A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

## Social Exclusion of Minorities, Social Justice & Social Work Intervention

Received: 13 june 2018, Accepted: 15 July 2018; Published on line: 15 Sep 2018

Islam is India's largest minority religion, with Muslims officially constituting 14.2% of the country's population, or 142 million people as of the 2011 census. The largest concentrations-about 49 percent of all Muslims in India, according to the 2011 census—live in the 3 states of Uttar Pradesh (20.5 percent), West Bengal (27 percent), and Bihar (18.5 percent). Muslims represent a majority of the local population in Lakshadweep (93% in 2011) and Jammu and Kashmir (67% in 2011). High concentrations of Muslims are found in the eastern states of Assam (31 percent) and West Bengal (25 percent), and in the southern state of Kerala (24.7%). Officially, India has the third largest Muslim population (after Indonesia and Pakistan).

## **Population of Muslims in world**

Continent Population (In millions)	Total Population (in 2014)	Muslim Population (In 2014)	Muslim percentage (In 2014)	
Africa	1096.6	0581.58	53.04%	
Asia	4319.96	1389.50	32.16%	
Europe	0739.31	0056.18	07.60%	
North America	0469.10	0008.04	01.80%	
South America	0488.50	0002.07	00.42%	
Oceania	0038.04	0001.77	00.67%	
Total	7151.51	2038.04	28.26%	

Source:- www.world Muslim population 2014.com

Muslim community of India has been kept deprived from the very beginning. Constitution fails to work where the concern is of Muslims. Policy makers neglect the Muslim as bigger minority of India. Indian government and public run day to day business based on social hatred and Prejudices.

As far as prime minister's 15 point programme is concerned, there is no mandatory powers there are only advisory in nature. Further it needs to have clear cut policy directions for its effective implementation which should have a strong political will among the states is essential because state minority commissions have no statutory powers to address religious minority issues. The representation of these excluded social groups which ensures the concept of inclusive growth approach

<sup>&</sup>lt;sup>1</sup> Dr. Muhammad Nayim

<sup>&</sup>lt;sup>1</sup>Assistant Professor, Department of Social Work, Bundelkhand University, Jhansi (U.P.)

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

The report of the High-Level Committee appointed by the Prime Minister under the chairmanship of Justice Sachchar to study the 'Social, Economic and Educational Status of the Muslim Community of India', has firmly established the exclusion of the Muslim community from the national processes. Muslim girls are among the least educated sections of Indian society. Yet, very little literature is available on the education of Muslim girls indicating certain indifference on the part of community leaders, the agencies of the state and non-governmental organizations to their concerns. According to a survey by the Friends for Education in 2009-10, almost 52 % Muslims live below the poverty line (compared to 25 % of all Indians). Of every 100 Muslim girls admitted in schools at the primary level, only four pass out at high school while only 1 makes it to a college.

## Population trends for Major religious groups in India (1951-2011)

Religiou s group	Populatio n % 1951	Populatio n % 1961	Populatio n % 1971	Populatio n % 1981	Populatio n % 1991	Populatio n % 2001	Populatio n % 2011
Hindu	85%	83.45%	82.73%	82.30%	81.53%	80.46%	79.6%
Muslim	9.9%	10.69%	11.21%	11.75%	12.61%	13.43%	14.2%
Christian	2%	2.44%	2.60%	2.44%	2.32%	2.34%	2.34%
Sikh	1.79%	1.79%	1.89%	1.92%	1.94%	1.87%	1.87%
Buddhist	0.74%	0.74%	0.70%	0.70%	0.77%	0.77%	0.77%
Jain	0.46%	0.46%	0.48%	0.47%	0.40%	0.41%	0.41%
Parsi	0.13%	0.09%	0.09%	0.09%	0.08%	0.06%	0.06%
Animist, others	0.43%	0.43%	0.41%	0.42%	0.44%	0.72%	0.72%

## Source- http://en.wikipedia.org/wiki/2011\_Census\_of\_India

The Muslim minorities are most vulnerable group in Indian society. The Muslim Population of India has IInd Position in the World & more than total population of Iran, Iraq, Yeman, Saudi Arabia, UAE, Seriya, Jordan, Kuwait, Lebanon & Oman. According census 2011, there are 14.2% muslim population in India, but they are in worst position than SCs in India. The position of Indian muslims, as like football, by which Indian political parties are playing. The Indian Muslims are so far from social justice. They are not capable to enjoy constitutional provisions due to lack of awareness. They are facing so many challenges in Indian society.

Social Exclusion has been a phenomenon since time immemorial and has been contaminating our social environment. Social exclusion is viewed as a cause and consequence of poverty. Millions of life struggle to survive in the hardest living and working conditions due to this syndrome. If appropriate timely measures are not taken today it would continue to plague our society in future also.

Social exclusion is described as a process by which certain groups are systematically discriminated. It takes the form of segregation from the social, political, economic, cultural, educational and religious domains of society. Socially excluded people are often denied the opportunities available to others to increase their income and escape from poverty by their own efforts. So, even though the economy may grow and general income levels may rise, excluded people are likely to be left behind and get engulfed with poverty.

No nation can be adjudged as developed until and unless balanced sustainable inclusive growth is achieved, where the fruits of development are shared by each and every

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

section of the society. Financial sector acts as a catalyst in socio-economic development of nation. Poverty reduction policies often fail to reach them. Banks and financial institutions can be decisive in combating social exclusion among the sectoral groups, religious community and gender etc. by ensuring that financial resources are available to all vested sections of the society.

The present Muslim social exclusion needs rectification through affirmative action. Religious minorities are the most vulnerable section of the Indian society in general and Muslim Minorities in particular. Muslim minorities deserves social justice and equity as much as other disadvantaged groups including Daliths and OBCs. There is a need for inclusion of Muslim minorities in the main stream of economic development of the Nation. The eleventh plan ensured the same. In this back drop, the present paper briefly reviews the existing status of Muslim minorities in India. It further critically analyzes the status of socio economic and educational representation to the Muslim minorities. Finally suggests for the inclusiveness of the Muslim minorities in the development agenda of the Government. Welfare of minority has high on the agenda of the government ever since it adopted "inclusive growth" as its guiding principle of the governance in the Democratic country like India. It "s the duty of the state and as a corollary, responsibility of the majority community to ensure the welfare of minorities so that all sections of the society feel proud to be part of the democratic setup and thus contribute their best to the development of the nation. Specially in our historical context: where all communities and sections of people had marched shoulder to shoulder and led down there lives in the war of Independence, the concept of "Inclusive Growth" becomes sine qua non for the roadmap of development and progress. It was in this context that the Prime Minister Dr. Manmohan Singh, had appointed in march 2005 a high level committee under the leader ship of justices Rajindar sachar to prepare a report on social, economical and educational statues of the Muslim community of India. Till then there was no authentic information on the social, economic and educational backwardness of this community, thereby hampering proper formulation and implementation of specific polices, interventions and programmes to address the issues relating to its social economic backwardness. This 7 members of High Level Committee, properly known has sachar committee, gave its report in November 2006 and it clearly found that the Muslim community was really "seriously lagging.

A High Level Committee to study their conditions was set up in 1980 under the Chairmanship of Dr. Gopal Singh. The Committee, in its report, concluded that the poor among the Muslims could not avail the opportunities in education, employment and economic activities because of isolation and various historical factors. In view of this, in 1983, the Prime Minister's 15 Point Programme was launched to provide a sense of security to minority communities and ensure their rapid socio-economic development. This Programme was based on a three-pronged approach, (i) to tackle the situation arising out of communal riots; (ii) to ensure adequate representation of the minority communities in employment under the Central and State Governments as well as Public Sector Undertakings; and (iii) other measures, such as, ensuring flow of benefits to the minority communities under various development programmes, maintenance and development of religious places, Wakf properties and redressal of grievances of the Minorities.

Social exclusion keeps a social group outside power centers and resources. It takes the form of segregation from the social, political, economic, cultural, educational and religious domains of society. It thus imbues a sense of superiority and inferiority in members of a society or culture and results in a system of domination and subjugation. These processes ultimately lead to oppression and exploitation.

Socially excluded people are often denied the opportunities available to others to increase their income and escape from poverty by their own efforts. So, even though the economy may grow and general income levels may rise, excluded people are likely to be left behind, and make up an increasing proportion of those who remain in poverty. Exclusion

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

does not cause poverty through a simple sorting of those who are "in" or "out", those who can or cannot participate in society. Socially excluded groups often do participate in economic growth processes, but they do so on unequal terms. Labour markets illustrate this most clearly. The powerlessness of excluded groups is exploited and at the same time their disadvantaged position is reinforced. Amartya Sen describes as "unfavourable inclusion", namely, through differential treatment in the terms and conditions of a contract, discrimination in the price charged and received by discriminated groups, in fees and services for water and electricity, rent on houses, and paying a higher price for goods bought. The Muslim community is another excluded group in India. There are more Muslims who live below the poverty line than any other group. Neither at the policy level nor in programme interventions do Muslims get their due share as citizens of this country.

## **Constitutional Provisions for Minorities**

- i. People's right to 'equality before the law' and 'equal protection of the laws'; [Article 14]
- ii. Prohibition of discrimination against citizens on grounds of religion, race, caste, sex or place of birth; [Article 15 (1) & (2)]
- iii. Authority of State to make 'any special provision for the advancement of any socially and educationally backward classes of citizens' (besides the Scheduled Castes and Scheduled Tribes); [Article 15 (4)]
- iv. Citizens' right to 'equality of opportunity' in matters relating to employment or appointment to any office under the State and prohibition in this regard of discrimination on grounds of religion, race, caste, sex or place of birth; [Article 16(1)&(2)]
- v. Authority of State to make 'any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State; [Article 16(4)]
- vi. People's freedom of conscience and right to freely profess, practice and propagate religion subject to public order, morality and other Fundamental Rights; [Article 25(1)]
- vii. Right of 'every religious denomination or any section thereof subject to public order, morality and health to establish and maintain institutions for religious and charitable purposes, 'manage its own affairs in matters of religion', and own and acquire movable immovable property and administer it 'in accordance with law'; [Article 26]
- viii. Prohibition against compelling any person to pay taxes for promotion of any particular religion'; [Article 27]
  - ix. People's 'freedom as to attendance at religious instruction or religious worship in educational institutions' wholly maintained, recognized, or aided by the State.[Article 28]
  - x. right of 'any section of the citizens' to 'conserve' its 'distinct language, script or culture'; [Article 29(1)]
  - xi. restriction on denial of admission to any citizen, to any educational institution maintained or aided by the State, 'on grounds only of religion, race, caste, language or any of them'; [Article 29(2)]
- xii. right of all Religious and Linguistic Minorities to establish and administer educational institutions of their choice;[Article 30(1)]
- xiii. freedom of Minority-managed educational institutions from discrimination in the matter of receiving aid from the State;[Article30(2)]
- xiv. special provision relating to the language spoken by a section of the population of any State;[Article 347]

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- xv. provision for facilities for instruction in mother-tongue at primary stage; [Article 350 A]
- xvi. provision for a Special Officer for Linguistic Minorities and his duties; and [Article 350 B]

## Issues/Problems/Challenges of Minorities in India-

- 1. Poverty
- 2. Lack of Modern & Job Oriented Education
- 3. Lack of Equal opportunity (On socio-economic status as Hindu, Sikh & Budh SC/STs)
- 4. Lack of political opportunities
- 5. Lack of Awareness
- 6. Conservative approach
- 7. More Population
- 8. Low Human Development Growth
- 9. Low Health Rate
- 10. Working in Unorganized Sectors
- 11. Unhealthy Environment

There are so many challenges for social workers, academia and administration to empower the Muslims. Now it is high time to empower them & to see the real impact of Prime Minister of India Mr. Narendra Modi's slogan "Make in India". Until the Indian Muslims are the victim of social exclusion and if, they are hand to mouth, Indian government can not say "Rising India". If he says such, it will be a joke with Indian democracy and the constitution of India

## Suggestions for the fruitful socio-economic status of Minorities in India

- (A) Enhancing the capacity for growth
- (B) Improved Access to Quality Education
- (C) Provide Equal Opportunity through Reservation
- (D) Promote Political Opportunity
- (E) Promote Awareness Programme/ Campaign
- (F) Promote Moderate Muslims against the fight of Communalism
- (G) Ensuring the Benefits of Govt. Schemes for Muslims
- (H) Better Preventive and curative health care
- (I) Enhancing skills and Faster Generation of Employment
- (J) Create Healthy Environment
- (K) Decentralization, empowerment and information

## (A) Enhancing the capacity for growth

- 1. Sustainable & Micro Financing for self employment.
- **2.** Creating Job opportunity for Muslims.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- 3. Reservation in public and private sectors like SCs/ST and OBC.
- **4.** Increase the budgetary allocation for minorities in proportion to their population in the country. (Though there has been a significant percentage increase in the budget of the ministry of minority affairs since it started, in absolute terms, it is way behind the percentage population of the minorities).
- 5. The effective participation of Muslims in the national mainstream should be ensured through a set of Affirmative Actions in the sphere of education and employment. Through the Special Component Plan of Rs. 25,000 crores, an annual budget of Rs. 15,000 crores may be created for Modernisation of the Madarsa Educational Network and for opening new educational institutions for Muslims.
- **6.** On the lines of the Schedule Cost Component Plan and Tribal Sub Plan, the government should have a Minority Component Plan which should be mandatory for all ministries.
- 7. The fund utilisation under different schemes of the Ministry of Minority affairs has been way below the targets. There should be a mechanism to monitor the utilisation of the budget so that the allocated funds are utilised.
- **8.** Reasons for under utilization may also be because the schemes are not addressing the key needs of the minorities. Hence, the government should review its schemes for minorities from this view point.
- **9.** Formation of a Muslim watch cell on the issue of fund lapses and misuse.
- **10.** Drafting of Micro plan is required at grass root levels to understand the actual need of the community.
- 11. 11th Five year plan had clubbed all marginalized social sections together in one chapter and the importance given to all the marginalized social sections (including minorities, SCs, STs etc) was negligible compared to the overall plan. The 12th plan should have full separate chapters in the plan document and minorities should be given due importance in the 12th plan.
- 12. Compiling and making available data on socio-economic conditions and, participation in government welfare programmes as suggested by the Sachar Committee through the creation of a National Data Bank (NDB) for planning.Interest (Riba) is considered Haram or religious taboo among Muslim community. Therefore most of them do not approach banks and financial instutions for financial support to start their own SSI/enterprise even if they have required skills. Government should start financiang scheme through banks on the concept of Islamic Finance as alternative also. Rather than providing Loan Capital banks should provide equity capital for starting own venture. Therefore, profit sharing can be a consideration for banks for providing financial assistance.

## (B) Improved Access to Quality Education

- 1. Provide modern and vocational education in Madarsas or develop Madaras as the requirement of modern society.
- 2. As SSA, Govt should open Primary schools in Muslim dominant areas in every 01 or 02 Kms range. Ensuring no Muslim child has left to get the benefit of Right to Education Act.
- 3. In every 05 Kms distance Govt should open Junior & Intermediate schools in Muslim dominant areas.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- 4. Provide equal opportunity in Higher education as given to SC/STs on the basis of zero fees admission.
- 5. Residential Coaching facilities exclusively for minorities' girls and boys so that they could be encouraged to prepare for competitive examinations.
- 6. Open I.T.I./Polytechnics in Muslim dominant areas.
- 7. Provide Quality Education at low price.
- 8. Provide higher education on Aligarh Muslim University Aligarh, Maulana Azad Urdu University Hydrabad pattern by opening study centre at the backward region of where density of Muslim Population is high.
- 9. Start P.E.C. (Parents Educational Counseling).
- 10. Start C.C.C. (Career Counseling Centre) in Muslim dominant areas.
- 11. Training Cells for educated Muslims students so that they could become entrepreneurs. There training cells should be on the PPP model in which reputed training placement or expert organizations must be encourage to participate actively.
- 12. Provide free coaching for Civil services, medical, engineering & other public sectors in every Muslims dominant town or city & district.
- 13. The setting up of an independent/autonomous government agency for educational empowerment for Muslims.
- 14. Location of schools/banks/colleges/universities is an important factor in access to them. Therefore there should be a concerted effort made to ensure that a sufficient number of such institutions are opened / located in areas which can be easily accessed by the Muslims.
- 15. Diploma courses in technical education should be made available in Muslim populated areas so that girls can be educated because the parents of poor girl children are not in a position to send them afar for education.
- 16. For giving scholarships in the schools, production of caste certificate should not be made mandatory because scholarships are given for the minorities not to any particular caste. The name of the child and parents name shows that the child belongs to a minority.
- 17. The information about the different schemes for the minorities should not only be published in the Hindi and Urdu newspapers but also it should be given to the different organizations working for the minorities. By doing this the information will be disseminated to a larger mass.
- 18. Exclusive schools for girls particularly for the 9-12 standards should be started as this would facilitate higher participation of Muslim girls in school education.
- 19. More women teachers should be appointed in co-education schools.
- 20. Skill development through Industrial Training Institutes (ITI) and polytechnics in sectors which have high growth potential and in which the Muslim population is concentrated should be provided.
- 21. Establish vocational schools and ITIs in Talukas having substantial populations of Muslims.
- 22. The University Grants Commission (UGC) should evolve a system whereby a part of the allocation to colleges and universities is linked to the diversity in the student population through admission of Muslim students.
- 23. Create hostel facilities at reasonable costs for Muslim students especially for girls, in cities of all sizes to ensure that girls would continue their education (beyond secondary/college education) as they would not have to commute on a daily basis from their place of residence.
- 24. Accommodate Urdu in schools of the Hindi region under the Three Language Formula and provide a regular Urdu teacher.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL

Vol. 1, Issue 02, July-Dec 2018

- 25. Introduce Urdu as an optional subject in all government and government-aided schools in states having a substantial Urdu speaking population.
- 26. Facilitate the establishment of professional colleges and private universities by the Muslims under Article 30 of the Constitution.
- 27. Full-fledged campuses of Aligarh Muslim University and Jamia Millia University should be started in Muslim majority districts of the country.
- 28. First and foremost Provision of subsidised education specifically for Muslim men women should be ensured in the 12th Five Year Plan in the areas of concern on a pan-India basis.
- 29. Employment assistance should be provided to educated Muslim men and women who are in need of employment, have the requisite qualifications but do not have proper directions.
- 30. Planning should ensure that the Muslim literacy rate becomes equal to the National average.
- 31. One school should be opened per every 5000 population in Muslim dominated areas.
- 32. Ensure more incentives to Muslim Girls Student.
- 33. The common school system should be implemented.
- 34. Madarsas should be given the status of basic schools.
- 35. Sarva Shiksha Abhiyan should be modified according to regional and community needs.
- 36. The widespread perception of discrimination among the Muslim community needs to be addressed. Denying the existence of discrimination and prejudice against the community and continuing their present social and economic exclusion will not only worsen the condition of the community, but will also threaten the emergence of a composite and cohesive Indian society with all its natural diversity. A awareness campaign to sensitize the non-Muslims to this issue should be started.

## (C) Provide Equal Opportunity through Reservation

Provide equal opportunity through reservation through constitutional amendments. The list of SC/ST should be broadened and Muslim minorities must be included in it. So the political allegation of Muslim Appearement and Court Cases (Like Karnataka) could be avoided.

## (D) Promote Political Opportunity

The mass, civil society, pressure groups, moderate Muslims, academicians should make the pressure on the political parties to promote the political share for the socio-economic development of Muslims.

## (E) Promote Awareness Programme/ Campaign

Govt. should promote awareness programmes, campaigning with the help of Social Work, Social Welfare Institutions with the realistic approach.

#### (F) Promote Moderate Muslims against the fight of Communalism

Govt. & Planning agencies should promote Moderate Muslims against the fight of communalism by comparative & humanitarian explanation of religious books.

## (G) Ensuring the Benefits of Govt. Schemes for Muslims

- 1. Ensure the equal participation of Muslims in Nation promoted Government schemes as N.R.H.M., S.S.A., M.N.R.E.G.A., M.D.M., P.D.S., I.A.Y. & J.R.Y. etc.
- 2. Change the negative attitude of the Mass about Muslims with the help of various awareness programmes organized by NGOs, civil society, individuals, and academicians working with Muslims.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL

- Vol. 1, Issue 02, July-Dec 2018
- 3. Ensuring the benefits of article 14, 15, 25, 26, 27, 29, 350 of Constitution of India.
- 4. Give Judiciary power to Minority Commission and the member of commission will be appointed from civil society.
- 5. Develop technical skills through self employment programme/ schemes.
- 6. Provide economic security to all without any discrimination.
- 7. Provide transportation, communication, medical, electricity, water sanitation, environmental facility in Muslim dominant areas.
- 8. Change the mind set and develop self esteemed & confidence through IEC (Information, Education & Communication)
- 9. Take constitutional decision through including Muslims in the list of SC/STs by spreading broader area.
- 10. Promote Women Empowerment schemes through Local governance and civil society with the view of human rights.
- 11. Promote Gender Equality Feelings & Human Rights for All.
- 12. Govt. should accept the recommendations of Gopal Singh Committee, Sacchher Committee & Rangnath Mishra Committee and the Gudget.
- 13. Provide the physical & economic safety to the Muslims during the Communal Riots.
- 14. Provide socio, economic, cultural, religious & political security.
- 15. Govt. should issue some exclusive rules & codes for Paramilitary Forces, Armed Forces & Media so that during the terrorism activity no innocent people or Muslim with cap and dari, caught by the forces without any proof.

#### **(H) Better Preventive and curative health care**

- 1. Government should establish P.H.C., C.H.C., and Aaganwari Centre's in Muslim dominant areas in every 01-05 Kms range.
- 2. It will also ensure that the P.H.C., C.H.C. or Aaganwari worker should be appointed from this community so that the community has no negative approach about the schemes. Worker should encourage the people or mass to get the benefits of health schemes.
- 3. Reduce Infant Mortality Rate and promote M.C.H. services.
- 4. Govt. should provide economic security as the form of bond on two children birth.
- 5. Provide health education.
- 6. Appointment of Muslim women as A.N.M. & Asha Bahu.
- 7. Provide the equal opportunity to receive the benefits of health schemes without any discrimination.
- 8. Provision of health facilities like public hospitals, PHCs and clinics in designated Muslim areas.
- 9. Diploma holders in Unani and Ayurvedic medicine should be given recognition in the second schedule of the Central Council of Indian Medicine Act of 1970.
- 10. Reservation should be given to Muslim students in getting seats in State and Central Medical colleges.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- 11. The Accredited Social Health Activist (ASHA) in different villages areas should include Muslim women appointed by the Chief District Medical Officer.
- 12. Under Rajiv Gandhi Swasthya Bima Yojna, proper representation should be given to Muslim Minority.
- 13. Two members from the Muslim minority should be nominated by chief district medical officer in Jila Swasthya Sewa.
- **14.** The financial allocation to meet the budget by the government should be done in consultation with Muslim civil society.

# (I) Enhancing skills and Faster Generation of Employment

- 1. Appropriate directions should be given to the concerned authorities to provide employment to the Muslims proportionate to their size in the population of the area under the rural employment and entrepreneurship programmes.
- 2. Credit should be given to Muslims from financial institutions, banks and various corporations for self-employment, micro-enterprises and small and medium scale industries. Measures may, therefore, be taken for enhancing credit to Muslims in Priority Sector Advances. Any shortfall in achievement of targeted amount in minority specific programmes should be parked with National Minorities Development and Finance Corporation. Specific programmes should be funded with this amount. Separate co-operative societies and co-operative banks should be started for various Muslim artisans groups especially for women. Formalities for registration for all theses institutions and allotments of necessary funds to support these institutions should be made easier.
- 3. More branches of Banks should be opened in Muslim concentration areas.
- 4. A policy to enhance the participation of minorities in the micro-credit schemes of the National Bank for Agriculture and Rural Development (NABARD) should be laid down. This policy should spell out the intervention required by NABARD through a mix of target and incentive schemes based on the population percentage of Muslims in the village in order to enhance the participation of Muslims in micro-credit.
- 5. Introduce a social security system for self-employed persons in the informal sector, especially the home-based workers.
- 6. Policies to increase representation of Muslims on the Boards of Directors of the public financial institutions, insurance companies and public sector units should be put in place.
- 7. Special schemes to ensure housing for poorer sections of the Muslim community may be started. Special schemes may also be formulated for allotment of shops, PDS, Petrol pumps and gas agencies to Muslim youth.
- 8. Industries should be set up and opportunities for work created in areas of Muslim concentration to enable them to get employment.
- 9. The Small Industrial Development Bank of India (SIDBI) should set aside a dedicated fund for training of minorities under its Entrepreneurial Development Programme.
- 10. Comprehensive human resource development initiatives and policies should be formulated in a time bound manner.
- 11. Sensitization and training of local government officials for the allocation of government schemes in an unbiased manner.
- 12. Increase budgetary allocation to ensure proper development of the 90 Muslim concentration districts that have been identified.
- 13. Include rural skilled activity under MGNREGS to provide opportunity for Muslims to get employment under MGNREGS. Most of the rural Muslims are traditionally involved in rural skilled activity.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- 14. Under Food Security Act, include all Muslims along with Scheduled Castes and Scheduled Tribes as beneficiaries.
- 15. The Muslim people, who are working in unorganized sector, should be covered by social security schemes and they should receive the benefits of pension & other schemes.

## (J) Create Healthy Environment

- 1. Provide low cost housing facility to prevent the establishment of new slums harboured by Muslims.
- 2. Ensure healthy environment with access to safe drinking water, cleanliness and Health Care etc.

## (K) Decentralization, Empowerment and Information

- 1. Training programmes for Muslims should be started to build their confidence and facilitate their inclusion in governance from the panchayat to the parliament level.
- 2. Formation of information cells at block level to provide information on various government welfare schemes.
- 3. Revision of BPL Policy for proper distribution of BPL cards.
- 4. Orientation /sensitization of govt. officials.
- 5. The appointment of a Monitoring Officer in each ministry or mandating the Ministry of Minority Affairs to ask for status report on quarterly basis of the adherence to the 15% spending for minorities (10% exclusively for Muslims)
- 6. Progress of the Prime Minister's much talked about 15 point programme for minorities should be transparently shared with the nation on a half yearly basis.
- 7. Equity and inclusion in a pluralistic society like India will only be possible when the importance of Muslims as an essential part of the diverse Indian social mosaic is squarely recognised. Therefore, as recommended by the Sachar Committee, an Equal Opportunity Commission (EOC) to look into the grievances of the deprived groups, especially Muslims should be set up.
- 8. To increase participation of Muslims in the democratic institutions such as parliament, state legislatures, local self government and co-operative institutions, the commission should formulate and implement a special programme.
- 9. One place where Muslims are over-represented is prisons. Barring Assam, the proportion of Muslims in prison is considerably higher than their share in the population. Anti-Muslim discrimination has intensified in recent years. This is reflected in the harsh application of discriminatory measures to Muslims. All this amounts to systematic exclusion, discrimination and institutionalised prejudice. Establish a standing machinery to periodically review the anti Muslim bias in the performance of the law enforcement machinery.
- 10. Police reforms should be accomplished according to the Law Commission recommendations.
- 11. Establish minority cells in Police and other departments for oversight and rendering of help to minorities.
- 12. The Minority commission should be given more powers and a greater role of oversight with power to punish.
- 13. Setting up of government institutes to promote vocational training initiatives for under privileged Muslim women.
- 14. Increase budgetary allocation for the empowerment of Muslim women and allocate more funds for Muslim women in the Ministry for Women and Child development.
- 15. Ensure central and state responsibility to provide for the development of Muslim women.
- 16. Ensure Muslims women's inclusion in different government schemes like ASHA worker and Aanganwari.

A BI-ANNUAL, OPEN ACCESS, PEER REVIEWED (REFEREED) JOURNAL Vol. 1, Issue 02, July-Dec 2018

- 17. Development of Muslim women should not be limited to leadership development schemes and some scholarships to girl students only. The 12th Plan should include Muslim women as an individual part for each development beneficiary. Special budgetary allocation with a monitoring body can be created to look after the development of Muslim women.
- 18. A suitable law needs to be passed by the Parliament for the protection of minorities by covering atrocities against them under a criminal statute on par with the SC/ST Prevention of Atrocities Act. This will ensure that harassment and profiling of minorities is not done. In cases of riots, blasts and terrorist activities, even before the preliminary investigations are done, some Muslim names are flashed in the media, which not only affects the investigations, but creates a very negative perception about Muslims in society. Similarly, in cases of riots, strict punishment to those responsible should be given and they should also be asked to pay compensation to the victims, (Rs. 25 lacs and jobs to the dependents of the victims). This will stop any riots in future.
- 19. A communal violence prevention law that makes officials accountable for their omission and commission should be enacted.
- 20. Civil society should be given a role in monitoring during communal riots.
- 21. Police reforms should be implemented and sensitisation of the Police towards the needs of the minority should be done.
- 22. Minority representation in the police force/security agencies should be in proportion to their population.
- 23. Education should be ensured to the children affected by communal riots apart from providing alternative housing and employment.

#### References

- 1- Management of Education for Minority Nationalities/Tribes in India by K.K.Khullar, Ministry of HRD, Deptt. of education, Govt. of India, New Delhi
- 2- Muslim Female Education in Metropolitan City of Calcutta- A perspective Study of an Urban Minority (1971-81) by Santimay Ray; Ministry of Human Resource Development, Deptt. Of Education, New Delhi
- 3- *The Human Right to Education* by Douglas Hodgson; Ashgate Dartmouth Publishing Company Ltd..1998
- 4- Education of Muslim Girls: A Study of the Area Intensive Programme by Anita Nuna; Deptt. Of Womens' Studies, NCERT, New Delhi-16
- 5- *Unequal Citizens- A study of Muslim Women in India* by Zoya Hasan and Ritu Menon; Oxford University Press, 2004
- 6- Minority Education in India: Issues of Access, Equity and Inclusion by Abdul Waheed; Serials Publications, 2010
- 7- Muslims in India- Volume III by Aijazuddin Ahmad; under Hamdard Education Society; Inter-India Publications, 1995
- 8- Elementary Education in India-Where do we stand? by Arun C.Mehta; District Report Cards 2006-07, 2007-08, NUEPA, New Delhi-16
- 9- Tehreek-e-Pasmanda Muslim Samaj, National Confederation of Dalit Organisations, Wada Na Todo Abhiya, Civil Society Inputs for the approach paper- 12<sup>th</sup> Five Year Plan, New Delhi
- 10-DISE Analytical Report 2007-08 by Arun C.Mehta, NUEPA, New Delhi
- 11- Delhi Development Report, Oxford Publication, 2006
- 12-EPA Global Monitoring Report, UNESCO, Oxford Publication, 2008
- 13- http://www.minorityaffairs.gov.in/newsite/sachar/sachar.asp
- 14- http://www.censusindia.gov.in
- 15- www.zenithresearch.org