

## **National Commission for Minorities**

### **Statutory Recommendation**

The Sachar Report on *Social, Economic and Educational Status of the Muslim Community of India* has produced a compendium of authentic information required by the Government for planning, formulating and implementing specific interventions, policies and programmes to address issues relating to the backwardness of the community.

The National Commission for Minorities has a statutory responsibility, under Section 9(1) (g) of the NCM Act, 1992, to evaluate the progress of the development of the minorities and to suggest appropriate measures, to be taken by the Government, in respect of any community. Pursuant to this the Commission is of the view that amongst the recommendations of the Report, the following pertaining to (1) education (2) economy and employment opportunities (3) access to bank credit (4) access to physical and social infrastructure and government programmes (5) public employment and recruitment procedures, require to be given the highest priority amongst the priorities being set by the Government for implementing the Recommendations of the Report:

#### **1.Education**

Access to education is critical to benefiting from emerging opportunities that go with economic growth. The right to education is a fundamental right; the Report establishes the extent of educational deprivation experienced by the Muslim community. Muslims are at a double disadvantage with low levels of education combined with low quality education. Their deprivation increases many-folds as the level of education rises. 25 per cent of Muslim children in the 6-14 year age group have either never attended school or have dropped out. At the level of higher education, less than 4 percent Muslims are graduates or diploma holders as against the national average of 7 percent for the age group 20 and above. At the post-graduate level, only one out of twenty students is a Muslim.

The improvements in educational patterns of SCs and STs suggest that they have benefited from targeted government programmes supporting their educational progress. This underscores the importance of affirmative action. While the nature of affirmative action that is required needs to be assessed, at a minimum the government may consider making available more schools in minority-concentration areas, instituting scholarships and making available free textbooks, and transport facilities etc.

#### **Recommendations**

1.1 Emphasis on providing a minimum level of school education by the State is necessary. Regular affordable school education that is available to any other child in India should be made available to Muslims in all localities. Primary education in mother tongue is equally important.

1.2 Access to government schools for Muslim children is limited. This is particularly so in regard to girls for whom the non-availability of schools within easy reach hampers access to education at the primary level.

1.3 More schools for girls should be set up in localities of Muslim concentration, particularly for the 9-12 standards. This would facilitate higher participation of girls in school education. Induction of more female teachers, provision of hostels for girls and transport facilities would be helpful.

1.4 Institution of more scholarships for professional and technical courses would encourage students to avail in greater measure of opportunities in higher education.

1.5 Skill development initiatives for those who have not completed school education may also be particularly relevant for some section of Muslims given their occupational structure. The pre-entry qualifications for admission to ITI courses should be reduced to Class VIII. The scope of ITI courses should be expanded to focus on emerging market needs. The eligibility of such programmes should also be extended to Madrasa educated children.

## **2. Economy and Employment Opportunities**

The participation of Muslims in regular salaried jobs, especially in the government or large public and private sector enterprises, is much less than workers of other SRCs (Socio-religious Communities). Instead, Muslims have higher than average reliance on self-employment, home-based work and are concentrated in self-employed manufacturing and trade activities. Given the informal nature of their work participation, they tend to be more vulnerable than other workers with regard to work related industries in terms of type of contract, availability of social benefits and method of payment.

Since a large section of the Muslim workers are engaged in self-employment, improvements in employment opportunities for them requires a sharper focus on skill development and related matters.

### **Recommendations**

2.1 Specific programmes for self-employed or home-based workers to provide skill, credit, technology and market support in backward districts are needed. These programmes should effectively combine modern managerial, technical and design skills with artisanal skills to create effective intervention strategies.

2.2 ITIs, polytechnics and other institutions that provide skill training to non-matriculates need to be located in backward and minority concentration districts.

2.3 Alternative mechanisms, including but not confined to micro financing bodies, should be identified and charged with the task of providing institutional support like market linkages, skill up-gradation and funding of trades being run by Muslims artisans.

2.4 The Small Industrial Development Bank of India (SIDBI) should set aside a dedicated fund for training for minorities under its Entrepreneurial Development Programme.

2.5 Imparting skills both to those who have completed school education, and those who have dropped out of school but have completed middle education, needs to be reassessed. Most existing technical training programmes require higher secondary education. Given the school completion rates of Muslims and the significant need for skill upgradation, provision of certain types of skill training after middle education may be useful.

2.6 Given the precarious conditions of 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. Since the government is already in the process of drafting a scheme to cover the unorganized workers, an early implementation would benefit a large section of the Muslim population along with helping the larger segment of the informal sector workforce.

### **3. Access to Bank Credit**

The access of Muslims to bank credit, including the Priority Sector Advance (PSA), is limited and this is well documented. The average size of credit is also meager compared with other groups both in public and private sector banks. The percentage of households availing banking facilities is much lower in villages where the share of Muslim population is high. While part of this could be due to lower demand for credit owing to low income levels of the community, another reason for such an outcome could be non-availability of banking facilities in these villages.

This is a serious problem as a significantly larger proportion of Muslims are engaged in self-employment, especially home-based work. Non-availability of credit can have far-reaching implications for the socio-economic and educational status of Muslims.

### **Recommendations**

3.1 Non-availability of banking facilities should be addressed on a priority basis by providing incentives to banks to open more branches in backward districts.

3.2 To empower Muslims economically, it is necessary to ensure smooth flow of credit/micro credit and Priority Sector Advances. Steps should be taken to specifically direct credit, create awareness of various credit schemes, organize entrepreneurial development programmes, and bring transparency in reporting of information about provision of banking services.

3.3 A policy to enhance the participation of minorities in the micro-credit schemes of NABARD should be laid down. This should spell out the intervention required by NABARD and could be a mix of target and incentive schemes to enhance the participation of Muslims in micro-credit.

3.4 The practice of identifying ‘negative geographical zones’ where bank credit and other facilities are not easily provided needs to be reviewed to enable people to benefit fully from banking facilities in the light of government’s socio-economic objectives of inclusion.

#### **4. Access to Social and Physical Infrastructure and Government Programmes**

Muslims are concentrated in locations with poor infrastructural facilities. This affects their access to basic services like education, health facilities, transport etc.

Although there are many Centrally Sponsored Schemes and Central Plan Schemes available for the welfare of SCs, STs and OBCs, such schemes for the welfare of minorities are very few, are inadequately funded and have not benefited many Muslims.

#### **Recommendations**

4.1 Public investment in infrastructure in Muslim concentration areas is urgently required to promote socio-economic development and access to public services.

4.2 A focus on backward districts and clusters where special artisanal groups exist will ensure a sharp reduction in disparities of access and attainment.

4.3 Central Government should introduce a few schemes with large outlays for welfare of minorities with an equitable provision for Muslims.

4.4 A periodic monitoring and assessment of welfare and development programmes, and the extent to which the benefits accrue to Muslims, is imperative. The monitoring mechanism should be multi-level and should have a civil society component. This would enhance public confidence.

#### **5. Public Employment and Recruitment Procedures**

Analysis of data has shown very limited Muslim participation in government employment and other programmes. Lack of access to regular salaried jobs, especially in the public sector, has been a matter of major concern. The deficit in regular employment, especially in salaried jobs in the public sector or the much larger private sector, needs to be corrected.

It is imperative to increase the public employment share of Muslims particularly in areas requiring a good deal of public dealing. To achieve this, efforts should be made to

increase the employment share of Muslims in the teaching community, health workers, police personnel, bank employees and other similar callings.

### **Recommendations**

5.1 It would be desirable to have experts drawn from the Muslim community on relevant interview panels and Boards. This practice is already in vogue in the case of SCs/STs.

5.2 The earlier Government instructions about the inclusion of minority community members in Selection Committees/Boards have either not been implemented or implemented inadequately. There is therefore an imperative need to reinforce these instructions and introduce a punitive clause for non-compliance.

5.3 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', should be undertaken to promote participation in public employment.