

# MINORITY REPORT



**EXECUTIVE SUMMARY**

**Rajindar Sachar Committee**  
**Status of the Muslim Community in India**

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# **Sach kahte hain Sachar**

## **Introduction**

In March 2005 Prime Minister Manmohan Singh appointed a high level committee to prepare a report on the Social, Economic and Educational Status of Indian Muslims. The 7-member committee, headed by Justice Rajinder Sachar (retired) submitted its report to the Prime Minister in November 2006.

The Sachar Committee's report is an extremely valuable document on the Social, Economic and Educational Status of Indian Muslims for two reasons.

## **Myth of Muslim appeasement exposed**

Firstly, its findings are a shocking testimony to six decades of institutional neglect and bias that has left the country's Muslims far behind other Socio-Religious Communities (SRCs) in the areas of education, employment, access to credit, access to social and physical infrastructure and political representation. Thus the Report thoroughly exposes the sangh parivar's baseless propaganda of "Muslim appeasement".

## **Sachar report for Muslims like Mandal report for OBCs**

Secondly, its recommendations contain the seeds of a major socio-economic transformation of 150 million Indian Muslims. If the recommendations were to be honestly implemented, it can bring dramatic changes in the life of Muslims just as action on the recommendations of the Mandal Commission did for the OBCs.

## **Muslim backwardness is a National Problem**

The Report has made numerous recommendations for urgent governmental action to redress the problem of Muslim backwardness. This is essential not only in the interest of *equity* and *fair play*. It is also in the *national interest* because no country can hope to progress if it leaves behind 150 million of its population.

## **Citizens Campaign for Implementing Sachar Report**

Immediate remedial action is essential both in the interests of equity and in the national interest. But the track record of even self-proclaimed secular governments shows that left to themselves they will at best adopt token measures. What is needed therefore is a sustained nationwide Citizens Campaign to force governments at the Centre and in the states to act on the recommendations of the Sachar Committee.

## **Secular, not Muslim, Campaign**

For the campaign to be successful it is important to remember that the problem of educational and economic backwardness and political empowerment of Muslims is not just a Muslim problem. It must be understood and projected as a *national problem*. It is therefore of utmost important to ensure that the campaign has the support and participation of all non-communal, secular democratic organisations, groups and individuals.

## **Mass awareness the first step**

The first step in mass mobilisation for any campaign is the creation of mass awareness about the findings and recommendations of the Sachar Committee.

*This pamphlet highlights the findings and recommendations of the Sachar Committee.*

## Demography

According to the latest (2001) census, the Muslim population was 138 million out of a total population of 1029 million. Percentage wise, Muslims were about 13.4% of the total population, as compared to 80.5% Hindus (including SCs/STs) and 6.1% other minorities (Sikhs, Christians, Buddhists and Jains). Currently the Muslim population is around 150 million. (Pg. 29).

Between 1961-2001, the annual growth rate among Muslims has averaged 2.7%, which is well above the national average population growth of 2.1%. The growth rate for others are: Hindus and Christians, 2%; Jains, 1.8%; Sikhs and Buddhists, 2.2%. (Pg. 29).

Between 1991 and 2001 there is a clear decline in the growth rate of Muslims in most of the states.(Pg. 30).

Projections for future population growth in India show that by the end of the 21<sup>st</sup> century India's total population will stabilise in which the Muslim population would be less than 20% of total). (Pg. 45). *Thus the propaganda that the unchecked growth in the Muslim population will result in their overtaking the Hindu population is totally false.*

Muslims have the best sex-ratio among all Indians. Over the decades, the Muslim population shows an increasingly better sex ratio compared with other Socio-Religious Communities (SRCs). Similarly, Muslims have the highest child sex ratio of any social group in the country. For instance, the child sex ratio among Muslims was 986 girls per 1,000 boys in the age group 0-5 in 1998-99, significantly higher than the ratio of 931 among SCs/STs, 914 among other Hindus, and 859 among other groups.(Pgs. 33, 34). *This is a very significant finding. The fact that the sex ratio among Muslims is improving while it is on a dangerous decline among some sections of the population shows that among Muslims there is far less bias against the girl child.*

Muslims have lower levels of infant and under-five mortality rate than all other Socio-Religious Communities (SRCs) in India. Moreover, they have experienced some of the largest declines in infant and under-five mortality rates of all SRCs in India. *This finding is again quite significant since the prevalence of poverty among Muslims would suggest otherwise. Part of the higher population growth rate among Muslims is explained by the lower child mortality rate.* (Pg. 36).

While international migration is also responsible for some of the growth in India's population, it plays only a minor role.(Pg. 41).

## Education

< **T**he literacy rate among Muslims in 2001 (59.1%) is far below the national average (65.1%). SCs/STs are still the lowest literate group both in urban and rural India. (Pg. 52)

< **M**uslim women with a literacy level of 50% have been able to keep up with women of other communities and are much ahead of SC/ST women in rural India. (Pgs. 53).

< **W**ith the community's growing focus on education in recent years, there has been a significant increase in enrolment among Muslims. But initial disparities between Muslims and other SRCs have increased in the period 1953-2001 and there is still a big gap to be covered. (Pg. 57).

< **D**rop-out rate among Muslims is the highest at the level of Primary, Middle and Higher Secondary compared to all the SRCs. Only 17% Muslims above the age of 17 years have completed matriculation as compared to 26% for all SRCs. (Pg. 58).

< **T**he major problems for Muslims are at the level of school education. Once the "hurdles" of school education is crossed, the difference across most SRCs in the likelihood of their completing graduation courses narrow down and are at times insignificant. (Pg. 62).

< **I**n the premier colleges in the country, only one out of the 25 Under-Graduate students (4%) and one out of 50 Post-Graduate students (2%) was a Muslim.(Pg. 69).

< **T**he gap between Muslims and other SRCs increases as the level of education increases. (Pg. 72).

< **M**uslims are grossly underrepresented in the elite Indian Institutes of Management (IIMs) and the Indian Institutes of Technology (IITs). Enrolment data for the years 2004-5 and 2005-6 show Muslims were only 1.3% of the total number of students in all the IIM courses. In case of the IITs, out of 27,161 students enrolled in all the courses, only 894 (3.3%) were Muslims. (Pgs. 68-69).

< **U**nemployment rates among Muslim graduates is the highest among SRCs. (Pg. 73).

< **O**nly 3% of Muslim children among the school going age go to Madarsas. (Pg. 77).

< **I**n view of a large number of children with Urdu as their mother tongue Urdu should be taught as an elective subject up till graduation. (Pg. 83).

< **T**he changes in educational patterns across SRCs suggest that SCs and STs have reaped advantage of targeted government and private effort. This reflects the importance of affirmative action. (Pg. 86).

## Economy and Employment

↳ **T**he very low participation of Muslim women compared to all other SRCs in economic activity is one of the important highlights of the Report. While overall about 44 % of women are engaged in economic activity, the figure for Muslim women is 25% overall and as low as 18% in urban areas. This is bound to adversely affect the overall economic status of the community. (Pg. 89).

↳ **T**he percentage of women Muslim workers undertaking work within their own homes is much higher (70%) than for all workers (51%).(Pg. 96).

↳ **T**he other striking feature is that compared to all other SRCs, a far higher percentage of Muslims are engaged in self-employment. This is particularly true in urban areas for women workers. (Pg. 91).

↳ **S**ince a large section of the Muslim workers are engaged in self-employment, skill development and credit related initiatives need to be tailored for such groups.(Pg. 92)

↳ **T**he participation of Muslims in regular jobs in urban areas is quite limited compared to even the traditionally disadvantaged SCs/STs. (Pg. 94).

↳ **A** significantly larger proportion of Muslim workers are engaged in small proprietary enterprises and their participation in the formal sector employment is significantly less than the national average. (Pg. 91).

↳ **C**ompared to other SRCs, Muslim workers are more vulnerable as they are concentrated in the informal sector characterised by low wages, bad working conditions and little or no social security. (Pg.104).

↳ **A**t the macro level, of the manufacturing sectors which are important for Muslims, wearing apparel, auto-repair and electrical machinery seem to be segments where policy focus can bring in employment related dividends for the Muslim workers. (Pg.101).

↳ **T**he participation of Muslims in the professional and managerial cadre is low. (Pg.104).

## Access to Credit

Since a much higher percentage of Muslim workers are self-employed, the need for access to credit to them is the greatest. Despite this data shows that they are far behind others in terms of access to credit. (Pg. 136).

Muslims constitute about 12% of all account holders in Scheduled Commercial Banks (SCBs). While this is close to their share in the total population (13.4%), the share of other minorities is slightly more (8%) than their share in the total population. (Pg. 125).

The notion that Muslims do not participate in banking because of its "un-Islamic" interest-based system is a myth. Specific credit measures can bring about a substantial improvement in the economic status of Muslims. (Pg. 125).

But Muslims' share in loan accounts is much lower than their population share and their share in loan amounts outstanding is even worse. (Pg. 125).

On an average, the amount outstanding (indicator of loans sanctioned) per account for Muslims is about *half* that for other minorities and only *one-third* of 'Others'. (Pg. 126).

RBI's efforts to extend banking and credit facilities under the Prime Minister's 15-point programme has mainly benefited other minorities, marginalizing Muslims. (Pg. 128).

The record of specialized lending institutions such as the Small Industries Development Bank of India (SIDBI) and the National Bank for Agricultural and Rural Development (NABARD) is worse than that of the Scheduled Commercial Banks. (Pgs. 134-135).

During the six years period 2000-01 to 2005-06, of the total amount of Rs. 26,593 crores disbursed by SIDBI, Muslims received a paltry Rs. 124 crores (less than 0.5 %). (Pg. 134).

NABARD has done no better. During the two years 2004-05, 2005-06, Muslims received only 3.2% of the total production credit and 3.9% of investment credit. (Pg. 135).

Some banks have identified a number of Muslim concentration areas as 'negative geographical zones' where bank credit and other facilities are not easily provided. (Pg. 136).

Steps must be taken "to specifically direct credit to Muslims, create awareness of various credit schemes and bring transparency in reporting of information". (Pg. 137).

## Access to Infrastructure

There are clear differentials in the existence, accessibility and utilization of Social (primary and elementary schools, dispensaries etc.) and Physical Infrastructure (electricity, piped water, roads and bus services etc.) facilities across different SRCs. (Pg. 143).

There is a clear and significant inverse association between the proportion of the Muslim population and the availability of educational infrastructure in small villages. (Pg. 143).

Muslim concentration villages are not well served with pucca approach roads and local bus stops, medical and post and telegraph facilities. (Pg. 143).

More than 1,000 Muslim concentration villages in West Bengal and Bihar, and 1943 such villages in UP do not have any educational institution. The situation is worse in smaller villages with a Muslim concentration. (Pg. 143).

The problem for Muslims is compounded by the fact that their population is concentrated in several states that are generally lacking in infrastructural facilities. This effectively implies that a large proportion of the community is without access to basic services. (Pg. 145).

## Poverty and Consumption Levels

Muslims face fairly high levels of poverty. On the whole, their condition is only slightly better than that of SCs/STs. When compared to other SRCs, urban Muslims face much higher relative deprivation than Muslims in rural India. (Pg. 153).

The fall in poverty for Muslims has been modest during the decade 1993-94 to 2004-05 in urban areas; whereas the decline in rural areas has been substantial. (Pg. 160).

The economic conditions of Muslims in urban areas have not improved as much as of other SRCs. (Pg. 157).

For the year 2004-05, the all India average Mean per Capita Expenditure (at current prices) for urban areas was Rs. 1,105. In comparative terms the figures were, upper caste Hindus (Rs.1,469), Other Minorities (Rs.1,485), OBC Hindus (Rs.955), Muslims (Rs. 804) and SCs/STs (Rs. 793). Thus, the MPCE of upper caste Hindus was nearly 80% more than that of Muslims and SCs/STs. (Pg. 153).

A substantially larger proportion of the Muslim households in urban areas are in the less than Rs.500 expenditure bracket. (Pg. 154).

## Government Jobs and Schemes

< **T**he Sachar report observes: "In a pluralistic society a reasonable representation of various communities in government sector employment is necessary to enhance participatory governance". The gross under-representation of Muslims in jobs in the government sector then is a sad comment on the partisan nature of governance in India. (Pg. 163).

< **T**he presence of Muslims was found to be only 3% in the IAS, 1.8% in the IFS and 4% in the IPS. (Pg. 165).

< **O**verall, Muslims constituted only 4.9% of candidates who appeared in the written examination of Civil Services in the years 2003 and 2004. (Pg. 166).

< **S**hare of Muslims in employment in various departments is abysmally low at all levels... In no state does the representation of Muslims in the government departments match their population share. (Pg. 171).

< **M**uslims have a representation of only 4.5% in Indian Railways. Almost all (98.7%) of them are positioned at lower levels. (Pg. 167).

< **S**hare of Muslims in security agencies is around 4%. (Pg. 168).

< **T**he presence and participation of Muslims in the Judiciary has been a major point of concern. (Pg. 173).

< **R**epresentation of Muslims is very low in the Universities and in Banks. • (Pg. 169).

< **I**n no state does the representation of Muslims in the government departments match their population share. (Pg. 171).

< **R**epresentation of Muslims in the Education Department is just 6.5% and 7.5% in the Home Department. Overall, the share of Muslims as police constables is only 6%. (Pg. 172).

< **T**he representation of Muslims in the Health Department is 4.4% while in the Transport Department it is 6.5%. (Pg. 173).

## Government Jobs and Schemes (Cont.)

While 25.2% of West Bengal's population is Muslim, the state government has provided only 2.1% of government jobs to Muslims. In this respect West Bengal is the worst. Even in Gujarat which has only 9.1% Muslims, 5.4% of them have government jobs. (Pgs. 170-175). Ironically, the CPM is the first party to demand implementation of Sachar's Report. Share of Muslims in recent recruitments by State Public Service Commissions is 2.1%.

Sachar Committee: "There is a need to ensure a significant presence of Muslims especially in those departments that have mass contact on a day-to-day basis or are involved in sensitive tasks". (Pg. 175).

Statewise analysis of special government programmes to alleviate poverty show that in most cases Muslims have not got a fair deal. The share of Muslims as beneficiaries in government programmes in U.P. ranges between 3-14% which is far less than their population share of 24% among the poor. (Pg. 177).

While Muslims constitute 30.7% of the poor (Below Poverty Line, BPL) in Kerala, their share under most government programmes ranges between 5% and 18%. (Pg. 177).

For the Maulana Azad Foundation to be effective the corpus fund needs to be increased to Rs. 1,000 crores (In 2006-07, the Corpus Fund was increased from Rs. 100 to Rs. 200 crore). (Pg. 183).

While Muslims have benefited from the activities of the National Minorities Development Financial Corporation (NMDFC), the total flow of credit from the NMDFC is miniscule compared to the flows through banks and other financial institutions. (Pg. 184-185).

One of the reasons for the low efficacy of government programmes in reaching Muslims is the lack of Muslim participation in political processes and governance. (Pg. 187).

Even if the share of Muslims in elected bodies is low they and other underrepresented segments can be involved in the decision making process through innovative mechanisms, like the nomination system in Andhra Pradesh. (Pg. 187).

## **OBC Muslims**

◀ **T**he Muslim community is internally differentiated, like Hindus. It is socially stratified into three groups – ‘*ashraf*’, ‘*ajlaf*’ and ‘*arzal*’. The *ashrafs* are those without any social disabilities, *ajlaf* are akin to OBCs among Hindus while the *arzals* are the “very lowest castes”, equivalent of SCs among Hindus. (Pg. 192).

◀ **B**ecause of the Presidential Order (1950), that restricts the SC status only to Hindu groups having “unclean occupations” (Sikhs and neo-Buddhists have since been included under SCs), the Mandal Commission has included both the *ajlafs* and the *arzals* under the OBC category. (Pg. 193).

◀ **T**he Sachar Committee has argued it would be most appropriate for them to be included under the SC category, or at least clubbed with the Most Backward Castes (MBCs) category. (Pg. 198).

◀ **P**resently, there exist three different models for affirmative action (reservation) for Muslims in India. (i) Reservation of seats for the entire Muslim community, excluding the creamy layer (Kerala and Karnataka); (b) reservation on the basis of backward caste/biradari, with almost all Muslim groups included in the category (Tamil Nadu); bifurcation of OBCs into backwards and most backwards (MBCs), with most of the Muslims being placed under the MBC category (Bihar). (Pgs. 196-199).

◀ **I**n most other states and at the Centre, Muslims groups who are included in the OBC list are eligible for reservation benefits. But there are major anomalies between the existing lists. There are many OBC groups, irrespective of religion, that are listed in the state list but the same groups are missing from the Central list. The vice versa is also true. (Pg. 200).

◀ **A**s per the latest National Sample Survey (NSS) that lists people as OBCs Muslim OBCs constitute 40.7% of the total Muslim population. In the total OBC population, Muslim OBCs have a share of 15.7%. (Pg. 203).

◀ **M**uslim SCs constitute around 1% of the total Muslim population while the Muslim component of ST population is very small. According to 1991 Census, it is only 0.25% of the total ST population, most of them inhabitants of Lakshadweep. (Pg. 205).

◀ **T**he abysmally low representation of Muslim OBCs suggests that the benefits of entitlements meant for the backward classes are yet to reach them. (Pg. 213).

◀ **T**he conditions of Muslims-General are also lower than the Hindu OBCs who have the benefit of reservations. (Pg. 213).

## Wakf Boards

There are more than 4.9 lakh registered Wakfs spread over the country but the current annual income from these properties is only about Rs. 163 crores, which amounts to a meagre 2.7 per cent rate of return. (Pg. 219).

The market value of all the Wakf properties at current prices is around Rs.1.2 lakh crores. If these properties are put to efficient and marketable use they can generate at least a minimum 10% annual return which means around Rs.12,000 crores. (Compare this to the The Maulana Azad Foundation which has a corpus of Rs. 200 crore. At 10% rate of return it will only yield Rs. 20 crores annually). (Pg. 219).

Data available with Sachar Committee shows that in cases where Wakf property is efficiently utilized, the return has averaged 20% per annum. (Pg. 219).

The management of the Wakf Boards is unsatisfactory due to inadequate empowerment of the State Wakf Boards and Central Wakf Council. (Pg. 221).

Encroachment by the State, who is the custodian of the Wakf interests, is common. (Pg. 221).

The attitude of the state governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Wakfs. (Pg. 222).

The importance of stricter monitoring of the Wakf management in general and the vacation of encroachments in particular cannot be overemphasized. (Pg. 224).

Many states have huge amounts that are outstanding but not paid to the Wakf Boards for various reasons. (Pg. 226).

The Delhi Wakf Board has effectively been deprived of the use of its valuable properties, currently estimated at Rs.6,000 crores. (Pg. 228).

It is essential to provide a technical advisory body for development of Wakf properties both at the state and the national levels. (Pg. 228).

It is of utmost importance to provide for at least two women each in the Central Wakf Council and each state Wakf Board.(Pg. 229).

The chairman and members of the state Wakf Board can be selected from a list of eminent persons in each state.(Pg. 229).

# Recommendations

The Sachar Report has made recommendations at two levels:

One, *General Policy Initiatives* that cut across different aspects of socio-economic and educational development;

Two, *Specific Policy Measures* that deal with particular issues and/or dimensions (e.g. education, credit, etc).

## **General Policy Initiatives**

### **1. Need for Transparency, Accountability**

- ◆ Create a National Data Bank (NDB) where all relevant data pertaining to the socio-economic and educational status of different Socio-Religious Communities is maintained. Such data should be computerized and made available on the internet. (Pg. 238).
- ◆ Set up an autonomous Assessment and Monitoring Authority (AMA) to evaluate the extent of development benefits which accrue to different SRCs through various programmes. (Pg. 239).

### **2. Ensure Equal Opportunities, End Discrimination**

- ◆ Address the widespread perception of discrimination among the Muslim community. Undertake research on the basis of the NDB to examine if discrimination exists. (Pg. 239).
- ◆ Make legal provisions to eliminate instances of discrimination established through studies. (Pg. 239).
- ◆ Challenge violations of the constitutional rights of minorities (guaranteed under the provisions the Fundamental Rights clauses and the special provisions for protecting the rights of minorities in respect of their religion, language and culture) in the courts. • (Pg. 239).
- ◆ Set up an Equal Opportunity Commission (EOC) to look into grievances about denial of equal opportunity or bias or discrimination by the deprived groups. An example of such a policy tool is the UK Race Relations Act, 1976. Existing institutions such as the National Human Rights Commission (NHRC) and the National Commission for Minorities (NCM) can at best play a limited role in dealing with many complaints arising on a day-to-day basis against non-State agencies. (Pg. 240).

### **3. Enhance Muslim Participation in Governance**

- ◆ Because of the logic of numbers in a democratic polity, based on the one-man-one-vote principle, minorities in India often lack effective agency and political importance. A carefully conceived 'nomination' procedure should be worked out to increase the effective participation of minorities in local governance. (Pg. 239).
- ◆ End the existing system of delimitation of constituencies whereby areas with Muslim concentration are declared as reserved constituencies for SCs. This effectively disempowers Muslims. Evolve a more rational procedure for delimitation of constituencies. (Pg. 241).

### **4. Give Incentives for Diversity**

- ◆ *Incentives for shared spaces:* There is urgent need for a variety of initiatives to encourage and reward diversity in living, educational and work spaces. While religious diversity could be one core factor, in the field of education and employment, gender should also be a factor. (Pg. 242).

## Recommendations

Evolve a 'Diversity Index' and link government incentives to greater diversity through:

- Incentives in the form of larger grants to those educational institutions that have higher diversity and are able to sustain it. These incentives can apply to both colleges and universities, both in the public and the private sector.
- Incentives to private sector to encourage diversity in the work force. While such initiatives should be part of the corporate social responsibility, some affirmative action may help initiate this process.
- Incentives to builders for housing complexes that have more 'diverse' resident populations to promote 'composite living spaces' of SRCs.

**5. Facilitate Creation of Common Public Spaces:** Encourage the building of parks, libraries and even study spaces in mixed localities and across neighbourhoods so that children belonging to different SRCs can interact and at the same time pursue studies. These can be used by the community or civil society to organize remedial classes, reading rooms and other constructive initiatives. (Pg. 242).

**6. Sensitize government servants:** Sensitize state officials and other functionaries about the need to respect and sustain diversity in the development and implementation of programmes or in the provision of services, and the problems associated with social exclusion. (Pg. 243).

### Specific Policy Initiatives

#### Give Education Top Priority

1. Free and compulsory education up to the age of 14 is the responsibility of the State. And the fulfillment of this obligation is critical for the improvements in the educational conditions of Muslims, in fact, of all socio-economically deprived children. (Pg. 243).

2. *Remove bias from school textbooks:* A process of evaluating the content of the school text books needs to be initiated to purge them of explicit and implicit content that may impart inappropriate social values, especially religious intolerance. (Pg. 244).

3. *Establish common study rooms:* It is absolutely necessary to create local community study centres in poor localities for students so that they can spend a few hours to concentrate on their studies. This is an area in which the government, NGOs and the corporate sector can co-operate. (Pg. 244).

4. Set up *High Quality Government Schools* in all areas of Muslim concentration. (Pg. 244).

5. Set up *Exclusive Schools for Girls* should, particularly for the 9-12 standards... Appoint more women teachers in co-education schools. (Pg. 244).

6. Availability of *primary education in one's mother tongue* is constitutionally provided for. Provide primary education in Urdu in areas where Urdu speaking population is concentrated. (Pg. 244).

7. *Technical Education and Training for Non-matriculantes:*

i. The pre-entry qualification for admission to ITIs should be reduced to Class VIII. The scope of ITI courses should be expanded to focus on emerging market needs including those of the retail sector. (Pg. 245).

## Recommendations

ii. Skill development initiatives of ITIs and polytechnics should focus on sectors which have high growth potential and in which the Muslim population is concentrated. These training initiatives should also focus on areas where the minority population concentrated. (Pg. 245).

iii. The eligibility for such programmes should also be extended to the Madarsa educated children, as they are ineligible to get trained under many current formal technical education streams. (Pg. 245).

### **8. Initiatives for Higher Education:**

*Long term strategy:* The best long term measure to correct this deficit is to increase school completion rates among the Muslims. (Pg. 245).

*Medium and short term strategy:* i. The University Grants Commission (UGC) should evolve a system of rewarding with additional funds schools with a diverse student population. This principle should also apply to minority institutions. To ensure that minority institutions remain accessible to the poor from within the community, UGC should reward encourage schools with low fees and merit-cum-means scholarships (partly funded from the additional UGC grants). (Pg. 246).

ii. Evolve an alternate admission criteria to facilitate admissions to the 'most backward' amongst all the SRCs in the regular universities and autonomous colleges. The alternate criteria proposed is to allot 60% marks on merit, with the remaining 40% for backwardness (house-hold income, 13%, backward district, 13%, backward class, 14%).(Pg. 246).

**9. Provide hostels/boarding houses, especially for girls: Providing hostel facilities at reasonable costs for students** from minorities must be taken up on a priority basis. While this is required for all minority students, such facilities for girls in cities of all sizes are particularly desirable. The taluka headquarters and educational centers would be the best locations for such facilities. Another possibility is to create boarding houses for backward SRCs in taluka headquarters. (Pg. 246).

### **10. Teacher training programme:**

i. Teacher training should compulsorily include in its curriculum components which introduce the importance of diversity/ plurality within the country and sensitize teachers towards the needs and aspirations of Muslims and other marginalized communities. The implementation of this should be monitored by the National Council of Teacher Education (NCTE). (Pg. 247).

ii. Given the current education levels, the possibility of more Muslims opting for B.Ed course is limited. But more Muslims may be able to participate as para-teachers. An effort should be made to enhance participation of Muslims in this cadre as an interim measure. (Pg. 247).

### **11. Support Urdu language:**

— Often Urdu schools have teachers who have no knowledge of Urdu. This problem is partly compounded by the fact that posts of Urdu teachers are reserved for the SCs/STs and such candidates are not available. This anomaly needs to be corrected urgently. (Pg. 247).

— High quality Urdu medium schools can be opened in those parts of the country wherever there is demand for them. Ensure that good quality text books are available in Urdu language and the products of these schools are employable.

— Urdu should be introduced as an optional subject in all government and government-aided schools in states having a substantial Urdu speaking population. (Pg. 247).

## Recommendations

### **12. Link Madarsas to Mainstream Education:**

— Work out mechanisms whereby Madarsas can be linked with a higher secondary school board so that students wanting to shift to a regular/mainstream education can do so after having passed from a Madarsa. (Pg. 248).

— Provision of “equivalence” to Madarsa certificates/degrees for subsequent admissions into institutions of higher level of education. (Pg. 248).

— Recognition of the degrees from Madarsas for eligibility in competitive examinations such as the Civil Services, Banks, Defense Services and other such examinations. This should, however, remain within the existing framework of these competitive examinations. (Pg. 248).

— Review and revamp the scheme before expanding the programme of modernization of Madarsas. (Pg. 248)

### **Ensure More Access to Credit and Government Schemes**

Lack of access to credit is a particularly serious problem for Muslims as a significantly larger proportion of workers are engaged in self-employment, especially home-based work. Therefore, non-availability of credit can have far-reaching implications for the socio-economic and educational status of the Community.

1. Information regarding the religious background of customers and clients should be maintained by the banks and made available to the RBI. RBI in turn can provide this information to others under the Right to Information Act. . (Pg. 249).

2. Promote and enhance access to Muslims in Priority Sector Advances. Any shortfall in achievement of targeted amount in minority specific programmes should be parked with NMDFC, NABARD and SIDBI and specific programmes should be funded with this amount. (Pg. 249).

3. Give incentives to banks to open more branches in Muslim concentration areas. The RBI's periodic reports on Priority Sector Advances should also contain data on 'Sanctions or Disbursements to Minorities' in the reporting period, along with the 'amount outstanding'. (Pg. 250).

4. The Small Industries Development Bank of India (SIDBI) should set aside a fund for training for minorities under its Entrepreneurial Development Programme. Such programmes should not only aim to improve skills of artisans in traditional occupations but also reequip them with modern skills required to face the adverse effects of globalization in their area of artisanship. (Pg. 250).

5. There is a widespread perception that the participation of Muslims in the Self Help Groups (SHGs) and other micro-credit programmes is very limited. National Bank for Agricultural and Rural Development (NABARD) should lay down a policy to enhance the participation of minorities in its micro-credit schemes. (Pg. 250).

6. Detailed analysis of Muslim participation in government employment and other programmes has shown very limited participation in both. It is desirable to have experts drawn from the community on relevant interview panels and Boards. This practice is already in vogue in the case of SCs/STs. (Pg. 250).

7. All 58 districts with more than 25 % Muslim population should be brought under the Prime Minister's 15-Point Programme for minorities welfare. A special assistance package for the development of these districts should be launched. The same principle might be

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applied to units taluka/block with similar concentration of Muslims. (Pg. 250).

8. There should be transparency in information about minorities in all activities.

It should be made mandatory to publish/furnish information in a prescribed format once in three months and also to post the same on the website of the departments and state governments. (Pg. 250).

9. The review of Government programmes suggests that Muslims have not benefited much from them. Detailed data should be collected regularly on the participation of different SRCs in government programmes, both at the state and the Central level. (Pg. 251).

10. Though there are many Centrally Sponsored Schemes (CSS) and Central Plan Schemes (CPS) available for the welfare of SCs, STs and OBCs, such schemes for the welfare of minorities are rare. And the available schemes are inadequately funded. Overall, targeting backward districts and clusters where special artisanal groups exist, will ensure a sharp reduction in disparities of access and attainment. (Pg. 251).

### Improve Employment Opportunities

1. Provide financial and other support to initiatives built around occupations where Muslims are concentrated and that have growth potential. These initiatives can take the form of interventions where existing skills of the workers are combined with knowledge of modern management practices, new technology, and emerging market needs. (Pg. 251).

2. Locate ITIs, polytechnics and other institutions that provide skill training to non-matriculates in areas/clusters which have large concentrations of Muslim population. (Pg. 252).

3. Given the precarious conditions of the self-employed persons in the informal sector, especially the home-based workers, it is desirable to have a mandated social security system for such workers. Casual workers in the informal sector should also be able to participate in such schemes. (Pg. 252).

4. A more transparent recruitment system will help to build public confidence in the system. It is not being suggested that inclusion of minorities in selection committees will improve the chances that Muslims will get selected, it can surely improve the confidence of Muslim applicants during the selection process. (Pg. 252).

5. It is imperative to increase the employment share of Muslims particularly in departments where there is a great deal of public dealing: the teachers, health workers, police personnel, bank employees etc. (Pg. 252).

6. Encourage employers to endorse their organizations as 'Equal Opportunity Institutions' so that applicants from all SRCs may apply. A time bound effort in this direction is desirable. (Pg. 252).

7. When Muslims appear for the prescribed tests and interviews their success rate is appreciable. This applies both to the public and private sector jobs. Introduce simple measures like undertaking a visible recruitment process in areas and districts with high percentage of Muslims, job advertisements in Urdu and vernacular newspapers and other media, or simple messages like 'women, minority, and backward class candidates are encouraged to apply' to help create an atmosphere of trust and confidence. (Pg. 252).

8. Ensure at least one Muslim inspector/sub-inspector in the Muslim concentrated Thanas, Muslim health personnel in health units located in such areas, a few Muslim teachers in schools located in such areas and so on. (Pg. 253).

# Recommendations

## Enhance the Efficacy of Infrastructure Provision

1. Evolve a training programme for sensitization of the service staff regarding issues of social exclusion. (Pg. 253).
2. Encourage the setting up of civil society organizations from amongst the Muslim community as well. However, the reach of such organizations is going to be very limited and the responsibility of the State in providing basic health and other infrastructure facilities remains the main hope of all poor, including Muslims. (Pg. 253).
3. Lack of access to crucial infrastructural facilities is another matter of concern for the Muslims. Access to schools, health care, sanitation facilities, potable water and means of daily transportation are some of the basic facilities one can expect a state to provide for its citizens. This is in the overall interest of India and not only of Muslims alone. Not providing these basic facilities is a violation of human rights. (Pg. 253).

## Encourage Community Initiatives

Partnerships between the government, the community and the private sector maybe quite useful to deal with problems faced by Muslims. Better utilization of Wakf properties can provide partnership opportunities.

It is expected that the recommendations will receive the attention of the Central and the state governments and will be implemented with all the earnestness and the thoroughness that they deserve. The issues relating to disparities across socio-religious communities are of utmost importance to our nation today. (Pg. 254).



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