarships or loans as difficult and lengthy. They do not have the seed money for the initial expenses. The lack of proper documents, made it difficult for the people in Behrampada to apply for the schemes. Apart from the initial money that the person would have to spend to get the loans/scholarships, there were hidden costs. Since they were daily wage earners, they would lose their wages while attending to the paper work. Similarly the *Jansuwai* in Mumbra shows that the people have no access to government schemes. They are not aware of the various poverty alleviation programmes and schemes, such as ration cards for BPL families, or Other Backward Caste certificates.

8.14 Recommendations

This chapter has examined the impact of social, economic and political violence and discrimination on Muslim women's rights and entitlements as citizens of this country. It calls for gender sensitive policies and programmes that address the socio-economic and political denials experienced by Muslim women as well as micro-level interventions to address local issues. The following steps by the government of Maharashtra against various concerns will help Muslim women achieve their rightful position in the society:

8.14.1 Security concerns

- Sensitize the police on fairness and sensitivity in dealing with the Muslim community. The special focus here should be on gender sensitization trainings to enable Muslim women access their human rights.
- Strengthen legal aid support systems for minorities. It should be noted that Muslim women are specifically subject to bias while dealing with security enforcement government machinery.

8.14.2 Gender violence and drug abuse

Muslim concentrated areas have a variety of social problems such as domestic violence, alcohol , drug abuse and that require:

- Prevention of drug addiction.
- Monitoring vulnerable families at risk of violence.
- Providing legal aid to women in situations of violence.
- Short stay homes for women in distress.
- Prevention of sexual harassment in the neighborhood and in educational institutions, workplaces, and medical facilities and Targeted Public Distribution System (TPDS).

8.14.3 Enhance women's political participation

A quick glance at Muslim women's political participation indicates that only one woman is appointed as minister of state. Their participation in the local self-government is also non-existent even though there is 33 per cent reservation for women in the local self-governments. The women from Behrampada or Bhiwandi and Mumbra could make no claim for political representation. We recommend representation of Muslim women in 33% per cent quota for women in local self-governing bodies.

8.14.4 Muslim Personal Law reforms

The overall well-being of Muslim women is linked with the implementation of reforms in the personal law. Based on the experience of working with Muslim women, women's organizations have argued for the need for reform in the Muslim Personal Law. The effective change can only be achieved if the community groups organize consultations to bring about such a reform . These reforms can be at par with the principles adopted in other Islamic countries.

8.14.5 Waqf Board

In order to enable the Muslims to meet the needs of the deprived members of their community, it is essential that the government should strengthen the Waqf Board. The Waqf Board should support the entire community whole heartedly.

8.14.6 Food security

The documentary evidence required to procure a ration card excludes deserted women, who may have migrated to the city, may find it difficult to get the documentary evidence to enable them to apply for a card. Similarly excluded are the tenants, temporary migrants and destitute who do not have the knowledge or the means to acquire the ration card. This suggests that those who are most in need of food security are outside the protection of the TPDS. The paperwork is so tedious that women need to use intermediary to do it for them. This means additional expenditure.

8.14.7 Basic amenities –housing, sanitation, water and electricity

Muslim women's groups have argued that it is wrong to assume that Muslims prefer to live in ghettos. It is because of security concerns that they stay clustered together. The ghettos are usually in unhygienic surroundings in marshy, reclaimed land, dumping grounds and under unresponsive government administration. These areas lack all infrastructural amenities like roads, electricity, sanitation, public distribution system, health posts, hospitals, communication means etc. Overcoming this requires:

- A quota for Muslims in government urban and rural housing schemes,
- Special provisions for women-headed households in various government schemes,
- Housing in areas with basic amenities like water, sanitation, schools, roads, communication and at the same time guaranteed security,
- Redevelopment of Muslim slums with the support and monitoring by the community.

8.14.8 Education

Education is the most important instrument of social change. It is necessary to address the educational needs of women and girls for the establishment of gender equity. As stated in the chapter on education, these needs are identified as follows: 1) school education; 2) higher education; and 3) vocational and technical education. Muslim women are asking for good quality education for themselves and their children, and specially for:

- Urdu education at the school level along with English,
- Improvement in the quality of education in Municipal Schools,
- Reduction of teacher absenteeism,
- Sensitization of the teachers to prevent discrimination of Muslims,
- Access to professional and technical education,
- More secondary schools in proportion to student population,
- Transport facility, books, libraries and related expenses for girls so that they can continue the secondary education,

- Special provisions to include girl students in various technical courses,
- Hostel accommodations for girl students at taluka and district levels, so that girls do not miss on education opportunities,
- Special training in computer literacy, English, science, maths for the girl students,
- Night schools for working children,
- Free education even in private schools for girls,
- Adult literacy courses.

Muslim women have also expressed their concerns with regard to:

- Expenditure on education,
- Lack of access to scholarships,
- Poor infrastructure – lack of toilets or drinking water facilities in the municipal and zilla parishad schools. Lack of toilets is a major deterrent for adolescent girls education.
- Quality of education in schools.
- Feeling of insecurity has resulted in ghettoization which has an adverse impact on the education of girls. Hence, there is a need to address the issue of communalism and ghettoization.

8.14.9 Higher, vocational and technical education

The reasons for students dropping out of higher education and vocational and technical education are because of the high cost of education. Justifying the cut-back on educational spending, the state argues that bank loans will be available to students requiring higher education/technical and vocational training. This argument prevents students from the minority and other vulnerable groups from accessing education for the simple reason they do not have any supporting documents and collateral assets to get bank loans.

8.14.10 Health and family welfare

Primary health care involves treatment of minor illness, immunization of children, health education, family planning services and prenatal and postnatal care of mothers and their infants. The improvement in primary health care must take place in the following areas:

- Improved outreach by establishing more Primary Health Centres,
- Improved quality of services by ensuring that there are adequate staff in each centre,
- Policy change to provide supplementary nutrition to all pregnant and lactating mothers irrespective of the number of children they have,
- Reduction of high Infant Mortality Rate,
- Reproductive health education for teenage girls and young married women,
- Gender empowerment programmes to ensure women have control over their reproductive choices,
- Family counseling to ensure women are not denied their reproductive choices,
- Involvement of the community with health care and the establishment of community run clinics for decentralized services,
- There should not be any coercion for family planning of Muslim women at the time of prenatal,

- or post natal help,
- Women should not be forced to take long acting contraceptives or should not be tried for harmful contraceptive,
- Poor Muslim women coming to public health system should not be targeted for contraceptive trials,
- Improved reproductive care. Studies indicate that the majority of births in Muslim dominated areas do take place in government hospitals, and people complained of the lack of care and amenities. Home deliveries also take place with the help of untrained women in the neighbourhoods. This is primarily because the existing government policy does not give women pre-natal or post-natal care after the second delivery. It is because women find it difficult to leave their household chores and care of their older children when they are in hospitals.

8.14.11 Employment and livelihood

Muslim women's work is largely confined to home. Apart from the drudgery of fetching water, cooking and managing the household, women also work in the family industry of helping their husbands with the piece-rate work of assembling small parts of toys and whistles. Women also undertake zari work on saris and salwar kameezes, attaching sequins and beads on finished products, tailoring and block printing. In urban areas, they also supplement their family income through catering food to the migrant workers who may either be living in their shacks or with the contractors. Women also work as domestic workers and cook in the nearby residential areas. These women sometimes experience discrimination in getting work since people may not want to appoint them as they are Muslims. Economic development for Muslim women require:

- Ensuring that the selection panels for government jobs have a representative from the Muslim community,
- Reservations for Muslims in government jobs. This quota should also include a quota for Muslim women,
- Ensuring that Minorities do not face discrimination regarding bank loans. The government should clearly indicate that such forms of discriminations are unacceptable,
- There is a need for strengthening SHG/micro-credit programmes to ensure that the people do not have to take loans from private money lenders on high rate of interests,
- Employment of Muslims in Muslim concentrated areas,
- Professional skills and self employment opportunities among Muslims specially women,
- Women should get vocational training to improve on their traditional skills and marketing facilities for the same (embroidery, garment making, etc.),
- Facilitating women's entrepreneurship through bank credit access,
- Expanding opportunities for women to undertake home-based work,
- Providing facilities and benefits of schemes to poor women heading the household. Mainly divorced, deserted, unmarried, widows young and elderly, and women engaged in work done by lower castes, and
- Establishment of hostels for working Muslim women at city and district levels.

8.14.12 Government schemes

There is a need to include Muslim community and women in particular in the mainstream development programs of the government. To facilitate this, the government of Maharashtra needs to:

- There Should be a special provision for Muslim women within the gender budgeting of the state of Maharashtra.
- Provision should be made to ensure representation of Muslim women in all decision-making bodies and committees of relevance.
- Extend the outreach of schemes such as Sanjay Gandhi Nradhar Anudhan Yojana, Sharvanbal Seva Raj Nivrattan Yojana, and National Family Benefits Scheme,
- Extend the coverage of the Unorganized Sector Workers Bill,
- Ensure that the Muslims are covered by people friendly insurance policies,
- Sensitization of the bureaucrats, staff and the police about the issues faced by Muslim women,
- Ensure proportionate representation of Muslim community and Muslim women in all government schemes,
- Bring transparency in the conditions for issuing BPL cards (as these are required to be eligible for many government schemes). The present day situation makes it impossible for poor people to acquire BPL card.

In sum, it is argued that gender equity is possible only within the framework of inclusive policies aimed at ensuring effective implementation of cultural diversity index which will assure that the Muslims in Maharashtra are integrated into the mainstream. We also have to acknowledge the socio-economic and cultural contributions of Muslim community to Maharashtra's growth and development. In addition, gender equity will also require efforts by the Muslim community.

Chapter - 9

Status of Muslim OBC

The social movements in the Muslim community draw upon socio economic conditions on the one hand, religion and political situation on the other. Some Muslims have aimed at social reforms; Badruddin Tyebji (1844-1906) led a campaign against the *parda pratha* (practice of veiling) in Bombay. Muslim Satyashodhak Mandal made an attempt “to bring about socio-cultural awakening in the Maharashtra’s Sunni Muslim community (in the year 1977) ... The *Mandal* worked for the broader objective of promoting secular values and equal rights to Muslim women. It laid emphasis on the social, religious and cultural awakening among the Muslims” (Kazi B. 2004). By 1980s, some Muslim leaders like Shabbir Ahmad Ansari also brought to attention that the Muslim community is divided on class and caste lines. Upper class, which constitutes about 10-15 per cent of the total Muslim population in India, enjoys control over religious, political and social institutions of the country while the conditions of Dalit Muslims is extremely sad. They advocated reservation in government jobs for Dalit Muslims, which led to the third and latest movement on secular basis, i.e., the OBC movement. The constitutional provision for the recognition of Muslim OBC can be found in the Presidential Order of 1950. In 1955, Kalelkar Commission report on Backward Classes for the first time recognized the Muslim OBC at par with the Hindu counterparts (Mondal 2003). However, the inclusion of such groups in the central list and those of the states differs. To quote Mandal Commission, “The origin of Muslim OBC initiative went back to 1980s for activism in Maharashtra. As a movement, however, the initiative has gathered strength only in the last few years, particularly under the intellectual impetus provided by Muslim Marathi Sahitya Parishad. Maharashtra Muslim OBC organisation was formerly founded in 1981”. Muslim OBC movement works on the premises that the roots of the problems that the Muslim face are educational, economic and political rather than religious. The movement is supported by Shabbir Ahamed Ansari, who feels that the benefits advocated by Mandal Commission should be provided to the Muslims also and that the Muslims should get their rightful place in educational, economic, and political opportunities. The movement, it is important to note, gets tremendous support from intellectuals, social activists and politicians but faces opposition from traditional Muslim leadership of higher class (Mondal 2003; 4894). The success of Maharashtra Muslim OBC organisation can be mapped on the basis that in 1993 it was instrumental in the religious minorities including Muslims in receiving Mandal quota. “It has several demands including educational and economic opportunities for OBC Muslims, such as scholarship, land, housing and loans. But their primary demand is to include all backward communities among Muslims in OBC lists at the state and central level. Since some Muslim groups are already included in the OBC category, the sangathan wants to expand the boundaries to include other Muslim sub-communities not currently on the list” (Mondal 2003: 4895).

9.1. Status of Muslim OBC

At the national level Muslims constitute 13.4 per cent of the total population (Census 2001) in India and 40.7 per cent of this population falls in the category of OBC (NSSO 61st Round (2004–2005)). The Sachar Committee Report (2006) states that the Muslim backward and Dalit castes constitute more than 75 percent of the Indian Muslim population. Socially, OBC Muslims belong to *ajlaf* and *arzal* categories of Muslim population or those who stand at the middle and lower rungs of caste hierarchy. It is needless to state that the notion of caste among the Muslims may be taken as an effect of acculturation with the majority community of India but also because of the conversion of low caste Hindus to Islam over the years. Ajlafs and Arzals can often be identified with their occupations and are the most deprived communities among the Muslims.

9.1.1. Sachar Committee report

The Sachar Committee Report (2006) has thrown significant light on socio-economic aspects of Muslim OBC in India (GOI, 2006:189- 216). It has compared the conditions of Muslim OBC with Muslim general group and Hindu OBC. It has highlighted literacy rate and overall educational levels, work participation and unemployment rates, earnings, representation in public employment, institutions and services, and economic status, which includes incidence of poverty, per capita expenditure and land-holdings. The Sachar Committee Report (2006) shows that:

- At an all-India level, the proportion of children not attending schools is higher among Muslim OBC than Muslim general. Also, educational levels among Muslim OBC are lower than other socio-religious categories including Muslim general. In higher education, except for technical diploma/certificate courses, Muslim OBC have a lower level of achievement than the Muslim general.
- Although the work participation rate (WPR) for both, Muslims OBC and Muslim general population is low at an all-India level, that for Muslim OBC it is marginally lower than Muslim general. The unemployment rate for Muslim OBC is higher than that of Muslim general and Hindu OBC.
- Muslim OBC lag behind Muslim general and Hindu OBC in participation in formal sector regular employment.
- In public employment, out of every hundred workers, only three are Muslim general and one is a Muslim OBC. Both Muslim general and Muslim OBC are significantly under-represented in the central and state institutions and undertakings.
- The proportion of poverty is highest among Muslim OBC followed by Muslim general. Both of these categories have percentages higher than the national average. This holds true in both urban and rural areas.
- Though the monthly per capita expenditure (MPCE) of both Muslim general and Muslim OBC is lower than the national average, the MPCE for Muslim OBC is marginally lower in rural areas and significantly lower in urban areas than Muslim general. This translates into a relatively higher level of poverty among Muslim OBC.
- There is not much difference in average land holdings of Muslim general and Muslim OBC, though the average for Hindu OBC is much better than both the categories of Muslim OBC and Muslim general.

Thus, it emerges that at the national level while the Muslim community as a whole is lagging behind in developmental indicators, the condition of Muslim OBC is the worst.

9.1.2. Muslim OBC in Maharashtra and their socio-economic condition

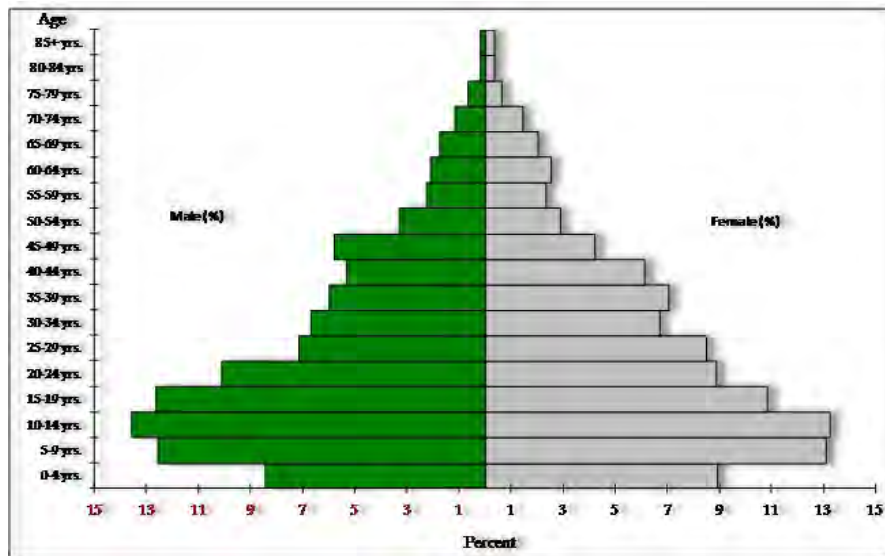
As discussed earlier in this report, Muslim population in Maharashtra is around 10.27 million, constituting 10.6 per cent of the total population of the state (Census 2001). As per the NSSO data quoted in Sachar Committee Report (2006), the share of Muslim OBC in total Muslim population in the state is about 11.6 per cent, while the share of OBC among Hindus is 37.70 per cent. However, another study (Shaban 2011) based on sample survey shows that share of Muslim OBC in total Muslim population in Maharashtra is around 33.6 per cent.

The following major observations with regard to socio-economic and educational status of the Muslim OBC in the state of Maharashtra can be made from the data available from various sources:

9.1.3. Demographic characteristics

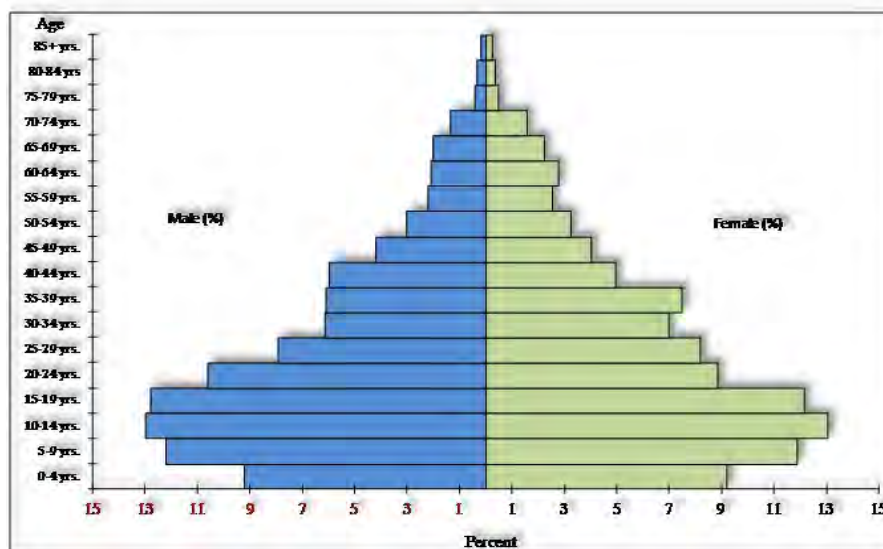
In terms of age-wise composition of population, Muslim general and Muslim OBC in the state do not have any major difference (Table 9.1 and Fig. 9.1). Age-group 0-19 years constitute about 47 per cent of the total population in both Muslim general and Muslim OBC. The survival rate of women in the higher age-group is better. In the age-group of 60 years and above, the share of women is higher than males among both OBC and non-OBC population of the Muslim community.

Figure 9.1: Age-sex pyramid for OBC Muslim population in Maharashtra



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Figure 9.2: Age-sex pyramid for non-OBC Muslim population in Maharashtra



Source: TISS sample survey, May-November, 2009 (Shaban 2011).

9.1.4. Literacy rate and medium of education

There is no significant difference between literacy levels of OBC and non-OBC (Table 9.2) population belonging to the Muslim community. Though at the primary level the share of OBC is less than that of Non-OBC, the share of OBC is more than that of Non-OBC from middle to graduate and above levels. An interesting aspect is that in five districts of the state the literacy rate of OBC is 90 per cent or more, while it is so only in one district for non-OBC population of the Muslim community.

In terms of medium of last educational degree, there is again not much difference between OBC and non-OBC at almost all levels of education (Table 9.3). While the percentage of illiterates, and the share of population educated in Marathi and other mediums are almost similar for both OBC and non-OBC, there is only marginal difference in the share of those educated in Urdu, Hindi and English medium between both the categories of Muslim population.

9.1.5. Activity status and type of work

Activity status-wise there are some difference between the OBC and Non-OBC categories of Muslims in the State (Table 9.4). Of the total population, 9.1 per cent of OBC are self-employed compared to 7.4 per cent of Non-OBC. The share of casual workers among Non-OBC (10.6 per cent of population) is relatively higher than OBC (9.9 per cent of population). Further, the Non-OBC have higher share of unemployed (5.6 per cent) population in comparison to OBC (4.4 per cent). As the OBC Muslims have traditional skill sets, it is easier for them to find employment, and this may be the reason for their lower unemployment rate. The similar pattern of differences among the activity status of the OBC and Non-OBC categories of Muslims is visible in the age-group of 15-65 years of population (Table 9.5). Of the total population in labour force, 25.2 per cent among OBC and 19.4 per cent among Non-OBC are engaged in self-employment in the state. The unemployment rate among the Non-OBC (14.7 per cent) is also relatively higher compared to OBC (12.3 per cent) (Table 9.6).

As per Table 9.7, the highest share of workers among OBC is in the category of uncategorised manual workers (9.2 per cent) followed by cloth-weaving (4.3 per cent). The share of the manual workers for OBC is highest in both urban and rural areas, though it is almost double in rural areas in comparison to urban areas. The manual worker category also has the highest share of total workers among Non-OBC (10.4 per cent). In rural areas agricultural labourers constitute a significant share (9.3 per cent) of Non-OBC workers. Overall, among OBC, the manual work and cloth weaving constitute the two main work categories, while among Non-OBC it is the manual work and taxi/rickshaw driving.

9.1.6. Economic status

The TISS report on Maharashtra Muslims (Shaban 2011) throws light on the economic status of Muslim OBC vis-a-vis Muslim general population in Maharashtra. Following is a brief summary of the report:

- The land ownership patterns of both Muslim OBC and Muslim general do not show any significant difference in the state and 90 per cent of both the groups do not own any land.
- Although about 45 per cent of Muslim households in the state live below per capita monthly income of Rs. 500, the per capita monthly income for Muslim OBC in the state (Rs. 743) is marginally higher than Rs. 700, i.e. the poverty line income for urban area (see note under Table 5.6).
- There is not much difference in the incidence of poverty between Muslim OBC and Muslim general in the state at the aggregate level and in urban areas. However, in rural areas poverty among Muslim OBC (62.6 per cent) is higher than Muslim general (58.2 per cent).
- One does not find major difference in the geography of incidence of poverty among OBC and general categories of Muslims in the state, except in districts of Vidarbha where OBC are worse off than general.
- While overall more than one-fifth of Muslim households in the state do not own ration card, a greater share of OBC households own ration card (84.4 per cent) than Non-OBC households (76.0 per cent). Across the districts there is a similar pattern of ownership of ration card by OBC and Non-OBC families in the state.
- There is not much difference in the percentage of ownership of BPL card by Muslim-OBC (14.9 per cent) and Muslim general (13.8 per cent). However, OBC have higher percentage ownership of BPL card than Muslim general in Western Maharashtra.

9.1.7. Bank accounts and access to credit

In urban areas, the share of Non-OBC households having at least one bank account (73 per cent) is more than that of OBC (65.2 per cent), while in rural areas the share of OBC (34.8 per cent) is more than that of Non-OBC (27 per cent) (Table 9.8). Similar pattern has been observed in case of bank account data related to rural areas. Only about 35 per cent of rural OBC families and 27 per cent of rural Non-OBC families have accounts compared to 65.2 per cent of urban OBC families and 73 per cent of urban Non-OBC families.

In urban areas, relatives and moneylenders are the main sources of credit. A higher proportion of Non-OBC families depends on these two sources of credit than OBC families. The share of population availing of credit in rural areas from these two sources is quite low as compared to urban areas. The share of rural population, especially Non-OBC, accessing credit from banks and cooperatives is higher than that in urban areas. Urban Non-OBC and rural OBC Muslims have a higher access to credit societies as compared to urban OBC and rural Non-OBC.

Thus, the current report drives the point that as far as economic status and poverty in the state of Maharashtra is concerned, the condition of Muslim OBC is not so worse off in comparison to the Muslim general population. However, this is only a part of the picture as social status and discrimination also need to be taken into account while assessing socio-economic situation of Muslim OBCs.

9.1.8.Social status and discrimination

Imtiaz Ahmad's seminal work, *Caste and Social Stratification Among Muslims in India* (1973) and more recently, Ali Anwar's *Masawat ki jung: Pasemanzar: Bihar ka Pasmanda Musalman* (2001) have convincingly demonstrated the reality of caste among Indian Muslims. The Justice Ranganath Misra Commission also holds that caste is in fact a social phenomenon shared by almost all Indian communities irrespective of their religious persuasions (Ranganath Misra Commission Report 2007).

While at a national level Muslims as a community can be said to be marginalized, one can locate regional differences in the social-economic status within the community. In Maharashtra, at least as far as economic status is concerned, not much difference is evident between Muslim OBC groups and Muslim general population. However, it also cannot be denied that as far as social status is concerned, Muslim OBC have a long way to go. Muslim OBC can be said to be "doubly-marginalized", firstly on account of their being part of a deprived community (Muslim) and secondly, on account of intra-community or caste-based discrimination. As suggested by the Sachar Committee Report, these groups among Muslims are "cumulatively oppressed" (Sachar Committee Report 2006). This discrimination can be said to be operating with respect to marriage (endogamy, or marriage within the caste group), social interaction (festivities, celebration, sharing of food, etc.) and occupation (restricted to particular traditional occupations).

Box 9.1: Being Muslim in India means Syeds spit on Julahas in an 'egalitarian community'

There is no escape from caste in India. Even Indian Muslim practices it. Mohammed Shabbir Ansari of Jalna, Maharashtra, should know. He founded the All-India Muslim OBC Front, which is leading the battle against Ashraf or upper-caste discrimination against Ajlaf or lower-caste Muslims.

Ansari recalls how the "Jamaat-e-Islami and other Muslim bodies would attack me when I said casteism existed among Muslims a decade ago." He says even highly-educated Muslims practice caste. "A syed family from Hyderabad called off my second daughter's marriage proposal once the boy's mother learnt that I belonged to the julaha (weaver's community)," Ansari says.

Source: The Times of India (2010, May 16)). (<http://timesofindia.indiatimes.com/home/sunday-toi/special-report/Being-Muslim-in-India-means-Syeds-spit-on-Julahas-in-an-egalitarian-community/articleshow/5935797.cms>), accessed on June 11, 2010.

As per popular knowledge much discrimination is being practiced among the Muslim so called OBC communities and those which would ideally fall within the scheduled castes communities had these remained in the Hindu religious fold. The non existence of scheduled caste category in the Muslim population cause much distress among those converted to Islam from SC category of Hindu population. The non-inclusion of lower caste groups among Scheduled Castes has led the 'Dalit' Muslims to demand that the Indian Government must restore their legitimate rights and cease to discriminate against them on grounds of religion. It has been held that Dalit Muslims should be accorded the same reservation and welfare benefits that are granted to the Scheduled Castes belonging to the Hindu, Sikh, and Buddhist religious categories under the Constitutional (Scheduled Castes) Order 1950, as amended in 1956 and 1990. The plight of Dalit Muslim was recognised by Ranganath Misra Commission which has recommended 8.4% sub quota for dalit minorities under the overall 27 per cent reservation for OBC. Honest and rigorous implementation of the recommendation of the report is necessary.

9.2. Summing up

The national level data shows that Muslim OBC remains as deprived, if not more, as any socio-economically backward communities in the country. With regard to some development indicators, their situation is even worse than that of the SC and ST categories. The situation in Maharashtra is not different from that at the national level. It is comparable to the socio-economic conditions of Sunni General. What is peculiar to Maharashtra is the fact that both Muslim OBC and Non-OBC population face somewhat similar socio-economic deprivation in the state. However, the Muslim OBC additionally bears the brunt of the caste based discrimination. The condition of Muslim OBC calls for some serious thinking about recognizing the realities of caste-based discrimination and marginalization among Muslim community. The situation demands for:

- (i) a national assessment of reality of caste and caste-based discrimination among Muslims. Need is to recognize the category of scheduled castes among the Muslims.
- (ii) a caste based assessment of socio economic status of other castes not yet included in the OBC list should be made and the deprived castes should be included in the list of Muslim OBC or Muslim SC category.
- (iii) extending the reservation quota to Muslim OBCs in education and jobs at least till the cultural diversity index gets developed and implemented.
- (iv) a study to find out the share of Muslim OBC to the total OBC population in the state of Maharashtra and also their share to the total Muslim population in the state, and to comprehensively assess socio-economic and educational status of Muslim OBC in the state to broad base policy measures towards their welfare and development.
- (v) Recommendation of para (iv) becomes ineluctable because a significantly large number of respondents reported that Muslims do not get the OBC cards easily and their share in the total OBC releases of employment and concessions is minimal and hence there is a very strong case for giving the Muslims at least 8 per cent reservation as a general rule.
- (vi) The Dalit Muslims should be treated at par with the scheduled caste in as much as there can be no discrimination on grounds of religion and if they had not converted to Islam they would have continued in their old category, which today is recognized as scheduled caste.

Table 9.1 : Percentage distribution of Muslim population by age, and OBC and non-OBC categories

| Age-group (years) | OBC | | | Non-OBC | | | Total Muslims |
|-------------------|-------|--------|-------|---------|--------|-------|---------------|
| | Male | Female | Total | Male | Female | Total | |
| 0-4 | 8.4 | 8.9 | 8.7 | 9.2 | 9.2 | 9.2 | 9.0 |
| 5-9 | 12.6 | 13.1 | 12.8 | 12.2 | 11.9 | 12.0 | 12.3 |
| 10-14 | 13.6 | 13.2 | 13.4 | 13.0 | 13.0 | 13.0 | 13.2 |
| 15-19 | 12.6 | 10.8 | 11.7 | 12.8 | 12.2 | 12.5 | 12.2 |
| 20-24 | 10.1 | 8.9 | 9.5 | 10.6 | 8.8 | 9.8 | 9.7 |
| 25-29 | 7.1 | 8.5 | 7.8 | 7.9 | 8.2 | 8.1 | 8.0 |
| 29-34 | 6.7 | 6.7 | 6.7 | 6.1 | 7.0 | 6.6 | 6.6 |
| 35-39 | 6.0 | 7.1 | 6.5 | 6.1 | 7.5 | 6.8 | 6.7 |
| 40-44 | 5.3 | 6.1 | 5.7 | 6.0 | 4.9 | 5.5 | 5.6 |
| 45-49 | 5.8 | 4.2 | 5.0 | 4.2 | 4.0 | 4.1 | 4.4 |
| 50-54 | 3.3 | 2.9 | 3.1 | 3.0 | 3.2 | 3.1 | 3.1 |
| 55-59 | 2.3 | 2.3 | 2.3 | 2.2 | 2.5 | 2.4 | 2.4 |
| 60-64 | 2.1 | 2.5 | 2.3 | 2.1 | 2.8 | 2.4 | 2.4 |
| 65-69 | 1.7 | 2.0 | 1.9 | 2.0 | 2.2 | 2.1 | 2.0 |
| 70-74 | 1.2 | 1.4 | 1.3 | 1.4 | 1.6 | 1.5 | 1.4 |
| 75-79 | 0.7 | 0.6 | 0.6 | 0.4 | 0.5 | 0.5 | 0.5 |
| 80-84 | 0.2 | 0.3 | 0.3 | 0.3 | 0.4 | 0.3 | 0.3 |
| 81+ | 0.2 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.2: Literacy rate (%) and level of education (as % of total literates) by OBC and non-OBC categories of Muslims in Maharashtra.

| Districts | Literacy rate | Literate without formal education | Below primary | Primary | Middle | Secondary | Higher secondary | Graduate and above | Hafiz/Qari |
|----------------|---------------|-----------------------------------|---------------|---------|--------|-----------|------------------|--------------------|------------|
| OBC | | | | | | | | | |
| Nandurbar | 76.6 | 0.3 | 13.6 | 18.3 | 27.2 | 10.9 | 5.7 | 0.0 | 0.5 |
| Dhule | 82.4 | 0.0 | 8.4 | 15.0 | 35.3 | 13.7 | 7.9 | 2.1 | 0.0 |
| Jalgaon | 84.7 | 0.0 | 6.7 | 16.5 | 41.2 | 14.6 | 4.4 | 0.7 | 0.5 |
| Buldhana | 76.2 | 0.0 | 4.8 | 19.0 | 38.1 | 14.3 | 0.0 | 0.0 | 0.0 |
| Akola | 79.1 | 0.0 | 9.9 | 20.9 | 38.5 | 7.7 | 1.1 | 1.1 | 0.0 |
| Washim | 82.1 | 0.0 | 7.7 | 16.0 | 31.4 | 17.9 | 7.7 | 0.0 | 1.3 |
| Amravati | 88.9 | 0.0 | 8.9 | 31.1 | 33.3 | 11.1 | 2.2 | 2.2 | 0.0 |
| Wardha | 60.0 | 0.0 | 2.9 | 20.0 | 28.6 | 8.6 | 0.0 | 0.0 | 0.0 |
| Nagpur | 80.2 | 0.0 | 11.2 | 23.5 | 23.5 | 17.1 | 4.8 | 0.0 | 0.0 |
| Bhandara | 88.9 | 0.0 | 11.1 | 11.1 | 44.4 | 0.0 | 22.2 | 0.0 | 0.0 |
| Gondiya | 93.5 | 0.0 | 8.7 | 15.2 | 19.6 | 37.0 | 13.0 | 0.0 | 0.0 |
| Gadchiroli | 76.0 | 0.0 | 4.0 | 16.0 | 36.0 | 16.0 | 4.0 | 0.0 | 0.0 |
| Chandrapur | 56.2 | 0.0 | 11.5 | 20.8 | 21.5 | 1.5 | 0.8 | 0.0 | 0.0 |
| Yavatmal | 77.8 | 0.0 | 11.1 | 22.2 | 22.2 | 16.7 | 5.6 | 0.0 | 0.0 |
| Nanded | 71.8 | 0.0 | 11.4 | 10.9 | 28.7 | 11.4 | 5.9 | 2.0 | 1.5 |
| Hingoli | 81.6 | 0.0 | 12.6 | 21.4 | 26.2 | 14.6 | 5.8 | 1.0 | 0.0 |
| Parbhani | 79.2 | 0.0 | 8.3 | 8.3 | 41.7 | 8.3 | 12.5 | 0.0 | 0.0 |
| Jalna | 77.1 | 0.0 | 6.7 | 12.4 | 41.9 | 12.4 | 1.0 | 2.9 | 0.0 |
| Aurangabad | 94.9 | 0.0 | 10.3 | 17.9 | 38.5 | 17.9 | 5.1 | 5.1 | 0.0 |
| Nashik | 84.7 | 0.6 | 9.7 | 18.3 | 29.7 | 17.3 | 6.0 | 2.7 | 0.4 |
| Thane | 78.4 | 1.0 | 11.6 | 21.8 | 26.0 | 13.3 | 2.9 | 1.6 | 0.2 |
| Mumbai (Sub.) | 79.4 | 0.0 | 14.3 | 15.2 | 26.1 | 12.4 | 6.4 | 4.9 | 0.0 |
| Mumbai | 71.6 | 0.8 | 8.7 | 10.3 | 21.5 | 16.2 | 8.3 | 5.9 | 0.0 |
| Raigarh | 72.9 | 0.9 | 11.2 | 10.3 | 30.8 | 15.9 | 1.9 | 1.9 | 0.0 |
| Pune | 90.0 | 0.0 | 7.5 | 30.0 | 27.5 | 15.0 | 5.8 | 4.2 | 0.0 |
| Ahmadnagar | 58.1 | 0.0 | 9.3 | 23.3 | 20.9 | 4.7 | 0.0 | 0.0 | 0.0 |
| Bid | 77.5 | 0.0 | 13.8 | 16.7 | 24.6 | 10.1 | 8.7 | 3.6 | 0.0 |
| Latur | 63.4 | 0.0 | 10.4 | 10.4 | 31.3 | 6.7 | 2.2 | 2.2 | 0.0 |
| Osmanabad | 69.3 | 0.0 | 9.5 | 15.6 | 24.6 | 12.3 | 2.8 | 4.5 | 0.0 |
| Solapur | 73.6 | 0.0 | 7.7 | 8.9 | 29.8 | 16.6 | 8.5 | 2.1 | 0.0 |
| Satara | 94.4 | 0.0 | 7.3 | 10.2 | 23.7 | 32.2 | 15.8 | 5.1 | 0.0 |
| Ratnagiri | 90.8 | 0.0 | 4.9 | 8.9 | 26.9 | 29.2 | 16.7 | 4.3 | 0.0 |
| Sindhudurg | 80.2 | 0.0 | 6.1 | 11.5 | 28.2 | 25.2 | 8.4 | 0.8 | 0.0 |
| Kolhapur | 79.9 | 0.0 | 8.4 | 13.8 | 30.1 | 16.3 | 5.4 | 5.9 | 0.0 |
| Sangli | 84.7 | 0.0 | 3.3 | 13.9 | 27.8 | 26.8 | 8.1 | 4.8 | 0.0 |
| Total | 79.1 | 0.2 | 9.5 | 15.8 | 28.7 | 15.6 | 6.4 | 2.7 | 0.2 |
| Non-OBC | | | | | | | | | |
| Nandurbar | 89.0 | 0.0 | 11.0 | 7.3 | 28.0 | 20.7 | 14.6 | 7.3 | 0.0 |
| Dhule | 82.8 | 0.0 | 8.3 | 17.2 | 34.3 | 16.2 | 5.9 | 1.0 | 0.0 |
| Jalgaon | 76.3 | 0.0 | 9.7 | 16.9 | 29.8 | 14.0 | 3.9 | 1.9 | 0.0 |
| Buldhana | 81.2 | 0.0 | 8.8 | 14.6 | 35.9 | 14.1 | 6.6 | 1.1 | 0.0 |
| Akola | 85.9 | 0.0 | 8.0 | 17.8 | 37.5 | 15.5 | 6.3 | 0.5 | 0.5 |
| Washim | 82.2 | 0.3 | 10.5 | 23.3 | 33.8 | 9.8 | 3.5 | 0.7 | 0.3 |
| Amravati | 80.1 | 0.2 | 11.7 | 34.7 | 24.6 | 6.7 | 1.9 | 0.2 | 0.0 |
| Wardha | 81.3 | 0.0 | 7.6 | 27.0 | 31.5 | 10.4 | 3.8 | 1.0 | 0.0 |
| Nagpur | 81.8 | 0.6 | 12.4 | 20.0 | 28.5 | 10.6 | 7.6 | 2.1 | 0.0 |
| Bhandara | 89.5 | 0.0 | 9.0 | 21.4 | 29.7 | 15.8 | 12.8 | 0.8 | 0.0 |

Table 9.2: Literacy rate (%) and level of education (as % of total literates) by OBC and non-OBC categories of Muslims in Maharashtra. (Cont..)

| | | | | | | | | | |
|---------------|-------------|------------|------------|-------------|-------------|-------------|------------|------------|------------|
| Gondiya | 86.0 | 0.0 | 4.7 | 29.9 | 28.0 | 14.5 | 8.4 | 0.5 | 0.0 |
| Gadchiroli | 87.5 | 0.0 | 4.3 | 25.7 | 28.8 | 16.0 | 11.3 | 1.6 | 0.0 |
| Chandrapur | 76.4 | 0.0 | 10.1 | 26.6 | 24.6 | 9.5 | 5.0 | 0.5 | 0.0 |
| Yavatmal | 82.3 | 0.0 | 7.6 | 22.7 | 24.9 | 20.2 | 6.9 | 0.0 | 0.0 |
| Nanded | 77.4 | 0.7 | 8.7 | 16.8 | 34.7 | 11.9 | 4.0 | 0.7 | 0.0 |
| Hingoli | 77.5 | 0.0 | 6.9 | 14.4 | 25.7 | 18.6 | 9.3 | 2.1 | 0.6 |
| Parbhani | 66.3 | 0.0 | 8.9 | 13.4 | 26.7 | 9.4 | 6.2 | 0.7 | 1.0 |
| Jalna | 70.4 | 0.7 | 8.3 | 16.3 | 31.9 | 9.6 | 1.7 | 1.3 | 0.7 |
| Aurangabad | 75.6 | 0.2 | 10.0 | 15.4 | 31.0 | 13.1 | 4.7 | 1.0 | 0.2 |
| Nashik | 79.9 | 0.7 | 18.5 | 15.4 | 32.4 | 10.4 | 1.6 | 0.7 | 0.2 |
| Thane | 80.7 | 0.6 | 11.7 | 18.4 | 25.6 | 14.3 | 6.3 | 3.7 | 0.1 |
| Mumbai (Sub.) | 79.6 | 0.6 | 9.2 | 15.9 | 24.3 | 20.9 | 6.1 | 2.3 | 0.3 |
| Mumbai | 77.9 | 0.3 | 8.4 | 13.7 | 25.1 | 16.8 | 9.4 | 4.2 | 0.0 |
| Raigarh | 85.9 | 0.0 | 7.5 | 17.8 | 33.8 | 15.5 | 7.5 | 3.8 | 0.0 |
| Pune | 78.7 | 0.5 | 5.3 | 25.7 | 25.7 | 14.8 | 5.6 | 0.9 | 0.2 |
| Ahmadnagar | 75.9 | 0.0 | 4.0 | 25.9 | 24.1 | 13.4 | 7.6 | 0.9 | 0.0 |
| Bid | 79.7 | 0.5 | 10.4 | 15.4 | 28.6 | 16.5 | 7.1 | 1.1 | 0.0 |
| Latur | 69.2 | 0.0 | 13.4 | 15.2 | 29.9 | 5.4 | 3.1 | 2.2 | 0.0 |
| Osmanabad | 76.2 | 0.0 | 7.9 | 11.1 | 22.2 | 20.6 | 8.7 | 5.6 | 0.0 |
| Solapur | 73.4 | 0.0 | 3.9 | 13.7 | 30.1 | 18.4 | 7.0 | 0.4 | 0.0 |
| Satara | 83.3 | 0.0 | 5.3 | 4.5 | 27.3 | 29.5 | 8.3 | 8.3 | 0.0 |
| Sindhudurg | 90.6 | 0.0 | 7.2 | 9.4 | 21.0 | 30.9 | 19.3 | 2.8 | 0.0 |
| Kolhapur | 75.8 | 0.0 | 3.3 | 16.7 | 23.3 | 20.8 | 5.0 | 6.7 | 0.0 |
| Sangli | 77.3 | 0.0 | 2.3 | 25.0 | 28.4 | 14.8 | 4.5 | 2.3 | 0.0 |
| Total | 79.2 | 0.3 | 9.1 | 18.1 | 28.4 | 14.9 | 6.3 | 1.9 | 0.2 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.3: Medium of last education degree for OBC and non-OBC (age-group seven years and above)

| District | Illiterate | Urdu | Hindi | English | Marathi | Others | Total |
|----------------|-------------|-------------|------------|------------|-------------|------------|--------------|
| OBC | | | | | | | |
| Nandurbar | 23.7 | 62.7 | 1.9 | 0.3 | 8.4 | 3.0 | 100.0 |
| Dhule | 17.6 | 73.7 | 0.3 | 1.1 | 7.4 | 0.0 | 100.0 |
| Jalgaon | 15.3 | 83.0 | 0.0 | 0.2 | 1.5 | 0.0 | 100.0 |
| Buldhana | 23.8 | 71.4 | 0.0 | 0.0 | 4.8 | 0.0 | 100.0 |
| Akola | 20.9 | 71.4 | 0.0 | 0.0 | 7.7 | 0.0 | 100.0 |
| Washim | 17.9 | 80.8 | 0.0 | 0.0 | 1.3 | 0.0 | 100.0 |
| Amravati | 11.1 | 84.4 | 2.2 | 0.0 | 2.2 | 0.0 | 100.0 |
| Wardha | 40.0 | 14.3 | 11.4 | 0.0 | 34.3 | 0.0 | 100.0 |
| Nagpur | 19.8 | 45.5 | 21.9 | 0.5 | 11.8 | 0.5 | 100.0 |
| Bhandara | 11.1 | 11.1 | 0.0 | 0.0 | 77.8 | 0.0 | 100.0 |
| Gondiya | 6.5 | 0.0 | 41.3 | 0.0 | 50.0 | 2.2 | 100.0 |
| Gadchiroli | 24.0 | 12.0 | 28.0 | 0.0 | 36.0 | 0.0 | 100.0 |
| Chandrapur | 43.8 | 2.3 | 0.0 | 0.0 | 53.8 | 0.0 | 100.0 |
| Yavatmal | 22.2 | 44.4 | 16.7 | 0.0 | 16.7 | 0.0 | 100.0 |
| Nanded | 28.2 | 58.9 | 0.0 | 1.0 | 11.9 | 0.0 | 100.0 |
| Hingoli | 18.4 | 75.7 | 0.0 | 0.0 | 5.8 | 0.0 | 100.0 |
| Parbhani | 20.8 | 62.5 | 0.0 | 0.0 | 16.7 | 0.0 | 100.0 |
| Jalna | 22.9 | 70.5 | 0.0 | 1.0 | 5.7 | 0.0 | 100.0 |
| Aurangabad | 5.1 | 61.5 | 0.0 | 7.7 | 25.6 | 0.0 | 100.0 |
| Nashik | 15.9 | 77.9 | 0.2 | 1.2 | 4.5 | 0.4 | 100.0 |
| Thane | 22.7 | 56.4 | 10.2 | 4.0 | 6.4 | 0.3 | 100.0 |
| Mumbai (Sub.) | 20.6 | 60.0 | 5.4 | 12.4 | 1.1 | 0.6 | 100.0 |
| Mumbai | 29.2 | 32.5 | 12.0 | 17.4 | 7.1 | 1.8 | 100.0 |
| Raigarh | 28.0 | 64.5 | 1.9 | 1.9 | 3.7 | 0.0 | 100.0 |
| Pune | 10.0 | 40.0 | 13.3 | 2.5 | 34.2 | 0.0 | 100.0 |
| Ahmadnagar | 41.9 | 11.6 | 0.0 | 0.0 | 45.3 | 1.2 | 100.0 |
| Bid | 22.5 | 11.6 | 0.0 | 0.7 | 65.2 | 0.0 | 100.0 |
| Latur | 36.6 | 13.4 | 0.0 | 1.5 | 48.5 | 0.0 | 100.0 |
| Osmanabad | 30.7 | 24.6 | 0.6 | 0.0 | 43.6 | 0.6 | 100.0 |
| Solapur | 26.4 | 36.2 | 0.0 | 0.0 | 37.4 | 0.0 | 100.0 |
| Satara | 5.6 | 4.5 | 0.0 | 1.1 | 88.7 | 0.0 | 100.0 |
| Ratnagiri | 9.2 | 59.7 | 0.7 | 10.2 | 20.3 | 0.0 | 100.0 |
| Sindhudurg | 19.8 | 26.0 | 3.1 | 0.0 | 50.4 | 0.8 | 100.0 |
| Kolhapur | 20.1 | 8.4 | 2.1 | 0.8 | 68.2 | 0.4 | 100.0 |
| Sangli | 15.3 | 16.3 | 0.0 | 1.0 | 66.0 | 1.4 | 100.0 |
| Total | 21.2 | 49.8 | 4.0 | 3.6 | 20.9 | 0.6 | 100.0 |
| Non-OBC | | | | | | | |
| Nandurbar | 11.0 | 80.5 | 0.0 | 0.0 | 7.3 | 1.2 | 100.0 |
| Dhule | 17.2 | 74.3 | 0.0 | 1.7 | 6.6 | 0.3 | 100.0 |
| Jalgaon | 23.7 | 67.9 | 0.4 | 1.0 | 7.0 | 0.0 | 100.0 |
| Buldhana | 18.8 | 72.9 | 0.0 | 0.0 | 8.3 | 0.0 | 100.0 |
| Akola | 14.1 | 79.4 | 2.8 | 0.0 | 3.7 | 0.0 | 100.0 |
| Washim | 18.1 | 80.8 | 0.0 | 0.3 | 0.3 | 0.3 | 100.0 |
| Amravati | 20.1 | 66.3 | 6.2 | 0.0 | 7.4 | 0.0 | 100.0 |
| Wardha | 18.7 | 43.3 | 7.6 | 0.7 | 29.8 | 0.0 | 100.0 |
| Nagpur | 18.8 | 37.3 | 12.7 | 2.7 | 28.5 | 0.0 | 100.0 |
| Bhandara | 10.5 | 10.2 | 3.0 | 1.1 | 75.2 | 0.0 | 100.0 |
| Gondiya | 14.0 | 3.3 | 58.4 | 0.5 | 23.8 | 0.0 | 100.0 |

Table 9.3: Medium of last education degree for OBC and non-OBC (age-group seven years and above) (Cont..)

| | | | | | | | |
|---------------|-------------|-------------|------------|------------|-------------|------------|--------------|
| Gadchiroli | 12.5 | 10.1 | 7.4 | 1.6 | 67.7 | 0.8 | 100.0 |
| Chandrapur | 23.6 | 22.6 | 21.1 | 3.5 | 29.1 | 0.0 | 100.0 |
| Yavatmal | 17.7 | 58.0 | 8.2 | 1.9 | 14.2 | 0.0 | 100.0 |
| Nanded | 23.3 | 50.3 | 0.0 | 0.2 | 26.0 | 0.2 | 100.0 |
| Hingoli | 22.5 | 60.8 | 0.0 | 3.3 | 13.5 | 0.0 | 100.0 |
| Parbhani | 33.7 | 46.8 | 0.0 | 0.0 | 19.6 | 0.0 | 100.0 |
| Jalna | 30.2 | 36.2 | 1.7 | 0.7 | 31.2 | 0.0 | 100.0 |
| Aurangabad | 24.6 | 48.3 | 0.4 | 0.7 | 26.0 | 0.0 | 100.0 |
| Nashik | 20.8 | 67.9 | 0.2 | 0.4 | 10.4 | 0.4 | 100.0 |
| Thane | 19.9 | 50.2 | 7.4 | 10.2 | 11.3 | 1.0 | 100.0 |
| Mumbai (Sub.) | 21.0 | 50.5 | 10.7 | 13.8 | 2.9 | 1.2 | 100.0 |
| Mumbai | 22.4 | 48.5 | 9.9 | 13.5 | 4.7 | 0.9 | 100.0 |
| Raigarh | 14.1 | 73.7 | 0.0 | 4.2 | 8.0 | 0.0 | 100.0 |
| Pune | 21.8 | 27.3 | 6.5 | 2.8 | 41.0 | 0.7 | 100.0 |
| Ahmadnagar | 24.1 | 14.7 | 0.9 | 0.4 | 59.8 | 0.0 | 100.0 |
| Bid | 20.9 | 24.7 | 0.0 | 0.0 | 54.4 | 0.0 | 100.0 |
| Latur | 30.8 | 9.4 | 0.0 | 0.0 | 59.8 | 0.0 | 100.0 |
| Osmanabad | 23.8 | 31.0 | 0.8 | 0.0 | 44.4 | 0.0 | 100.0 |
| Solapur | 26.6 | 41.0 | 0.8 | 0.4 | 31.3 | 0.0 | 100.0 |
| Satara | 16.7 | 12.1 | 0.0 | 4.5 | 65.2 | 1.5 | 100.0 |
| Sindhudurg | 9.4 | 33.7 | 0.0 | 6.1 | 49.2 | 1.7 | 100.0 |
| Kolhapur | 24.2 | 14.2 | 0.0 | 0.0 | 61.7 | 0.0 | 100.0 |
| Sangli | 22.7 | 18.2 | 0.0 | 0.0 | 56.8 | 2.3 | 100.0 |
| Total | 21.0 | 48.1 | 5.4 | 4.3 | 20.8 | 0.4 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.4: Activity status of OBC and non-OBC Muslims in Maharashtra (all ages).

| Activity status | OBC | | | Non-OBC | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| | Male | Female | Total | Male | Female | Total |
| A. Slef-employed | 16.0 | 2.0 | 9.1 | 12.2 | 2.3 | 7.4 |
| 1. Own account worker | 14.5 | 1.9 | 8.3 | 10.6 | 2.0 | 6.4 |
| 2. Employer | 0.7 | 0.1 | 0.4 | 0.9 | 0.2 | 0.5 |
| 3. Working as helper in household enterprise | 0.9 | 0.1 | 0.5 | 0.6 | 0.2 | 0.4 |
| B. Regular salried/wage employee | 16.6 | 3.0 | 9.9 | 17.8 | 3.0 | 10.6 |
| C. Cauial wage labour | 14.5 | 4.2 | 9.4 | 16.1 | 5.1 | 10.7 |
| 1. In public works | 2.5 | 0.6 | 1.6 | 2.9 | 0.9 | 2.0 |
| 2. In other types of work | 12.0 | 3.6 | 7.8 | 13.1 | 4.1 | 8.7 |
| D. Did not work due to some reasons but in labour force | 3.3 | 3.4 | 3.4 | 3.3 | 4.1 | 3.7 |
| 1. Did not work due to – sickness | 2.2 | 1.5 | 1.8 | 2.1 | 1.1 | 1.6 |
| 2. Did not work due to -other reasons | 1.0 | 2.0 | 1.5 | 1.1 | 2.9 | 2.0 |
| 3. Salaried job- not worked due to sickness | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| 4. Salaried job- not worked due to other reasons | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| E. Unemployed | 5.4 | 3.5 | 4.4 | 6.7 | 4.4 | 5.6 |
| 1. Do not work but was seeking work | 3.3 | 2.6 | 3.0 | 4.0 | 3.8 | 3.9 |
| 2. Does not seek but was available for work | 2.1 | 0.9 | 1.5 | 2.7 | 0.6 | 1.7 |
| F. Not in labour force | 44.3 | 83.8 | 63.7 | 44.0 | 81.1 | 62.1 |
| 1. Attending educational institution | 32.3 | 31.2 | 31.8 | 31.4 | 29.9 | 30.7 |
| 2. Attending domestic duties only | 0.5 | 37.5 | 18.8 | 0.7 | 37.8 | 18.8 |
| 3. Attending domestic duties and was also engaged in free work | 0.1 | 2.5 | 1.3 | 0.1 | 1.6 | 0.8 |
| 4. Rentiers, pensioners, remittance recipients, etc | 0.3 | 0.0 | 0.1 | 0.2 | 0.1 | 0.1 |
| 5. Not able to work due to disability | 0.5 | 0.4 | 0.5 | 0.4 | 0.2 | 0.3 |
| 6. Beggars, prostitutes | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 |
| 7. others | 10.5 | 12.0 | 11.2 | 11.2 | 11.4 | 11.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.5: Activity status of OBC and non-OBC Muslims in Maharashtra for the age-group 15-65 years.

| Activity status | OBC | | | Non-OBC | | |
|--|-------|--------|-------|---------|--------|-------|
| | Male | Female | Total | Male | Female | Total |
| A. Self-employed | 24.7 | 3.1 | 14.2 | 18.8 | 3.5 | 11.3 |
| 1. Own account worker | 22.4 | 3.0 | 12.9 | 16.5 | 3.0 | 9.9 |
| 2. Employer | 1.1 | 0.1 | 0.6 | 1.4 | 0.3 | 0.8 |
| 3. Working as helper in household enterprise | 1.2 | 0.1 | 0.7 | 0.9 | 0.3 | 0.6 |
| B. Regular salaried/wage employee | 26.0 | 4.8 | 15.7 | 27.8 | 4.6 | 16.5 |
| C. Casual wage labour | 22.6 | 6.6 | 14.8 | 25.2 | 7.7 | 16.6 |
| 1. In public works | 4.0 | 1.0 | 2.5 | 4.7 | 1.5 | 3.1 |
| 2. In other types of work | 18.6 | 5.6 | 12.2 | 20.5 | 6.3 | 13.5 |
| D. Did not work due to some reasons but in labour force | 3.8 | 3.7 | 3.8 | 3.9 | 4.8 | 4.3 |
| 1. Did not work due to – sickness | 2.4 | 1.1 | 1.8 | 2.5 | 1.0 | 1.7 |
| 2. Did not work due to -other reasons | 1.4 | 2.6 | 2.0 | 1.3 | 3.8 | 2.5 |
| 3. Salaried job- not worked due to sickness | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| 4. Salaried job- not worked due to other reasons | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| E. Unemployed | 7.1 | 5.0 | 6.1 | 9.0 | 6.0 | 7.6 |
| 1. Do not work but was seeking work | 4.1 | 3.7 | 3.9 | 5.2 | 5.2 | 5.2 |
| 2. Does not seek but was available for work | 2.9 | 1.3 | 2.1 | 3.8 | 0.8 | 2.3 |
| F. Not in labour force | 15.8 | 76.7 | 45.5 | 15.3 | 73.3 | 43.6 |
| 1. Attending educational institution | 12.7 | 10.2 | 11.5 | 12.4 | 9.6 | 11.0 |
| 2. Attending domestic duties only | 0.8 | 59.6 | 29.5 | 1.1 | 58.6 | 29.2 |
| 3. Attending domestic duties and was also engaged in free work | 0.1 | 3.8 | 1.9 | 0.1 | 2.3 | 1.2 |
| 4. Rentiers, pensioners, remittance recipients, etc | 0.3 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 |
| 5. Not able to work due to disability | 0.7 | 0.4 | 0.6 | 0.5 | 0.2 | 0.4 |
| 6. Beggars, prostitutes | 0.1 | 0.2 | 0.1 | 0.0 | 0.1 | 0.1 |
| 7. others | 1.1 | 2.5 | 1.8 | 1.0 | 2.3 | 1.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.6: Activity status of OBC and non-OBC Muslims in Maharashtra for all age-groups.

| Activity status | OBC | | | Non-OBC | | |
|--|-------|--------|-------|---------|--------|-------|
| | Male | Female | Total | Male | Female | Total |
| A. Self-employed | 28.8 | 12.4 | 25.2 | 21.7 | 12.4 | 19.4 |
| 1. Own account worker | 26.0 | 11.7 | 22.8 | 19.0 | 10.4 | 16.9 |
| 2. Employer | 1.3 | 0.3 | 1.1 | 1.6 | 0.9 | 1.4 |
| 3. Working as helper in household enterprise | 1.5 | 0.3 | 1.3 | 1.2 | 1.1 | 1.1 |
| B. Regular salaried/wage employee | 29.8 | 18.7 | 27.3 | 31.8 | 15.8 | 28.0 |
| C. Casual wage labour | 26.0 | 26.1 | 26.0 | 28.7 | 26.8 | 28.2 |
| 1. In public works | 4.5 | 4.0 | 4.4 | 5.3 | 4.9 | 5.2 |
| 2. In other types of work | 21.5 | 22.1 | 21.6 | 23.4 | 21.9 | 23.0 |
| D. Did not work due to some reasons but in labour force | 5.9 | 21.2 | 9.2 | 5.9 | 21.6 | 9.7 |
| 1. Did not work due to – sickness | 4.0 | 9.1 | 5.1 | 3.7 | 6.1 | 4.3 |
| 2. Did not work due to -other reasons | 1.8 | 12.1 | 4.1 | 2.0 | 15.5 | 5.3 |
| 3. Salaried job- not worked due to sickness | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 |
| 4. Salaried job- not worked due to other reasons | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| E. Unemployed | 9.6 | 21.7 | 12.3 | 11.9 | 23.4 | 14.7 |
| 1. Do not work but was seeking work | 5.9 | 16.2 | 8.1 | 7.1 | 20.3 | 10.3 |
| 2. Does not seek but was available for work | 3.7 | 5.5 | 4.1 | 4.9 | 3.1 | 4.4 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.7: Major types of work pursued by OBC and non-OBC Muslims in the age-group 15-65 years (percentage to total population in the age-group of respective category).

| Type of work/activity | OBC | | | Non-OBC | | |
|---|-------|-------|-------|---------|-------|-------|
| | Urban | Rural | Total | Urban | Rural | Total |
| Advocate | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Agents | 0.3 | 0.2 | 0.3 | 0.2 | 0.1 | 0.2 |
| Bag making | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 |
| Baker | 0.2 | 0.1 | 0.1 | 0.2 | 0.0 | 0.1 |
| Call centre & BPO employee | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Carpenter | 0.1 | 0.1 | 0.1 | 0.3 | 0.1 | 0.2 |
| Carpet making | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 |
| Clerk/ Supervisor | 0.4 | 0.3 | 0.3 | 0.6 | 0.4 | 0.5 |
| Cloth weaving - handloom/power-loom | 6.6 | 0.0 | 4.3 | 1.9 | 0.1 | 1.3 |
| Computer programmer | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 |
| Drivers taxi/ rickshaw (own vehicle) | 0.2 | 0.2 | 0.2 | 0.5 | 0.1 | 0.4 |
| Engineers | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Event managers | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Fabrication (grill & shutter work) | 0.2 | 0.4 | 0.3 | 0.3 | 0.1 | 0.3 |
| Farming | 0.1 | 3.1 | 1.1 | 0.0 | 2.4 | 0.8 |
| Giving own vehicles/ shops/ flats on rent | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 |
| Goatry | 0.2 | 0.1 | 0.2 | 0.1 | 0.0 | 0.1 |
| Hawkers | 2.7 | 2.0 | 2.5 | 1.6 | 0.9 | 1.4 |
| Hotel Owner | 0.5 | 0.3 | 0.4 | 0.3 | 0.3 | 0.3 |
| Hotel workers/manager | 0.6 | 0.4 | 0.5 | 0.8 | 0.6 | 0.7 |
| Manual worker (other than non-specified in the table) | 6.9 | 13.7 | 9.2 | 10.2 | 10.9 | 10.4 |
| Masala making etc (household industry) | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Masonry/painter | 0.8 | 0.7 | 0.7 | 0.9 | 0.3 | 0.7 |
| Mechanic | 1.1 | 1.2 | 1.1 | 1.5 | 0.3 | 1.1 |
| Nurse | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 |
| Poultry | 1.1 | 0.1 | 0.7 | 0.1 | 0.0 | 0.1 |
| Primary school teacher | 0.3 | 0.1 | 0.2 | 0.0 | 0.2 | 0.1 |
| Religious service | 0.0 | 0.0 | 0.0 | 0.1 | 0.2 | 0.1 |
| Scrap- dealers | 0.4 | 0.0 | 0.2 | 0.5 | 0.3 | 0.4 |
| Secondary school teacher | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Shoe making | 0.3 | 0.0 | 0.2 | 0.2 | 0.0 | 0.2 |
| Shop- general | 1.8 | 1.4 | 1.7 | 1.2 | 1.6 | 1.3 |
| Student plus working | 0.0 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 |
| Tailoring and embroidery | 2.9 | 1.5 | 2.4 | 2.9 | 1.0 | 2.3 |
| Taxi/ Rickshaw drivers | 3.0 | 2.3 | 2.7 | 4.0 | 2.2 | 3.4 |
| Agricultural Labourer | 0.1 | 5.3 | 1.9 | 0.1 | 9.3 | 3.0 |
| Domestic help | 0.9 | 4.1 | 2.0 | 1.6 | 5.6 | 2.8 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Table 9.8: Percentage distribution of OBC and non-OBC households as per bank account and sources of credit (a house hold multi source possible)

| Bank account/source of credit | Urban | | Rural | |
|----------------------------------|-------|---------|-------|---------|
| | OBC | Non-OBC | OBC | Non-OBC |
| At least one bank account | 65.2 | 73.0 | 34.8 | 27.0 |
| Sources of credit | | | | |
| a. Relatives | 65.9 | 76.9 | 34.1 | 23.1 |
| b. Moneylenders | 55.4 | 73.9 | 44.6 | 26.1 |
| c. Banks and cooperatives | 45.8 | 37.4 | 54.2 | 62.6 |
| d. Credit societies | 37.5 | 62.0 | 62.5 | 38.0 |

Source: TISS sample survey, May-November, 2009 (Shaban 2011).

Chapter - 10

Waqf Board

The history of Waqf in India dates back to the establishment of Muslim rule in the sub-continent. The book *Insha-i-Mehru* written by Aynul Mulk Multani comprises letters written by him. Letter number (16) describes Waqfs of Multan. After the establishment of Delhi Sultanate in 1206 A.D, many Waqfs were created. Separate departments based on Waqfs were established which were under the charge of Prime Minister also known as *Sadrus-Sudoor*.

The Muslim rulers and God fearing rich people in India dedicated enormous movable and immovable properties for achieving the objectives falling under the scheme and concept of Waqf. They appointed *Muttawallis* of good Islamic background with huge fund under their disposal. The *Muttawallis*, therefore, enjoyed unfettered powers under the close eyes of the judges or Islamic courts. The Prime Minister or *Sadrus-Sudoor* was the link between the King and the people. *Qazis* were appointed separately for looking after civil and criminal cases. East India Company issued a *firmaan* in 1772 in which the religious and Personal Laws of Hindus and Muslims were declared sacrosanct. However, the East India Company through Regulation number 19 issued a notification called as Bengal Code. Thereafter Madarsa Code was implemented in 1817 authorizing the Board of Revenue to look after the Waqf affairs. Then the British government implemented Religious Endowment Act in 1863, wherein the administrative functions relating to *Muttawallis*, trustees and local committees were subject to this Act. *Qazis* Act was enacted in 1864 whereby *Qazis* and *Pandits* were authorized to decide the cases of their communities based on religious laws and this Act came into existence after the Regulation 12 of 1793 was revoked.

After the revolt of 1857, the British rulers confiscated a number of Waqf properties which were, however, transferred to the trusts after Religious Endowment Act of 1863 was passed. Local Committees were appointed for the maintenance of Waqf and judiciary was empowered to look into the dispute, if any. The British Government enacted the Charitable Act in 1890 which was supposed to look after the education of poor people, medical facilities and other affairs of public interest. In 1894, the then British rulers implemented Islamic law. To overcome the contradictory judgments, Waqf was included in the jurisdiction of civil procedure court. *Musalman Waqf Validity Act* was passed in 1913 but the privy council did not approve its implementation with retrospective effect. However this Act was implemented in 1930. The work of Waqfs went on increasing. *Muttawallis* were expected to submit all the information about income expenditures, recovery, rent and annual budget etc. But this increased the work of civil courts. It forced Nizam, the erstwhile king of Hyderabad to establish a separate department for the administration of Waqfs and the registration of Waqf properties was allotted to the Director of religious affairs. The uniqueness of this regulation was that the monitoring of Hindu and Muslim charitable properties was done on secular basis. The guidelines of the regulation also contained necessary guidelines to recover and restore the possession of Waqf property. The regulation was given the status of civil court but the government. of Andhra Pradesh abolished this regulation and then came the approved Act of Central Government known as *Waqf Act 1954*.

There are certain terms related to Waqf that need to be explained for clear understanding of Waqf and its functioning;

Waqif: It means any person who dedicates his or her properties for the welfare of the Muslims. As per Waqf Act 1954, the Waqfs are categorized as:

- a) *Waqf by user*: Where any piece of land or portion of building which has been used continuously for any religious or pious purpose and the owner has no objection to its continuance.
- b) *Mashrutul Khidmat*: It is a public Waqf where the Waqif has devoted the property for the general benefit of Muslim community. It is conditional to service.
- c) *Waqf Alal-Aulad*: It is that unique feature of Islamic law where property is declared as Waqf for the welfare of Waqif's own family or his children.
- d) *Mutawalli*: S/he is a person appointed either verbally or under any deed or instrument by which a Waqf has been created or by any competent authority to be the Mutawalli of a Waqf. He is a manager.
- e) *Naib Mutawalli*: Appointed by Mutawalli, Naib Mutawalli includes Khadim, Mujawar, Sajjada Nasheen, Ameen or such other persons entrusted with the task of performing the duties of a Mutawalli.
- f) *Waqf deed*: Any deed or instrument by which a Waqf has been created and includes any valid subsequent deed or instrument by which any term of the original dedication has been modified.
- g) *Mujawar*: Caretaker of a Dargah.
- h) *Waqf fund*: It means a fund formed under sub section of section 77 of the Act.

This chapter, after providing an overview of the possible role of Waqfs in the development of the Muslim community in the state, discusses the problems, Waqf institutions and properties in the state are facing. A sizeable proportion of Waqf properties is encroached by individuals and public institutions. The chapter also attempts to take stock of the same.

10.1 Importance of Waqf for the upliftment of the Muslim community

Renowned politicians, well wishers of the community and Muslim intellectuals have often been expressing their views that if proper use of Waqf properties is made and the properties are honestly managed, it can help uplifting a large section of the deprived Muslim community. But unfortunately due to mismanagement and misappropriation on a large scale, it has been observed that every year the process of encroachment and illegal sale of Waqf Properties has been rising. There is a need of strict control on land grabbing mafia and better use of Waqf property. Reforms are also inevitable to protect the Waqf property as people complain about the malpractices by the employees of the Board, Politicians, influential persons and the Government officials.

10.2 Directives of the Late Mrs Indira Gandhi about functioning of Waqf

The late Prime Minister, Mrs. Indira Gandhi, in a letter dated 26th March 1976 called upon the State Governments to ensure that the Waqf should be properly maintained and administered by the State Waqf Boards as per the Waqf Act, 1954. She had called upon the Waqf Boards to start legal proceedings against the concerned State Government Departments and to settle the issues on priority in respect of the payment of rent and vacation of encroachments.

Mrs Indira Gandhi has made three concrete suggestions for quick settlement of such cases:

1. Where feasible, the Waqf property should be vacated and handed over to the Waqf concerned.
2. Where costly buildings have been put up on the Waqf land and their vacation is not feasible, the State Government may enter into permanent leases with Waqf Board, after paying to the Board the market value of land.
3. As an alternative, the State Government may arrange to make over the fair market value of the lands to the Board, which will relinquish their rights over the lands, if in their direct management, or obtain from the Mutawallis concerned with their consent the necessary Deed of Relinquishments.

In spite of her keen interest and insistence, nothing concrete could be achieved. The financial position of the Waqf Boards is still unsound. To improve the working and financial resources of the Waqf, efforts should be made and necessary steps need to be taken so as to help the Muslim community to derive income from the Waqf property for development and social advancement of the community.

10.3 Marathwada

Aurangabad is the Revenue Division of Marathwada. It now covers eight districts viz. Aurangabad, Nanded, Parbhani, Beed, Hingoli, Jalna, Osmanabad and Latur. Till 1960 these districts were a part of Hyderabad State but in 1960 were included in Maharashtra State. In the erstwhile Nizam State, there was a department of Religious Affairs which used to take care of unorganized waqf properties. However since 1940, this department became non-functional. In 1948 the Nizam State was merged into the Union of India resulting in substantial loss of ownership of resources. They lost their landed property including the Lands of Madad Mash (support) and Mashrutul Khidmat (land linked to service). Even the Mutawallis could not retain the possession of their lands. Partition of the country also created unhealthy situation which compelled the Muslims to migrate and as such lose the possession of the land. In 1954, the Waqf Act was passed and the first Waqf Board was established in 1955. Due to callous attitude of the officials of Waqf Board, the atmosphere of fear of life and distrust prevailed and many Jagirdars and Zamindars lost their lands and many were killed. Many Muslim land owners left their homes and migrated to other villages and started hunting to find alternate sources to survive. The Waqf Board of Marathwada region has been functioning since March 1960. To regularize the activities associated with the "Waqf" institution, the Waqf Act of 1954 was enacted but to have effective control, supervision and management, amendments were made in it in 1959, 1964, 1969, 1984 and 1995. The details of Waqf institution in Marathwada region are as presented in table Table 10.1. In this context, it is important to note that all the tables have been constituted on the basis of information collected from Maharashtra State Board of Waqfs, hence, source of information has not been mentioned in the tables of this chapter.

Table 10.1: Waqf institutions in Marathwada region.

| Sr. No. | Description of the Property | Number |
|---------|-----------------------------|---------------|
| 1. | Mosques | 2,905 |
| 2. | Dargahs | 2,711 |
| 3. | Idgahs | 483 |
| 4. | Chillahs | 2,622 |
| 5. | Ashoorkhanas | 1,682 |
| 6. | Graveyards | 3,815 |
| 7. | Maqbaras | 916 |
| 8. | Others | 240 |
| | Total | 15,374 |

Note: The above properties are under the supervision of the Marathwada Waqf Board, Aurangabad as recorded in the publication of Government Gazette in 1973-74.

The former Government of Hyderabad had granted agricultural lands for the maintenance of the above Waqf Institutions, conditional (Mashrutul Khidmat) service Inami lands. Today, a large proportion of service Inami lands are under the illegal possession and encroachments by the Government as well as private persons. By auction, lands are also given on Eksala laoni through the Tahsil office.

The enactment and implementation of Abolition of Zamindari Act of 1955 had devastating effect throughout the Marathwada Region. The Act passed by the then Hyderabad Government had devastating impact on Muslims as it made them landless and jobless.

The attachment of inami lands being put on one year "Loani" through open auction has failed to add reasonable income. Even the same cultivators were getting the same lands every year. The amount is very meager and the auction is conducted without the knowledge of the Waqf Board, Aurangabad. The Government of Maharashtra had issued a letter dated 16-7-98 for handing over service Inami lands attached by the Govt. to Marathwada Waqf Board, Aurangabad for better augmentation of income by way of open auction of loani- through Waqf Board, but the local authorities did not respond to the above mentioned Government letter and this had resulted into huge losses to the Waqf Institutions. This needs the Government intervention and fresh directions to local authorities.

The Govt. of Maharashtra has issued an order dated 8-5-2000 to all the Collectors of Marathwada Region for remitting of land acquisition amount to the Marathwada Waqf Board. Towards land acquisition, it is essential that the State Govt. and Divisional Commissioner direct the subordinate authorities to expeditiously transfer the amount to Marathwada Waqf Board. In fact, at many places, the Municipal Corporations Municipal Councils and CIDCO have acquired the Waqf Properties without obtaining the NOC from the Waqf Board. The payments in this behalf are overdue.

After the enactment of the Central Waqf Act 1954 the then Hyderabad Govt. formulated a Waqf Board in 1955. This Board had its jurisdiction throughout the State including Marathwada Region. After the reorganization of States on linguistic basis in 1956, the Waqf matters relating to Marathwada were supervised by a Regional Waqf Committee which continued to function till Feb 1960 when the Maharashtra Govt. formulated a Waqf Board for the implementation of Waqf Act 1954 for Marathwada. The Board was then called Marathwada Waqf Board with its Headquarters at Aurangabad.

Accordingly the Waqf Board in Marathwada Region had been functioning since 1960 and continued to function till 6th March 1979. However, due to various complaints, the Government of Maharashtra superseded the Waqf Board and the Divisional Commissioner, Aurangabad Division, was appointed as Administrator. This state of affairs continued till 9th November 1984.

The Waqf Board in accordance with the provision of the Waqf Act established District Waqf Committees in every district and these Committees were headed by the District Chairman and members by nomination under sections 10 and 11 of the Waqf Act. There was also a Secretary to the Board who was normally taken on deputation from the cadre of Dy. Collector or Tahsildar from the Revenue Department. The Secretary exercised administrative control over the administrative machinery of the Board and implemented the decision taken by the Board. The Secretary was assisted by the staff at the Headquarters and also at the Districts the staff was appointed as per the provisions comprised in (9) and (10) of the Marathwada Waqf Rules 1961. The Waqf Act 1954 was, therefore, applicable to the Muslim Institutions only in Marathwada Region and also to the Rajura and Manikgarh under the District of Chandrapur. As per the Committee Report, over 60% of Waqf Land is under encroachment in Marathwada alone.

10.4 Land acquisition and the amount to be recovered from the Government of Maharashtra

In many cases, the State Govt. has not transferred land compensation amount of Waqf properties to the Maharashtra State Waqf Board of Aurangabad. District wise break up in this regard is as follows:

| | | |
|----|------------|----------------------|
| 1. | Aurangabad | Rs. 9,73,516 |
| 2. | Jalna | Rs. 2,32,079 |
| 3. | Parbhani | Rs. 8,62,883 |
| 4. | Nanded | Rs. 7,94,074 |
| 5. | Beed | Rs. 17,94,88 |
| 6. | Osmanabad | Rs. 20,7374 |
| 7. | Latur | Rs. 2,65,490 |
| | Total : | <u>Rs. 69,67,674</u> |

The amount of compensation for land acquisitions as per today's market value may be much more than what is mentioned above. The *Loani* amount is pending with the Tahsil offices that also will have to be transferred to the Maharashtra State Waqf Boards, Aurangabad. District-wise break up of this is given below:

| | |
|---------------|------------------------|
| 1. Aurangabad | Rs. 3,76,785 |
| 2. Jalna | Rs. 1,56,000 |
| 3. Parbhani | Rs. 10,412 |
| 4. Nanded | Rs. 94,943 |
| 5. Beed | Rs. 1,86,985 |
| 6. Osmanabad | Rs. 1,87,657 |
| 7. Latur | Rs. 3170 |
| 8. Osmanabad | Rs. 1,58,661 |
| Total: | <u>Rs. 11,71,613/-</u> |

10.5 Properties developed by the Waqf Board

Prime properties of the Board are located in the cities which can be developed to improve the ambience but due to illegal occupations and litigation the properties could not be utilized for development. Since the inception of the Waqf Board, only the following four properties have been developed.

1. City Chowk Shopping Complex, Aurangabad – 1975
2. Shopping Complex, Azamganj – 1983
3. Turabul Haque Colony, Parbhani – 1985
4. Shopping Complex at Nilanga (Osmanabad) – 1998

The Waqf Board has precious properties and many new valuable properties can be added to the existing inventory. The process of development can be initiated once the funds are made available by liberal grants from the state government or release of outstanding rental dues by the government departments and various institutions. This work is recommended to be given priority consideration.

10.6. Waqf properties and illegal possession

Apart from the encroachment of Waqf properties by the government, semi-government departments, and Local Bodies, the landed properties and open spaces which have assumed the status of prime lands are also in illegal possession of individuals, specially builders, politicians and other influential persons. At many places, fertile lands of Waqfs have been grabbed depriving the Waqf Board of valuable income to be utilized for the Office Administration and to implement the “Will” of the Waqif.

The Marathwada region has been under the reign of Muslim rulers and the nobility, and God-fearing people from time to time have donated their properties for the good of the people forming part of the Waqf Endowments controlled under the Waqf Act 1954. In 1948 Hyderabad State known as Nizam State was merged with the Indian Union. During the disturbances that followed numerous Waqf properties have been misappropriated by the influential people and land-grabbers. These properties are still identifiable. Several Muslim groups and delegations, who came to meet the Study Group expressed their commitment to the restitution of this asset to the Waqf Board for helping out the poor and needy.

The Study Group has made strenuous efforts to collect details of the Waqf properties under illegal occupation. The status of the properties can be seen in a condensed form given in Table 10.2.

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division

| Sr. No | Name of the Waqf | Name of the office which has encroached | Action taken so far | Action proposed at Collectors level | Remarks |
|-------------------|--------------------------------|---|---|--|---|
| Aurangabad | | | | | |
| 1 | Sarai Fardapur | Gram Panchayat and Education Society through Panchayat Samiti | Collectors were supplied list vide letter No WKF / Enq / 5939 to 5953 /87 Dt 16.11.87 and issued notices under section 54 of Waqf Act, 1995 | Settlement of dispute between Maharashtra State Board of Waqfs and Gram Panchayat and Panchayat Samiti | The Sarai Fardapur was with Waqf Board earlier. There are Government circulars that all sarais with the Government will be Waqf and will have to be handed over to the Board. |
| 2 | Sarai Ajanta | Gram Panchayat | Commissioner Aurangabad letter No 87/ADCOM/ Waqf/ ENQ dt 06.05.88 | ,--/-- | |
| 3 | Sarai Khuldabad Alamgeer Sarai | Police Station Khuldabad | Letter issued to all Colelectors vide No Waqf Enq / 36-51/89 dt 3.1.89, 10.11.89 and 26.4.91 | ,--/-- | |
| 4 | Ashoor Khana Qasab Kheda | Gram Panchayat | ,--/-- | ,--/-- | |
| 5 | Masjid Pachod | Gram Panchayat | ,--/-- | Land Acquisition | Gram Panchayat Pachod have encroached 1 A. 24 G land |
| 6 | Masjid Warud BK | Gram Panchayat | ,--/-- | ,--/-- | Sr No 789 belonging to Masjid Wadid BK Waqf land Gram Panchayat encroached 25x15 fts |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|----|-----------------------------------|--|---|--|---|
| 7 | Dr Peer Kalyan | Municipal Corporation | ,--/-- | Settle the dispute between Board and Municipal Corporation | Municipal Corporation has encroached 1 Acre land out side of Jafar gate |
| 8 | Jama Masjid | Municipal Corporation and State Government | ,--/-- | ,--/-- | Aam Khas Maidan was Waqf property belonging to Jama Masjid |
| 9 | Masjid Moti Awghad Paithan | Municipal Council Paithan | ,--/-- | ,--/-- | Municipal Council Paithan has encroached 1 acre open space |
| 10 | Masjid Daulatabad Darwaza Paithan | Municipal Council Paithan | ,--/-- | | M C Paithan |
| 11 | Sarai Harsool | State Government for Central Jail | Referred to the Collector and Home Department authorities | Notice issued to Supt. Central Jail Aurangabad | |
| 12 | Kali Masjid Begumpura | Archological Department | Referred to the Collector | | Under possession MSEB in the year 1995 |
| 13 | Dargah Chandni Chabutra | Social Forestry Department | Referred to the Collector | | |
| 14 | Shahi Masjid | Government College | Referred to the Collector | | |
| 15 | Dargah Sikandar Shah Wali | Municipal Council and others | Issued Notice under section 54 of Waqf Act 1995 | | |
| 16 | Gyard Qutubpura | PES College | Issue Notice u/s 54 | | |
| 17 | Gyard Bagh E Munam Khuldabad | Municipal Council and others | Referred to the Collector | | |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|--------------|---|--------------------------|---|--|---|
| 18 | Majid Ellora | Gram Panchayat | Referred to the Collector | | |
| Jalna | | | | | |
| 1 | Dargah Dhopteshwar | Z P Jalna | Collector Jalna has discussed this issued with concerned officials | | S No 2 belonging to Dargah Dhopteshwar Service inam land Z.P. Jalna has enroached 22 Gunthas |
| 2 | ,--/-- | Gram Panchayat | ,--/-- | | -- |
| 3 | Jama Masjid Ambad | Municipal Council, Ambad | ,--/-- | | Municipal Council Ambad has occupied 100x50 fts area open space of Masjid and constructed shops |
| 4 | Masjid Sawargaon | Gram Panchayat | ,--/-- | | S No 522 Gram Panchayat enroached the area of 20x15 fts |
| 5 | Dargah Haz Syed Jamullah Shah Saheb Estate Quaderabad | M S R T C Corporation | ,--/-- | | 100x100 fts app Area enroached by MSRTC for old bus stand |
| 6 | Garib Shah Bazar Estate Quaderabad | Municipal Council, Jalna | ,--/-- | | Municipal Council has enroached 500x200 fts for construction of approached road. |
| 7 | Estate Quaderabad | Municipal Council Jalna, | ,--/-- | | 9750 Sq. Mtrs has been enroached by Municipal Council Jalna |
| 8 | G Yard Dade Hayat | S R P Jalna | Issued notice under section 54 and has passed order. The concerned approached in the Tribunal and Tribunal also | | S R P enroached approximately 5 hectare |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| Sr.No. | Name of Waqf | Name of the office which has encroached | Action taken so far | Action proposed at collectors level | Remarks |
|---------------------|--|---|--|-------------------------------------|--|
| rejected the appeal | | | | | |
| Parbhani | | | | | |
| 1 | Grave yard Akhwand Miyan | Municipal Council | Notice issued under 54; matter pending at Tribunal | | Municipal Council Parbhani has encroached Grave yard Akhand Miyan Land Area approx (12,400) sq. feet |
| 2 | G.Y. Mali Base | Municipal Council | Letter issued to the collector on 10-11-89 and 26-4-91 | | Municipal Council has constructed Road on Grave yard Land area 25,932 sq. feet |
| 3 | G. yard Ganga khed | Municipal Council | Notice issued U/S 54 | | Municipal council Ganga khed |
| 4 | Dargah Chand Shah wali Kalamnuri | Municipal Council | Notice issued U/S 54 | | S No.-115A/5A33 G belonging to Chand Shah wali has been encroached by Municipal Council Kalamnuri. |
| Naded | | | | | |
| 1 | D Kamaldat Shah and Masjid Ek Khana S No 1 | Municipal Council, Nanded | Detailed note supplied to Collector, letter issued to Collector on 10.11.89, 26,4.91 | | Dispute between Waqf Board and M.C. Nanded is pending with the Collector |
| 2 | G Yard light house | M S E B Nanded | ,--/-- | ,--/-- | Area of G yard is under occupation of MSEB since long and case is with Collector |
| 3 | Ashoorkhana takiya Imam Arab Galli | M C Nanded | ,--/-- | ,--/-- | Area of 65x75 is in possession of M C Nanded which is running a hospital |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|----|--------------------------------------|--------------------------|--------|--------|---|
| 4 | Ashoorkhana Vazirabad | Hndu religious Committee | ,--/-- | ,--/-- | Ashoorkhana Vazirabad is entered in Government Gazatte at S No 99. It has been unauthorized registered with Charity Commissioner and constructed a Mandir |
| 5 | G Yard Opp Post office Billoli | M C Billolo | ,--/-- | ,--/-- | The area 20x15 has been occupied by M C Billoli and given on rent to Mr. M A Karim and M A Hannan for Hotel |
| 6 | Ashoorkhana Ratnali Dharmabad | Market Committee | ,--/-- | ,--/-- | S No 195 admeasuring 9 A .17 G has been occupiedby Marked committee Dharmabad |
| 7 | G Yard Kondalwadi Tq Billoli | Market Committee | ,--/-- | ,--/-- | The market committee Kondalwadi has occupied 30 gunthas of G yard |
| 8 | Dargah Syed Sadat Balapur tq Billolo | M C Dharmabad | ,--/-- | ,--/-- | The S No 237 Adm 36 gunthas has been proposed for road construction by M C Dharmabad |
| 9 | Ashoorkhana a Penoor tq Khandhar | Gram Panchayat | ,--/-- | ,--/-- | Gram Panchayat occupied 42x47 fts and constructed Panchayat office |
| 10 | Ashoorkhana Kurla Tq Khandhar | Gram Panchayat | ,--/-- | ,--/-- | Area of 30x10 fts is Under Gram Panchayat |
| 11 | Idgah Degloor | M C Degloor | ,--/-- | ,--/-- | An Area of 112x76 fts has been occupied for water tank by M C Degloor and no compensation has been paid |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|------------------|--|-----------------------|--|--|---|
| 12 | Masjid Ganj Umri Tq Bhokar | M C Degloor | ,--/-- | ,--/-- | M C Umri has occupied 30x25 fts. The case is in the court. |
| 13 | Ashoorkhana Nalsaheb Bodhangaon | Gram Panchayat Bodhan | ,--/-- | ,--/-- | |
| 14 | Masjid Gunj Umri Tq Bhokar | Municipal Council | ,--/-- | Pending in Tahsil Billoli | |
| Osmanabad | | | | | |
| 1 | Dargah Bab Ramzan Shah Nipani Tq Bhoom | Z P Bhoom | Letter issued to Collector on 10-11-89 and 26-4-91 | Case may be settled as per Government instructions immediately | 5 rooms (20x15) has been occupied by Z.P. Osmanabad for running primary school at Nipani |
| 2 | Dargah Abdul Sahab Wasi Tq Bhoom | Gram Panchayat | | | Gram Panchayat Wasi has occupied 40x40 fts for Kondwada |
| 3 | Dargah Mehnti Shah Bhoom | Z.P. Osmanabad | | | Z. P is running primary school at 40x50 fts. Area of the Dargah |
| 4 | Dargah Masarat Bibi and G Yard Ibrahim | Z.P. Osmanabad | | | The area of 1 A. 30 Guntha has been occupied by Z.P. Osmanabad and is running a high school |
| 5 | Masjid Khed Nagar Umerga | Z.P. Osmanabad | | | An area of 30x25 is occupied by Z.P. for high school |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|--------------|------------------------------------|----------------|--|--|--|
| 6 | Dargah Miyan Saheb Muluj Tq Umerga | Z.P. Osmanabad | | | The Z.P. Osmanabad has constructed rest house on an area of 20x25 of the Dargah in S No 2 of Muluj |
| 7 | Ashoorkhana Sarola | Z.P. Osmanabad | | | Z.P. has occupied 50x50 fts area for school |
| Latur | | | | | |
| 1 | Masjid Bhadi | Gram Panchayat | | | Area 15X15 fts. |
| 2 | Ashoorkhan, Bhadi | Gram Panchayat | | | Area 15x18 fts. |
| 3 | G. Yard Bhadi | Gram Panchayat | | | Area 2 Gunthas |
| 4 | G. Yard Bhasnagarq | Gram Panchayat | | | Area 20 x 10 fts. |
| 5 | G. Yard Mawadsa, Limbala Ausa | Gram Panchayat | | | Area 25 x 25 fts. |
| 6 | G. Yard Bhada, Ausa | Gram Panchayat | | | Area 20 x 30 fts. |
| 7 | Dargah Peer Sb., Belhund, Ausa | Gram Panchayat | | | Area 25 x 25 fts. |
| 8 | Nagarkhana Bhada, Ausa | Gram Panchayat | | | Area 20x13fts |
| 9 | Masjid Hasnabad, Nilanga | Gram Panchayat | | | Area 60 x 35 fts. |
| 10 | Ashoorkhana Hasnabad, Nilanga | Gram Panchayat | | | Area 15 x 15 fts. |
| 11 | Chilla Mehboob Subhani, Nidur | Gram Panchayat | | | Area 15 x 75 fts. |
| 12 | Masjjid Sakol, | Gram Panchayat | | | Area 30 x 12 fts. |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | Nilanga | | | | |
|----|--------------------------------------|----------------|--|--|--------------------|
| 13 | Masjid Mangdapur, Manatpur | Gram Panchayat | | | Area 60 x 60 fts. |
| 14 | Ashoorkhana Waqh, Yaygaon, Ahmedpur | Gram Panchayat | | | Area 30 x 12 fts. |
| 15 | Ashoorkhana Chiklipur, Ahmedpur | Gram Panchayat | | | Area 20 x 10 fts. |
| 16 | Ashoorkhana Waghi, Wagholi, Ahmedpur | Gram Panchayat | | | Area 60 x 60 fts. |
| 17 | Masjid Adhya, Ahmedpur | Gram Panchayat | | | Area 10 x 10 fts. |
| 18 | Sarai Mir Ali, Ahmedpur | Gram Panchayat | | | Area 37 x 261 fts. |
| 19 | Masjid Lohara, Udgir | Gram Panchayat | | | Area 10 x 10 fts. |
| 20 | Masjid Gudsur, Udgir | Gram Panchayat | | | Area 15 x 10 fts. |
| 21 | Masjid Loni, Udgir | Gram Panchayat | | | Area 15 x 10 fts. |
| 22 | Masjid Tondar, Udgir | Gram Panchayat | | | Area 20 x 10 fts. |
| 23 | Masjid Naigaon, Udgir | Gram Panchayat | | | Area 9 x 5 fts. |
| 24 | Masjid Here, Udgir | Gram Panchayat | | | Area 20 x 15 fts. |
| 25 | Ashoorkhana Jawadga, Udgir | Gram Panchayat | | | Area 30 x 40 fts. |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|-------------|--|----------------------------------|---|--------|-------------------|
| 26 | G. Yard Shaikhpur, Udgir | Gram Panchayat | | | Area 10 x 80 fts. |
| 27 | G. Yard Sond, Udgir | Gram Panchayat | | | Area 10 x 80 fts. |
| 28 | Idgah Borad, Udgir | Gram Panchayat | | | Area 20 x 10 fts. |
| 29 | Chilla Mir Ali Udgir | M. Council, Udgir | | | Area 36 x 26 ½ |
| 30 | Chilla Maula Ali Mohalla Chakandi, Udgir | M. Council, Udgir | | | Area 36 x 26 ½ |
| Beed | | | | | |
| 1 | Manzoor Manzil Jumerat Bzar, Ambajogai | Educational Department Ambajogai | Official Correspondence have been made with head office | ,--/-- | |
| 2 | Sarai meer Alam and Masjid Chilla Maheboob Suhani, Mabajogai | Zilla Parishad Beed | ,--/-- | ,--/-- | |
| 3 | Masjid and Ashoorkhana Dawargaon Tq. Ambajogai | Gram Panchayat Dawargaon | ,--/-- | ,--/-- | |
| 4 | Masjid Village Badi tq. Ambajogai | Gram Panchayat Badi | ,--/-- | ,--/-- | |
| 5 | Ashurkhana Balapur tq. Ambajogai | Educational Department | ,--/-- | ,--/-- | |
| 6 | Masjid Gevrai Dist Beed | Municipality, Gevrai | ,--/-- | ,--/-- | |

Table 10.2: Waqf land under encroachment and illegal occupation in Marathwada Division (Cont...)

| | | | | | |
|---|---|--|--------|--------|--|
| 7 | Dargah Badshah Miyan and Graveyard Arsha Masla Tq. Gevrai Dist Beed | Under Government Encroachment and constructed as aschool | ,--/-- | ,--/-- | |
| 8 | Ashoorkhane village Bitergaon tq Ambajogai | Gram Panchayat Bitegaon. | ,--/-- | ,--/-- | |
| 9 | Sarai mahebab Beed | Municipality Beed | ,--/-- | ,--/-- | |

A very precise directive on the vacation of these encroachments and restitution of the property to the Maharashtra Waqf Board will go a long way in the resolution of the problems confronting the Waqf Board. Wherever the properties cannot be restored due to the illegal costly construction, adequate compensation is recommended to be paid to the Waqf Board.

10.7 Maharashtra State Board of Waqfs

Maharashtra State Board of Waqf, Aurangabad, is a Statutory Body created by an Act of Parliament i.e. the Waqf Act 1995. The Central Waqf Act 1995 is in force w.e.f. 1-1-1996. Its Board was constituted as per the provision of section 14 of the Waqf Act of 1995 in the year 2002. This was formed through Notification duly issued on 4th Jan 2002 by the Revenue and Forest Department bearing no. Waqf-10/2001/CR-154/1-3. Aurangabad was chosen as its Headquarters. The composition of the State Waqf Board is in accordance with the Notification as follows:-

1. One Chairman / Chairperson;
2. One and not more than two members as the State Govt may find fit to be elected from each electoral college consisting of ;
 - i) Muslim members of parliament from the State or as the case may be.
 - ii) Muslim members of the State legislature.
 - iii) Muslim members of the Bar Council of the State; and
 - iv) Mutawallis of the Waqfs having an annual income of rupees one lakh and above;
 - v) One and not more than two members to be nominated by the State Government representing eminent Muslim Organization.
 - vi) One and not more than two members to be nominated by the State Government, each from a recognized school in Islamic theology.
 - vii) Officers of the State Govt. not below the rank of Dy. Secretary.

3. Election of the members specified in clause(b) of Sub-Section (1) shall be held in accordance with the system of proportional representation by means of a single transferable vote.
4. The number of elected members of the Board shall; at all time be more than the nominated members of the Waqf Board except as provided under sub-section (3Sect).
5. Where there are Shia Waqfs, but no separate Shia board exists at least one of the members from the categories listed in Sub section (1) shall be a Shia Muslim as per the provision of Sec-14 of the Act.
6. The member of the Board shall be appointed by the State Govt. by notification in the Official Gazette.

There are 27539 Waqfs in the State of Maharashtra, out of which 16272 are located in Aurangabad Division.

After the reorganization of the State in 1960, The Marathawada Waqf Board was observed to be having no executive powers and Waqf Board depended solely on Revenue officials. Therefore due to wrong interpretation and implementation of the Waqf Act by the State Government the recovery of Waqf properties became very difficult and resulted into huge losses.

- 1) Inam Abolition Act,
- 2) Hyderabad Tenancy Act
- 3) Ceiling Act Bombay.

Prevention of fragmentation Act of 1996 and their wrong interpretation caused huge losses resulting into increase in litigations. Bureaucratic attitude caused heavy damage to the Waqf properties. In Maharashtra Qaza-ate Inam Lands were declared as Madad Mash (support help) as contrary to Mashrutul Khidmat in Andhra Pradesh.

Waqf Act 1984 provided many powers to the Central Govt. for effective control over various Waqf Boards. Even the Bombay High Court gave the ruling against Waqf property and did not exempt the Waqf property from the Ceiling Act. To restore the confidence of those who had lost the Waqf properties, continuous efforts were made by the Muslim organizations from District Level to Parliamentary Committees level to grant the powers to Waqf Board. Hence the government repealed the Act in 1955. But this also failed to protect the Waqfs and encroachments could not be removed and object of the Waqf was ignored and defeated. Thus the illegal occupants of the Waqf land enjoyed the benefits from the Waqf land and properties.

If Waqf properties are used judiciously, the educational and economic conditions of the Muslims will certainly change to a great extent. However, social activists and religious scholars continued to build up pressure for a new Waqf Act amendment which would enable the Waqf to develop and be a good source for the welfare of the Muslims.

There are 27539 Waqf institutions in the State like Dargah, Graveyard, Masjid, Chilla, Takia, Orphanage, School and educational institutions which were registered with the Charity Commissioner under Bombay Public Trust Act 1950. The Muslim Institutions in other parts of Maharashtra excluding Marathwada region are registered with Charity Commissioner as “B” Category. They have landed properties. The Maharashtra State Waqf Board while writing the letters to all the Divisional Commissioners of Maharashtra pointed out that the incharge of the Trusts registered with the Charity Commissioner are in the habit of alienation or they give property on lease to anybody without prior permission of the State Waqf Board. It has also been pointed out by Waqf officials that trustees are leasing the lands illegally. Waqf Board is of the view that in 7/12 extract name of the Religious Institution be taken in occupancy column with words “Niyantrit Satta Prakar” and in other rights column name of the Mutawalli, Inamdar, Wahiwatdar, may be written. The talathis should be under strict supervision and watch not to make the mutation of Sale Deed of Inami lands. This will enable the Waqf Board to save the valuable Waqf properties which is the main function of the State Waqf Board. As per the correspondence between Waqf Administration and the Waqf Minister Govt. of Maharashtra, it was brought to his notice that the Trusts which are now with the Charity Commissioner are actually Waqfs which are registered under Muslim Waqf Act 1923. Waqf Administration claims to have obtained the lists of Waqfs published in Bombay Govt. Gazette Dec.1927 which specifies Waqfs and its properties. So the Trusts are nothing but Waqfs. It is futile that the Trusts are unnecessarily resisting to be recognized as Waqfs in origin. In short the Waqf Board has taken all the necessary steps to implement Waqf Act. 1995.

As mentioned above, out of nearly 27539 Waqfs in the State of Maharashtra, 16272 are located in Aurangabad Division. The remaining are in Nagpur, Pune, Konkan, Amravati and Nasik Division. The breakup is as follows:

| | | |
|----|---------------------|--------|
| 1) | Konkan Division | 3024 |
| 2) | Pune Division | 3337 |
| 3) | Nasik Division | 2492 |
| 4) | Amravati Division | 1753 |
| 5) | Nagpur Division | 661 |
| 6) | Aurangabad Division | 16,272 |
| | Total | 27,539 |

Recorded Waqf land in the State is as follows:

| | | |
|----|---------------------|--------------------|
| 1) | Aurangabad Division | 23,785.22 Hectares |
| 2) | Konkan Division | 2339 Hectares |
| 3) | Pune Division | 3724.55 Hectares |
| 4) | Amravati Division | 1102 Hectares |
| 5) | Nasik Division | 3340 Hectares |
| 6) | Nagpur Division | 704.32 Hectares |

As the central Waqf Act 1995 is already in force w-e.f. 1-1-1996, the concerned authorities of Waqf intend to take nearly 22000 Waqf Institutions in its jurisdiction. They are Dargah, Graveyards, Mosques, Chilla, Takiya Orphanage, and Educational Institutions which are registered with the Charity Commissioner, Aurangabad, under Bombay Public Trusts Act 1950. They are registered as “B” category institutions and they have landed properties. Such Trusts are exposed to alienation, though sections 51 and 56 of the Waqf Act 1995 prohibit the alienation. It is learnt that the State Waqf Board has requested the Govt. of Maharashtra to issue the orders to ban the alienation so as to protect the Waqf properties. This ban order is recommended to be issued urgently.

The Waqf Act 1995 is in force w.e.f. 1-1-1996. As per sect. 112 (1) of the Waqf Act 1995 the jurisdiction of the Charity Commissioner is barred from dealing with Waqf. Hence from 1-1-1996, the Charity Commissioner Mumbai could not collect the Public Administration Fund from 'B' category Muslim Trusts. However the office of the Charity Commissioner has collected P.A.F from the Waqf but did not transfer to the State Waqf Board. So the Waqf Administration has written a letter to the Govt. of Maharashtra to direct the Charity Commissioner to transfer the amount under P.A.F to the Waqf Board. It is observed by the Waqf Board that there are nearly 5936 such Waqfs which are registered with the Charity Commissioner as Muslim Waqf (Trusts). The total income of these Waqfs is Rs. 21,85,93,123/- and the P.A.F. collected @ 2% comes to be Rs. 43,70,000 approximately per annum and for 9 years it will be approximately Rs.3,93,30,000/-. This must be refunded to the Waqf Board. This imbroglio has already resulted into heavy losses and hence it must be resolved soon. The Charity Commissioner and the Waqf Board should get the matter resolved urgently.

As the Maharashtra Waqf Board is facing financial difficulties, its demand to get the amount of money mentioned in the preceding paragraph is fully supported by the Study Group. This money indeed belongs to the Maharashtra Waqf Board and should meet its financial requirements. This issue needs to be clinched without procrastination.

The main source of income of Maharashtra State Waqf Board, Aurangabad, is income by way of Waqf fund and income of Waqf Institutions of Marathwada Region @ 7%, other than Marathwada Region @ 2%. Details of three years are given in Table 10.3.

Table 10.3: Income of Maharashtra State Waqf Board (in Rs.).

| Sr. No. | Income of Pure Waqf fund | Year 2007-08 | 2008-09 | 2009-10 |
|---------|---|--------------|-----------|-------------|
| 1 | 7% Waqf fund of Marathwada Region | 12,25,185 | 7,25,294 | 6,25,972 |
| 2 | 2% Waqf fund from Rest of Maharashtra | 30,68,500 | 47,68,697 | 1,05,86,752 |
| 3 | Supervision Charges of Waqf Institutions under direct control of Board as per Section 45 of Waqf Act 1995 | 20,41,974 | 10,36,134 | 8,94,295 |
| | Total Income | 63,35,659 | 65,30,125 | 1,21,06,969 |

However, due to the inclusion of entire Maharashtra in the State Waqf Board, for the removal of encroachments, recovery of the property and arrears from the tenants, efficient and substantial number of staff is needed. State Waqf Board has already submitted a requisition to the Govt. of Maharashtra to permit the recruitment of staff. The staff recruitment is recommended to be met in full and those already in position may be regularized.

In case the money already available with the charity commissioner is not immediately released an ad hoc government grant of Rs.150 crores may be released to the Waqf Board to meet its urgent needs and release of salary and arrears of the staff.

Table 10.4: Properties Gazetted as Waqfs in the state of Maharashtra (as on 2006)

| State | Area (acres) | No. of properties | Book values (in Rs. lakh) | Total current income of all properties (Rs. in lakh) | 7% share of Waqf Board (Rs. in lakh) |
|-------------|-----------------|-------------------|------------------------------|---|--|
| Maharashtra | 92207 | 23566 | 4185 | 443 | 31 |

Table 10.5: Returns to Investment of Waqf properties

| State | Loan given (Rs. in lakh) | Annual Return before development (Rs. in thousand) | Annual Return after Development (Rs.in thousand) | Increase in Return after Development (%) | Rate of Return to Loan (%) |
|-------------|-----------------------------------|---|--|---|-------------------------------------|
| Maharashtra | 41 | 41524 | 590 | 5988 | 14.2 |

Source: Sachar Committee Report (2006)

10.8 Financial position of Maharashtra State Waqf Board, Aurangabad

10.8.1 Waqf fund and Institution fund

Waqf fund head is the only head wherein all kinds of receipts to the Board are deposited and all kinds of expenditure for its functions are to be incurred. The salary of staff is paid from this head only.

Institution Fund: there is a fund of Institutions, which is independent, but under direct control of the Board. The income generated by the institutions is to be spent on these institutions only except 10% supervision charges and 7% Waqf fund that can be received by the Board. The Board has no right over this Fund except charges under law. But the Board was compelled to divert funds to the tune of Rs.2.69 crore in the last 10 years as a loan to Waqf fund, which is a liability of Waqf fund. The local fund audit has continuously objected to this diversion and asked to pay back the funds but it could not be done due to low receipts of the Board and non-receipt of grants from the Government. Receipts and expenditure of Maharashtra State Waqf Fund and Institution fund for 2007-08 to 2010-11 are given in Table 10.6.

Table 10.6: Details of income and expenditure in Maharashtra State Waqf and Institution Funds

| Sr. No | Years | Waqf Board | | Institution Fund | |
|--------|---------|------------|-------------|--|-------------|
| | | Income | Expenditure | Income for Lease, Rent. Loani and all others Sources | Expenditure |
| 1 | 2007-08 | 14864900 | 8119451 | 10293001 | 8857441 |
| 2 | 2008-09 | 13376871 | 10515014 | 15393466 | 8474508 |
| 3 | 2009-10 | 20290741 | 11296485 | 16410076 | 7728047 |
| 4 | 2010-11 | 11279594 | 15765996 | 14222558 | 9697369 |
| 5 | 2011-12 | 32392465 | 18730992 | 19463994 | 18730992 |

The above mentioned statement of Income and expenditure shows the rising trend in income and if all out efforts are made and defects in the management are rectified then there is every possibility that income of the Waqf Board will enhance the development work and welfare activities will receive boost.

10.9 Properties of Maharashtra State Waqf Board

Tables 10.7 through 10.9 provide the details of the Waqf properties as per the General Survey Report, encroachment of the Waqf properties, status and survey of the Waqf properties and development of the Waqf properties in the State.

1. Encroachment on Waqf properties
2. Status and Survey of Waqf properties
3. Development of Properties

Table 10.7: Number of Waqf institutions as per the General Survey Report.

| Sr. No. | Administrative Division | Numbers | Land Area (hectare) |
|--------------|-------------------------|--------------|---------------------|
| 1. | Konkan | 1724 | 2339 |
| 2. | Pune | 2728 | 3724.55 |
| 3. | Nasik | 1455 | 3340 |
| 4. | Amravati | 1310 | 1102 |
| 5. | Nagpur | 470 | 3704.25 |
| 6. | Aurangabad | 15877 | 23121.10 |
| Total | | 23566 | 37330.97 |

Table 10.8: The Details of Waqf Institutions in Maharashtra by Administrative Divisions.

| Sr.No | Name of Division | Charity Commissioner | Survey Commissioner | No of Waqf finally published | Date of Publication |
|--------------|------------------|----------------------|---------------------|------------------------------|---------------------|
| 1 | Konkan | 2196 | 790 | 1724 | 13/12/03 |
| 2 | Pune | 2724 | 1441 | 2728 | 30/12/04 |
| 3 | Nashik | 1429 | 1244 | 1455 | |
| 4 | Amravati | 1067 | 871 | 1310 | |
| 5 | Nagpur | 439 | 134 | 470 | |
| 6 | Aurangabad | | 15877 | 15877 | |
| Total | | | | 23566 | |

Table 10.9: District-wise distribution of Waqf institutions in Maharashtra

| Sr.No | Name of the District | Charity Commissioner's List | Survey Commissioner's List |
|--------------------------|------------------------|-----------------------------|----------------------------|
| Konkan Division | | | |
| 1 | Bombay including Thane | 1571 | 351 |
| 2 | Raigad | 319 | 181 |
| 3 | Sindh durg | 34 | 14 |
| 4 | Ratnagiri | 272 | 244 |
| Pune Division | | | |
| 1 | Pune | 837 | 135 |
| 2 | Sangli | 357 | 322 |
| 3 | Kolhapur | 729 | 352 |
| 4 | Solapur | 389 | 216 |
| 5 | Satara | 412 | 416 |
| Nashik Division | | | |
| 1 | Nashik | 324 | 497 |
| 2 | Dhule | 157 | 114 |
| 3 | Ahmednagar | 423 | 424 |
| 4 | Jalgaon | 340 | 321 |
| 5 | Nandurbar | Not supplied | 73 |
| Amravati Division | | | |
| 1 | Amravati | 341 | 89 |
| 2 | Washim | Not supplied | 56 |
| 3 | Yavatmal | 119 | 246 |
| 4 | Akola | 326 | 159 |
| 5 | Buldhana | 283 | 321 |
| Nagpur Division | | | |
| 1 | Nagpur | 279 | 07 |
| 2 | Chandrapur | 47 | 21 |
| 3 | Gadchiroli | 13 | 24 |
| 4 | Bhandara | 54 | 16 |
| 5 | Gondiya | - | 07 |
| 6 | Wardha | 46 | 59 |

10.10 Encroachment on Waqf properties

No detailed Survey has been conducted to ascertain exact extent of encroachment of Waqf properties. About 60% of Waqf land is under encroachment in Marathwada alone. As per the estimate of Waqf Board thousands of cases need to be filed under section No.54. Chief Executive Officer has passed orders in 1088 cases, out of which only 21 orders were executed as on 30th June, 2007. More than 483 orders have been sent to the SDMs for execution under section 55.

The Board has passed 42 orders under section 51, requisition has been sent in 42 cases but not a single property has been restored. Identification of Waqf properties alienated illegally is also one of the big tasks before the Board. Once such properties are identified, the process of restoration will take a few years. Action taken by the Board as on 30th June, 2007 is given in Table 10.10)

Table 10.10: Order passed by the Waqf Board for removal of encroachment as on 20th June 2007.

| Sr. No. | Name of Districts | Order passed u/s 54 for encroachment removal | Land Area (hectare) Demand sent to S.D.M. u/s 54 for removed | No. Cases where in encroachment removed | Order Passed u/s 52 | Requisition sent to the Collectors | No. of properties deliver to the Board by Collectors |
|---------|-------------------|--|--|---|--------------------------------|------------------------------------|--|
| 1 | Aurangabad | 120 | 66 | 4 | - | -- | -- |
| 2 | Jalna | 175 | 92 | -- | 2 | 2 | - |
| 3 | Parbhani | 24 | 16 | - | 4 | 4 | Matter in Waqf Tribunal |
| 4 | Nanded | 371 | 109 | - | 4 | 4 | - |
| 5 | Osmanabad | 27 | 25 | - | 31 | 31 | - |
| 6 | Latur | 50 | 17 | 6 | - | - | - |
| 7 | Beed | 130 | 130 | 11 | | | |
| 8 | Pune | 11 | 11 | | Pending in Tribunal Aurangabad | | |
| 9 | Nashik | 1 | | | Pending in Court | | |
| 10 | Amravati | 19 | 19 | -- | -- | -- | -- |
| 11 | Sangli | 8 | 2 | -- | Pending in Court | | |
| 12 | Nagpur | 12 | 12 | -- | - | - | - |
| 13 | Ahmednagar | 6 | 6 | - | - | - | - |
| 14 | Dhule | 4 | 4 | - | - | - | - |
| 15 | Jalgaon | 2 | 2 | - | - | - | - |
| Total | | 1088 | 483 | 21 | 42 | 42 | - |

It is observed that Waqf lands are encroached by several persons, including Government Departments, but powers to execute Orders of the Chief Executive Officer are vested with the Sub-Divisional Magistrate. The Sub-Divisional Magistrates are not taking keen interest in removing the encroachments. Position showing encroachment is given in Table 10.11.

Table 10.11: The encroachment cases as per u –s 51,52,54 and 55 of Waqf Act 1995

| Sr. No | Name of the Dist | Notices issued u/s 54(1) | Orders passed u/s 54(3) | Demand sent to SDM u/s | Notices u/s 51 | Orders passed and sent u/s 51 |
|--------|-------------------|--------------------------|-------------------------|------------------------|----------------|-------------------------------|
| 1. | Aurnagabad | 632 | 80 | 64 | -- | -- |
| 2. | Jalna | 350 | 125 | 92 | 2 | 2 |
| 3. | Parbhani (Hingli) | 31 | 24 | 16 | 4 | 4 |
| 4. | Nanded | 505 | 371 | 109 | 4 | 4 |
| 5. | Osmanabad | 48 | 27 | 25 | 31 | 31 |
| 6. | Latur | 50 | 50 | 17 | -- | -- |
| 7. | Beed | 192 | 130 | 130 | 4 | -- |
| 8. | Pune | 10 | 10 | -- | -- | -- |
| 9. | Nasik | 2 | -- | -- | -- | -- |
| 10. | Amrawati | 16 | 16 | -- | -- | -- |
| 11. | Sangli | 12 | 3 | 3 | -- | -- |
| 12. | Nagpur | 6 | 6 | 3 | -- | -- |
| 13. | Ahmednagar | 7 | 7 | 7 | -- | -- |
| 14. | Dhule | 9 | 9 | 9 | -- | -- |
| | Total | 1882 | 865 | 468 | 47 | 41 |

The Study Group recommends that the Divisional Commissioners and Collectors may be directed to instruct the Sub-Divisional Magistrates to comply with the orders of the Chief Executive officer.

There are total 2304 cases related to Waqf properties pending in different courts/with various agencies in Maharashtra. Table 10.12 provides court/agency wise details of the cases.

Table 10.12: Waqf Cases pending in various courts submitted by Maharashtra Waqf Board

| Sr. | Name of Court | Number of Cases |
|-----|---------------------------------------|-----------------|
| 1 | High Court. Aurangabad | 484 |
| 2 | Maharashtra Waqf Tribunal, Aurangabad | 1386 |
| 3 | District, Civil, Revenue Courts etc | 105 |
| 4 | High Court Mumbai | 198 |
| 5 | High Court, Nagar | 67 |
| 6 | Maharashtra Waqf Tribunal, Nagpur | 64 |
| | Total | 2304 |

10.11 Shortage of staff in Maharashtra State Board of Waqfs

The Maharashtra State Board of Waqfs suffers from lack of sufficient number of staff to efficiently carry out its tasks. The shortage of staff and its possible financial implications for filling the posts are presented in Table 10.13.

Table 10.13: Shortage of staff in Maharashtra State Board of Waqfs by Divisions

| Sr. No | Designation | No of posts required for regions | Pay Scale (Rs.) | Monthly Gross salary for one post | Monthly gross salary for total regional posts | Total salary for 12 months for total posts |
|--------|--|----------------------------------|-----------------|-----------------------------------|---|--|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | Dy.CEO | 6 | 9300-34800 | 26805 | 160830 | 1929960 |
| 2 | Dy. Engineer | 6 | 9300-34800 | 26805 | 160830 | 1929960 |
| 3 | Assistant Chief Executive Officer | 6 | 9300-34800 | 25695 | 154170 | 1850040 |
| 4 | Auditor | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 5 | Legal Cell Officer | 6 | 9300-34800 | 25985 | 155910 | 1870920 |
| 6 | Regional Waqf Officers | 6 | 9300-34800 | 26805 | 160830 | 1929960 |
| 7 | Inspector Regional Encroachment Removing Squad | 6 | 9300-34800 | 25695 | 154170 | 1850040 |
| 8 | Office Superintendent | 6 | 9300-34800 | 25430 | 152580 | 1830960 |
| 9 | Regional Registration Officer | 6 | 9300-34800 | 25430 | 152580 | 1830960 |
| 10 | Accountant | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 11 | Enquiry Officer | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 12 | Legal Cell Assistant | 18 | 5200-20200 | 15070 | 271260 | 3255120 |
| 13 | Store Keeper | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 14 | Encroachment Removing Squad Sub-Inspector | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 15 | Encroachment Removing Squad | 6 | 5200-20200 | 15070 | 90420 | 1085040 |

Table 10.13: Shortage of Staff in Maharashtra State Board of Waqfs by Divisions (Cont..)

| | | | | | | |
|----|--|------------|------------|-------|--------|-----------------|
| | Clerk | | | | | |
| 16 | Encroachment Removing Squad including JCB Driver | 36 | 5200-20200 | 14790 | 532440 | 6389280 |
| 17 | Record Keeper | 6 | 5200-20200 | 15070 | 90420 | 1085040 |
| 18 | Computer Operator | 12 | 5200-20200 | 15070 | 180840 | 2170080 |
| 19 | Jr. Clerk | 18 | 5200-20200 | 15070 | 271260 | 3255120 |
| 20 | Driver | 12 | 5200-20200 | 14790 | 177480 | 2129760 |
| 21 | Peon | 12 | 4440-7440 | 10730 | 128760 | 1545120 |
| 22 | Watchman | 12 | 4440-7440 | 10730 | 128760 | 1545120 |
| | Total | 210 | | | | 42907880 |

Box 10.1: Extract from the circular of Maharashtra. Govt No.DEV-2010/9/ Revenue and Forest Dept. Mantralaya Mumbai, sated 30-7-2010.

After the independence of India, the Zamindari, Jaghirdare and Inami systems have been abolished. There has been large scale alienation of properties attached to Masjids, Temples, Dargah etc. To prohibit this illegal sale or transfer of landed property, which was being carried out without the permission of the Govt. the circular under reference has been issued. The aim of the Govt. of Maharashtra was to check directly Inami lands and its status and orders were issued to all collectors in the State. This was called "Dhadak Yojana" and this was meant to check the illegal alienation and for this the instructions noted below were issued:

"Necessary information from the District Information in form No.3 from Tahsildars and Land alienation Register be collected. It should be checked in one day only and information about Inami land of the village be collected. Information about Inami lands attached to Dargah, Masjid etc are available with Waqf Board and Charity Commissioner. One special person be deputed to collect information about Inami land while collecting the information 7/12 and Pher Phar (Alteration) be checked and this process should be completed by 15-8-2010."

It is observed that many acres of Inami lands have been illegally transferred. As per Sec. 51 of the Waqf Act 1995, the land registered with the Waqf Board cannot be transferred to anyone without the N.O.C from the Waqf Board.

Assistant Charity Commissioner by an Advertisement in the news papers was required to inform the land holders to be present personally when the Revenue official pay a visit to the village and submit the cases to get the record of Rights corrected on the spot itself. However, the Board did not act on the circular and consequently the record of rights attached to Dargahs and Mosques etc could not be corrected. The problems of land under Mashrutul Khidmat (Conditional to service) remained hanging. In many cases, lands have been transferred. For this an appeal can be filed by seeking the condition of delay. This shows the good intention of the Government but the time given for this was very short. This is also due to lack of information and indifferent attitude of the Waqf Board officials and lack of awareness among the Muslims. This opportunity appears to have been lost. This is regrettable. The Study Group recommends that the intended corrections in the record of rights may be allowed once again and the Maharashtra Waqf Board may be directed to get the record of rights corrected.

Box 10.2: Representation made by Waqf Employees Union to the Chief Minister Govt. of Maharashtra

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| <p><i>Problems deserving consideration by the State Government</i></p> <p>It has been observed that the State Governments, viz ., Karnataka, Andhra Pradesh, Tamil Nadu and Kerala have been giving regular grants to their Waqf Boards. However after representation the Hon'ble Dy Chief Minister, Govt. of Maharashtra, Shri Ajit Dada Pawar sanctioned an adhoc grant to the extent of Rs. 15 crores on 25-8-2011. So Computer sets, photocopying machines etc worth Rs 4 crores have been purchased by the State Waqf Board and the remaining amount is yet to be released.</p> <p>The Chief Executive Officer of the Waqf Board from time to time has submitted the proposal to the State Govt. seeking the permission to recruit the staff urgently needed to take care of the Waqf properties and ensure better administration.</p> <p><i>Problem of Employees:</i></p> <ol style="list-style-type: none">1) As per the Waqf Rules 2003 as published as on 16-8-2003 by the Revenue and Forest Department in the Govt. Gazette dated 12-9-2003, the employees are entitled to pension and Family pension like the State Government employees but unfortunately the employees could not get it. Even the employees on duties suffering from many diseases could not avail themselves of the benefits as the Government employees are given. This has adversely affected their morale and needs rectification.2) Though the C.P.F is deducted, yet it is credited to their respective Accounts. It has to be deducted @ 15 % of the basic salary and the Management share also needs to be credited.3) Arrears of 5th and 6th Pay Commission are not paid to the employees. This is unfair. But the Waqf Board's defence is that the funds are not provided by the State Govt.4) Even after putting in many years of service the process of promotion as a motivation force is yet to be started.5) Due to meager salaries, the representation pointed out that the children of the employees are unable to meet the education and health expenditure.6) There is demand of Rs 100 crores so as to pay the salaries of Imams and Mauzzins of registered Mosques and other servants. But this problem is still unresolved which needs attention for the good.7) The Charity Commissioner has been collecting as Administrative charges from the Waqf institution. It is about Rs. 10 crores and this amount need to be transferred to the Maharashtra Waqf Board. |
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10.12 Suggestions

Given that Waqf properties and institutions can play a significant role and generate crucial resources for the development of the Muslim community; the Study Group recommends urgent action from the Government towards improving the functioning of the State Board of Waqfs. Some of the recommendations in this regard as are as follows:

1. To improve the financial position of the Waqf Board, there is a need to appoint substantial number of Recovery and other category staff. The present CEO has been appealing to the Govt. of Maharashtra to release the already sanctioned grant in aid of Rs 15 crore, though out of this Rs 05 crores have been released for purchasing computer and other related equipments but remaining Rs. 10 crores are yet to be released. The State Government needs to provide salary and administrative grants of at least of Rs.5 crores per annum to the Waqf Board in order to streamline its functioning.

2. The CEO has submitted the requisition for recruitment of Administrative staff of various categories. The demand is from the level of a few Dy CEOs to the category of Waqf officers, clerks, peons and security guards for all the districts in Maharashtra. Instead of getting the sanction of posts to the extent of (560), the appointment should be made in phases. An estimated expenditure required is shown to be nearly Rs. 10 crores per year. So the Government may sanction and release the amount as grant in aid. Similarly the amount already deposited with the Revenue Department for the Waqf land acquisition, and the amount of Rs.10 crores deposited in the office of charity commissioner may be released to the Waqf Board. Competent and effective recovery staff may be appointed; thereby the income of the Waqf Board will increase enabling the Board to meet the necessary obligations.
3. The statement of Income and expenditure of Waqf Board from the period of 2004-05 to 2010-2011 shows the rising trend and therefore recruitment of additional staff is necessary for not only safeguarding the properties of Waqfs but also recovering the dues.
4. Salaries to the Imams and Muezzins should be released as per the orders of the Supreme Court. Likewise, out of the newly generated and increased income, the scholarship to students, financial assistance to widows, divorcees, and orphans be paid as this has been the "Will" of the Waqifs and also the main purpose of the Waqf institution.
5. Problems of Waqf employees should be addressed so that they work with responsibility and it will serve as an incentive.
6. Exemption from the Rent Control Act 2000 to the Waqf properties: Waqf properties of the towns viz: Nanded, Beed, Parbhani, Latur, Hingoli, Osmanabad, Aurangabad, Udgir, Manwat, Vaijapur, Kinwat and Jintur were exempted from the Rent Control Act 1954, as per Government of Maharashtra Gazette Notification Dated 1-4-1991. It is, therefore, recommended that the Government of Maharashtra may exempt total Waqf properties of Maharashtra State from the operation of Rent Control Act 2000, in the interest of Waqf Institutions.
7. In many 7/12, in the column of ownership instead of mentioning the name of Mutawalli or Waqf Board, the names of illegal occupants is shown; this should be strictly checked and errant person or persons should be booked and necessary correction be made.
8. The lands, plots or open spaces having assumed the Prime land status must be given on lease or on rent to the Banks or Corporate Sector and appropriate rent be collected.
9. If the State Govt. has no option but to acquire the Waqf land, the Board should be appropriately compensated.

10. To represent the Waqf Board in various courts of law, eminent lawyers of reputation be appointed so as to ensure the success in the cases of Waqf Board, they represent.
11. To appoint competent and expert chartered accountant at every zonal office so that chances of corruption are removed.
12. Govt. should rethink to reissue the circular No-Dev 2010. 9/ L-4, giving vast publicity and relaxing the limitation period.
13. The coordination between Revenue Authorities, Police personnel and Waqf Board be ensured so as to improve the functioning of the Board and recovery of Waqf properties.
14. Scope of political interference be curtailed in the Waqf Administration so that the chances of Mismanagement of Waqf properties and encroachment are removed.

The Government has already appointed 7 members of the Waqf Board. It should immediately appoint the remaining members from related collegium to enable it to elect the chairman of the Waqf Board for its proper functioning. If immediate remedial measures are not taken by the Waqf Board and the present state of drift continues, valuable Waqf endowments will suffer an irreparable loss. Any hope of recovery of the lost or damaged properties would recede to the background. The Mismanagement attributed to the callous approach of employees, non-maintenance and non availability of record, non-cooperation of Revenue authorities and influential persons including Mutawallis and political persons are equally responsible for the miserable status of Waqf properties, and before their complete extinction or partial disappearance immediate corrective measures are strongly recommended.

Stern action should be taken to recover the properties by appointing qualified and additional staff to supervise and maintain the properties. Grant-in-aid from the government increased income from enhanced Rent and lease amount recovered regularly and the awareness of public will play an important role in protecting the Waqf Property. The increased income from many sources will enable the Waqf administration to implement the "Will" of the Waqif and deserving Muslims will be able to avail the assistance to be given by Waqf Board.

In the end, the Study Group feels that a transparently honest, well experienced and knowledgeable person, who is familiar with the philosophy of Waqf and who has exhibited the qualities of fine management and skills of getting the things done needs to be posted as Chief Administrator of the entire Maharashtra Waqf Board. Implementation of this recommendation cannot brook delay without detriment to the valuable Waqf endowments.

Chapter - 11

Communal Violence, Issue of Security and Ghettoization

The issue of security forms the core of minority-majority dynamics in a society. It makes people succumb to the practice of marginalization and exclusion of certain cultural/religious minorities¹ and paves ground for making negative stereotypes that result in direct or institutionalized discrimination. These minority communities often find themselves at the receiving end with the wider society looking at their way of life with suspicion if not ridiculing their culture and religion. On the other hand, the wider society is perceived by the minorities as 'out to damage the community' by obstructing their development and growth. The feeling of disillusionment strengthens with every act of discrimination experienced by the community whether by the State or the society. All these have a high possibility of resulting in communal violence. The State's incapacity to ensure the feeling of security among its citizens, whether belonging to minority or majority community, can result in alienating the citizens, making them seek community support which may ultimately lead to ghettoization. Ghettoization provides a sense of physical and psychological security to some extent, however, makes the minority community vulnerable to exclusion from the State while increasing the possibility of community pressures on the individual members that may not be desirable for their upward mobility. In this chapter, attempt is made to take a brief look on the major sources of insecurity as well as the process of ghettoization in Maharashtra. Although discrimination rather perceived discrimination is the root cause behind the feeling of alienation in the minority community that leads to ghettoization, no attempts will be made to discuss discrimination as this has been mentioned in the other chapters of the Report, especially the chapter on accommodation. Hence, focus would be on the other conspicuous processes, i.e., communal riots and terrorism in Maharashtra, that cause insecurity to the minority community especially the Muslims in Maharashtra.

11.1. Communal riots

Although considered a secular and progressive state, Maharashtra is known for polarization in religious terms. Social distance among the communities has potential to cultivate antagonism and violence among these communities as such a distance strengthens possibilities of inculcating damaging stereotypes that make people vulnerable to participate in the incidents that may result in the killing of human beings and damaging property in the name of communal riots. Torturing of the minority community members, especially that of the Muslim community after every terrorist attack can also be considered a result of social gap among the communities, in this case, among the Muslims and the Hindus.

The State of Maharashtra has witnessed some of the major communal riots the country has faced, be it the riots of 1984 or 1992-93. However, after these major riots, the state has also witnessed some sporadic riots. These local sporadic riots have potential to develop into major riots and hence there is a need for a vigilant and pro-active State Government. The State must continue and strengthen the sensitizing programmes not only for the Police but also for the bureaucracy. These sensitizing programmes should throw light on the minority-majority dynamics prevalent in the State as well as the historically prevailing composite culture in the State.

1.) Article 30 of the Indian Constitution recognizes religious and linguistic groups as minorities.

2.) According to a news item in The Indian Express (Oct 6, 2009), "Maharashtra has witnessed on an average one communal riot in about every 20 days during the last five years, according to the state police data. Replying to an RTI application, Maharashtra police said a total of 96 riots has happened in the state during the period April 2004 to 2009".

It was difficult to get data on communal riots in historico-spatial details for the State. Hence, we were forced to derive our understanding on the riots in Maharashtra from some academic works like that of Steven I. Wilkinson, Ashutosh Varshney and Ashgar Ali Engineer. However, it is important to note that these data have mainly been compiled from the newspaper reports, hence, have the high possibility of under or over reporting. We still have used the data because it helps in developing insights on the trends and patterns of the riots in the State. The data presented in the Table 11.1 entitled, "Some communal riots in Maharashtra by impact, year and location" documents riots from the year 1908 to 2008 thus covering a span of 101 years. Please note that in the table, data has been reproduced as in the source except for changing 'Bombay' to 'Mumbai'. The names of other places have been kept as it was mentioned in the source; hence, despite the category of Mumbai, there is a mention of certain areas of Mumbai like Sion and Mahim.

The Table 11.1 shows that the northern and central Maharashtra is more prone to the riots than the southern part of the state. These tables also provide an idea of the gory impact of communal riots and the resultant human loss. We also know that communal riots however sporadic and small in duration, cause enormous residential and commercial property loss for the minority communities.

The communal riots in Maharashtra have been explained in terms of electoral politics and the influence of the right wing ideologies and political parties. However, one has to acknowledge that the social gap among the communities has been created historically and has been further strengthened due to global Islamophobia. The social gap among the communities leads to ignorance about the culture and heterogeneity prevalent within a community especially the minority community. This paves fertile ground for enforcement and inculcation of negative and damaging stereotypes about the communities in the wider society. The role of stereotypes in antagonizing the communities against each other is well acknowledged. Salient stereotypes affecting the relationship of the Muslim community with the others are following:

1. The Muslims are not native to India. They are foreigners and are violent genetically. During their rule in the medieval period, they have exploited Hindus by demolishing temples and by exploiting the womenfolk of the Hindu community. This kind of stereotypes legitimize violence against Muslims.
2. Muslims while being in India, act as foreign agents and are instrumental in spreading terrorism in India. This kind of stereotypes make people believe that Muslims are not entitled to citizenship rights in India.
3. Muslims of India have pan-community rather than pan-India identity. They have contacts with their religious brethren of other countries, especially those who are active in the underworld.
4. The community is religious and conservative in nature, not interested in modern education and seeks Madarasa education, which is instrumental in their being a terrorist and makes them vulnerable to the dictates of their religious leaders.
5. They marry four times which adds to their growth rate. This is detrimental to the present majority i.e., the Hindus, as democracy operates on the principle of number. Due to the growth rate of the Muslims, the power equations of minority and majority communities in India would change in future to the favour of the Muslim community. In future the Muslims would become a majority and Hindus a minority community.

These stereotypes and the linked feeling of justice in the wider society about the exclusion and marginalization of the community, has affected access of the community members to public resources and has pauperized them. Wherever the community has been able to make its material status better, they have been placed in their earlier status through communal violence. Instance can be given of Bhiwandi riots and the Mumbai riots. Analysis of communal riots shows that in such riots the source of livelihood of the community is attacked. Workshops or galas, where the self employed Muslims work, are destroyed. Fatwas are made not to employ Muslims or to remove them from their existing jobs. Schools are asked not to continue with the enrollment of the Muslims. The youth holding promise to earn livelihood are either killed or get missing in these riots and of course the compensations promised are either not delivered or the quantum is too meager to help the community in a substantial manner. More specifically, three days' or even hours of communal riot has a capacity to regress the development of the community by three generations.

The necessary conditions for communal violence are mentioned below. We feel that in case of even one condition missing, communal riots are difficult to engineer.

Box 11.1 Necessary conditions for communalism

- 1) *Presence of cultural groups with defined boundaries.*
- 2) *Social gaps among these groups. Civic engagements whether in associational or everyday forms are necessary for controlling and managing riots.*
- 3) *A history of antagonism strengthening social gap among the groups.*
- 4) *Role of ideology (expressed through stereotypes, symbols, folklores etc. and at times employing history) for*
 - *interpretation of an economic and otherwise exploitative situation in communal terms*
 - *asserting rights of a specific community (son of the soil kind of claim) on public resources.*
 - *adding positive values to violent activities like fighting for the cause of nation.*
- 5) *A polity that makes the entire exercise profitable.*
- 6) *A society where secular means fail to achieve what people feel is rightfully theirs – rights, security and space for upward mobility.*

As has already been pointed out the impact of communal riots is extremely detrimental to progress.

- Riots fracture a society. It furthers distance among the communities and damages the secular framework of the society.
- Riots especially when not controlled by the state machinery, cause an acute sense of helplessness and frustration at individual level. It makes the state lose its credibility in the eyes of the victim community and generates a sense of alienation among the members of the victim community. It is needless to state that this sense of alienation has negative influence on the identification of the minority community members with the state apparatus.
- The disillusionment with the state coupled with the sense of insecurity make individuals seek community support which might be conservative and regressive in nature. This sense of insecurity results in ghettoization, which has its own negative implications.
- Although riots affect everyone in a society and even beyond, its detrimental impact is proportionally higher for the minorities. The minority communities incur high rate of human and property loss. Communal riots can be considered a major factor impoverishing the community.

11.2.Terrorism

The recently increased terrorist attacks in Maharashtra are being seen as a reaction of the Muslim community to the communal riots where primarily the community is at the receiving end. These are considered incidents engineered by the radical Muslims who support the terrorist activities in frustration and in their helplessness in finding any other avenue to seek justice for themselves and their community, especially when disillusioned by the state machineries. The perception of discrimination and conviction of relative deprivation among the minorities are considered yet other contributing factors. This perception, however, has to have some kind of historical and ideological endurance, whereby it should be easy to make people accept the idea of continued exploitation and use of violence as the only means for being heard or noticed. This implies a democratic polity not providing effective grievance redress system. Yet another source of terrorism is found in the intervention of the neighbouring countries especially Pakistan with the intention to damage the peace of the country. The kith and kin ties of the Muslim community with the neighbouring state are considered instrumental in engineering the terrorist acts. This means holding Muslim community responsible for terrorism in India and in Maharashtra. This premise, though totally illogical, is often bandied about, to the utter detriment of peaceful coexistence.

With these stereotypes, one does not get surprised when Muslims especially the youth becomes the target of the police. History shows that after every terrorist attack the Muslim concentrated areas are combed and Muslims are taken into custody. What is more, they are kept in the custody without trials for years. Hence, even when they get acquitted, their life is ruined as by that time they get dropped out of the education system, lose their jobs and even possibility of getting jobs in future recedes to the background. The stigma affects their inter-personal relationship not only with the wider society but also within their own community. The terrorist incidents, because of their dramatic nature and public sentiments, get hyped media coverage, where at least in the initial stage, Muslim names are mentioned (though not yet established through proper evidences) thus, implying the involvement of the community in the gory acts and further stigmatizing them. The practice continues despite acquittal of the Muslims and also despite reports showing a number of these acts being engineered by non-Muslim outfits.

As far as the trial of those taken to custody for terrorism is concerned, the news item of India Today (July 17, 2011)³ is pertinent. It states, "Thirteen terror attacks have taken place in Maharashtra in the last one decade leaving 501 people dead but barring trial in the 26/11 case, no other matter has either made headway as far as investigation is concerned ." The entire story is narrated in the box given below.

3.) <http://indiatoday.intoday.in/story/maharashtra-terror-history/1/145222.html>

Box 11.2 Terror attacks in Maharashtra

Beginning from the Ghatkopar blast in December 2, 2002 when two people were killed and the latest July 13 triple blasts, as many as 501 people have been killed as per official data and more than 2,200 people injured. The verdict in the Ghatkopar blast had left Mumbai Police red faced when all the eight accused were acquitted by a special POTA court of all the charges due to lack of evidence in June 2005.

The eight accused in the case were -- Dr Abdul Mateen, Jameel Ahmed, Imran Rehman Khan, Altaf Mohammed Ismail, Towfeeq Ahmed, Arif Paanwala, Harun Rashid Lohar and Rashid Ansari. Police had claimed that they were members of Lashker-e-Taiba but could not provide a single evidence in their support.

Nineteen people were rounded off in connection with the December 6, 2002 blast at Mumbai Central which was clubbed with other similar incidents of blasts in Vile Parle (January 27, 2003) and Mulund in March 13, 2003. The arrested people had been booked under Prevention of Terrorism Act (POTA) and trial is almost coming to an end. The three blasts had claimed 12 lives and injured 141 persons, as per the court record. The probe agencies also clubbed the three blasts of Zaveri Bazar and Gateway of India on Aug 25, 2003 and Ghatkopar bus blast on July 29, 2003. Three persons -- Hanif Sayed Anees (46), his wife Fahmida (43) and Arshat Ansari (32) -- were arrested and booked under POTA. On August 6, 2009 a special POTA court convicted the three and awarded them death penalty for carrying out designs of Pakistani terror outfit Lashkar-e-Taiba to create terror in India. After years of trial in special POTA court, the three accused have now moved to the Bombay High Court challenging the verdict and claiming they were innocent and falsely implicated by the police.

The case relating to the serial blasts in trains in Mumbai on July 11, 2006, which left 187 people dead and over a 1000 people injured, is still doing rounds of the courts. The trial against 13 persons who were allegedly members of the banned SIMI and LeT commenced in May last year after the Supreme Court rejected a petition filed by one of the accused Kamal Ansari challenging the constitutional validity of a section pertaining to insurgency under the Maharashtra Control of Organised Crime Act (MCOCA) invoked against the accused. "111 witnesses have been examined in the case so far out of which three have turned hostile. There are about 15 witnesses remaining. The prosecution has submitted the affidavits of over 200 witnesses. At the present speed, the trial should conclude within four months," a senior official said.

The trial in the two blasts at Malegaon in 2006 and 2008 are yet to pick up pace. In the 2006 blast, 13 people have been arrested by the Maharashtra ATS. However, the charge sheet was full of loopholes and the case was transferred to the CBI. All these cases were transferred to the National Investigation Agency.

The Maharashtra ATS' case was also punctured by the confessional statement of Swami Aseemanand, who had claimed that the first as well as second blasts at Malegaon were conducted by Hindu terror groups. The second terror attack in Malegaon, a powerloom township of Maharashtra, saw unfolding of Hindu terror groups after a thorough investigation by the then ATS chief Hemant Karkare, who was killed during the 26/11 attack.

The 26/11 attack is possibly the only exception. The lone surviving terrorist of Lashker Ajmal Kasab has been sentenced to death by the trial court which has been confirmed by the Bombay High Court. The appeal for confirmation of death sentence is at present pending before the Supreme Court.

The German Bakery blast was another terror attack last year in this state in which 17 people including some foreigners were killed. The claims of Mumbai's Anti-Terror Squad of having cracked the German Bakery case seem to have hit a roadblock with a key accused claiming that he had been detained several weeks before the blast. Notwithstanding the charge sheet filed by ATS holding Himayat Beig as an accused in the Pune blast, which took place last year killing 17 people including foreigners, the police is yet to answer many queries regarding the blast including the triggering mechanism and the modus operandi adopted by the perpetrators. Beig, who has been granted audience with his counsel A Rehman, has contended that he was picked up by ATS weeks before the blast at the Pune bakery had taken place in connection with a petty crime. "He told me that he had been picked up by police weeks before" the blast, Beig's advocate Rehman had said earlier.

Source: *India Today* (July 17, 2011).

Ram Puniyani, in his paper submitted to the study group, also made somewhat similar submissions. He stated, "In most of these cases, the police operated with the perception that 'all terrorists are Muslims' and arrested Muslim youths indiscriminately without any reliable evidence. Many of these youth had to be released after the courts ruled that there is no evidence whatsoever against these youth." He has also discussed the role of right wing Hindu outfits in terror attacks. On 6th April 2006 two Bajrang Dal workers died making the bombs in Nanded. The place where they died belonged to a RSS worker and saffron flag was hoisted atop the house. There was also a board of Bajrang Dal Nanded Branch on the wall of the house. Police recovered the materials for making I.E.D. devices, a diary and fake beard, moustache and Pyjama Kurta. The Anti Terrorist Squad established that the place was used for making bombs. House search revealed the powerful bomb, I.E.D. with timer and remote control, after which the Inspector General of Police conceded that it was a bomb blast and that those involved in the blast were the members of Bajrang Dal.

Local news papers reported that a diary found from the place had the details of bomb making techniques and other relevant information. On 11th April, Special IG Police Mr. Surya Prakash Gupta declared that it was not an isolated event; rather a bomb- manufacturing center (Bomb Nirmiti Kendra) was functional at the house of Rajkondwar. He said this center was working since long. He also said that one of the injured, Rahul Pande, had categorically confessed to have made many such bombs earlier. Incidents of bomb blasts were witnessed in many places around that time, Parbhani, Malegaon, Jalna and Aurangabad in Maharashtra. Most of these were in front of the mosques.

The Nanded investigation 'leads' were not pursued. The attitude of police in this investigation has been totally lax. Social activists made the complaint about this to the Human Rights Commission. The Superintendent of Police (SP) failed to turn up for hearing.

Again in Nanded on February 10, 2007, a 28 year-old Pandurang Bhagwan Amilkanthwar, died on the spot due to a bomb blast. "Amol Biscuits", a bakery shop, was run by the deceased, at Shastrinagar, Nanded. At the time of blast, the shop was closed from outside. He was a Shiv Sena Shakha Pramukh. Later in Thane on 4th June 2008, two Hindu Jagran Samiti workers were arrested for planting bombs at the basement of Gadkari Rangayatan auditorium, due to which 7 people got injured. The same group was involved in the blasts in Vashi, Panvel also. This group idolizes Savarkar (Hindu Mahasabha) and Hedgewar (RSS) and indoctrinates its members into hating Christians and Muslims.

As per the police version, in an alleged Fidayin attack on RSS office in Nagpur on June 1, 2006, three Fidayins were killed in the police encounter. The Citizens Inquiry report, headed by Justice Kolse Patil, doubted the police version in a serious way; however, the clarifications was not extended from the authorities. In one of the major breakthroughs in the investigation of various incidents of bomb blast, Maharashtra ATS chief Hemant Karkare found the involvement of Sadhvi Pragya Singh Thakur, Swami Dayanand Pandey, Retd. Major Upadhya and serving Lt Col Prasad Shrikant Purohit. Many of them have been members of different Hindu right wing organizations.

As in the case of communal riots, impact of terrorism is also extremely detrimental to peace and prosperity of the society.

- It causes an extremely negative image of the Muslim community, destroying sympathy of the common people towards the issues confronting the community. People start feeling that the community deserves bad treatment it receives from the State and the society.
- The stereotype of Muslims identifying with their community more than their nation gets strengthened. This has negative impact on the citizenship rights of the Muslims.
- The indiscriminate detention of Muslims after every terrorist act not only stigmatizes the community but also pauperizes it. What is more, it further alienates the Muslims from the State and pushes them towards seeking community support.
- The disillusionment with the state and the need of security as well as of the need to earn minimum livelihood in order to survive, reinforce the process of ghettoization.

11.3. The question of security and policing

Communal riots and terrorism generate a feeling of insecurity amongst the Muslims but the primary factor behind this is the day to day life experience of the minority community, where discrimination takes place and the institutions of the State fail to address this discrimination however damaging it may be for the society, especially the minority-majority relationship. Discrimination and arrests from the closed society send disquieting signals to a large group and the existing communal harmony gets disturbed. The incarceration of innocent persons in the jails is indeed a very disturbing factor and deserves to be pre-empted at all costs.

The first face of the State justice system is the police and hence the behavior, attitude and action of the police is vital for generating the sense of security in the minority population. Police bias against the Muslims has been sensed in the problems and the delays that the Muslims face while attempting to procure important documents like ration cards and BPL cards. The role of police in the communal riots was witnessed in the recordings of the police control room released during the Mumbai riots of 1992-93. Muslims, in general, feel discriminated by the police. Discriminatory attitude is also experienced by the educated Muslims in their dealings with the Police even if it is for passports or grant of arms licence. This bias against the Muslims needs to be addressed judiciously. Some of the factors contributing towards this feeling of discrimination are given below:

- Grossly disproportionate under-representation of Muslims in the Police, legislature bodies and government departments.
- Loss of faith in State apparatus. The demolition of the Babri Mosque in the huge presence of State and Central Security Forces as well as the communal riots in Mumbai in December 1992 and January 1993 as well as that of Gujarat (2002) have contributed towards this feeling.
- The alleged ill-treatment meted out to innocent Muslims during the investigation of the bomb blasts. Their quick and frequent imprisonments without proper trial add to this.
- Economic, educational and infrastructural disadvantages the Muslim community by and large suffers from.

The share of Muslims in Police at the national level is disproportionate to their share in the Indian population. At all India level, Muslims constitute about 14 per cent of the total population but their share in police services was 8.4 per cent in 2001 which declined to 7 per cent in 2007. In Maharashtra, Muslims constitute about 10.5 per cent of the total population but their share in police services in the State is below 5 per cent: it was 4.9 per cent in 2001 which declined to 4.4 per cent in 2007. Table 11.3 provides share of Muslim population in the Police force.

Although proportional number of Muslims is not found in police, government jobs and organized private sector employment, their share in state prisons is conspicuously high. Table 11.4 shows that the share of Muslims in the total state population in Maharashtra is about 10.5 per cent, but their share in total convicts in the prison in the state has almost been 36 per cent and above. In the years 2003 and 2004, the share of Muslims in the state prison as convicts was 27.3 per cent and 26.2 per cent respectively. In no way it can be imagined that crime among Muslims is higher, but perhaps it is the result of lack of financial resources to fight the cases in the courts that results in higher conviction rates. It is also found that police generally put stringent cases against the Muslims even when the crime is not so grave and this results in higher conviction rate of Muslims. It is extremely difficult to fight inculcated stereotypes and negative attitude. These colour the interpretation of the facts.

These disturbing statistics have been reconfirmed by a TISS report (Raghvan and Nair, 2011). According to the study conducted by these researchers the current population of Muslim in person accounts for 36% of the prison population. The Sachar committee has earlier lamented that while the Maharashtra Muslims account for 10.6% (census 2001) of the general population, they comprise 32.4% of the prison population. The ameliorative measures proposed are free legal aid to the prison inmates, vocational training, sensitizing police, counseling and career guidance for the Muslim youth.

The foremost example of discriminatory attitude of the Police against the Muslims gets revealed in the aftermath of terrorist attack. We have already mentioned how after every terrorist act Muslims are taken into custody by the Police and no change in this practice has been noticed despite the acquittal in quite a few of such cases and also despite exposure of the hands of the right wings in the terrorist acts in Maharashtra. Even at present at the slightest provocations Muslims are arrested and a bomb blast anywhere by anyone is enough to send chills through their spines. As can be seen from Table 11.5, the share of Muslims to the total under-trials in state prisons has almost been three times the share of their population. In the year 2000, the share of Muslims in the total under-trials in state prison was as high as 39.3 per cent (almost four times the share of their total population in the state). The share of Muslims in the total detenus in the state prison is even higher. In the year 2003, as much as about 50 per cent of the total detenus in the state prison were Muslims. The state has to rethink its action as the figures send hard message to the Muslim community and those arguing for human rights and equality for all citizens. Detention without just trial is treated as anathema in any society and this issue must be addressed carefully.

It is absolutely vital for the police force to represent all the communities present in a society. Even the National Police Commission of 1977 in its sixth report recommended: "The composition of the force should reflect the general mix of communities as it exists in the society and thereby command the confidence of different sections of the Society". We have already discussed inadequate number of Muslims in government and private jobs, which includes police force. Explanation has been extended in terms of historical marginalization of the community as well as in the practice of discrimination against the community due to several stereotypes inculcated about them. Yet another reason lies in the fatal perception in the community members about their inability to get jobs due to the prevalent practice of discrimination, which implies resistance towards applying for jobs. Jain and Shaban (2009) in their study on Mumbai have shown that despite a high aspiration for jobs in private and public sector an insignificant number apply for the same. All of these factors contribute towards inadequate representation of Muslims in the Police force.

Yet another reason lies in the educational backwardness of the community. According to ex-commissioner of Police, Satish Sahani, the imbalance, i.e. inadequate number of Muslims, in the composition of the police is primarily due to non-availability of eligible Muslim candidates. For example for the post of Constable in Maharashtra Police the minimum educational qualification is 12th standard along with a working knowledge of Marathi language. Minimum physical standards are also required. Past experience has shown that though the Muslim youths are physically fit, they fall short of educational requirement as also knowledge of Marathi language. What can possibly be done to remedy the existing position is to recruit the Muslims on the basis of physical fitness and give them a chance to improve their academic qualification after recruitment. This suggestion coming from the ex DGP of Maharashtra deserves consideration.

11.4. Ghettoization

To reiterate, the communal riots, terrorism and reaction of the State especially police and ATS to terrorism as well as the attitude of Police towards the Muslims have created a high degree of insecurity among the Muslims. Prejudice witnessed in the people who form the police force and who work in the government offices like municipality adds fuel to the fire. A common Muslim now not only feels discriminated against by the state institutions like the police, but also fears for life. Unfortunately, the institutions which are meant to empower and protect the rights of the common men are seen as working against the common interests of the Muslim community. All these have alienated Muslims especially the lower class from the State and the wider society. The Muslim individuals are found to be seeking community support and safety in number. This causes ghettos.

For making of a ghetto, dominant presence of a cultural group is required but along with it, is required a notion of confinement to this cultural pocket or at least a sense of difficulty in moving out of the ghetto. Loic Wacquant⁴ differentiates between a communal ghetto and a hyperghetto. A communal ghetto is “a ... socio-spatial formation to which ethnic groups of all classes are consigned and bound together by ... institutions specific to the group.... While hyperghetto refers to ... segregation on the basis of race (ethnicity) and class in the context of the double retrenchment of the labour market and the welfare state ... necessitating ... deployment of an obtrusive and omnipresent police and penal apparatus”. The above definition implies active community specific forces in case of communal ghetto and external forces employed by the wider society or State in case of hyperghetto that are instrumental towards confinement of the individual members of the minority community to the given territory by making movements outside the territory of a ghetto extremely difficult if not impossible.

The historically existing cultural pockets of the Muslims in Maharashtra like Dongri and Mohammad Ali Road reflect characteristics of communal ghettos in the sense that these areas have got presence of community oriented institutions like the religious places, charity houses, orphanage, madaras and community trusts administering medical, educational and other services for the community members. Such institutions and services extend a strong binding force for the community members as they take care not only of the cultural but also material and political economic needs of the community members. Above all, these cultural pockets offer a sense of security, deriving from the presence of a significant number of community members in the territory. However, these ghettos are different from the recently developed ghettos like Mumbra and Bhiwandi in the Thane district and Jogeshwari, Kurla West and Govandi-Mankhurd belt in the Mumbai district. These latter Muslim ghettos are closer to the concept of hyperghetto, however, some like Mumbra appear to possess characteristics that reflect a combination of both, communal and hyperghetto.

The history of these latter ghettos of Maharashtra reveals their formation by the people who have been affected by communal riots and who have opted to stay together. The sheer presence of conspicuously high number of the community members generates a sense of psychological comfort by strengthening the conviction that the high number of the community members will keep the violent communal rioters under check if not away from the ghettoized territory. It also makes one feel more capable of facing the alien violent crowd in case it still decides to attack. These ghettos get further developed due to the migration and settlement of those who prefer to settle in the area because of the prevalent familiar culture and the feeling of comfort found in easy acceptance by the other residents of the area. This is seen as a relief from the constant need to defend one's culture and ways of life in the outside world. The institutionalized discrimination faced in purchasing or renting accommodation and in getting admission to educational institutions as well as jobs in other areas further adds to ghettoization. More specifically, a communal ghetto in Maharashtra is formed due to the following processes:

- Members of certain community searching a safe domain in the aftermath of a communal riot as seen in the case of the riots of Bhiwandi (1984) and Mumbai (1992-3).
- Institutionalized discrimination not allowing people belonging to a specific community to purchase land/flat hence restricting the choice of the community members to purchase land/houses to certain specific areas.

4.) Wacquant L, 2010 (2008), *Urban Outcasts: a comparative Sociology of advanced marginality*, Polity Press, UK. Parenthesis mine.

- The stereotypes like (a) the Muslims being foreigners and (b) having no right to be in India after the partition of India into India and Pakistan affect interaction pattern among the communities, forcing the minority communities to select a place where the hostile atmosphere can be avoided. The Muslim ghettos are pejoratively called as '*Chhota*' or '*Mini Pakistan*'.
- Feeling of alienation forces community members to seek community support and comfort in the culturally familiar spaces of the ghettos.
- The chain migration of the deprived community members in search of job and higher education to these ghettos in order to seek support of fellow community members.

Although all socio-economic classes can be found in these ghettos, these ghettos have dominance of the poor or the lower socio-economic groups as those who have lost almost everything in the riots migrate to these areas for their settlement. In the initial stage of coming into being, these areas also possess symbolic wall/fence which may be formed by a road or a nalla (drainage system). However, later on the process of confinement is carried on by the institutions of the State and the attitude of the minority and the majority community members. The important state forces that confine the community to the ghetto are given below:

- No action taken to enforce a feeling of security among the members of the minority community; a feeling that would be instrumental in making the community take opportunities outside the ghetto. In fact State is found to be extra repressive in the ghettos. The '*Khabris*' of the police and other such institutions operate actively in these ghettos and in general after every terrorist or communal acts, the ghetto members are targeted by the Police. This reinforces the feeling of alienation with the State.
- These ghettos are generally excluded from implementation of state programmes and policies not only because of the prevailing prejudice in the state officers but also because of absence of adequate documents with the inhabitants of the ghettos. Having lost almost everything in the communal riots or such incidents, the inhabitants of a ghetto, in general, fail to provide documents like ration cards, BPL cards necessary for accessing government schemes. The apathy in the government office towards the community members due to both their lower class as well as their ethnic affiliation, further obstructs the process of procuring the necessary documents.
- In general, the ghettos have very bad infrastructural facilities, maybe because ghettos are '*allowed*' to come into existence in the marginalized areas existing in the periphery of the cities. Lack of roads and proper commuting system is the most important infrastructural requirement to reach places for accessing state and private institutions and opportunities. Lack of adequate facilities like bus, trains etc discourages people to travel to seek higher education or jobs outside their areas and the additional contributing factor is the expense required for traveling. Very few members of the ghetto can afford traveling on the regular basis. This further confines the community to the area.

In such circumstances, it is not surprising to find an active community operation in ghettos. The community trusts and organizations are active in ghettos not only because of the presence of a significant number of the community members which makes the minority character of the area visible but also because of the conspicuous marginalization of the area that makes it a priority area for intervention. Following are some observations regarding community intervention,

- Muslim community is not a homogeneous community, it has many sects as well as regional groups and the community support is organized in sectarian/group line. Hence, certain sects like Bohra, Khoja, Memons and groups like Konkani Muslims which are affluent sects/groups and have good community resources, receive community support while the others get left out. It is not that the caste communities like Qureshi do not have community organizations but these community organizations do not have adequate resources to meet the need of all or even majority of the community members. The fall out of this community support are the following:
 - The community organizations and trusts provide a visibility of community support thus making the public institutions and secular NGOs feel that intervention is not necessary in these areas as the need of the people is being served. This leaves the poor sect/groups among the Muslim community high and dry.
 - The material support provided by the community organizations and trusts comes with community culture conserving measures like performance of namaaz, wearing of veils and at times, studying in their educational institutions and working in their organizations or the organizations of the other community members. This furthers ghettoization. To quote a respondent, "Ghettoization often encourages more conservative and orthodox approaches and any reinterpretation and non-traditional approach is felt to be disruptive and there is intolerance. Ghettoization of Muslims has made lives of women worst – with stricter enforcement of veils and Muslim women showing more tolerance to domestic violence".
 - It is easier to receive community support (which becomes important in absence of government measures) in an area where there is a dominance of the community members including those who extend such support. In general, one finds branches of community trusts and organizations in such area which makes accessibility to the resources easier. This works as an incentive for people to continue to live in the area.
 - These community oriented organizations and trusts take care of almost all needs of the community members starting from food, education, health problem to repairing of the houses and even providing jobs to the members. This affects individualism in the community and makes community members complacent.

The most important aspect of ghettoization is its internal dynamics, which is discussed below.

- The ethnic affiliation of a ghetto and its history of formation, in general, impose community oriented stereotypes on the ghetto residents. These stereotypes get reinforced due to the social gaps existing among the communities and do not take into account the factor of individualism, heterogeneity and change. It is needless to state that these stereotypes impact behaviour of the others towards the ghetto residents and, at times, even influence policy making. For instance, Urdu medium primary schools are given preference over English and regional languages in the Muslim ghettos because Muslims are supposed to prefer Urdu medium of instruction.
- The ethnic character combined with class character and the communal histories of ghetto stigmatize the area. The area comes to be known as an area where no law prevails; where violent people stay and where people are not safe. People are advised to keep distance from the place. This impacts private investments and interaction of the resident of the ghettos with the wider community. The wider community looks at the ghetto residents with suspicion.
- The above stated factors especially the socio-psychological distance of the ghetto with the wider community make the interaction of the ghetto residents confined within the ghetto, maximum reaching their kith and kin beyond the ghetto. This has the following implications:
 - It reinforces the suspicion of the State and the wider society towards the community. They feel that the terrorists and asocial elements even from the other countries get shelter in the ghetto due to their kith and kin ties. This increases the vulnerability of the ghetto residents to police atrocities in the aftermath of terrorism or other such activities.
 - The residents confined to the ghetto become vulnerable to the exploitation of the service providers in the ghetto. These service providers can be comparatively affluent community people, earlier land owners or even outsiders who visit the ghetto for providing service. They sell their land and services in the rates higher than prevalent rates in the area, while the others who neither have education and credit facilities nor the sense of security and confidence to venture out of the ghetto, get exploited at the hands of these service providers. This results in the ever increasing economic gap or polarization in the ghettos.
 - It is needless to state that in such circumstances there is a high possibility of substandard yet expensive services being provided to the residents. These services include education and health service, which has implications for future growth/development of the community. In fact, this also creates frustrated youth which might get attracted towards antisocial activities.

- The dominance of people from a community also attracts community support. Community organizations and trusts are found to be active in the ghetto situation. These organizations/trusts though providing support are found to be extremely conservative in nature. In reality, a community framework orients to the values different from the market value of individualism and competitiveness. It propagates sacrifice for the collectivity. It links the notion of status to communitarian practices like performing namaz, not taking credit etc. These practices do not facilitate activities required for market economy.

The residents of ghettos manifest tremendous consciousness of being a minority. One can witness national and international events that have implications for the minority communities, being discussed on the streets. This reinforces the minority identity as well as their suspicion or distance from the state and wider society.

Succinctly, one finds in these Muslim ghettos, the notion of territoriality and communitarianism along with the prevalence of a set of processes that exclude the residents from participation in the wider society. These processes include marginalization as far as effective implementation of public programmes and opportunities are concerned. The social restrictions on the mobility of the ghetto inhabitants are imposed by stigmatizing the place. The ghettos are popularly known as 'lawless' areas being controlled by community leadership that is conservative, fundamentalist, regressive and violent in nature. The area is considered to be an area to be avoided in the eyes of common people because of prevalence of violence and asocial activities in these areas which are rooted in educational and economic backwardness. Ghettos have negative image which is strengthened by the media and bureaucrats generally belonging to the other community and working in the area. All these processes confine the ghetto residents to the ghetto and restrict them from accessing opportunities available in the wider society; opportunities that may help individual members to move out of the ghetto and disperse in the wider society.

11.5. Suggestions

- The crux of the problem: whether ghettoization, communal violence or discrimination, is a social gap existing among the communities. The suggestion of Sachar Committee about developing and implementing cultural diversity index is important in this context. The diversity principle would help in ascertaining and monitoring the presence of minorities, especially religious minority in all walks of life, whether social, political or economic. The diversity principle assures that fair representation is made through affirmative action. This entails an annual social audit through an independent organization like the state level Equal Opportunities Commission to determine whether the equality and non-discrimination principle is being followed in government departments, schools, employment agencies, public and private sector etc.
- At the state level, a data bank on the socio economic conditions of minorities must be maintained with data being compulsorily fed by government departments. For maintaining transparency, this data can be regularly shared on the internet. Such transparent and easily available data would help in repealing stereotypes that are damaging and that lead towards discrimination if not communal violence.

The following are some suggestions specific to police reform:

- The police officers being guided by biases rather than professionalism should be removed,
- Required qualifications and the method prescribed for recruitment in the Police at all levels viz. Constable, Sub-Inspector, Deputy Superintendent of Police and the Indian Police Service should be given wide and sustained publicity, particularly in areas where there is a sizable Muslim population.
- Muslim youth must be encouraged to complete formal education at least up to 12th standard and be motivated to join the police through a systematic campaign. Community leaders and educational institutions should take the lead in this campaign. Alternatively Police Department can hold regular training camps for Muslim youths to prepare them for recruitment in the Police and teaching of Marathi language should be a part of the training. These camps should be held at all those places where there is a sizable Muslim population.
- Especially selected police officers and persons who are articulate and have a pleasant presence, must constantly visit Muslim educational institutions and engage the youth in a dialogue. It must be explained to the youth that the Police, besides being a societal need and an essential part of governance, is also a vital instrument through which the Rule of Law is upheld.
- At the time of recruitment, if a Muslim candidate is found fit in all aspects except proficiency in Marathi language, he/she should not be rejected. On the contrary he/she should be recruited under a stipulation that the required proficiency would be obtained within two years from the date of joining.

Police reform is only a part of addressing the problem of security, if the question of insecurity has to be addressed in the context in which it has been raised, an alternative to the traditional model of law enforcement, which is both reactive and repressive, has to be found. That alternative could be the concept of community policing. It is based on the principle of equal partnership between the police and the community for dealing with crime and disorder in the society. Professor David H. Bayley, an international authority on policing, has identified three basic elements of community policing:

- a) Consultation with community groups regarding their security needs
- b) mobilisation of agencies also other than the Police to assist in addressing these needs, and
- c) Remedying the conditions, which generate crime and insecurity, through problem solving.

Community policing essentially means that the police and citizens must work together to identify and address problems of crime and disorder prevalent in geographically defined areas. It also means that problem solving would be an additional area of responsibility for the police for which a flexible or adaptive style of management, creativity and innovation would be necessary rather than blind compliance of orders. For example, if there is a dispute over something between two groups in a particular area having the potential of disturbing public order, the police under the existing system will immediately resort to preventive action under the law and move the court for binding both sides with heavy sureties for good behaviour. But under the system of Community Policing, the officer will try to find a solution to the dispute through the assistance and cooperation of the members of the communities.

- Proportional representation of minorities in government offices would generate confidence among the minority community members to approach the state offices. This will also repeal the perception of discrimination. The Equal Opportunities Commission through its autonomous structure and regular monitoring of government departments could monitor, analyse and conclude whether the minorities are adequately represented in the government and private offices and are equal beneficiaries.
- The issue of security and perception of discrimination make the Muslim community seek self exclusion and tend them towards ghettoization. This has to be tackled at the level of majority by orienting them towards the history of difference, minority-majority dynamics as well as making the State take strong anti/discriminatory and security oriented measures. A strong Anti-Discrimination Act in line with the Anti-Discrimination Act for Scheduled Castes would provide visibility to justice being extended to the minority communities. This would also force the others to practice control over expressing negative feelings.
- Anti-Discrimination Act and cultural diversity index will also control discrimination being practiced in the housing sector which would control ghettoization to a large extent.
- Maharashtra government should take initiative to enact a legislation on communal violence on the line of The Communal and Targeted Violence (Prevention, Control and Rehabilitation of Victims) Bill, 2011 drafted by National Advisory Council.
- Certain progressive Muslim leaders should be encouraged to address the question of Muslim poverty and illiteracy. These leaders should be made to interact with other progressive national and international leaders. Orientation programmes of this nature can be conducted by the state or the community.
- Strict provisions are required to be placed on irresponsible behaviour of the media soiling the image of a community without evidence
- Efforts have to be made to repeal damaging stereotypes about the community. Orientation programmes and effective dispersions of booklets like Myths against Facts is required. Special training programmes to decommunalise Police force are required. Such orientation programmes should also be organized at school and college levels.
- The economic and legal support to Muslims is the need of the hour to save them from overzealous institutions prosecuting them by attracting harshest provisions under the law. Minorities Development Department should scrutinize and monitor the arrest of Muslim youth in cases of communal violence and acts of terror. Any prolonged detention of Muslim youth in custody should follow the legal procedures.
- Police and judicial departments in many states are understaffed and also overloaded, which reduces the possibilities of arrest, prosecution and conviction of the perceived risk rioters. The police and judiciary should be sensitized on issues of minority identity and state policies. Need is also to make the two systems strong enough to resist instructions from the politicians to either drop or go slow in investigating cases of mob brutality and murder by certain influential members of the citizenry or political retribution that they delay in taking stern action especially against groups that enjoy state protection.

It must, however, be pointed out that the adoption of Community Policing as a system of Policing will be a time consuming process. In the first place there would be resistance from police hierarchy who would not like to share power with the community. Secondly a great deal of training, both of police personnel and members of the community, in the concept and practice of community policing would be an essential pre-requisite, if community policing is to be adopted as a system of policing.

There have been several experiments in the name of Community Policing both by means of formal legislation and through individual initiative of innovative Police officers in different states of India. But in no case has the cardinal principle of partnership between the Police and the community, i.e. power sharing, even remotely, been visible. Unless the police and the political executive are willing to acknowledge that community partnership is important for dealing with problems of disorder and fear of crime, the acceptance of the cardinal principles of Community Policing viz. consultation, conciliation, participation and consensus would remain a far cry.

- While the police and the community get into the process of orienting themselves towards Community Policing, persons trained in conflict resolution could be appointed at each and every place known to be communally sensitive. Persons so appointed may be called Community Relations Officers who should have an independent office. It should be mandatory for the local police to maintain a close liaison with the Community Relations Officer while dealing with a conflict ridden situation besides having regular consultation with him on maintaining peace, harmony and public order.
- The above measures should have a strong effect on the sense of well-being and security of the minority community which in itself would be detrimental to the tendency of ghettoization. However, attempts should be made to improve life conditions in the existing ghettos and minority concentrated areas. The following measures should help towards achieving this:
 - Area intensive studies should be conducted in these areas and the advised problem solving measures should be taken up to develop these areas.
 - Attention has to be laid on improving upon the infrastructural facilities in these areas:
 - (a) roads and the commuting system should be made good and cheap to facilitate easy and affordable commuting for the minority community members. Security can be arranged in the transport system especially the trains to control communal teasing and harassment.
 - (b) Registered and cheap housing should be made available to the people staying in the ghettos. The biggest problem that these residents face is the problem of accommodation. In general, this sector gets into the hand of private players and they, many times, offer illegal accommodation to the minority community members. This adds harassment to the life of the minority as basic facilities like water and electricity are not supplied to the registered houses. Illegal housing also creates problems in procuring documents like ration card which often act as certificates of citizenship and are also linked to access to government schemes and programmes.

- (c) Attention should be paid to effective implementation of government schemes and programmes. Even private companies and NGOs should be encouraged to operate in the area. Proper campaigning of these schemes and programmes as well as assistance in minorities accessing the same are also required.
- (d) Regular RTE inspection should take place in the schools of these areas. Measures should take place to either recognize or to close down the not recognized schools as these schools extend a high possibility of providing bad quality yet expensive education to the ghetto residents. High rate of failure and difficulty in receiving returns from education can strengthen the fatal attitude in the minorities. It can also be damaging as it has high chances of strengthening perception of discrimination among the minorities. In this context, it is important to mention that measures should be taken to provide educational institutions of good quality in these areas.
- (e) Care should also be taken to establish public institutions like banks in these areas. Schemes to encourage and strengthen industry and entrepreneurship in these areas should be launched. More specifically self-help groups, micro financing and credit facilities should be strengthened in these areas.
- (f) Measures should be taken to STOP stigmatization of these areas. Strong measures should be taken against those who black list the area or resist working in the area. Communal teasing should be penalized.

Table 11.1. Some communal riots in Maharashtra by impact, year and location

| Town/City | Year | Month | Day | Reported | Reported | Duration (days) |
|---------------------|------|-------|-----|----------|----------|-----------------|
| Ahmednagar | 2003 | 1 | 2 | | 5 | |
| Ahmednagar | 2004 | 3 | 7 | | | 5 days |
| Ahmednagar | 1933 | 2 | | | | |
| Ahmednagar | 1967 | 9 | 18 | 1 | 36 | 2 |
| Ahmednagar | 1981 | 8 | 23 | | 8 | 4 |
| Ahmednagar | 1987 | 9 | 6 | 1 | 40 | 1 |
| Ahmednagar | 2001 | 1 | 5 | | | |
| Ahmednagar | 2001 | 4 | 12 | | | |
| Akola | 1925 | 10 | 26 | | 32 | 1 |
| Akola | 1931 | 8 | 8 | | | |
| Akola | 2002 | 3 | 30 | 7 | 15 | |
| Akola | 2004 | 8 | 16 | 1 | 1 | |
| Akot | 1978 | 10 | 28 | 0 | 12 | 1 |
| Akot | 2003 | 1 | 9 | 1 | | |
| Akot | 2004 | 8 | 7 | | 3 | |
| Alibag | 1984 | 12 | 22 | 2 | | 1 |
| Amalner | 1930 | 5 | | | 4 | 1 |
| Ambad | 1986 | 3 | 26 | 2 | 26 | 1 |
| Amraoti | 1950 | 12 | 20 | 1 | 20 | 1 |
| Amravati | 1986 | 11 | 2 | 7 | 50 | 4 |
| Amravati | 2001 | 8 | 12 | 2 | 30 | |
| Amravati | 2007 | 10 | 22 | | 22 | |
| Arvi | 1925 | 10 | 13 | 3 | 40 | 1 |
| Aurangabad | 1968 | 6 | 8 | 3 | 34 | 3 |
| Aurangabad | 1983 | 1 | 1 | | | 2 |
| Aurangabad | 1986 | 1 | 17 | | 30 | 2 |
| Aurangabad | 1986 | 5 | 20 | 1 | 21 | 2 |
| Aurangabad | 1986 | 6 | 20 | | 8 | 1 |
| Aurangabad | 1986 | 7 | 7 | | | 1 |
| Aurangabad | 1987 | 9 | 18 | 1 | 20 | 2 |
| Aurangabad | 1988 | 5 | 17 | 23 | | 3 |
| Aurangabad | 1992 | 6 | 8 | 1 | 2 | 1 |
| Aurangabad | 1995 | 3 | 25 | 1 | 35 | 1 |
| Aurangabad | 1999 | 12 | 6 | 1 | 20 | |
| Aurangabad | 2001 | 3 | 9 | | 13 | |
| Badlapur | 2002 | 10 | 21 | 10 | 10 | |
| Baramati | 1982 | 2 | 13 | | 2 | 3 |
| Bassein | 1927 | 8 | 4 | 1 | 50 | 1 |
| Bid | 1989 | 5 | | | | 14 |
| Bhayandar | 1984 | 5 | 22 | 4 | | 1 |
| Bhirari | 2008 | 4 | 18 | | | |
| Bhivandi | 2003 | 2 | 9 | | 34 | |
| Bhivandi | 2005 | 5 | 7 | | several | |
| Bhivandi | 2006 | 4 | 25 | 1 | 4 | |
| Bhiwandi | 1969 | 7 | 8 | 0 | 10 | 1 |
| Bhiwandi | 1970 | 5 | 7 | 85 | 445 | 10 |
| Bhiwandi | 1982 | 12 | 29 | | | 2 |
| Bhiwandi | 1984 | 5 | 18 | 109 | 100 | 2 |
| Bhiwandi | 2002 | 7 | 1 | 1 | 6 | |
| Bhokar | 1990 | 9 | 5 | | | 1 |
| Bid | 1993 | 1 | 12 | | 4 | 1 |
| Buldana | 1992 | 12 | 7 | | | 2 |
| Buldhana | 1997 | 1 | 26 | 3 | 14 | |
| Chikhli | 1989 | 7 | 3 | 3 | 3 | 1 |
| Chikodi | 1987 | 9 | 6 | | 10 | 1 |
| Chinchani | 1987 | 4 | 30 | | 7 | 1 |
| Chita camp, Trombay | 2004 | 5 | 7 | | 18 | |
| Chopra | 2008 | 4 | 18 | 2 | | |
| Chopra | 2008 | 6 | 13 | | | |
| Dabhadi | 1983 | 6 | 29 | | | |
| Dadar | 1932 | 4 | 20 | | | |

Table 11.1. Some communal riots in Maharashtra by impact, year and location (Cont..)

| | | | | | | |
|--------------------|------|----|----|----|---------|----|
| Dahanu | 2002 | 1 | 16 | | | |
| Darvha | 2004 | 3 | 7 | | 16 | |
| Daund | 1982 | 11 | 15 | | 8 | 2 |
| Devlali | 1965 | 4 | 16 | | | 1 |
| Dharavi | 1978 | 11 | 19 | 0 | | 1 |
| Dhule | 2008 | 10 | 5 | 9 | 70 | |
| Digras & Pusad | 2008 | 7 | 27 | 2 | | |
| Dohad | 1950 | 3 | 21 | 1 | 4 | 1 |
| Dombivli | 1970 | 5 | 12 | | | 1 |
| Dombivli | 1970 | 5 | 14 | 1 | | 1 |
| Faizapur | 1927 | 7 | 10 | 1 | 7 | 1 |
| Gavrai | 1986 | 3 | 27 | | 12 | 1 |
| Govandi | 2008 | 7 | 6 | | 15 | 1 |
| Hingoli | 1974 | 6 | 10 | 2 | 20 | 1 |
| Jalgaon | 1938 | 3 | | | 30 | |
| Jalgaon | 1950 | 8 | 15 | 1 | 2 | 1 |
| Jalgaon | 1970 | 5 | 8 | 42 | 727 | 10 |
| Jalgaon | 1980 | 7 | 13 | 4 | 63 | 1 |
| Jalgaon | 1985 | 9 | 28 | 1 | 100 | 1 |
| Jalgaon | 1986 | 4 | | | 10 | 1 |
| Jalgaon | 1986 | 12 | 31 | | 8 | 1 |
| Jalgaon | 2001 | 6 | 5 | | | |
| Jalgaon | 2001 | 9 | 5 | | | |
| Jalgaon | 2007 | 9 | 17 | | several | |
| Jalgaon(Nashik) | 1995 | 7 | 26 | | 14 | |
| Jalgaon-Jamod | 2004 | 1 | 8 | | 7 | |
| Jalna | 2008 | 4 | 4 | | 12 | |
| Jalna, Purna | 2004 | 8 | 27 | | 23 | |
| Jamner | 2002 | 6 | 20 | 5 | 22 | |
| Jamner | 2003 | 6 | 18 | | 2 | |
| Kalyan | 1973 | 4 | ? | | | 1 |
| Kalyan | 1980 | 8 | 5 | 1 | | 3 |
| Kalyan | 1980 | 8 | 9 | 1 | 5 | 1 |
| Kalyan | 1984 | 5 | 20 | 10 | | 1 |
| Kalyan | 2002 | 4 | 9 | 3 | several | |
| Kamptee | 1973 | 4 | 20 | | | 1 |
| Kamptee | 1990 | 10 | 24 | | | 1 |
| Karad | 1982 | 7 | 1 | | 1 | 2 |
| Karad | 1984 | 3 | 16 | | | 1 |
| Karmala | 1983 | 10 | 16 | 7 | 35 | 1 |
| Khamgaon | 1962 | 9 | 13 | 2 | | 1 |
| Khamgaon | 1986 | 11 | 16 | 1 | 13 | 1 |
| Khamgaon | 2007 | 9 | 28 | | 1 | |
| Khantalao,Bhandara | 2004 | 9 | 11 | | 20 | |
| Khar | 1962 | 2 | 23 | | 1 | 1 |
| Kolhapur | 2000 | 12 | 31 | | | |
| Kolhapur | 1986 | 5 | 14 | | | 1 |
| Kopergaon | 2000 | 5 | 25 | | | |
| Kopergaon | 2001 | 4 | 8 | | 8 | |
| Kurla | 2003 | 10 | 15 | | several | |
| Lahari | 1986 | 6 | 7 | | 31 | 1 |
| Lakhanwara | 1999 | 4 | 26 | | | |
| Lalganj | 1953 | 11 | 15 | 0 | | 1 |
| Latur | 2008 | 12 | 29 | 2 | several | |
| Mahad | 1970 | 5 | 8 | 2 | 15 | 10 |
| Mahim | 1989 | 12 | 22 | | 4 | 1 |
| Mahim | 1990 | 10 | 3 | | 25 | 1 |
| Mahim | 1993 | 7 | 7 | | 5 | 1 |
| Mahim | 1993 | 7 | 7 | | 5 | 1 |
| Majalgaon | 1986 | 11 | 22 | 1 | 4 | 1 |
| Makalpur | 1962 | 9 | 13 | | 5 | 1 |
| Malegaon | 1932 | 9 | 3 | | 4 | 1 |
| Malegaon | 1963 | 9 | 2 | 7 | 80 | 1 |

Table 11.1. Some communal riots in Maharashtra by impact, year and location (Cont..)

| | | | | | | |
|-------------|------|----|----|-----|---------|----|
| Malegaon | 1967 | 9 | 24 | 4 | 9 | 1 |
| Malegaon | 1975 | 4 | | 4 | 11 | 2 |
| Malegaon | 1982 | 11 | 20 | | 19 | 1 |
| Malegaon | 1983 | 6 | 26 | 4 | 178 | 4 |
| Malegaon | 1983 | 6 | 29 | | | |
| Malegaon | 1983 | 10 | 18 | | | 1 |
| Malegaon | 1987 | 1 | 20 | | 7 | 1 |
| Malegaon | 1992 | 12 | 7 | 4 | 43 | 4 |
| Malegaon | 2001 | 10 | 26 | 13 | several | |
| Malkapur | 1980 | 1 | 23 | | | |
| Mandal | 1925 | 3 | 9 | | 3 | 1 |
| Mangrul Pir | 1966 | 9 | 30 | 3 | 50 | 1 |
| Mangrul Pir | 1980 | 10 | 20 | | | 1 |
| Manwat | 1986 | 5 | 14 | | 12 | 1 |
| Mehkar | 2003 | 7 | 1 | | 20 | |
| Miraj | 1983 | 3 | 31 | | 51 | 3 |
| Morshi | 1986 | 11 | 9 | 1 | | 1 |
| Morshi | 2005 | 4 | 19 | 1 | 2 | |
| Mumbai | 1927 | 2 | 20 | 1 | 30 | 1 |
| Mumbai | 1927 | 9 | | | 16 | 1 |
| Mumbai | 1929 | 2 | 3 | 149 | 739 | 18 |
| Mumbai | 1929 | 4 | 23 | 35 | 209 | 24 |
| Mumbai | 1929 | 5 | 2 | 20 | 150 | 4 |
| Mumbai | 1929 | 7 | 10 | | | 1 |
| Mumbai | 1930 | 9 | | | | 1 |
| Mumbai | 1931 | 7 | 6 | | | |
| Mumbai | 1932 | 4 | 19 | 1 | 30 | 1 |
| Mumbai | 1932 | 5 | | 216 | 2677 | 12 |
| Mumbai | 1932 | 6 | 28 | 5 | 30 | 3 |
| Mumbai | 1932 | 7 | 4 | 2 | 93 | 4 |
| Mumbai | 1933 | 1 | 9 | 3 | 22 | 1 |
| Mumbai | 1936 | 10 | 15 | 53 | 426 | 6 |
| Mumbai | 1936 | 11 | 10 | 3 | 21 | 2 |
| Mumbai | 1937 | 6 | 1 | 6 | 76 | 1 |
| Mumbai | 1938 | 4 | 17 | 12 | 100 | 5 |
| Mumbai | 1941 | 4 | 25 | | | |
| Mumbai | 1941 | 5 | 22 | 29 | 178 | 10 |
| Mumbai | 1941 | 6 | 19 | 3 | | 1 |
| Mumbai | 1941 | 10 | 23 | 11 | | 1 |
| Mumbai | 1945 | 9 | 27 | 31 | 167 | 6 |
| Mumbai | 1946 | 9 | 1 | 237 | 718 | 15 |
| Mumbai | 1946 | 9 | 27 | 3 | 25 | 1 |
| Mumbai | 1946 | 10 | 16 | 2 | 2 | 1 |
| Mumbai | 1946 | 11 | 6 | 12 | 21 | 7 |
| Mumbai | 1946 | 12 | 5 | 5 | 16 | 1 |
| Mumbai | 1946 | 12 | 24 | 5 | 15 | 6 |
| Mumbai | 1947 | 1 | 9 | 25 | 200 | 3 |
| Mumbai | 1947 | 3 | 30 | 30 | 100 | 2 |
| Mumbai | 1947 | 4 | 20 | 2 | 17 | 2 |
| Mumbai | 1947 | 8 | 2 | 1 | 9 | 1 |
| Mumbai | 1947 | 9 | 5 | 1 | 7 | 5 |
| Mumbai | 1947 | 9 | 2 | 7 | 10 | 1 |
| Mumbai | 1948 | 1 | | 12 | 50 | 1 |
| Mumbai | 1948 | 7 | 4 | 35 | 95 | 1 |
| Mumbai | 1950 | 3 | | 9 | 21 | 1 |
| Mumbai | 1955 | 3 | 8 | | 1 | 1 |
| Mumbai | 1968 | 3 | 27 | | | 1 |
| Mumbai | 1970 | 9 | 19 | 15 | 75 | 1 |
| Mumbai | 1972 | 2 | 26 | | 6 | 1 |
| Mumbai | 1973 | 3 | 11 | 2 | 48 | 1 |
| Mumbai | 1973 | 8 | 22 | 0 | 1 | 1 |
| Mumbai | 1974 | 2 | 23 | 1 | 4 | 1 |
| Mumbai | 1974 | 6 | 23 | 0 | 0 | 1 |

Table 11.1. Some communal riots in Maharashtra by impact, year and location (Cont..)

| | | | | | | |
|-------------------|------|----|----|-----|------|----|
| Mumbai | 1974 | 8 | | | | 1 |
| Mumbai | 1974 | 10 | 2 | 0 | 2 | 1 |
| Mumbai | 1974 | 11 | 8 | 3 | 13 | 2 |
| Mumbai | 1975 | 1 | 26 | 4 | 36 | 1 |
| Mumbai | 1975 | 5 | 31 | | | 1 |
| Mumbai | 1977 | 5 | 25 | | 1 | 1 |
| Mumbai | 1980 | 1 | 21 | 1 | 11 | 1 |
| Mumbai | 1981 | 11 | 8 | | 2 | 1 |
| Mumbai | 1981 | 11 | 9 | | | 1 |
| Mumbai | 1983 | 3 | 22 | 1 | | |
| Mumbai | 1984 | 5 | 18 | 87 | | 8 |
| Mumbai | 1984 | 6 | 20 | 8 | 49 | 7 |
| Mumbai | 1984 | 9 | 9 | | 1 | 1 |
| Mumbai | 1985 | 3 | 7 | | 4 | 1 |
| Mumbai | 1985 | 4 | 26 | | 12 | 3 |
| Mumbai | 1986 | 7 | 31 | | 7 | 1 |
| Mumbai | 1986 | 8 | 28 | | 25 | 1 |
| Mumbai | 1987 | 10 | 2 | 3 | 41 | 2 |
| Mumbai | 1987 | 11 | 5 | | 20 | 1 |
| Mumbai | 1987 | 11 | 5 | 4 | 59 | 2 |
| Mumbai | 1990 | 2 | 28 | | | 4 |
| Mumbai | 1990 | 10 | 20 | | 5 | 1 |
| Mumbai | 1990 | 11 | 3 | | 13 | 1 |
| Mumbai | 1991 | 1 | 27 | 8 | 43 | 1 |
| Mumbai | 1992 | 12 | 8 | 202 | 536 | 10 |
| Mumbai | 1993 | 1 | 6 | 557 | 1000 | 13 |
| Mumbai | 1993 | 1 | 27 | 3 | 5 | 2 |
| Mumbai | 1993 | 2 | 1 | 4 | 18 | 2 |
| Murabd | 2002 | 3 | 1 | | | |
| Nagar Deola | 1997 | 11 | 14 | | 50 | |
| Nagpur | 1921 | 4 | | 4 | 7 | |
| Nagpur | 1923 | 11 | 20 | | 18 | 1 |
| Nagpur | 1924 | 7 | 12 | 13 | 16 | 2 |
| Nagpur | 1924 | 8 | 30 | 1 | 10 | 1 |
| Nagpur | 1927 | 8 | 4 | 19 | 123 | 1 |
| Nagpur | 1950 | 3 | 13 | 1 | 2 | 1 |
| Nagpur | 1950 | 3 | 14 | 2 | 1 | 1 |
| Nagpur | 1950 | 3 | 12 | 1 | 2 | 1 |
| Nagpur | 1956 | 9 | 18 | 1 | | 1 |
| Nagpur | 1968 | 6 | 10 | 29 | 57 | 5 |
| Nagpur | 1989 | 10 | 14 | | | 2 |
| Nanda | 1969 | 10 | 5 | 2 | 0 | 3 |
| Nanded | 1929 | 5 | | 2 | 16 | 1 |
| Nanded | 1940 | 9 | | 3 | | 1 |
| Nanded | 1986 | 5 | 15 | 5 | | 1 |
| Nanded | 1992 | 12 | 7 | | | 2 |
| Nanded | 2000 | 3 | 2 | | | |
| Nanded | 2000 | 9 | 13 | 4 | 4 | |
| Nanded | 2006 | 9 | 29 | | | |
| Nanded | 2009 | 2 | | | 5 | |
| Nanded | 2009 | 6 | 18 | | 7 | |
| Nandurbar | 2002 | 5 | 14 | 2 | 9 | |
| Nandurbar & Raver | 1999 | 11 | 7 | 1 | 1 | 3 |
| Nashik | 1908 | 10 | 4 | | | 1 |
| Nashik | 1928 | 10 | 1 | | | |
| Nashik | 1935 | 3 | 19 | 1 | | 1 |
| Nashik | 1935 | 5 | 25 | | 2 | 1 |
| Nashik | 1982 | 9 | 2 | 1 | 2 | 1 |
| Nashik | 1986 | 4 | 20 | | 33 | 2 |
| Nashik | 1986 | 5 | 10 | 8 | 65 | 1 |
| Nashik | 1998 | 9 | 12 | 1 | | |
| Nashik | 2001 | 1 | 29 | | 50 | |
| Navapur | 1974 | 1 | ? | | 2 | 1 |

Table 11.1. Some communal riots in Maharashtra by impact, year and location (Cont..)

| | | | | | | |
|-----------------------------|------|----|----|----|---------|-------|
| Paithan | 1983 | 3 | 8 | | 18 | |
| Paithan | 1986 | 12 | 4 | 1 | 20 | 1 |
| Pandharpur | 1982 | 2 | 20 | | | 1 |
| Panvel | 1985 | 3 | 24 | | | 1 |
| Panvel | 1986 | 5 | 10 | 3 | several | 1 |
| Parbhani | 1992 | 12 | 7 | | | 2 |
| Parbhani | 1997 | 12 | 19 | 2 | 4 | |
| Parbhani | 2003 | 11 | 21 | | 35 | |
| Parola | 1929 | 10 | | | 30 | |
| Patur | 1990 | 9 | 5 | | 8 | 1 |
| Pen | 1996 | 9 | 26 | 4 | 2 | |
| Poona | 1936 | 4 | 26 | 2 | 159 | 1 |
| Poona | 1965 | 9 | 1 | 2 | 70 | 5 |
| Pune | 1973 | 5 | 15 | 6 | 224 | 4 |
| Pune | 1975 | 3 | | | | |
| Pune | 1977 | 9 | 26 | | 5 | 1 |
| Pune | 1982 | 1 | 26 | | 4 | 1 |
| Pune | 1982 | 2 | 14 | | 36 | 3 |
| Pune | 1988 | 4 | 30 | | | 2 |
| Pune | 1998 | 4 | 19 | | 5 | |
| Pune | 2001 | 3 | 9 | | | |
| Pune | 2002 | 7 | 31 | | | |
| Puntamba | 1983 | 7 | 29 | | | 1 |
| Pusad | 1966 | 10 | 21 | | | 1 |
| Pusad | 2009 | 4 | 4 | 3 | | |
| Pusad | 2009 | 4 | 7 | | | |
| Ramdurg | 1987 | 9 | 6 | | 10 | 1 |
| Ratnagiri | 1937 | 3 | | | 19 | 1 |
| Ratnagiri | 1962 | 9 | 3 | | 8 | 1 |
| Ratnagiri | 1992 | 7 | 16 | | 14 | 1 |
| Risod | 2003 | 1 | 9 | 1 | 6 | |
| Sangamner | 1946 | 9 | | 1 | 8 | 1 |
| Sangamner | 1986 | 1 | 17 | | | 1 |
| Sangamner | 2001 | 7 | 9 | 1 | several | |
| Sangli | 1983 | 2 | 12 | | | |
| Sangli | 1983 | 4 | 1 | | | 2 |
| Sangli, Miraj, Ichalkaranji | 2009 | 9 | 7 | | several | 3 |
| Sangli/Malegaon | 1992 | 8 | 4 | | | 1 |
| Saugor | 1950 | 1 | 29 | 1 | 6 | 1 |
| Sholapur | 1925 | 8 | 2 | | 20 | 1 |
| Sholapur | 1925 | 10 | 28 | 2 | 92 | 1 |
| Sholapur | 1927 | 7 | 10 | | 43 | 1 |
| Sholapur | 1927 | 7 | 10 | | 42 | 1 |
| Sholapur | 1927 | 9 | 11 | 5 | 62 | 2 |
| Sholapur | 1955 | 8 | | | | 1 |
| Sholapur | 2002 | 10 | 11 | 9 | 168 | |
| Shrivardhan | 1996 | 6 | 7 | | 12 | |
| Sion | 1987 | 2 | 7 | | 1 | 1 |
| Solapur | 1982 | 2 | 15 | | 5 | 3 |
| Solapur | 1982 | 10 | 23 | | | 1 |
| Solapur | 1992 | 12 | 7 | 25 | | 2 |
| Thana | 2006 | 4 | 24 | | | |
| Thane | 1970 | 5 | 12 | 27 | 45 | 2 |
| Thane | 1984 | 5 | 18 | 42 | | 5 |
| Thane | 1988 | 9 | 16 | | 5 | 1 |
| Thane | 2006 | 9 | 7 | | | 1 day |
| Thane | 2008 | 10 | 1 | 1 | 65 | |
| Thane | 2009 | 3 | 11 | | 10 | |
| Udgir | 1938 | 6 | | | | |
| Udgir | 1992 | 12 | 7 | | | 2 |
| Umarkhed | 2007 | 4 | 12 | | | |
| Usmanabad | 2006 | 9 | 7 | | | |
| Vada | 1970 | 5 | 11 | | | 1 |

Table 11.1. Some communal riots in Maharashtra by impact, year and location (Cont..)

| Vai | 2003 | 11 | 17 | several | | |
|---------------|------|----|----|---------|----|---|
| Varud | 1986 | 10 | 15 | 2 | 1 | 1 |
| Vashind | 1970 | 5 | 12 | | | 1 |
| Vasundari | 2005 | 12 | 20 | 1 | 7 | |
| Warud | 2003 | 1 | 22 | | | |
| Washim | 1966 | 9 | 30 | 14 | 40 | 1 |
| Yavatmal | 1980 | 4 | 28 | | 8 | 1 |
| Yawal | 1975 | 5 | 13 | | 21 | 1 |
| Zakaria Buder | 2004 | 11 | 1 | | 7 | |

Source: Wilkinson (2005) and Centre for Study of Society and Secularism, Mumbai, as compiled by Shaban (2011).

Table 11.2. Share of Muslims in state/UT police force, 2001 and 2007

| States/UTs | 2001 | 2007 |
|-------------------|------|------|
| Andhra Pradesh | 12.3 | 12.1 |
| Arunachal Pradesh | 1.2 | 1.2 |
| Assam | 15.1 | 4.4 |
| Bihar | 7.0 | 4.5 |
| Chhattisgarh | 9.3 | 2.6 |
| Goa | 1.8 | 1.5 |
| Gujarat | 6.3 | 5.3 |
| Haryana | 2.6 | 0.6 |
| Himachal Pradesh | 1.5 | 1.4 |
| Jharkhand | N.A. | 3.1 |
| Karnataka | 8.3 | 5.3 |
| Kerala | 11.3 | 14.4 |
| Madhya Pradesh | 3.2 | N.A. |
| Maharashtra | 4.9 | 4.4 |
| Manipur | 9.8 | 11.1 |
| Meghalaya | 0.9 | 1.4 |
| Mizoram | N.A. | 0.2 |
| Nagaland | 0.7 | 1.1 |
| Orissa | 1.6 | 2.3 |
| Punjab | N.A. | 0.3 |
| Rajasthan | 3.6 | 0.7 |
| Sikkim | 0.1 | 0.1 |
| Tamil Nadu | 5.2 | 3.5 |
| Tripura | 13.4 | 4.1 |
| Uttar Pradesh | 4.3 | 5.5 |
| Uttaranchal | 2.9 | 2.3 |
| WestBengal | 7.3 | 7.8 |
| Total (states) | 8.7 | 7.3 |
| A & N Islands | 9.5 | 8.8 |
| Chandigarh | 0.3 | 0.3 |
| D & Nagar Haveli | 1.3 | 1.4 |
| Delhi | 2.2 | 2.0 |
| Lakshadweep | 0.9 | 0.6 |
| Pondicherry | 2.9 | 2.9 |
| Total (UT) | 2.4 | 2.2 |
| Total (All-India) | 8.4 | 7.0 |

Source: Crime in India 2001 and 2008.

Table 11.3. Religion-wise total convicts in Maharashtra, 2000-2007

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Hindu | 4010 | 4609 | 4879 | 5256 | 6061 | 6592 | 6536 | 6764 |
| Muslim | 1540 | 1641 | 1401 | 2246 | 2336 | 2173 | 2163 | 1903 |
| Sikh | 56 | 46 | 31 | 85 | 78 | 62 | 78 | 72 |
| Christian | 160 | 145 | 274 | 222 | 206 | 155 | 136 | 213 |
| Others | 342 | 271 | 613 | 406 | 250 | 247 | 236 | 251 |
| Total | 6108 | 6712 | 7198 | 8215 | 8931 | 9229 | 9149 | 9203 |
| Percentage | | | | | | | | |
| Hindu | 65.7 | 68.7 | 67.8 | 64.0 | 67.9 | 71.4 | 71.4 | 73.5 |
| Muslim | 25.2 | 24.4 | 19.5 | 27.3 | 26.2 | 23.5 | 23.6 | 20.7 |
| Sikh | 0.9 | 0.7 | 0.4 | 1.0 | 0.9 | 0.7 | 0.9 | 0.8 |
| Christian | 2.6 | 2.2 | 3.8 | 2.7 | 2.3 | 1.7 | 1.5 | 2.3 |
| Others | 5.6 | 4.0 | 8.5 | 4.9 | 2.8 | 2.7 | 2.6 | 2.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Prison Statistics India (various years).

Table 11.4. Under-trials in Maharashtra jails by religion

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Hindu | 7631 | 9861 | 8728 | 9500 | 9731 | 10804 | 10512 | 10753 |
| Muslim | 5893 | 4864 | 4191 | 4750 | 5226 | 4171 | 4460 | 4685 |
| Sikh | 259 | 158 | 209 | 176 | 163 | 124 | 216 | 133 |
| Christian | 445 | 257 | 312 | 263 | 223 | 333 | 272 | 189 |
| Others | 774 | 306 | 1077 | 815 | 441 | 514 | 905 | 777 |
| Total | 15002 | 15446 | 14517 | 15504 | 15784 | 15946 | 16365 | 16537 |
| Percentage | | | | | | | | |
| Hindu | 50.9 | 63.8 | 60.1 | 61.3 | 61.7 | 67.8 | 64.2 | 65.0 |
| Muslim | 39.3 | 31.5 | 28.9 | 30.6 | 33.1 | 26.2 | 27.3 | 28.3 |
| Sikh | 1.7 | 1.0 | 1.4 | 1.1 | 1.0 | 0.8 | 1.3 | 0.8 |
| Christian | 3.0 | 1.7 | 2.1 | 1.7 | 1.4 | 2.1 | 1.7 | 1.1 |
| Others | 5.2 | 2.0 | 7.4 | 5.3 | 2.8 | 3.2 | 5.5 | 4.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Prison statistics India (various years)

Table 11.5. Detenus in Maharashtra jails by religion

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Hindu | 76 | 170 | 123 | 85 | 82 | 113 | 174 | 83 |
| Muslim | 67 | 149 | 108 | 90 | 71 | 98 | 88 | 55 |
| Sikh | 10 | 2 | 4 | 3 | 4 | 3 | 3 | 1 |
| Christian | 32 | 12 | 37 | 3 | 5 | 5 | 4 | 8 |
| Others | 33 | 32 | 35 | 8 | 8 | 16 | 5 | 5 |
| Total | 218 | 365 | 307 | 189 | 170 | 235 | 274 | 152 |
| Percentage | | | | | | | | |
| Hindu | 34.9 | 46.6 | 40.1 | 45.0 | 48.2 | 48.1 | 63.5 | 54.6 |
| Muslim | 30.7 | 40.8 | 35.2 | 47.6 | 41.8 | 41.7 | 32.1 | 36.2 |
| Sikh | 4.6 | 0.5 | 1.3 | 1.6 | 2.4 | 1.3 | 1.1 | 0.7 |
| Christian | 14.7 | 3.3 | 12.1 | 1.6 | 2.9 | 2.1 | 1.5 | 5.3 |
| Others | 15.1 | 8.8 | 11.4 | 4.2 | 4.7 | 6.8 | 1.8 | 3.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Prison statistics India (various years).

Chapter - 12

Recommendations

Backwardness persisting among the Muslims of Maharashtra has to be seen in the framework of democratic polity, which necessitates full participation of the community in the public platforms of the wider society. The vision of the Study Group is inclusive development of the Muslim community in Maharashtra with the objective of empowering the community for their active participation in the development process.

The report has brought out extremely unfortunate and sad condition of the Muslims in Maharashtra. Their socio-economic condition makes one wonder about their strategies of survival. Their educational status is extremely low, not equipping them with skills necessary to procure jobs in liberal market economy. The infrastructural condition of the areas in which they reside is extremely pathetic. They lack access to basic resources. Even the community resources do not reach the extremely poor and the needy. Above all, a larger section of the Muslims is either not aware of government schemes/programmes or does not possess emotional, intellectual, financial, physical and social resources necessary to benefit from them. Cases of discrimination form a collective perception of discrimination, further damaging the will of Muslims to assert and gain from the public resources. We feel that mere attempts to provide material goods and support to the community will not help. What the community needs is a three dimensional approach. The first refers to the attitude of the wider society and the second to that of the Muslim community. These have impact on the access of the community to resources and its capacity to negotiate for the same. We feel that only once there are attitudinal changes in the community and the wider society, the third dimension, that is, measures supporting development in the community would be effective. The following recommendations are made in the light of the preceding submissions.

Cultural Diversity Index, as suggested in the Sachar Committee Report, would be an effective measure towards initial attitudinal change in the wider society as well as the Muslim community. The diversity principle entails an annual social audit through an independent organization like the *state level Equal Opportunities Commission* to determine whether the equality and non-discrimination principle is being followed in government departments, schools, employment agencies, public and private sector etc. This would ensure dispersal of the minority community members in all walks of life. The dispersal of Muslims and their acceptance in the public would wean them away from ghettoized conditions of living and would ensure their acceptance and integration with the wider society. We feel that cultural diversity index should include mapping of representation of the community at every public platform/departments especially those which involve participation in the decision making process. This representation can be ensured by having proportional quota in the State offices. However, in the private sector, it can be encouraged by linking incentives to the presence of minorities. For instance, while MHADA and CIDCO can be asked to practice quota system in proportion to the minority – majority population, the private societies can be promised extra FSI in case of proportional representation of minorities in their premises.

Muslims in Maharashtra are living in an atmosphere of aggression and suspicion having overpowering feelings of insecurity and discrimination. Legislative action like *Anti-Discrimination Acts* in other countries have been found to be effective to deal with prejudiced behavior of the members of the wider society. Maharashtra Government should take initiative to enact a legislation on communal violence on the line of the Communal and Targeted Violence (Prevention, Control and Rehabilitation of Victims) Bill, 2011 drafted by National Advisory Council. While such punitive steps are essential, one has to imbue them with preventive measures. This necessitates a campaign towards repealing stereotypes against the community. Media and educational institutions can play an important role in this regard. Measures should be taken to scrutinize activities and programmes in these institutions and to make them responsible towards the cause of peaceful co-existence. Arrests of Muslims after every terrorist act should also be stopped with immediate effect. In fact, nobody irrespective of caste, class and creed should be arrested without proper evidence. Community policing should be encouraged as this would strengthen trust of the minority in the system.

12.1 General administration

A strong well channelized administration is necessary for ensuring inclusive growth for the Muslims and also for addressing the issue of discrimination. The Minorities Development Department and Maharashtra State Minorities Commission are two active offices already working towards minority affairs. Need is to further strengthen them. Following are some suggestions for the same.

- A *Directorate for Minority Affairs* in the State can strengthen the Minorities Development Department (MDD). In case this is not possible, Commissioner of Social Welfare's office should have one post of Joint Director for Minority Welfare. Joint Director of Minority Welfare should report to the MDD through the Commissioner. We would, however, emphasize the need for a Directorate or more appropriately a Commissionerate, a kind of the redressal arm of the MDD. This is inescapable, if want result in the foreseeable future.
- There is a need to develop efficient lateral (local level) monitoring and facilitating system which can be met with establishing regional offices of MDD in each district of the state. These offices would function as public relation office would disperse information on government programmes. These offices would also assist in facilitating implementation of the government schemes and programmes. More specifically, these offices should assist in helping the community members in applying and getting loans, scholarships, BPL and ration cards etc.
- Due publicity should be made for government schemes/programmes for minorities. These should not only be advertised in newspapers of national, regional and minority languages but also on televisions and radio.
- Procedure for applying for and utilizing from the schemes/ programmes for minority should be made simple. Paper work on these should be reduced and regional minority office should help the community members in applying and utilizing from these schemes and programmes.
- Transparency should be maintained in dealing with minority affairs. Data bank should be made and should be accessible to all. This might be done through regional offices on minority affairs and NGOs. The most efficient mechanism, however, would be to maintain *information on websites* accessible to every citizen of India.

- Schemes and programmes should be periodically reviewed by apposite experts. This would facilitate assessment of implementation of the schemes/programmes and would also extend space for revising/modifying the schemes/programmes for meeting the vision behind the schemes/programmes. There can be a standing arrangement with national and regional institutions for such appraisal and monitoring.
- Although women share problems with men, some problems remain exclusive to their domain. Understanding and dealing with these problems require presence of a sensitive woman officer in each and every office dealing with minority affairs. *A women cell in the Minorities Commission* is strongly recommended. Among the two posts of Chairperson and Vice-Chairperson, Minorities Commission, at least one is recommended to be filled by a woman.
- Secretary, Maharashtra State Minorities Commission, can be designated Commissioner for Monitoring and Impact Assessment. S/he will examine the quantum of funds allocated and actual expenditures incurred on different schemes for minorities, especially for the Muslims. Utilization of these funds needs to be closely reviewed and monitored.

12.2 Infrastructure development

- Poor infrastructure like roads, public facilities, electricity supply, street lighting, water supply, sanitation, availability of schools colleges and hospitals in Muslim concentrated areas is identified as a major reason for higher poverty and deprivation among the community. The access to these infrastructure would make a positive impact on the Muslims and would help in improving their socio-economic conditions. Need is for the local bodies to focus on the Muslim concentrated areas. In the XII Plan period, the government of Maharashtra should cover the development gaps in infrastructure availability/development between the Muslim concentrated areas and other developed areas falling within their jurisdictional limits.
- Discrimination against the Muslims in the housing markets is conspicuous. This results in pushing Muslims to Muslim concentrated areas, many a time, making them purchase flats in illegal buildings. The stay in illegal buildings makes it difficult for this population to extend documents like address proof for accessing government institutions and schemes, thus furthering their deprived socio-economic status. *The situation demands that the Government should intervene in the housing market and assure that at least 8 per cent houses in the housing stocks of the government agencies go to the Muslims. There is also a need to sensitize private builders and housing societies in this regard.* The builders and housing societies can be provided some tax/monetary incentive on the basis of religious diversity of flat owners in the housing societies that they maintain. This will encourage better inter-community interactions and hence higher possibility of reducing misunderstanding against stereotypes that may result in communalism and communal riots. Legal measures and fines should be taken and imposed on the people who are found to be discriminating on the lines of religion in selling and renting of property.
- It also has been found that the Muslims face difficulties in getting housing loans from the banks. Most of the Muslims concentrated areas are often informally marked as negative areas for the bank loans. The studies on Muslims have reported misconceptions about Muslims among the bank employees who often perceive them negatively. This necessitates sensitizing programmes for the bank employees. As such a sensitizing process would take time, *a share of total housing loan (a minimum of 8 %) be ear-marked for the Muslim.*

- There is an urgent need to develop the Muslim concentrated areas and slums by implementing the various government schemes such as, Basic Services for Urban Poor (BSUP) under JNNURM, Integrated Housing and Slum Development Programme (IHSDP), Slum Development Programme (SDP) and Nirmal Bharat Abhiyan. Further, in Mumbai SRA schemes can be used for infrastructure development and provision of housing facilities.
- There is a need to remove infrastructural bottlenecks in Muslim concentrated Industrial towns. Towns such as Bhiwandi and Malegaon have a high concentration of Muslim entrepreneurs, traders and industrialists. However, the reports show hardships in their running the business. There is frequent disruption of electric supply, while water supply remains erratic. Banks and credit providing institutions are in short supply. Road and transport infrastructure are adverse as well as training and skill development institutes are absent. Further, the hospitals and health care facilities in these areas are inadequate and not equipped to deal with diseases that can be considered as occupational hazard. The multi-sectoral development scheme as a part of Prime Minister's 15-point programme should be implemented as a top priority in all minority concentrated areas/ towns.

12.3 Education

Petitions made to the Study Group as well as recent researches on Muslims show a desire in the community for formal education. The data as shared in the chapter on education, however, reports that a large number of community members exit education by the middle level of education. Recognizing that education is essential in today's world for maintaining minimum quality of life and also for upward mobility, the study group recommends all possible measures to enhance educational opportunities for Muslims-

- *The Area Intensive scheme as proposed in VIII Five Year Plan* and reflected in presently promoted Multi-Sectoral Development Plans appears conducive to inclusive growth. This involves locating districts/ blocks having high concentration of educationally backward minorities and to generate educational programmes for them. The programmes are supposed to address local needs and are expected to be multi-dimensional, covering measures for general, community specific and skill oriented education.

The Area Intensive scheme should have a time bound implementation plan (10 to 15 years) with a focused approach wherein all the available resources, existing government schemes and government mechanisms should be put to use in the selected districts/blocks.

This scheme should be implemented in all minority concentrated blocks, with special emphasis on rural and poorest parts (slums) of cities/ towns.

- Strengthening education of Muslims at upper primary and secondary levels is a key for the educational upliftment of the community. This requires provision of government/ municipal schools at secondary and higher secondary levels. Intensive campaign on getting children into the education net is necessary.
- A policy on Public Private Partnership should be put in place. The need of the hour is to tap the private initiatives at community, corporate and NGO levels for providing quality education and infrastructural support.

- Establishment of quality educational institutions in minority concentrated areas with the mandate of providing admission to the candidates belonging to the minority community needs to be popularized by the grant of extra FSI, registration, land etc. *Regular RTE inspection* should take place in the schools especially in minority concentrated areas. Measures should be taken to either recognize or close down the not 'recognized' schools as these schools extend a high possibility of providing bad quality yet expensive education. High rate of failure and difficulty in receiving returns from education generate a fatal attitude in the minorities. These can be damaging as these have higher probability of strengthening perception of discrimination among the minorities.
- Minority Education Institutions provide space to the minorities to integrate their cultural requirements with those of the formal education system. It is important to note that these institutions are not isolating as the Supreme Court has made it obligatory for the minority Institutions to keep 50% enrolment for the general category. Petitions made to the Study Group reflect problems that the Minority Education Institutions face in establishing and administering educational Institutions. Need is to expedite solving these problems and to grant state recognition and support to the Muslim Minority Educational Institutions (MMEI).
- There is a greater need for educational institutions which are open to all religious, regional and caste groups to promote multiculturalism. Proportional allocation of the seats in these educational institutions should be made for the Muslims and other minorities in the area to facilitate inclusion of these minorities in the formal education system.
- Many Muslim girls opt out of higher education due to the unavailability of schools in their vicinity. Hence there is a need to open more secondary schools and colleges in Muslim concentrated areas.
- Residential schools/colleges especially for girl students and the children of shifting population like construction labour, can help in furthering their education. We recommend establishment of more residential schools/colleges.
- Adequate ICDS coverage in the minority concentrated areas is required. Medium of instruction in these centres should be either home language of the children or the dominant language of the area.
- Keeping in mind the discrimination that the Muslim youth faces in getting accommodation, there is a need to provide hostels to the Muslim students in the government run institutions on priority basis. Further, given the higher poverty among the Muslims, the opportunity cost of education without a hostel becomes greater for them. This eventually leads to a higher drop out ratio. However, care should be taken for intermingling of students of different religions and not ghettoization of Muslim students by creating separate hostels for them.
- Medium of instruction is an important issue that requires adequate research, as medium of instruction bears on the identity issue as well as has implications for the job market. We recommend proper facilities to the Urdu medium schools for teaching Marathi and English language in Muslim concentrated areas. In the present context Marathi and English medium schools extend better job and higher education opportunities.
- Government efforts should also aim towards introducing Urdu as third language in non Urdu medium schools situated in Muslim concentrated areas. This would ensure that the children learn Urdu along with regional, national and international languages.

- Opening of Urdu Pre-school classes in schools run by the government or working out a partnership with private players for Urdu preschools is important. This would encourage the community for education from an early age.
- Even though a small number of students take education exclusively in Madarasas, we recommend establishing Madarsa Education Board at the state level. This would facilitate higher education for the madarsa educated. The Board should be linked with the central and state boards of primary and secondary education. Nevertheless, the registration should not be made compulsory for the madarasas and their joining the Board should remain a voluntary effort. Further, Modernization of Madarsa scheme cannot replace programmes and schemes for the Government recognized formal education. A department having eminent Muslim scholars may be established by the Maharashtra State Minorities Commission to develop adequate textbooks for registered madarasas falling within Modernization of Madarsa scheme. ITI kind of technical courses can also be introduced into Madarasas.
- Access to scholarships is limited and there is a need to enhance the number of scholarships and freeships available at various levels of education. Lack of awareness about these scholarships particularly among the Muslim residents of rural and urban slum areas is also observed. The need is for information dissemination through information centers/community centers at the grass root level. Further, many deserving students from the Muslim community are finding it difficult to apply for the scholarships as they are unable to procure documents required for application. We recommend relaxation in the requirement of documents in case of deserving students. Formation of action groups within the community and utilization of the already existing action groups (having both Muslims and non- Muslims) would be essential to implement and follow-up on the scholarship schemes.
- Need to improve and secularize contents of the school textbooks is acutely felt. It has come to notice that Muslim students are unable to meaningfully relate themselves and their past to what is taught in the school and colleges. Periodisation of history is often done on religious lines, showing Muslims as aggressors. However, these are myths and fallacies of deliberate creation and need to be overcome through secularising the content of school textbooks and making them reflective of unbiased facts.
- Provision of reading rooms and libraries in Muslim concentrated areas is essential. Majority of Muslim families living in one room houses in urban areas face space crunch, which specifically affects the studies of the children. It is therefore recommended that government should provide spaces and also monetary assistance to set up libraries and reading rooms in Muslim concentrated areas. The information and career counselling centres recommended above can also be housed in these libraries.
- Muslims of different opinions have met the Study Group and demanded management of Ismail Yusuf College, established in 1930 with the personal endowment of Sir Ismail. It is reported that the size of the original land has got reduced due to the construction of roads and railway track. On the basis of a court order some nominations to class XI are being made by the Trust of the founder. The entire matter has a prolix history and shorn of that the Study Group would recommend handing over the management of the college to one of the oldest Muslim institutions called Anjuman-E-Islam or alternatively a new Management Committee can be created with the inclusion of prominent Muslim intellectuals, judges, administrators, lawyers and educationists of high repute. The deputationists averred that the land of Indu

Mills at Dadar was given for the Ambedkar Memorial to meet the public demand. On the same analogy, the Ismail Yusuf College is recommended to be given to the Muslim community to run the educational institution of the kind the testator had in his mind. This single step will go a long way in restoring the sagging morale of the Muslim community.

- It is noted with concern that in Muslim concentrated areas the quality of the existing schools is reprehensible and in no way the schools have the capacity to allow the talents to blossom. There is an irresistible urge on the part of the students, teachers and well meaning people in these poverty ridden hovels to make the students reach their full stature by imparting them high quality education. While the ambience of these government and Urdu medium schools can be enriched, it would be more expedient and appropriate if one or two existing schools in every Muslim concentrated area could be upgraded and modernised with full government support for the remodelling and reconstruction of the academic and infrastructural facilities. This scheme of modernisation and remodelling of schools should have the definite objectives of making schools the centre of modern and creative learning. While making the selection of the schools for modernisation, the selection may be made with circumspection to upgrade only those schools which are in dire need of remodelling. Quite inevitably these schools when remodelled will remain accessible to the students on merit-cum-need basis. These schools should be made residential schools with the provision of adequate facilities.
- A majority of Municipal Urdu Schools are in a critically dilapidated condition in terms of infrastructure, particularly toilets and privies. The Study Group recommends special liberal grant for the needed up-gradations of these schools.

12.4 Employment and economic empowerment

- Unemployment is high among the Muslim men and still higher among Muslim women. The government based employment programmes should be suitably implemented in cities and rural areas, giving priority to the underdeveloped and higher unemployment prone Muslim concentrated areas.
- Given that most of the Muslims are self-employed, there is a need to establish ITIs and Polytechnic institutions in Muslim concentrated areas. The government needs to strengthen the marketing networks and open new avenues for export of products by Muslim artisans. This will strengthen the household economy of Muslims and provide them employment. The quality of training provided in the ITIs should not be compromised.
- Vocational education through industry would not only provide necessary knowledge base to the community, which mainly relies on self-employment for its livelihood but the approach would also equip the community with social capital, building links with industry and possible buyers of the skills and goods. After the vocational training, cooperatives of these semi-skilled workers could be developed which would be service oriented.

- It has been reported that women working from their homes on piece rate basis get very little return for their labour, and those engaged in self-employment often struggle to market their products. The situation requires that the government encourages NGOs and community based organizations to strengthen the marketing of the products and eases the regulatory frameworks to allow the export of products to other countries. This will raise demand, thereby raising wages and help Muslims overcome economic hardship that they are presently facing.
- The share of Muslims in the government employment specifically in the administrative and police services is significantly lower than the share of their population in the state. The situation requires that the government should prioritise the issue of Muslims' share in the government employment. It is recommended that *the government should reserve 10% or a minimum of 8% of government jobs for the Muslims.*
- OBC Muslims are accommodated under the existing constitutional provision to receive reservation in the government jobs. Such reservation would raise the share of Muslims in government jobs. However, the studies conducted in Maharashtra show that the deprivation level of general (especially Sunni) Muslims is at par with the OBC Muslims. *The Study Group suggests that the OBC list for the Muslims should be expanded to include all deprived sections of the Muslim population.* A survey to this effect is strongly recommended involving the community and academic institutions of repute.
- Access to government programmes and schemes is linked to BPL and ration cards. Muslims due to their lack of awareness, lack of education and untoward incidents like communal riots, many-a-times, have been found not possessing these documents and as such they are not able to benefit from schemes and programmes. Need is to provide these documents to the Muslims as easily and as fast as possible.
- Large shares of Muslim workers in rural areas in central Maharashtra are engaged as agricultural labour. Given the high landlessness among Muslims (about four-fifth of the Muslim households in the state have no agricultural land), land distribution issues need to be looked into and provisions should be made to allocate land to the poor Muslim agricultural labour. The land as durable asset in many ways will help the families overcome economic hardships.
- Muslims of Maharashtra have considerably lower share in comparison to other religious minorities in bank credit. One of the reasons for the same is blacklisting of the Muslim concentrated areas. Such a blacklisting should be prohibited. RBI should strictly monitor the distribution of bank credit to Muslims. Strict action should be taken in cases of non-cooperation and religious bias in the disbursement of credit. Given the poverty of the Muslims, the issue of collateral requirements, subsidy and interest rates should be duly addressed.
- Attempts should be made to establish and promote micro-finance institutions in Muslim concentrated areas to overcome the small credit crunch.
- The Maulana Azad Minorities Financial and Development Corporation needs to be urgently revamped with the provision of professional staff and computerization of its records in order to make it effective. The corporation needs to work on increasing recovery of loans by posting staff for recovery in all districts. The State Government must also provide adequate managerial subsidy to the Corporation to cover its administrative and establishment costs.

12.5. Healthcare

- The Muslim concentrated areas are reported to have extremely inadequate basic health care services. This provides a free space to exploitative and expensive private health care practitioners. There is a need for the government to take stock of PHCs, UHCs, hospitals etc. in these areas and to provide these services as per the government norms. Care should also be taken to have adequate surveillance on quacks and measures should be taken to prohibit their services. There is a need to look into the grievances of Muslims against the hospital administration and health officials. The discriminatory treatment of Muslims should be prevented and officials and doctors should be suitably sensitized to address the issue.
- The health care issues of Muslims women are of specific concern. Studies on Muslim concentrated areas show that Muslim women are reluctant to approach male doctors. Adequate provisions should be made to appoint female doctors in public health institutions.
- A strong perception of discrimination and ill treatment has been widely reported, especially by those women who go for gynaecological treatment. Adequate sensitization programmes should be organized for in-service staff of the medical institutions. A sensitizing module should be an integral part of the medical courses for doctors, nurses and other medical staff. Disciplinary action should be taken on any reported discriminatory practice in order to prevent such practices and to address the perception of discrimination among the Muslims. Counselling and mental health services should be extended to those suffering from trauma of discrimination, communalism or any kind of atrocities.
- More ICDS centres, balwadis and anganwadis are required in Muslim concentrated areas. These provide platform for taking care of health of children, adolescent girls and lactating mothers.
- Urban health planning should not only focus on providing primary health care as well as health issues emerging due to occupational hazards. State must take concrete steps towards improving the living and livelihood environment through ensuring better housing and working conditions, clean surroundings, better drainage and access to potable water.

12.6 Women empowerment

- The Muslim community is especially faltering on women's rights and freedom. The triple talaq issue, property rights of women, right of women to choose the occupation they like etc, need to be taken up by the community leaders to overcome the conservative elements within the community.
- The economic and social empowerment of women will go a long way to cure many ills that the Muslim community is presently facing. There should be a special provision for Muslim women within the gender budgeting of the state.
- Provisions should be made to ensure representation of Muslim women in all decision-making bodies and committees of relevance. We recommend representation of Muslim women in 33% quota for women in local self-governing bodies.
- Studies conducted in Maharashtra show that the State fails to provide minimum support services like shelter home and women cell in Muslim concentrated areas. Lack of such facilities are deterrent to women protesting against domestic violence.

- Lack of adequate transport services restrict women mobility required to access quality educational institutions and occupation especially in the atmosphere of insecurity that the Muslims experience. In such an atmosphere provision of good secured transport facilities would go a long way to help the women in being mobile and in utilizing from the state resources thus contributing towards the cause of development.
- Muslim women suffering from domestic violence must get unbiased protection from police, protection officers, public hospitals and counselors under Protection of Women from Domestic Violence Act 2005. Provisions should be made to provide free legal aid.
- The rules governing the acquisition of ration cards and BPL cards should be relaxed for divorced women, widows and women headed families as such women find it difficult to procure the same from their families (both parental and in-laws).
- Muslim women are faced with great challenges within the community. Many of them receive only nominal Mehr and once deserted they also do not receive any maintenance. A scheme for maintenance of deserted poor women needs to be urgently drawn up.

12.7 Law enforcement

- The number of Muslims in the prisons is alarmingly high, giving the feeling of acute crime rate among the Muslims. However, it has been revealed that most of the Muslims imprisoned in jails are due either to false cases against them or to lack of economic capabilities to hire quality lawyers to fight their cases. Further, the police discrimination against the Muslims causes them to file cases of magnitude even for inconsequential matters. We recommend establishment of a committee to go through the processes prior to filing of the charge-sheet and to give its recommendations to the government to overcome over-incarceration of Muslims. This committee should function in close association with the Minorities Development Department. Any prolonged detention of Muslim youth in custody should follow the legal procedure.
- Police and judicial systems in many states are understaffed and overloaded, reducing the possibilities of arrest, prosecution and conviction of the perceived rioters. The police and judiciary should be sensitized on issues of minority identity and state politics. Need is to make the two systems strong enough to resist instructions from politicians to either drop or go slow in investigating cases of mob brutality and damage to property.
- The Maharashtra State Minorities Commission may dialogue with the State Legal Services Authority (SLSA) to put in place a robust legal aid system which will get into action whenever any arrest takes place. A system may be put into place whereby family members of arrested youth who feel that the arrest has been made without sufficient basis could contact a Legal Aid Cell constituted within the State Minorities Commission. This Legal Guidance and Aid Cell should be manned by a team of lawyers and social workers who would provide socio-legal counselling and guidance to the family members. The State Minorities Commission may provide legal aid in such cases by appointing lawyers from their legal aid panel. Legal Guidance and Aid Cell may have branches in minority concentrated areas.

- The Police Complaints Redressal Authority/Cell should be immediately constituted at the state and district levels as recommended by the National Police Commission (NPC). The Supreme Court is currently monitoring the implementation of the recommendations of the NPC in the Prakash Singh case. The structure was envisaged to deal with complaints of the public who are not satisfied with the police action taken whether as complainants or accused.
- The honorarium given to lawyers by State and District Legal Services Authorities in criminal matters while defending accused person needs revision. This has been recommended in TISS study on Muslims in Prisons in Maharashtra and the state government has accepted the same in principle. Currently, legal aid lawyers are paid an honorarium of Rs.600 per trial in the lower court and Rs. 900 per trial for session court matters.
- Similarly the honorarium paid to Duty Councils appointed by State and District Legal Services Authority to visit prisons and women's/children institutions to provide legal guidance needs revision. Currently they are paid an honorarium of Rs. 60 per visit. This is too low a payment for lawyers having three to five years of experience.
- Trained social workers to be appointed at police stations as recommended by the Police-TISS Committee in 1993, set up by the DGP, Maharashtra. Social workers would provide psycho-social and rehabilitative support to complainants, victims, accused and their families, who approach the police. The presence of such social workers would help the police in discharging their duties more effectively and bridge the gap between the police and citizenry. The committee report had made it clear that these social workers would not interfere with police investigations and would only focus on providing guidance and information on welfare schemes and NGOs while extending counselling and psycho-social support to the victims and the accused. Such experiments have been continuously carried out at the police station by TISS and Nirmala Niketan. A pilot project may be started in a few cities of Maharashtra to study the impact of such intervention. Such service should be accessible to all sections of the society.
- The following are some suggestions specific to police reform-
 - The police officers being guided by biases rather than professionalism should be weeded out.
 - Required qualifications and the method prescribed for recruitment in the police at all levels viz. Constable, Sub-Inspector, Deputy Superintendent of Police and the Indian Police Service should be given wide and sustained publicity, particularly in areas where there is a sizable Muslim population.
 - Muslim youth should be encouraged to complete formal education at least up to 12th standard and to join the police through a systematic campaign. Community leaders and educational institutions should take lead in this campaign.
 - Police department can hold regular training camps for the Muslim youths to prepare them for recruitment in the police. These camps should be held at all those places where there is a sizable Muslim population.
 - At the time of recruitment, if a Muslim candidate is found fit in all aspects except proficiency in Marathi language, s/he should not be rejected. On the contrary s/he should be recruited under a stipulation that the required proficiency would be obtained within two years from the date of joining.

- Police reform is only a part of addressing the problem of security, if the question of insecurity has to be addressed in the context in which it has been raised, an alternative like community policing to the traditional model of law enforcement, which is both reactive and repressive, has to be evolved and reinforced. Community Policing is based on the principle of equal partnership between the police and the community for dealing with crime and unrest in the society. Professor David H. Bayley, an international authority on policing, has identified three basic elements of community policing:
 - Consultation with community groups regarding their security needs
 - Mobilisation of agencies other than the police to assist in addressing these needs
 - Remedying the conditions, which generate crime and insecurity, through problem solving.

Community policing essentially means that the police and citizens must work together to identify and address problems of crime and disorder prevalent in geographically defined areas. It also means that problem solving would be an additional area of responsibility for the police for which a flexible or adaptive style of management, creativity and innovation would be necessary rather than blind compliance of orders. For example, if there is a dispute over something between two groups in a particular area having the potential of disturbing public order, the police under the existing system will immediately resort to preventive action under the law and move the court for binding both sides with heavy sureties for good behaviour. But under the system of Community Policing, the officer will try to find a solution to the dispute through the assistance and cooperation of the members of the community.

It must, however, be pointed out that the adoption of Community Policing as a system of policing will be a time consuming process. In the first place there would be resistance from the police hierarchy who would not like to share power with the community. Secondly a great deal of training, both of police personnel and members of the community, in the concept and practice of community policing would be an essential pre-requisite, if community policing is to be adopted as a system of policing.

While the police and the community get into the process of orienting themselves towards Community Policing, persons trained in conflict resolution could be appointed at each and every place known to be communally sensitive. Persons so appointed may be called Community Relations Officers who should have an independent office. It should be mandatory for the local police to maintain a close liaison with the Community Relations Officer while dealing with a conflict ridden situation besides having regular consultation with her/ him on maintaining peace, harmony and public order.

12.8 Sensitization

- Feeble ties between the Muslims and the majority religious group has been a fuelling factor in causing communal riots. There is a need to strengthen civic ties to curb riots by promoting shared spaces in all domains of life. Measures like *cultural diversity index* would create effective structures for building effective interrelationships among various religious communities. Immediate steps need to be taken to develop cultural diversity index and to implement it effectively. The diversity principle would help in ascertaining and monitoring presence of minorities, especially religious minority in all walks of life, whether social, political or economic.
- Diversity Index also entails an annual social audit through an independent organization like the state level Equal Opportunities Commission to determine whether the equality and non-discrimination principle is being followed in government departments, schools, employment agencies, public and private sector etc. We recommend an immediate establishment of *Equal Opportunity Commission* in Maharashtra.
- Absence of accurate data on the socio-economic conditions of the Muslims has been identified as a major pitfall. There is a need for the government to promote and financially support collection of data on various socio-religious categories at regular interval. This data is needed to be collected from micro spatial units like wards, gramsabhas or tehsils, with the help of concerned government departments. For maintaining transparency, this data bank can be shared on the internet. Such transparent and easily available data would help in repealing stereotypes that are damaging and that lead towards discrimination if not communal violence.
- Maharashtra government can take initiative to enact legislation on the communal violence in accordance with The Communal and Targeted Violence (Prevention, Control and Rehabilitation of Victims) Bill, 2011 drafted by the National Advisory Council.
- The issue of security and perception of discrimination make the Muslim community seek self exclusion and tend them towards ghettoization. This has to be tackled at the level of majority by orienting them towards the reality of difference and minority-majority dynamics. Efforts have to be made to repeal damaging stereotypes about the community. Orientation programmes and effective dispersion of booklets like Facts against Myths is required in this context. Special training programmes to de-communalise the police force would also be effective. Such orientation programmes should also be organized at school, college especially B.Ed. level of education.
- Provocative media coverage has often caused communal riots, breaking down the social fabric of religious tolerance. The media coverage of the sensitive issues should be adequately scrutinized and monitored.
- Measures should be taken to STOP stigmatization of the minority concentrated areas. Strong measures should be taken against those who black list the area or resist working in the area. Communal teasing should be penalized.

12.9 A Case for naming Karjat or Matheron or both as Adhamji Peerbhoy Railway Station

- An interesting case of the original railway track from Karjat to Matheron built by Adhamji Peerbhoy with his personal resources came to be discussed by many Muslim intellectuals. They feel that Karjat or Matheron may be named as Adhamji Peerbhoy Railway station to perpetuate and honour the memory and personal initiative of the great Samaritan. This would obviously afford satisfaction to the Muslims and bring them close to the mainstream process of democratic functioning. Such a practice is sure to strengthen the feeling of belonging to the state among the Muslims. This pertains to the Ministry of Railways in the Central Government. The State Government should make an appropriate recommendations to the Centre in this regard.

12.10 Waqf and related services

- The Study Group has examined in graphic details the problems confronting the Waqf properties, erosion of Waqf endowments and even dilution of the concept of Waqf under which valuable Waqf assets have disappeared. It has been averred by several deputationists that the prized Waqf property at several places in Mumbai and other districts, has been misappropriated for consideration other than merit, violating the undisputed maxim, “once a Waqf will always remain a Waqf”. After giving thoughtful consideration to the whole gamut of problems in the Waqf property management, the Study Group has come to the conclusion that there should be a separate cadre of Waqf administrative and subordinate services so that dynamic people could be recruited at the appropriate age. Only experienced and knowledgeable people should remain in the sphere of Waqf administration, Waqf promotion, and Waqf property preservation. A Committee consisting of a chairman and an expert member can be constituted to work out detailed modalities of the Waqf Administrative and Subordinate Services Act. This can be accomplished in a time bound framework of nearly six months. The committee will elicit public opinion and ascertain the ground position.
- The state government may consider donating a Waqf House like the state of Rajasthan and many other states to the Waqf Board of Maharashtra for transacting Waqf business and organising training and educational courses. This will have a very salutary effect on the people at large. It should have a research centre and residential accommodation for renowned Urdu scholars and researchers.
- Haj House and other places meant for providing religious services to the Muslims should be reviewed by a three person committee. This committee should be anchored in Minorities Development Department or Maharashtra State Minorities Commission. The committee should submit its report in a limited period of three months.
- The existing Waqf properties should be used for generating maximum returns to the community. The properties should be used for developing colleges, universities and other community oriented services.
- Waqf Board should immediately be provided managerial subsidy of Rs. five crores and sufficient staff to take care of its day-to-day activities.

12.11 Urdu Academy and promotion of Urdu language

- An overwhelming majority of the votaries of Urdu have pleaded for the inclusion of Urdu in the Official Languages Act on the pattern of Bihar, Uttar Pradesh, Delhi and Jammu & Kashmir. This proposal is recommended for consideration, approval and further action by the Maharashtra government.
- To promote Urdu language which is essentially a part of the cultural heritage of India, a place is required to be constructed for holding meetings and classes. This would also accommodate an auditorium for holding discussions and cultural events. This building can be called *Urdu Bhavan*, and would also house the central office of the Urdu Academy. The Urdu Academy should have its offices and Study Centres in all districts and the Muslim populated areas of the state. The present Maharashtra Urdu Sahitya Academy is supposed to be playing a vital role in the promotion, protection and popularization of Urdu language and literature. The Chairman, Maharashtra State Urdu Sahitya Academy, met the Study Group and expressed his total disappointment over the scope and working of his organization. The suggestions to improve the Urdu Sahitya Academy are recapitulated below:
 - There is an immediate need to regularise the staff in the academy who are working on non-permanent basis for over two decades.
 - The Study Group examined the working of Urdu Academy in Andhra Pradesh, Delhi, Madhya Pradesh, Uttar Pradesh, and Rajasthan. Maharashtra Urdu Academy's current year's budget is almost negligible as against Rs.30 cores of Andhra Pradesh, and Rs.13 crores of Delhi. The lowest budget in the country is that of Maharashtra Urdu Sahitya Academy. The declaration about the release of Rs.1 crore has reportedly not yet been implemented.
 - It is recommended that the Urdu Academy should be given autonomous status with a manageable composition: one Chairman, one Director (whole-time), and five members from amongst the scholars, Professors and distinguished writers. Professor A.S. Dalvi and Professor Sahib Ali, ex-and-present HoD, Urdu Department, Mumbai University, can be entrusted with the task of preparing the draft Act for realising this luminous objective.
 - An academicians of repute related to the field can be appointed coordinator for the restructuring of the present Urdu Sahitya Academy. The Academy has to initiate action in respect of its outreach in the public, translation of important Urdu works into Marathi and vice versa and opening up computer centres with reading room facility at appropriate places.

12.12 Expansion of OBC List and inclusion of Muslims in SC List

- The socio-economic deprivation and dismal presence in employment of the Muslims in general make it necessary to include Dalit Muslims like Khatik, Mehtar (Bhangi), Dhobi, Mochi, Momin, Julaha and a few others, who are engaged on socially stigmatized work in the Scheduled Caste category. The time has come when the age-old and unjustified deprivation imposed on the Muslims, who embraced Islam and continued their original occupation to eke out their existence is removed and they are treated as normal Scheduled Caste beneficiaries. This will necessitate amendment to the presidential order of 1950 issued under

Article 341 of the constitution of India, which stands amended in 1956 and 1990 to include Dalit Sikhs and Neo Buddhists in the Scheduled Caste category. Incidentally some erstwhile Scheduled Caste Muslims have got included in the O.B.C. list, but they actually belong to the S.C. category. This situation, therefore, needs to be rectified. In Kerala, Karnataka, Tamil Nadu, West Bengal and Andhra Pradesh, the O.B.C. lists have been expanded for larger inclusion of Muslims in the list of beneficiaries. The example already set is recommended to be emulated, *mutatis mutandis*.

12.13 A case for reservation for Muslims

- It is undeniable that the Muslims overwhelmingly, nearly 82%, are living in sub-human conditions and they will continue to slide further down in terms of living index. They are not able to access quality education and their due share in employment. Considering the fact that the share of Muslim population in the state was 10.6% in 2001, and the latest Census figure is not yet available, *it is recommended that Muslims should be provided reservation in proportion to their population to a minimum of 8% of reservation in all educational institutions and employment under the state government and state enterprises*. In respect of admissions of Muslim students to all educational, professional and technical institutions the same recommendation of minimum 8% should apply. The reserved vacancies should be filled and the filled up vacancies should be reported to the state legislature and publicized in the government reports and websites.
- This 8% reservation should accommodate a reservation for Muslim women also.
- It is felt that the communal riots can be controlled effectively if the composite nature of the police force deployed in the riot affected areas is insisted upon and for this the present meagre presence of Muslims in the police force should be enhanced to 10% or a minimum of 8% as recommended for all the services.
- Wherever the Study Group went, the deputationists were found extremely vocal on the inadequate presence of Muslims in various employment more particularly in the important positions in the state government, and they vociferously expressed their grief over the total absence of Muslims from the state IAS cadre. One way out suggested by them was the inclusion of Muslims in the promotion quota of the IAS cadre reserved for the technical services. It would be possible to find suitable and meritorious Muslim officers in the engineering, medicine, veterinary, forests, tourism, agriculture and other related fields.

12.14 Monitoring of implementation of 15- point programme by Chief Minister's Office

- The effective implementation of the old and new 15-Point-Programme of the Prime Minister is not taking place in the state. Special attention needs to be given to the implementation of all the schemes directed towards the Muslim upliftment. A close monitoring of this programme by the Chief Minister's Office in collaboration with Minorities Development Department is strongly recommended for the quick and desired results.

12.14 Land allotments for mosque and burial grounds

- Muslims at many places in the state are finding it difficult to get land allotted for mosque and burial grounds due to sheer indifference of the local authorities including the police or objection by some socio-political groups. It violates fundamental rights guaranteed by the Constitution and requires immediate corrective action from the State Government.

Photographs showing the Living and Working Conditions of Muslims

Eking out their existence marginally from rag and plastic pickings in Baiganwadi, Govandi



Picking up grain from drain water at Cheeta Camp, Mumbai (Noor Alam, Research Assistant from TISS in the background).



A squalid human habitation at Baiganwadi, Govandi.



Filth, squalor and open drains used as defecating grounds in Byculla, Mumbai



Filth, slush and muck with open drain used for defecation in the open at Govandi, Mumbai



Dr. M. Rahman (Chairman S.G. Group), Prof. A. Shaban and local residents taking round the slummy surroundings of Baiganwadi, Govandi, Mumbai



Drawing water from pipes using handpumps in Malegaon



A petty shop of a Muslim family run by children in Amravati



Girl students of Malegaon in their school ambience



A mosque and a temple in close proximity in Malegaon

جب تجھ بن نہیں کوی موجود
پھر یہ ہنگامہ اے خدا کیا ہے

[When God is everywhere, why then this feuding and strife]



ANNEXURES

Annexure 1: Statement showing Budgetary provision and Expenditure of Minorities Development Department
(Rs in Lakhs)

| Sr. No | Name of the Scheme | Budgetary Provision for the year | | | Expenditure for the year | | | No. Of Beneficiaries (Approx.) | | |
|--------|---|----------------------------------|---------|---------|--------------------------|---------|---------|--|--|--|
| | | 2009-10 | 2010-11 | 2011-12 | 2009-10 | 2010-11 | 2011-12 | 2009-10 | 2010-11 | 2011-12 |
| 1 | Grant in Aid for Uniforms for Students of Minority Community | 2100.00 | 1800.00 | 1800.00 | 2100.00 | 1620.00 | 1350.00 | 500000 students | 400000 students | 400000 students |
| 2 | Grant in Aid for Allowance as an incentive to the parents for Attendance of minority students of primary school | 3085.28 | 1800.00 | 1800.00 | 3085.28 | 1620.00 | 1530.00 | 450000 students | 450000 students | 450000 students |
| 3 | Grant in Aid for Grant to the Industrial Training Institutes in Minority Concentrated Areas | 0.00 | 1000.00 | 700.00 | 0.00 | 200.00 | 0.00 | -- | 1 Institute at Mandvi | 6 Institutes |
| 4 | Grant in Aid for Area Development Schemes in Minority Concentrated Areas | 1473.72 | 2000 | 2500 | 1473.72 | 1468.76 | 2175.62 | 141 Municipal Corp/ Municipal Councils | 166 Municipal Corp/ Municipal Councils | 200 Municipal Corp/ Municipal Councils |
| 5 | Grant in Aid for Hostels for Girls from the Minority Communities in Cities | 500.00 | 500.00 | 400.00 | 400.00 | 450.00 | 600.00 | 4 Hostels | 4 Hostels | 6 Hostels |
| 6 | Grant in Aid for Short Term Trade based Courses | 203.00 | 400.00 | 500.00 | 186.69 | 336.03 | 366.14 | 10000 students | 10000 students | 10000 students |
| 7 | Grant in Aid for providing basic infrastructure to minorities schools | 1562.00 | 4000.00 | 4000.00 | 1536.16 | 3775.27 | 4157.55 | 1232 schools | 1863 schools | 2079 schools |
| 8 | Grant in Aid for starting of new polytechnics for minority students | 0.00 | 450.00 | 150.00 | 0.00 | 0.00 | 0.00 | -- | -- | -- |

| | | | | | | | | | | |
|----|--|---------|---------|---------|---------|---------|---------|--|---------------------------|---|
| 9 | Grant in Aid for starting of second and third shift in existing ITI for minority students | 0.00 | 200.00 | 1800.00 | 0.00 | 180.00 | 900.73 | | 2500 students | 3000 students |
| 10 | Grant in Aid for Scholarships for Students of minority community pursuing higher education | 1500.00 | 4000.00 | 7268.00 | 1500.00 | 5472.41 | 7018.80 | 20000 students | 27333 students | 35000 students |
| 11 | Grant in Aid for Free Coaching and Allied Scheme | 0.00 | 10.00 | 10.00 | 0.00 | 0.00 | 0.00 | -- | -- | -- |
| 12 | Grant in Aid for Self Help Groups | 0.00 | 5.00 | 105.00 | 0.00 | 0.00 | 0.00 | | | |
| 13 | Grant in Aid for Help Line | 0.00 | 25.00 | 25.00 | 0.00 | 0.00 | 10.00 | 1 cell/centre | 1 cell/centre | 1 cell/centre |
| 14 | Grant in Aid for Research and Training | 240.00 | 250.00 | 300.00 | 240.00 | 0.00 | 160.00 | 180 trainees | 250 trainees | 250 trainees |
| 15 | State Minorities Commission | 400.00 | 274.00 | 300.00 | 400.00 | 274.00 | 355.00 | 3500 Trainees | 4454 Trainees | 3500 Police Trainees, 50 Competitive Exam Trainees, 1000 Marathi language Foundation Trainees |
| 16 | Grant in Aid for Haj Committee | 900.00 | 700.00 | 500.00 | 900.00 | 0.00 | 0.00 | 1 Haj House in Nagpur, 1 Haj House in Aurangabad | 1 Haj House in Aurangabad | 1 Haj House in Aurangabad |
| 17 | Capital contribution to the Maulana Azad Arthik | 5899.50 | 1836.50 | 1000.00 | 5899.50 | 1836.50 | 939.10 | -- | -- | -- |

| Vikas Mahamandal | | | | | | | | | | |
|------------------|--|-------|-------|--------|-------|-------|--------|----|----|----|
| 18 | Capital contribution to the National Minorities Development and Finance Corporation | 30.00 | 30.00 | 886.00 | 30.00 | 30.00 | 664.00 | -- | -- | -- |
| 19 | Grant in Aid for Urdu Ghar | 0.00 | 0.00 | 222.00 | 0.00 | 0.00 | 0.00 | | | |
| 20 | Grant in Aid for starting of second shift in existing Polytechnics for minority students | 0.00 | 0.00 | 958.00 | 0.00 | 0.00 | 134.85 | -- | -- | -- |

Source: Minorities Development Department, Government of Maharashtra, Mumbai.

**PRIME MINISTER'S NEW 15-POINT PROGRAMME
FOR THE WELFARE OF MINORITIES**

(A) Enhancing opportunities for Education.

(1) Equitable availability of ICDS Services

The Integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged sections, by providing services through Anganwadi Centres such as supplementary nutrition, immunization, health check-up, referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with a substantial population of minority communities to ensure that the benefits of this scheme are equitably available to such communities also.

(2) Improving access to School Education

Under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes, it will be ensured that a certain percentage of such schools are located in villages/localities having a substantial population of minority communities.

(3) Greater resources for teaching Urdu

Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

(4) Modernising Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernisation Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernisation of Madarsa education. Keeping in view the importance of addressing this need, this programme will be substantially strengthened and implemented effectively.

(5) Scholarships for meritorious students from minority communities

Schemes for pre-matric and post-matric scholarships for students from minority communities will be formulated and implemented.

(6) Improving educational infrastructure through the Maulana Azad Education Foundation

The Government shall provide all possible assistance to Maulana Azad Education Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.

(B) Equitable Share in Economic Activities and Employment

(7) Self-Employment and Wage Employment for the poor

(a) The Swarnjayanti Gram Swarojgar Yojana (SGSY), the primary self-employment programme for rural areas, has the objective of bringing assisted poor rural families above the poverty line by providing them income generating assets through a mix of bank credit and Governmental subsidy. A certain percentage of the physical and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.

(b) The Swarnjayanti Shahari Rojgar Yojana (SSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.

(c) The Sampurna Grameen Rozgar Yojana (SGRY) is aimed at providing additional wage employment in rural areas alongside the creation of durable community, social and economic infrastructure. Since the National Rural Employment Guarantee Programme (NREGP) has been launched in 200 districts, and SGRY has been merged with NREGP in these districts, in the remaining districts, a certain percentage of the allocation under SGRY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line till these

districts are taken up under NREGP. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages, which have a substantial population of minorities.

(8) Upgradation of skills through technical training

A very large proportion of the population of minority communities is engaged in low-level technical work or earns its living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing ITIs to be upgraded to 'Centres of Excellence' will be selected on the same basis.

(9) Enhanced credit support for economic activities

- (a) The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the minority communities. The Government is committed to strengthen the NMDFC by providing it greater equity support to enable it to fully achieve its objectives.
- (b) Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loans to small-scale industries and small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

(10) Recruitment to State and Central Services

- (a) In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of selection committees should be representative.
- (b) The Central Government will take similar action in the recruitment of personnel to the Central police forces.
- (c) Large scale employment opportunities are provided by the Railways, nationalised banks and public sector enterprises. In these cases also, the concerned departments will ensure that special consideration is given to recruitment from minority communities.
- (d) An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in government institutions as well as private coaching institutes with credibility.

(C) Improving the conditions of living of minorities.

(11) Equitable share in rural housing scheme.

The Indira Awas Yojana (IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under IAY will be earmarked for poor beneficiaries from minority communities living in rural areas.

(12) Improvement in condition of slums inhabited by minority communities

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programmes flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.

(D) Prevention & control of communal riots

(13) Prevention of communal incidents

In areas, which have been identified as communally sensitive and riot prone, district and police officials of the highest known efficiency, impartiality and secular record must be posted. In such areas and even elsewhere, the prevention of communal tension should be one of the primary duties of the District Magistrate and Superintendent of Police. Their performance in this regard should be an important factor in determining their promotion prospects.

(14) Prosecution for communal offences

Severe action should be taken against all those who incite communal tension or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

(15) Rehabilitation of victims of communal riots

Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

Annexure 3

GUIDELINES for implementation of Prime Minister's New 15 Point Programme for the Welfare of Minorities

The Hon'ble President, in his address to the Joint Session of Parliament on February 25, 2005, had announced that the Government would recast the 15 Point Programme for the Welfare of Minorities with a view to incorporate programme specific interventions. Prime Minister, in his address on the occasion of Independence Day, 2005, announced inter-alia that "We will also revise and revamp the 15 Point Programme for Minorities. The new 15 Point Programme will have definite goals which are to be achieved in a specific time frame". In pursuance of these commitments, the earlier programme has been revised as the Prime Minister's New 15 Point Programme for the Welfare of Minorities. A copy of the programme is enclosed.

2. **The objectives of the programme** are as follows:-

- a) Enhancing opportunities for education.
- b) Ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs.
- c) Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes.
- d) Prevention and control of communal disharmony and violence.

3. An important aim of the new programme is to ensure that the benefits of various government schemes for the underprivileged reach the disadvantaged sections of the minority communities. The underprivileged among the minorities are, of course, included in the target groups of various government schemes. But in order to ensure that the benefits of these schemes flow equitably to minorities, the new programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15% of targets and outlays under various schemes should be earmarked for minorities.

4. The emphasis of the programme on the maintenance of communal peace and harmony, through appropriate measures, and

ensuring a reasonable representation of minorities in government, including the public sector, remains as emphatic as ever and these continue to be important constituents of the new programme.

5. The programme does not envisage any change or relaxation of any criteria, norms or eligibility conditions in any scheme for minorities. These would continue to be as provided for in the original schemes included in the programme.

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

7. (a) The target group of the programme consists of the eligible sections among the minorities notified under Section 2 (c) of the National Commission for Minorities Act, 1992, viz, Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis).

(b) In States, where one of the minority communities notified under Section 2 (c) of the National Commission for Minorities Act, 1992 is, in fact, in majority, the earmarking of physical/financial targets under different schemes will be only for the other notified minorities. These states are Jammu & Kashmir, Punjab, Meghalaya, Sikkim, Mizoram and Nagaland. Lakshadweep is the only Union Territory in this group.

8. The new programme will be implemented by Central Ministries / Departments concerned through State Governments / Union Territories. Each Ministry/Department concerned shall appoint a nodal officer, not below the rank of a Joint Secretary to Government of India, for this programme. The Ministry of Minority Affairs shall be the nodal Ministry for this programme.

9. **Physical Targets and Financial Outlays:**

Considering the complexity of the programme and its wide reach, wherever possible, Ministries/Departments concerned will earmark 15 percent of the physical targets and financial outlays for minorities. These will be distributed between States/UTs on the basis of the proportion of Below Poverty Line (BPL) population of minorities in a particular State/Union Territory to the total BPL population of minorities in the country, subject to the following:-

(a) (i) For schemes applicable exclusively to rural areas, only the ratio relevant to the BPL minority population in rural areas would be considered.

- (ii) For schemes applicable exclusively to urban areas, only the ratio relevant to the BPL minority population of urban areas would be considered.
- (iii) For others, where such differentiation is not possible, the total would be considered.
- (b) For States/UT referred to in para 7 (b), the earmarking will only be for the BPL minorities, other than that in majority.

10. The schemes amenable to such earmarking are the following:-

Point No. (A) Enhancing opportunities for Education
 (1) Equitable availability of ICDS Services
 Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres

(2) Improving access to School Education
 Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes.

Point No. (B) Equitable Share in Economic Activities and Employment

(7) Self-Employment and Wage Employment for the poor

- (a) Swarnjayanti Gram Swarojgar Yojana (SGSY)
- (b) Swarn Jayanti Shahari Rojgar Yojana (SJSRY)
- (c) Sampurna Grameen Rozgar Yojana (SGRY)

(8) Upgradation of skills through technical training
 New Industrial training Institutes (ITI) and upgradation of existing ITI.

(9) Enhanced credit support for economic activities
 (b) Bank credit under priority sector lending.

Point No. (C) Improving the conditions of living of minorities

(11) Equitable share in rural housing scheme
 Indira Awaas Yojana (IAY)

(12) Improvement in condition of slums inhabited by minority communities
 Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

11. Implementation, Monitoring and Reporting –

A. Ministry/Department Level:

Ministries/Departments implementing the schemes, included in the programme shall continue to implement and monitor these schemes with reference to the physical targets and financial outlays. They are expected to review the progress of the programme on a monthly basis and report the progress of implementation, in respect of the schemes under this programme, on a quarterly basis, by the fifteenth day of next quarter, to the Ministry of Minority Affairs.

B. State/UT Level:

(i) States/UTs are expected to constitute a State Level Committee for Implementation of the Prime Minister's New 15 Point Programme for the Welfare of Minorities headed by the Chief Secretary with members consisting of the Secretaries and Heads of Departments implementing the schemes under the 15 Point Programme, representatives from the Panchayati Raj Institutions/Autonomous District Councils, three representatives from reputed non-governmental institutions dealing with minorities and three such other members considered appropriate by the state government/UT administration. The Department dealing with Minorities of the State/UT may be made the nodal department for monitoring the 15 Point Programme. The Committee should meet at least once every quarter and the Department dealing with Minorities of the State/UT may send a quarterly progress reports to the Ministry of Minority Affairs by the 15th day of the next quarter.

(ii) District Level:

Similarly, at the district level, a District Level Committee for Implementation of the Prime Minister's New 15 Point Programme for the Welfare of Minorities may be constituted headed by the Collector/Deputy Commissioner of the district, with District level officers of the departments implementing the programme, representatives from the Panchayati Raj Institutions/Autonomous District Councils, and three representatives from reputed institutions dealing with minorities. The District Level Committee shall report progress of implementation to the Department dealing with Minorities of the state government/UT administration for placing it before the State Level Committee.

C. Central Level:

(i) At the central level, the progress of implementation, with reference to targets, will be monitored once in six months by a Committee of Secretaries (COS), and a report will be submitted to the Union Cabinet. The Ministry of Minority Affairs shall be the nodal Ministry to prepare reports in this regard for placing before the COS and the Union Cabinet once in six months. All Ministries/Departments concerned with this programme shall submit quarterly reports to the Ministry of Minority Affairs by the 15th day of the next quarter.

(ii) There shall be a Review Committee for the Prime Minister's New 15 Point Programme for the Welfare of the Minorities headed by Secretary, Ministry of Minority Affairs, with nodal officers from all the Ministries/Department concerned which shall meet at least once every quarter to review the progress, obtain feedback and resolve problems and provide clarifications, as might be needed.

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