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LOCATING MUSLIM WOMEN IN INDIAN POLICY



About Bharatiya Muslim Mahila Andolan

The Bharatiya Muslim Mahila Andolan (BMMA) - Indian Muslim Women's Organization was formed in January, 2007 in Delhi. It is a democratic organization of Muslim women, led by Muslim women which fights for the citizenship rights of the whole community and particularly Muslim women in India. BMMA works for all the rights and duties emanating from the Holy Quran as well as from the Constitution of India. In its eighth year, the BMMA's membership has crossed 40,000 members across 15 states. BMMA strives to build a progressive voice of the Muslim community. We share the values of justice, democracy and secularism enshrined in the Constitution of India. It opposes the denial of women's rights in society and strive to build Muslim women's leadership across the country. In different states – Gujarat, Maharashtra, Rajasthan, Madhya Pradesh, Karnataka, Tamil Nadu, Orissa, West Bengal, Bihar, Orissa, Jharkhand - it works on the issues of education, jobs, security, law and health. Opposed to communalism in all forms, the organization believes in communal harmony and religious tolerance and stands in solidarity with all who believe in social justice and equity.

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United Nations Entity for Gender Equality
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Locating Muslim Women in Indian Policy

An assessment of programmes and schemes for the empowerment of religious minorities in the country reveals that Muslim women and girls remain largely invisible in the overall policy framework. This Briefing Paper draws from a study of the Prime Minister's New 15 Points Programme in four states, namely Gujarat, Tamil Nadu, Uttar Pradesh and Odisha, to identify key gaps in policy conceptualization and implementation. Testimonies gathered as part of the study further highlight the need for greater policy attention on Muslim women. Some of the key demands which emerged from the field include: separate schools for girls; priority for women headed households in all schemes, greater opportunities for employment and skill development and enhanced budgetary commitment for Muslim women and girls.

INTRODUCTION

The Constitution of India clearly outlines the rights of religious minorities. Article 25 (1) provides all Indian citizens the freedom to profess, practice and propagate any religion of their choice. Article 26 enables religious denominations to establish institutions, manage their own affairs, and acquire and administer property. Article 29 (2) forbids religious discrimination in admission to educational institutions and Article 30 (1) ensures the freedom to establish religious educational institutions.

Besides guaranteeing minorities the freedom to freely practice religion and manage religious institutions, the Constitution also lays the foundation for equity in socio-economic development. Articles 15 and 16 prohibit discrimination of any kind on the basis of religion in state action *vis-à-vis* general decisions, employment and appointment to a state office. Moreover both these articles include provisions which allow positive discrimination for the benefit of 'any backward class of citizens'. In this regard, the Chapter on the Directive Principles of State Policy is particularly significant, wherein Article 46 directs the State to ensure protection of the weaker sections from all forms of exploitation and social injustice and to promote their educational and economic rights.

Despite several efforts to promote equity in development, not all socio-religious communities (SRCs) have progressed at the same pace. A review of key development indicators highlights significant variations across SRCs *vis-à-vis* the national average. Of particular concern is the socio-economic status of Muslims in India.

According to the Sachar Committee¹, a high level committee appointed by the Prime Minister of India in 2005, Muslims in India fared worse than other SRCs on issues of access to health, education, credit, general infrastructure and employment (Sachar Committee Report, 2006). Government data collated by the Committee revealed that a third of small villages with high concentration of Muslim population did not have educational institutions and 40 per cent of large villages with similar demographics lacked health facilities. Muslims on an average had a lower probability of completing graduate studies as compared to other SRCs (ibid., pp. 73-74) and the unemployment rate among Muslims was the highest

¹The Rajinder Sachar Committee was constituted in the year 2005 by the Prime Minister of India. The Sachar Committee was tasked with collecting information on the socio-economic status of India's Muslim population and identifying areas of intervention by the government. It collated data from the Census and National Council of Applied Economic Research studies, and conducted its own surveys to highlight that Muslims in India fared worse than other SRCs on issues of access to health, education, credit, general infrastructure and employment.

in both the poor and non-poor categories. As a result, a disturbing 31 per cent Muslims lived below the poverty line (*ibid.*, p. 157).

However, the recently updated India Human Development Report (IHDR) suggests an improvement in the status of Muslims (see www.iamrindia.gov.in)². According to the report, Muslims perform better than Scheduled Castes (SCs) and Scheduled Tribes (STs) in areas of literacy, malnutrition, infant mortality rate, access to *pucca* housing facilities and child immunization; although their status remains below the national average across all indicators.

This Briefing Paper focuses on the socio-economic status of Muslim women in India, a constituency that has remained at the margins of state policy; their unequal and marginalized status reflected across key development indicators. As shown in Table 1, the development indicators for Muslim women such as literacy, access to bank accounts and workforce participation rates are below the national average. For example, in rural areas, the workforce participation rate for Muslim women was only 29 per cent, whereas that for Hindu women was 70 per cent (Sachar Committee Report, *op. cit.*, p. 90). In urban areas the figure for Muslim women was even lower at 18 per cent (*ibid.*). Table 1 captures the status of Muslim women on select indicators *vis-à-vis* the national average. Besides poor performance across development indicators, Muslim women in India are additionally faced with the complex issue of personal law³ which tends to be highly discriminatory towards them⁴.

While the data point to significant differences between “Muslim women” and those belonging to other SRCs, it is important to underscore that the category of “Muslim women” is not a homogenous one. Therefore, their experiences too remain highly varied, based

²While the Sachar Committee uses data points till 2004-05 (report published in 2006), the IHDR uses data points till 2011 (published in 2011).

³The Muslim Personal Law (Shari’at) Application Act, 1937 (MPL) was enacted by the British in India and remained part of the Indian Constitution after independence. The MPL today has immense political and social significance especially with respect to unfair terms regarding oral divorce, maintenance after divorce and polygamy.

⁴A nationwide survey reveals the gravity of the problem (Patel, 1994 in Patel, 2009, p. 48). From among the Muslim women surveyed, 7 per cent affirmed their families to be polygamous, 30 per cent had one or more women in their families who had been divorced orally, and 92 per cent of the divorced women interviewed shared that they were made to leave their homes immediately after the oral pronouncement. Several other surveys have also established the urgency of introducing legal systems that are based foremost on a principle of equality between men and women. See Jaising in Awaz-a-Niswan, 1992, p. 21.

Table 1: Select indicators on the status of Muslim women

INDICATORS	STATUS
Incidence of urban poverty <i>Source:</i> Planning Commission (2009-10)	All India average: 20.9% Muslims: 33.9%
Percentage of women with Body Mass Index<18.5 <i>Source:</i> NFHS 3	All India: 35.6% Muslim (Female): 35.1%
Under five Mortality Rate <i>Source:</i> NFHS 3	All India: 74.3/1000 live births Muslims: 70/1000 live births
Infant Mortality Rate <i>Source:</i> NFHS 3	All India: 57/1000 live births Muslims: 52.4/1000 live births
Teenage pregnancy (age 15-19) <i>Source:</i> NFHS 3	All India: 16% Muslim (Female): 17%
Literacy Rates <i>Source:</i> NFHS 3	All India (Female): 55.1% Muslim (Female): 49.5%
Percentage girls' enrolment at upper primary level, 2012-13 <i>Source:</i> District Information System for Education (DISE)	All India Female (all social groups): 48.77% Muslim (Female): 51.31%
Percentage of women with bank accounts that they themselves use <i>Source:</i> NFHS 3	All India: 15% Muslim (Female): 10.5%

on the position of marginality they inhabit at the intersections of class, caste, sect, region, language, etc. (Hasan and Menon, 2004).

EMPOWERMENT OF MUSLIM WOMEN: THE POLICY RESPONSE

As mentioned earlier, there have been some noteworthy efforts to promote the welfare of minorities, which include the creation of dedicated institutions such as the National Commission for Minorities (NCM) in 1993. The key objectives of the NCM are evaluation of the progress of the development of minorities, monitoring of the safeguards provided in the Constitution and in laws enacted by Parliament and the State Legislatures and conducting research on the issues relating to socio-economic and educational development of Minorities.

Another dedicated institution is the National Commission for Minority Educational Institution (NCMEI) which was formed in 2004 with the mandate to advise the Union Government on

matters related to the education of minorities. The NCMEI has recently released a report with recommendations on minority girls' education.

Furthermore, the Eleventh Five Year Plan (11th FYP) set out important milestones to bring Muslim women's development indicators at par with the rest of the population. It recommended the launch of the '*Leadership Development for Life, Livelihood and Civic Empowerment of Minority Women*' as a pilot to provide training, inputs and information to them for confidence building. Additionally, the Ministry of Women and Child Development (MWCD) was directed to target the development of SC, ST and Muslim women in its various schemes and programmes (11th FYP, 2007, Vol. II para. 6.58). The Ministry of Minority Affairs⁵ (MoMA) was mandated to implement scholarship schemes for minority children and provide grants-in-aid to the Maulana Azad Education Foundation which provides scholarships to girl students (Twelfth Five Year Plan, 2012, Vol. III. Box 24.1). Under the *Multi-sectoral Development Programme (MsDP)*, 90 Minority Concentration Districts (MCDs) were identified to address development deficits. Special attention was given to construction of health centres, *anganwadi* centres (AWC), residential schools and polytechnics for minority women (ibid.).

Following the 11th FYP, the Twelfth Five Year Plan (12th FYP) has also made important recommendations in this regard. These include setting targets for increasing proportion of religious minorities in education and employment (12th FYP, 2012. Vol. III. para. 24.177) and restructuring MsDP to include blocks with 15 per cent minority population, with a focus on accelerating education and skill development related interventions for girls, and construction of physical infrastructure for AWCs and health centres in MCDs (ibid., para. 24.180).

A new scheme called *Nai Roshni* has been introduced for leadership development of minority women to provide knowledge, tools and techniques for interacting with government systems, banks and other institutions, and support for accessing services, facilities, skills, and opportunities for an enhanced standard of living. It is proposed that 2 lakh minority women will be covered during the course of the 12th Plan period with 40,000 women in each financial year. The fund requirement for the scheme for the entire 12th FYP period is Rs. 75 crore (MoMA, 2013).

⁵MoMA was created in January 2006, to ensure a more focused approach towards issues relating to minorities, facilitate policymaking and planning and enable the review of existing regulatory frameworks and development programmes.

Box 1: New schemes for minorities in the Twelfth Five Year Plan

Pilot scheme for leadership training for young leaders among minorities

Support for students clearing prelims under civil services examination

Scheme for promotion of education in 100 minority concentration towns/ cities

Pilot scheme for urban youth support lines

Scheme for protection and projection of minority culture and heritage

Nai Roshni for leadership development of minority women

Source: Twelfth Five Year Plan, Vol. III. para. 24.192

As discussed, significant programmatic interventions have been made towards the development of SRCs, with some focus on Muslim women. However, what remains critical for the empowerment of any disadvantaged group is that schemes meant for the most marginalized reach them in equal measure. It is with this objective that the *Prime Minister's New 15 Points Programme* was announced in the year 2006.

THE PRIME MINISTER'S NEW 15 POINTS PROGRAMME

An important aim of the Programme is to ensure that benefits of various government schemes reach the disadvantaged sections of the minority communities. To this effect, the Programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15 per cent of targets and outlays under various schemes should be earmarked for minorities.

The schemes earmarked for such targeting include *Integrated Child Development Services, Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalyaya, Swarnajayanti Gram Swarozgar Yojana, Swarn Jayanti Shahari Rojgar Yojana, Sampurna Grameen Rozgar Yojana, Indira Awaas Yojana, Integrated Housing & Slum Development Programme, and Jawaharlal Nehru National Urban Renewal Mission* (refer Annexure I for complete list of the 15 points and schemes under the Programme).

In the year 2009, efforts were made to strengthen the implementation and monitoring mechanism of the Programme, which included the formation of state and district level committees.⁶

Box 2: Prime Minister's New 15 Points Programme

The objectives of the programme are:

1. Improving opportunities for education.
2. Ensuring share in economic activities and employment.
3. Improving the living conditions of minorities.
4. Preventing communal violence.

Target:

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)

Monitoring and review:

MoMA reviews the implementation of the programme at the central level on a quarterly basis. A report is submitted to the Union Cabinet every six months.

Source: MoMA website

THE STUDY

A study was conducted by the Bhartiya Muslim Mahila Andolan (BMMA)⁷ to review the implementation of the **Prime Minister's New 15 Points Programme**⁸ in four states, namely **Gujarat, Tamil Nadu, Uttar Pradesh and Odisha**, with the specific objective of assessing the extent to which Muslim women had benefitted from the provisions under it. The states were selected to capture the regional diversity of the country. The presence of the BMMA

⁶It was decided that state governments would nominate three members of the Indian Parliament (two from Lok Sabha and one from Rajya Sabha of which one should represent an MCD) in a state level committee for the Programme's implementation. A district-level committee was also set up to monitor the implementation of the Programme. A central government nominated Rajya Sabha member from the state and all Lok Sabha and state legislative assembly members from the district are included in the District Committee.

⁷The Bhartiya Muslim Mahila Andolan was inaugurated in January 2007 as a mass organization of Indian Muslim women with the goal to raise concerns on their socio-political and economic rights.

⁸The original plan on which the Prime Minister's New 15 Point Programme is based was launched in the year 1983 by the then Prime Minister, Mrs. Indira Gandhi. For details, please see Mili Gazette Online (2006).

field staff was also an important consideration in selecting the states. In-depth interviews, focus group discussions (FGDs) and the survey methodology were used for primary data collection (refer Annexure II for detailed methodology). Government and other secondary data were collated and compared with field evidence. Budgetary details of schemes, where ever available, were also analyzed.

The schemes and institutions evaluated as part of the study include the *Integrated Child Development Services, Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalaya, scholarship schemes, Maulana Azad Education Foundation, Swarnajayanti Shahri Rozgar Yojana, Swarnajayanti Gram Swarozgar Yojana, Jawaharlal Nehru National Urban Renewal Mission and the National Minorities Development and Finance Corporation.*

KEY FINDINGS

This section summarizes the key findings of the study with regard to the implementation of select schemes in the Prime Minister's New 15 Points Programme.

OBJECTIVE 1: ENHANCING OPPORTUNITIES FOR EDUCATION

Under the first objective of the Prime Minister's 15 Points Programme, there are six recommended points for action⁹, of which four have been scrutinized in this Briefing Paper.

Point 1: Equitable availability of Integrated Child Development Services (ICDS)

Under Point 1, line departments are directed to ensure the implementation of ICDS¹⁰ in blocks/villages with a substantial population of religious minorities so that benefits of the scheme, which include supplementary nutrition to combat malnutrition, can reach all social groups. Accordingly, state specific targets are supposed to be delineated to set up *Anganwadi* Centres (AWC) in pockets with high concentration of minorities.

⁹The points that comprise the first objective of the Prime Minister's 15 Point Programme are as follows: Point 1: Equitable access of ICDS services; Point 2: Improving access to school education; Point 3: Greater resources for teaching Urdu; Point 4: Modernizing Madarsa education; Point 5: Scholarships for meritorious students from minority communities; Point 6: Improving educational infrastructure through the Maulana Azad Education Foundation.

¹⁰The ICDS is mandated with the development of children (0-6 years) and pregnant/ lactating mothers. Through its network of Anganwadi Centres (AWCs), it provides (i) immunization, (ii) supplementary nutrition, (iii) pre-school non-formal education, (iv) health check-ups, (v) referral services and (vi) nutrition and health education.

Analysis of data (between 1998-09 and 2005-06) on female malnutrition among Muslim women, adolescent girls and children reveals divergence from the national average (IAMR, 2011, p.7). What is of greater concern is that states like Uttar Pradesh which have a high percentage of Muslims, also have a high proportion of Muslim children suffering from anaemia. Furthermore, female malnutrition among Muslims has registered an increase even as the national average has decreased over the same period (ibid.).

Table 2: State-wise nutrition status of Muslim women and children & performance under Point 1

	Weight for age below -2 standard deviations for Muslim children (age 0-59 months)	Any anaemia among Muslim women (age 15-49 years)	Performance of states in meeting targets for AWCs in 2009-10 (per cent achievement against target)	Performance of states in meeting targets for AWCs in 2010-11 (per cent achievement against target)
Gujarat	43.2%	56.5%	22.5%	129.1%
Tamil Nadu	15%	54.2%	100%	No targets set
Uttar Pradesh	41.4%	51.5%	Nil	100%
Odisha	Not Available	57.6%	53.93%	100%

Source: NFHS-3, (2005-06) & MoMA website

Data for the four states under review reveal that despite a high incidence of anaemia and under-nutrition (refer Table 2), no targets were set for construction of AWCs in any minority concentration area during 2011-12 and 2012-13. However, the performance of these four states was rather mixed between 2007-08 and 2010-2011. Gujarat achieved 100 per cent (213 AWCs) in 2007-08, 22.5 per cent (102 AWCs) in 2009-10 and 129.1 per cent (79 AWCs) in 2010-11. Tamil Nadu achieved 100 percent of all its targets from 2006 to 2010, but did not set any target for years between 2011 and 2013. Uttar Pradesh achieved 100 per cent of its targets in the year 2007-08 and 2010-11. It did not set targets for 2011 and beyond even though it underperformed massively in the year 2009-10 by failing to build a single AWC against a target of 66 for the year. Percentage achievements of Odisha were 5.56 per cent, 100 per cent, 53.93 per cent, and 100 per cent for the years 2006-07, 2007-08, 2009-10 and 2010-11, respectively (see www.minorityaffairs.gov.in).

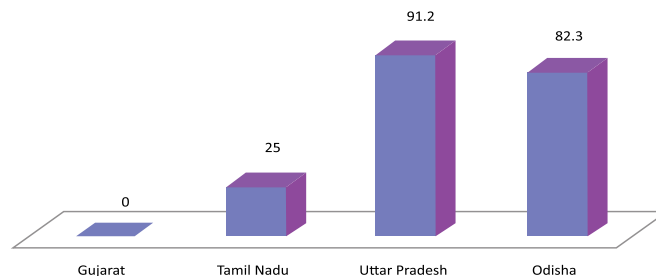
Insights from the field: Interactions with Muslim women from across the four states corroborated nation-wide data that there were high levels of anaemia and malnutrition amongst Muslim women and children. On account of living in ghettos, restricted mobility and lack of access to quality nutrition and healthcare, a majority of women surveyed during the study, indicated that they suffered from malnutrition and related illnesses. Some of the reasons cited were: unavailability of services such as supplementary nutrition for adolescent girls and pregnant women, lack of information about entitlements under the scheme and ineffectiveness of outreach efforts to transform prevalent community attitudes about women’s health and nutrition. FGDs also highlighted a general level of mistrust amongst beneficiaries about the quality of services provided in AWCs. As an FGD participant from Lucknow (Uttar Pradesh) asserted:

“I do not trust the medicines or the food that neighbourhood AWCs give out to pregnant women and children. There is no effort made by the anganwadi worker to tell us what the tablets are or why we should take them. The anganwadi workers are irregular, belong to a different community and commute from a faraway village. As a result, I prefer to visit the neighbourhood hakim for general guidance.”

Point 2: Improving access to school education

The second point of the Prime Minister’s 15 Points Programme directs the *Sarva Shiksha Abhiyan* to allocate special funds for construction of government schools in villages/localities with a substantial minority population.

Figure 1: Percentage achievement of states against targets set for construction of primary schools between 2006 and 2014



Source: MoMA website

Data on the number of primary schools constructed in areas with substantial minority populations reveal that **no targets for construction of primary schools were set in Gujarat from 2006 to 2014** (refer Figure 1). Tamil Nadu set a target of constructing four primary schools in the year 2007-08 and built one, achieving only 25 per cent of its target. Furthermore, barring 2007-08, no targets were set for the period 2006-14 in the state. Uttar Pradesh, in contrast set a target of 2048 schools and built 1867 from 2006 to 2014. The state achieved 91.2 per cent of its target. Odisha set a target of 267 schools and built 153 (82.3 per cent) for the above mentioned time period (see www.minorityaffairs.gov.in).

Insights from the field: Past studies on community attitudes towards education of Muslim girls establish that the availability of all girls' schools is an important consideration for parents at the time of enrolling girl children (Mabood, 1993 as cited in Khan, 2011). Respondents from across the four states underscored the need for all girls' schools, preferably within the neighborhood.

One of the key issues highlighted during FGDs, was the limited access of girls to government schools. For instance, adolescent girls in Lucknow (Uttar Pradesh) reported that neither they nor their female relatives had ever attended government schools. They complained that not one government school was operational in their neighbourhood. This acted as a deterrent for several parents who were apprehensive about sending young girls to schools outside their locality, as they feared for their safety.

Case Study 1: No hope in education

Fathima, aged 33, from Dindigul, is yet to find employment despite completing her graduate studies in English literature. She has unsuccessfully appeared for many bank and railway examinations. The only job that she was able to find was that of a temporary teacher in a minority school. Completely disenchanted, she feels that it is the inability to find meaningful employment that discourages parents of Muslim girls from sending them to school.

Early marriage and the lack of employment opportunities for Muslim women remained impediments to their educational progress. In Dindigul (Tamil Nadu), FGD participants noted that Muslim girls were discouraged from pursuing higher education, as they were expected to take over domestic responsibilities. Even in cases where girls completed higher education, families would often dissuade them from seeking employment. Numerous examples of girls who remained unemployed, despite completing their graduate studies were recounted

during these FGDs. Examples of corporal punishment, harassment, lack of sanitation and water facility, biased attitude of teachers, toilets for girls were also cited as reasons for increasing dropout rates of girls¹¹.

Respondents from Ahmedabad (Gujarat) referred to the lack of proper infrastructure (such as separate toilets, drinking water facility, weak roof beams) as the main issue. This problem was most acute in the refugee colonies¹², where children continued to suffer on account of poor infrastructure in primary education¹³.

Unlike other states, Muslim women from Cuttack (Odisha) appeared more positive about the state of affairs. During FGDs, several women noted that community perception of girls' education had changed over the years, and that state government schemes such as provision of free cycles were particularly beneficial to young girls. However, concerns were raised about increasing out-of-pocket expenses.

Point 5: Scholarships for meritorious students from minority communities

Implementing scholarship schemes for students from minority communities forms an important part of the PM's New 15 Points Programme. The government has announced two scholarship schemes namely *Pre-matric Scholarship* and *Post-matric Scholarship Scheme* for students belonging to the minority community, with 30 per cent earmarked for girl students. The pre- matric scholarship scheme is awarded to students of classes I to X, studying in government and eligible private schools. The post-matric scholarship scheme covers secondary school/college/university degrees in both government and eligible private institutions. It also includes technical and vocational courses which correspond to classes XI and XII. Admission and tuition fees and a maintenance allowance are provided under both schemes. MoMA is responsible for implementing these schemes. Furthermore, the Ministry has announced the *Merit cum Means Scholarship Scheme* to aid meritorious students from religious minorities to pursue technical professional courses.

¹¹For details, see Siraj, 2000.

¹²There are 83 such relief colonies in the city which were created in the wake of Gujarat Government shutting down state sponsored relief camps in July, 2002 (Jan Vikas, 2012).

¹³According to a study done by Jan Vikas, while there have been some improvements in physical infrastructure in these refugee colonies (for instance, of the 15 Muslim colonies surveyed in the city, 14 had a primary school within 3 kilometres of its radius), serious concerns over the quality of education provided in government schools remain (Jan Vikas, 2012).

Tables 3, 4 and 5 present a state-wise breakdown of the funds allocated to girls in each scheme (see www.minorityaffairs.gov.in)¹⁴. It must be noted that Gujarat has refused to implement all scholarship schemes on the premise that they discriminate against other SRCs (The Hindu, 2013). This matter is currently *sub-judice*. The other three states, Odisha, Uttar Pradesh and Tamil Nadu have performed consistently in the pre-matric and post-matric schemes. Notable however is the data on merit-cum-means scholarships which indicates a sharp dip in the participation of girls in both Uttar Pradesh and Odisha (refer Table 5).

With respect to all India budgetary allocations for the pre-matric and post-matric scholarship schemes, as shown in Tables 6 and 7, there has been a consistent increase over the years. This is proportionate to the increase in the target group and number of scholarships awarded. It is also encouraging to note that both in the pre-matric and post-matric scholarship schemes, an average of 50 per cent of scholarships have been awarded to girls from minority communities across the years. **Sex-disaggregated data for different religious groups is however not available, which makes it difficult to gauge the number of Muslim girls who have benefited from these schemes.**

Insights from the field: Despite visible improvements in budgetary allocations and physical targets over the last few years, (refer Tables 6 and 7), these have necessarily not translated into tangible outcomes on the ground.

Although the all-India enrollment rate of Muslim girls is at par with Muslim boys at the primary and upper primary level (DISE, 2011-12)¹⁵, their enrollment rates dip sharply as they enter secondary school. A recent study by NCMEI (2012) points out that less than 17 per cent of Muslim girls finish eight years of schooling and less than 10 per cent complete higher secondary education. Reasons for high dropout rates are attributed to a high incidence of poverty among Muslim families.¹⁶ In this context, financial assistance can be instrumental in ensuring that students from poor families are able to continue their education.

¹⁴Figures cited are not disaggregated on the basis of religion, but across religious minorities which includes Muslims, Christians, Sikhs, Parsis and Buddhists.

¹⁵The all India enrollment rate of Muslim girls is 49.2 per cent for primary level and 51.3 per cent at the upper primary level (DISE, 2011-12).

¹⁶It has also been argued that over the years, the return on investments in education has declined for Muslims as compared to other socio-religious groups. Evidence is provided by Bhaumik and Charabarty (2006, cited in Wilkinson, 2007) who suggest that reservations for backward classes in public sector employment have yielded disproportionately better results for Hindu backward castes as compared to Muslim backward castes.

Table 3: Percentage of girls awarded Pre-Matric Scholarship

State	2009-10		2010-11		2011-12		2012-13		2013-14	
	Total	% of girls	Total	% of girls	Total	% of girls	Total	% of girls	Total	% of girls
Tamil Nadu	84150	56.7%	312415	62.0%	301278	53.6%	340647	54.0%	406324	49.4%
Uttar Pradesh	371189	42.6%	465812	42.6%	971245	41.2%	1E+06	44.8%	1262362	42.4%
Odisha	17049	51.2%	17909	50.4%	24553	51.7%	34673	52.6%	38611	52.0%

Source: MoMA website

Table 4: Percentage of girls awarded Post-Matric Scholarship

State	2009-10		2010-11		2011-12		2012-13		2013-14	
	Total	% of girls	Total	% of girls	Total	% of girls	Total	% of girls	Total	% of girls
Tamil Nadu	26342	66.7%	34107	64.4%	35484	65.1%	43525	68.7%	55152	65.7%
Uttar Pradesh	53928	51.9%	90386	48.5%	138138	51.7%	193361	68.1%	165783	66.0%
Odisha	1288	49.1%	1049	47.3%	1114	48.3%	2143	51.7%	3380	50.3%

Source: MoMA website

Table 5: Percentage of girls awarded Merit Cum Means Scholarship

State	2009-10		2010-11		2011-12		2012-13	
	Total	% of girls	Total	% of girls	Total	% of girls	Total	% of girls
Tamil Nadu	826	66.8%	830	55.9%	1241	39.2%	3225	60.1%
Uttar Pradesh	3380	14.9%	3341	27.0%	3355	29.4%	11647	21.9%
Odisha	106	34.9%	108	32.4%	107	40.2%	427	29.3%

Source: MoMA website

Table 6: Budgetary allocations of the Pre-matric Scholarship scheme

YEAR	ALLOCATION [RS. IN CRORE]		RELEASED [RS. IN CRORE]	TARGET [IN LAKH]	NO. OF SCHOLARSHIPS AWARDED [IN LAKH]	% OF GIRL STUDENTS AWARDED SCHOLARSHIPS
	BE	RE				
2008-09	80	80	62.31	3	5.13	50.89%
2009-10	200	200	202.74	15	17.29	48.47%
2010-11	240	450	446.22	20	44.21	48.15%
2011-12	600	600	614.91	34	55.28	51.01%
2012-13	900	795.78	786.19	75	64.38	51.14%

Source: Report on Highlights of Achievements during 11th FYP, MoMA , Government of India

Table 7: Budgetary allocations of the Post-matric Scholarship scheme

YEAR	ALLOCATION [RS. IN CRORE]		RELEASED [RS. IN CRORE]	TARGET [IN LAKH]	NO. OF SCHOLARSHIPS AWARDED [IN LAKH]	% OF GIRL STUDENTS AWARDED SCHOLARSHIPS
	BE	RE				
2007-08	100	60	9.63	0.75	0.25	57.70%
2008-09	100	70	70.70	1.25	1.7	55.92%
2009-10	150	150	148.67	3	3.64	55.10%
2010-11	265	265	228.86	4	5.26	51.00%
2011-12	450	450	362.91	5.25	7.02	53.49%
2012-13	500	340.75	326.55	9.5	7.56	58.00%

Source: Report on Highlights of Achievements during 11th FYP, MoMA , Government of India

Field evidence gathered during the study highlighted that Muslim girls had limited access to these schemes. Participants of FGDs in Tamil Nadu, Uttar Pradesh and Odisha¹⁷, noted that they faced several challenges, which included refusal by banks to open zero balance accounts for Muslim students. For example, during an FGD in Saharanpur (Uttar Pradesh), women recounted experiences of how they had been humiliated by bank officials, when they approached them for opening a bank account.

¹⁷As the scholarship schemes have not been implemented in Gujarat, the issue was not discussed in the FGDs conducted in the state.

Lack of proper information about these schemes was also cited as a major impediment. The situation was particularly grim in smaller cities, where school authorities often introduced unnecessary procedures, which in turn deterred aspiring students from accessing these schemes. Respondents shared that the application process was too elaborate and the application forms that they had to fill up, extremely complicated. Candidates also had to incur additional expenses to furnish documents such as income certificates and affidavits as part of the submission procedures.

Operational lags in the scheme, which included delay in release of scholarship funds further added to their problems. This was highlighted by leading experts and activists interviewed during the study, who noted that the way these scholarship schemes worked, were completely faulty.

“The schemes were often announced after the academic year had commenced. By the time the scholarships were reimbursed, the academic year was over. This effectively meant that parents had to pay the full tuition fee and then seek reimbursement.”¹⁸

Moreover, concerns were also raised about the inadequacy of these schemes with respect to the number of students they benefit as well as the amount of scholarship provided. While the 12th FYP has announced that these schemes will now be demand driven, it remains to be seen how effectively the larger issue of improving access of Muslim girls to higher education will be addressed.

Point 6: Improving educational infrastructure through Maulana Azad Education Foundation (MAEF)

The MAEF was established in 1989 under the Societies Registration Act, 1860 with the objective of promoting education among weaker sections of minorities. It is funded by the Government of India and chaired by the MoMA. The Foundation implements two schemes, namely *Grant-in-aid to NGOs* and *Scholarship to Girl Students*. The first provides financial assistance to NGOs for the establishment and expansion of schools, purchase of scientific

¹⁸Interview with Javed Anand on 25 April, 2013.

equipment, construction of girls' hostels and strengthening vocational training facilities. The latter makes available 15,000 scholarships worth Rs. 12,000 each to meritorious girls. Table 8 provides a breakdown of the number of NGOs which received grants as well as the number of scholarships awarded between 2006-07 and 2011-12¹⁹.

Insights from the field: With regard to the implementation of the scholarship scheme for girls, the most common problem cited was delayed payments, as a result of which girls were unable to join classes on time. Moreover, as shown in Table 8 the coverage of the scheme remains low.

Table 8: Grant-in-aid and Scholarships offered by MAEF

Year	GRANT-IN-AID SANCTIONED		SCHOLARSHIPS SANCTIONED	
	No. of NGOs	Amount (Rs. in crore)	No. of girl students	Amount (Rs. in Crore)
2006 – 07	52	7.55	3,846	3.85
2007 – 08	51	6.59	4,011	4.81
2008 – 09	124	17.29	12,064	14.48
2009 – 10	105	13.37	15,070	18.08
2010-11	Nil	Nil	17326	20.79
2011-12	169	22.58	17700	21.24
Total [Since the inception of MAEF in 1989 to March, 2012]	1167	153.23	77,003	90.23

Source: MAEF website.

¹⁹ The figures cited are not disaggregated on the basis of religion.

OBJECTIVE 2: EQUITABLE SHARE IN ECONOMIC ACTIVITIES AND EMPLOYMENT

The second objective of the Prime Minister's 15 Points Programme is to enable below poverty line families to rise out of poverty through credit and subsidy linked schemes. Employment generation and skill upgradation form its key strategies. Under this objective, only Points 7 and 9 were reviewed as part of the study²⁰.

Point 7: Self-employment and wage employment for the poor

Earmarking of funds for religious minorities under schemes such as *Swarnajayanti Shahri Rozgar Yojana (SJSRY)*²¹ and *Swarnajayanti Gram Swarozgar Yojana (SGSY)*²² is mandated under Point 7. Funds are also earmarked for *Sampoorna Grameen Rozgar Yojana (SGRY)* in districts where it has not yet been merged with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

Table 9: Financial targets and achievement of SJSRY for minority communities (2006-07 to 2012-13) In Rs. crore

	TARGET	ACHIEVEMENT	% ACHIEVEMENT
Gujarat	7.78	4.25	54.50%
Tamil Nadu	16.62	4.34	26.10%
Uttar Pradesh	67.7	13.2	19.50%
Odisha	3.97	1.63	41%

Source: MoMA website

As shown in Table 9, Gujarat's cumulative financial achievement for the period 2006-07 to 2012-13 was 54.5 per cent, while that of Uttar Pradesh was 19.5 per cent. Under SGSY, the physical achievement against targets for religious minorities for the same time period was highest in Tamil Nadu (114 per cent) followed by Uttar Pradesh (refer Table 10).

²⁰There are 4 points under the second objective of the Programme. These include Point 7: Self-employment and wage employment for the poor; Point 8: Upgradation of skills through technical training; Point 9: Enhanced credit support for economic activities; Point 10: Recruitment to state and central services.

²¹This scheme aims at generating wage employment for the urban poor.

²²This scheme aims at assisting poor rural families to rise above poverty by providing them with income generating assets and credit facilities.

Table 10: Physical targets and achievements of SGSY for minority community (2006-07 to 2012-13)

	TARGET	ACHIEVEMENT	% ACHIEVEMENT
Gujarat	33600	14703	43.7%
Tamil Nadu	79956	91093	114%
Uttar Pradesh	335589	213984	63.7%
Odisha	104163	23049	22.1%

Source: MoMA website

Insights from the field: A majority of those surveyed (80 per cent), across the four states were engaged in the informal sector, including activities such as street vending, *bidi*-making, matchstick-making, tailoring, embroidery work, *zari* work, pouch making, etc. Yet, not a single respondent had benefitted from the aforementioned schemes meant to support women in self-employment activities.

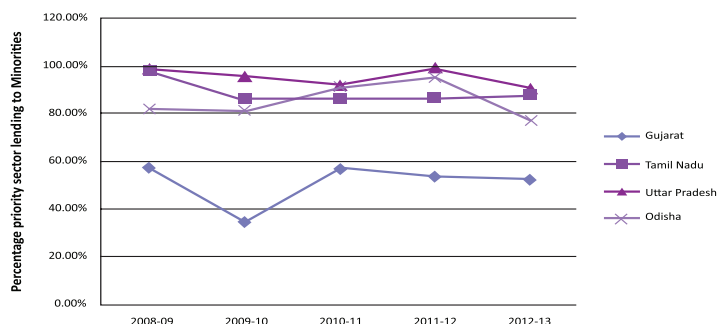
Point 9: Enhanced credit support for economic activities

As per the Prime Minister’s New 15 Points Programme, credit is essential for the generation of self-employment. All domestic banks are directed to give 40 per cent of their net bank credit to the priority sector which includes agriculture, small scale industries, retail trade, micro-credit, education and housing loans, etc. Within each of these categories, a percentage has to be demarcated for loans to religious minorities. In addition, the National Minorities Development & Finance Corporation (NMDFC) has to be strengthened through provision of greater equity support²³.

As per data released by the Ministry of Finance, Government of India (refer Figure 2), Tamil Nadu, Uttar Pradesh and Odisha have maintained a percentage achievement over 80 per cent (2008 to 2013) in priority sector lending (PSL) to minorities. Gujarat, however, stands in sharp contrast falling far behind its targets for credit disbursement to minorities; not meeting more than 60 per cent of its targets in any year. Unfortunately, there is no sex disaggregated data to estimate the amount of money lent to women from religious minorities. It is also difficult to establish the quantum flowing specifically to Muslims given the absence of religion-wise data.

²³These suggestions were made in the wake of the findings of the Sachar Committee which reported that Muslims on an average avail just 4 per cent and 0.4 per cent credit from NABARD and SIDBI, respectively and Muslim’s credit deposit ratio is 47 per cent which is much lower than the national average of 74 per cent (Chapter 6, Sachar Committee, op. cit.).

Figure 2: Priority sector lending to Minorities over the years



Source: MoMA website.

NMDFC²⁴ is the other key agency responsible for credit disbursement to religious minorities. The authorized share capital of NMDFC stands at Rs. 1500 crore, as on 2013. The NMDFC has two approaches which comprise term loans and micro financing. As shown in Table 11 the amount of fund disbursed for microcredit has gone up significantly from 2008 to 2012.

Like several other government agencies, the NMDFC does not maintain any data on the number of women who received financial support from the organization. Interestingly it does implement a targeted scheme called *Mahila Samridhi Yojana* which enables women to access microcredit of up to Rs. 25,000 after six months' worth of skill development training. An interest rate of 4 per cent per annum is charged on the loan.

Table 11: NMDFC funds disbursed and number of beneficiaries from 2008 to 2012

Year	TERM LOANS (DATA TILL MARCH, 2012)		MICROCREDIT (DATA TILL DEC, 2012)	
	Funds disbursed (Rs. In Crore)	Number of beneficiaries	Funds disbursed (Rs. In Crore)	Number of beneficiaries
2008-09	114.79	34985	15.93	16213
2009-10	139.01	30892	58.73	73702
2010-11	129.47	28768	103.79	129742
2011-12	111.99	17172	159.38	88702

Source: NMDFC website

²⁴NMDFC was formed in the year 1994 to provide concessional finance for income generating activities.

Insights from the field: None of the women surveyed in the four states had benefitted from priority sector lending or microfinance schemes of the government. A large section of respondents who comprised home-based workers shared their need for credit support. Members of SHGs from among the respondents shared that requests for loans made by Muslim women's SHG groups faced rejection from banks on account of lack of proper documentation. They also shared that lack of guidance from the government and NGOs on the type of documentation required to apply for these loans, often impelled them to stall their activities altogether.

Case Study 2: Work with dignity for single Muslim women

Arshi, aged 35, lives in Purana Haidergunj, Lucknow. Married off at the age of 15, and widowed at 28, Arshi today is solely responsible for the wellbeing of both her children. Her only source of income is the turpai embroidery she does from home. After 12 hours of strenuous work, she earn a meager Rs. 25. Unable to start her own business, she depends on a middleman for resources. Although eligible, Arshi has no access to the widow pension, neither does she have a BPL card. She aspires for a government run centre for single women like herself, to get trained, and access credit. She has no knowledge of schemes that already exist on the promise of fulfilling these very dreams.

Point 10: Recruitment to State and Central Services

Under Point 10 of the Programme, directives have been issued to state and central governments, with special mention to police and railways departments and the banking sector to prioritize employment to sections of the minority population. Till date, however no specific target has been indicated for this.

According to a statement published by the MoMA, of the total 1,72,763 persons employed in 2012-13, only 7.37 per cent belonged to the minority communities (see www.minorityaffairs.gov.in). The highest recruitment for members of minority communities was in the Department of Financial Services (45.9 per cent of the total minorities recruited in the year). This was followed by the Ministry of Home Affairs with 27.36 per cent, Ministry of Human Resource Development with 10.92 per cent and the Department of Public Enterprises with 5.89 per cent.

Given the lack of sex disaggregated and religion-wise data, it is difficult to establish the number of Muslim women recruited. It is important to highlight that no religion-wise or sex disaggregated priorities have been stipulated for the recruiting departments.

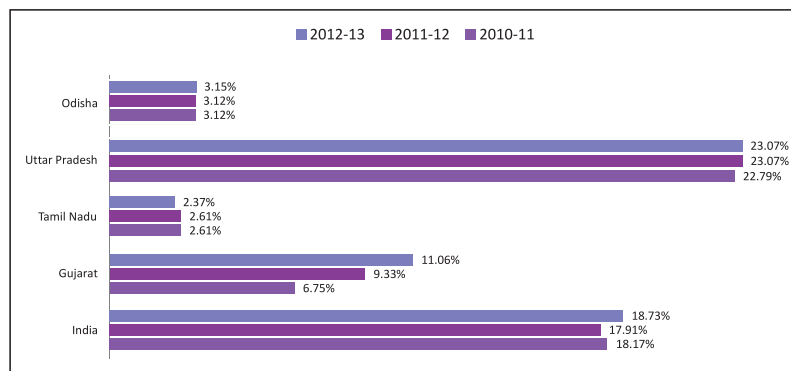
OBJECTIVE 3: IMPROVING THE CONDITION OF LIVING OF MINORITIES

As per the third objective of the Prime Minister's 15 Points Programme, emphasis must be laid on improving the living conditions of minorities in urban and rural areas. Under Points 11 and 12 of the Programme, a certain proportion of funds under the *Indira Awaas Yojana*, the Integrated Housing & Slum Development Programme (IHSDP) and the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) have to be earmarked for minority communities. Under Objective 3, only Point 12 was reviewed as part of the study.

Point 12: Improvement in condition of slums inhabited by minority communities

Both IHSDP and JNNURM provide central funds for the development of urban slums. Assessment of the focus states suggests that while the percentage of JNNURM-IHSDP funds allocated to cities/ towns with substantial minority population for Tamil Nadu, Uttar Pradesh and Odisha has broadly remained unaltered, Gujarat is the only state which has registered an increase in its percentage allocations of funds between the years 2010-11 and 2012-13 (refer Figure 3).

Figure 3: State - wise JNNURM-IHSDP data on percentage funds allocated to cities/towns with substantial minority population out of the total project costs.



Source: MoMA website

Insights from the field: It may be noted that in the absence of any *mohalla*/hamlet-wise data, it is impossible to ascertain whether funds disbursed have actually been spent on areas with high concentration of minorities.

Case Study 3: Application for pucca housing denied

Nargis, aged 32, a mother of two, lives with her husband and four brothers-in law in a kutchha house in Rasulpur area of Saharanpur. On finding out that she was eligible for housing welfare, she approached the District Urban Development Agency (DUDA) office for further guidance. Being illiterate, she faced enormous difficulties in organizing her documents. Repeated visits to the tehsil, DUDA and bank offices for certified documents entailed demands for bribes which totaled to a sum of Rs. 4000. Despite regular follow up and putting together of all necessary papers, Nargis's application was cancelled. A fake APL (Above Poverty Line) certificate was generated to prove her non - eligibility and no suitable explanation was provided. She continues to live in a kutchha house with her family.

Discussions with Muslim women across the four states revealed that no government funds had reached their localities for infrastructure development. Sewage pipes were laid remained broken, houses were ordinarily *kutchha* and in need of maintenance and heavy investments were required in building of community parks, etc.

OBJECTIVE 4: PREVENTION AND CONTROL OF COMMUNAL RIOTS

The final objective of the Prime Minister's New 15 Points Programme, pertains to prevention and control of communal riots. Under Point 13, it is directed that district officials and police personnel of the highest integrity be posted. Prevention of communal violence is stipulated as one of the primary objectives of the district magistrate and superintendent of police. Point 14 guides governments to lay emphasis on prosecution of those elements who are found responsible for inciting communal tension. Point 15 directs governments to provide immediate relief and compensation to victims of communal violence.

The recent incidence of violence in Muzzafarnagar is just one of the many examples from the last two decades where Muslims in India have been victims of the most barbaric forms of violence—losing their property, livelihoods and their lives. Several independent reports have highlighted the heightened vulnerability of women in these situations, which include greater risks of sexual violence. Moreover fear of being disowned by family members, often impels women to not seek legal and/or psycho-social/ medical aid.

Case Study 4: Daily reminders of communal hatred and violence

Niyaz Shaikh, aged 46, was born in village Ognaj in the outskirts of Ahmedabad where she resided and worked as a farmer until her house was burned down during the genocide of March, 2002. More than a decade has passed since the looting and mass massacre, but neither Niyaz nor any of her family members have attempted to return to their native village or stake claim to their lost farm lands and property. In the absence of any government welfare scheme or compensation, she has been unable to engage in any meaningful livelihood generation activity. She lives in a small rented shanty in Juhapura in Ahmedabad and survives on the daily wages of her husband and son.

Insights from the field: Discussions with riot victims from Ahmedabad (Gujarat) and Muslim women from Dindigul (Tamil Nadu), Saharanpur, Lucknow in Uttar Pradesh and Cuttack (Odisha) revealed that promises made under the Programme (apropos of points 13, 14 and 15) remained only on paper. Ground realities remained unchanged on all counts, including failure to recruit suitable personnel and ensure greater sensitivity of the state administration towards the community.

RECOMMENDATIONS

Recognizing the significance of the Prime Minister's New 15 Points Programme as a vehicle for promoting welfare of minorities, the 12th FYP has reiterated the need to strengthen and expand the existing interventions. The Plan document states that:

"In order to ensure that adequate funds and benefits reach the minorities, the existing guidelines of earmarking '15 per cent of funds wherever possible' should be revised to '15 per cent and above' in proportion to the size of the minority population" (para.24.178).

Other recommendations include: construction of one residential school along the lines of *Jawahar Navodaya Vidyalaya* and *Kasturba Gandhi Balika Vidyalaya* in minority concentration blocks and minority concentration towns/cities with at least 50 per cent children belonging to minorities; reframing annual targets of the Programme to include natural settlements/hamlets/ward levels so that benefits reach minorities; and generation of disaggregated data for socio-religious communities for all line ministries under the Programme (ibid., para. 24.178).

While the Plan makes important suggestions to strengthen the Programme, this Briefing Paper has demonstrated the urgent need for greater policy attention on Muslim women. Drawing on the evidence collected from the four states, a set of recommendations to engender the 15 Points Programme are provided below:

OBJECTIVE 1: ENHANCING OPPORTUNITIES FOR EDUCATION

1. *Focus on construction of AWCs in minority concentration neighbourhoods/ hamlets:* MsDP funds should be channelized for the same.
2. *Invest in Information, Communication and Education (IEC) Strategies:* Impressions from the field study suggest that even where AWCs exist, women often do not access these services due to lack of information about these interventions. It is critical therefore to strengthen the IEC component in order to expand the scheme's outreach.
3. *Formulate specific guidelines for inclusion of Muslim girls in all educational programmes and schemes:* Barring the MAEF scholarship scheme for girls and the reference to minority girls under the *Kasturba Gandhi Balika Vidyalaya* scheme, there are no clear policy guidelines emphasizing the inclusion of girls in education schemes under the PM's New 15 Points Program. It is important therefore to formulate specific guidelines for the same.
4. Prioritize construction of all girls' schools at the upper primary levels in minority concentration areas.
5. *Invest in proper school infrastructure:* Women who participated in the study highlighted the lack of safety and security as a primary reason behind low retention rates of Muslim girls in secondary schools. Several respondents also referred to the lack of proper infrastructure in schools. Therefore adequate financial allocations for critical components such as construction of girls' toilets, construction of boundary walls and provision of safe drinking water should be made.
6. *Introduce training programmes for sensitization of government school staff including teachers:* The study revealed that discrimination against Muslim students was one of the reasons for their low retention rates. All staff member should participate in sensitization programmes on cultural traditions of different SRCs. For example, the promotion of Hindu rituals, such as recitation of sacred hymns in assembly prayers should be prohibited.
7. Ensure secular gender sensitive curriculum for all schools.
8. Increase the number of higher secondary schools at the village/taluka level.

9. Construct hostels for girls for greater access to higher educational institutions.
10. Allocate budgets for construction of all girls' undergraduate and post-graduate institutes in minority concentration areas.
11. *Remove cap of two children per family in scholarship schemes:* As captured in this study there is huge demand - supply gap, as a result of which not all deserving Muslim girls are able to avail benefits under existing schemes. In this regard, the 12th FYP's recommendation to make all scholarship schemes demand driven is a welcome step. However, the current cap that only two children per family can avail these scholarships must be removed. In a situation where there are more than two male children in a family, the chances that scholarships would be restricted for use by boys are very high. If the government has made the schemes demand driven then it must also remove conditions that tend to constrict girls' access to education.
12. *Streamline administrative procedures for accessing scholarship schemes:*
 - i Facilitate the opening of bank accounts: Muslim women in the study complained about banks' refusal to open zero balance accounts for students. The Ministry of Minority affairs must on priority audit the number of cases where requests to open bank accounts by students have been rejected and seek explanations from branch managers which must be followed by remedial measures.
 - ii Disburse scholarships on time: Cases of girls unable to join school on account of scholarship fees not being disbursed in time were also widely reported. The restructured scheme must make collection of fees a liability of the schools and not students. All students should be granted admission and paperwork for reimbursement of fees should be made the prerogative of school administrations. More critically, the nature of the schemes must be altered to put the responsibility of application on the government and not on the students. Keeping the extreme vulnerabilities of Muslim girls in mind, the government should ensure that each of them is equipped with a scholarship that enables entry into school. This must then be made accountable under law.
13. *Revise amounts disbursed under the scholarship schemes:* Several respondents noted that the amounts currently available under these scholarship schemes are not adequate, and therefore need to be increased. Students also incur significant out-of-pocket expenditure to access these schemes. Therefore there should be provision for reimbursement of out of pocket expenditure.

14. *Impart vocational and skills training to Muslim girls:* It is disturbing to note the high fall in participation rates of girls in merit-cum-means scholarships. This scholarship is specifically oriented towards enabling students to learn employable skills. Considering the low work participation rates of Muslim women, it becomes imperative for state governments to push for their greater participation in this scheme and introduce targeted schemes on vocational training for Muslim girls. Moreover, now that the 12th FYP has recommended that these schemes be made demand driven, the onus of generation of demand should not be left on the community alone. Special outreach measures must become part of this scheme to encourage families to allow their girls to undertake technical courses.
15. Increase target for girls in all scholarship schemes.
16. *Make religion wise, sex - disaggregated data available:* Data on participation of girls from every religious community should be made available in the public domain.
17. Enhance coverage and increase allocations under MAEF for scholarships to girls.

OBJECTIVE 2: EQUITABLE SHARE IN ECONOMIC ACTIVITIES AND EMPLOYMENT

1. *Expand coverage and prioritize access of most marginalized Muslim women such as deserted, single and destitute women in employment generation schemes:* A majority of Muslim women pursued home-based tasks such as embroidery and handicrafts, and *bidi* making. Single, widowed, and divorced women among these complained about their inability to access skill development related employment generation schemes. The SJSRY which is divided into the Urban Self Employment Programme and the Urban Wage Employment Programme has a target of 30 per cent for women belonging to marginalized communities. There is however no focus on single women. Furthermore, the Urban Self Employment Programme in particular which allows for employment generation within the household should target **Muslim women headed households**.
2. *Introduce special measures to support home-based women workers through credit, financial assistance and marketing support:* Recommendations which emerged from the field included the following - establish government-run livelihood support centres that could directly provide work and wages to women; provide identity cards to home-based women workers to help them access various schemes; introduce a comprehensive social security scheme for health, children's education, housing and provident fund.
3. *Specify targets for Muslim women in priority sector lending and credit disbursement by NMDFC:* As illustrated by the study, there is a felt need for greater policy attention on Muslim

women's access to formal credit, with special focus on the most marginalized women such as single women, abandoned women and destitute women.

4. *Improve access of women entrepreneurs to small and medium loans through various state finance development corporations:* These loans should be repayable at subsidized rates over a time period keeping in mind the nature of business, etc.

5. *Create provisions for skill upgradation and enhancement for Muslim women:* Vocational training centres along the lines of ITIs should be set up at district level to train girls for economic activities that would help them achieve economic independence. The number of existing ITIs should be increased, and these should be directed to include girls in various technical training courses.

6. *Ensure access of Muslim women to working women's hostels:* Efforts should be made to ensure that Muslim women are able to access working women's hostel facilities without any discrimination. Hostels for Muslim women should also be set up in minority dominated districts.

7. *Promote employment of Muslim women in government departments and specify targets for their inclusion in existing efforts to recruit religious minorities:* While targets for different central and state services have been defined for minorities, no specific targets exist for women. Religion - wise, sex - disaggregated data is not available in the public domain. It is suggested that all government departments should promote employment opportunities for women from different SRCs and make data available on the number of women recruited, including details of the levels at which they are employed.

OBJECTIVE 3: IMPROVING THE CONDITION OF LIVING OF MINORITIES

1. *Create monitoring mechanisms to track the implementation of schemes at the mohalla/ neighbourhood/hamlet level:* With most Muslim families being forced to live in ghettos in Indian cities and towns, any assessment that does not include a *mohalla* or neighbourhood level analysis is likely to present a distorted picture. During the study, representatives of grassroots NGOs who were interviewed noted instances where funds meant for minorities were used for development of parts of cities which did not have a substantial proportion of minorities. This anomaly can be overcome if evaluation methods focus more on Muslim neighbourhoods as opposed to aggregate city/town figures.

2. *Ensure availability of sex disaggregated data for schemes that focus on improving conditions of minorities:* Neither the evaluations, nor the schemes present gender- wise targets. There

is no way to know whether the construction projects undertaken, including houses built, slum redevelopment, etc. were to the benefit of Muslim women or not.

OBJECTIVE 4: PREVENTION AND CONTROL OF COMMUNAL RIOTS

1. *Introduce penalties for non-implementation of Objective 4 of the Programme:* Based on the feedback of respondents in this study and reportage in other studies, it is clear that the implementation of Points 13, 14 or 15 in districts prone to communal violence has been lax. It is strongly recommended that central and state government authorities specify strict targets and timelines for fulfilment of duties and outline punishments for officials in cases of failure to meet targets. Without more stringent guidelines for repercussions on account of inaction, the ground realities are least likely to change for the better.

Other Recommendations:

1. Strengthen efforts to make planning, budgeting and monitoring mechanisms more gender responsive

a. *Special emphasis on incorporating the concerns and issues of Muslim women while designing programmes and schemes:* There is need to focus on the specific issues of Muslim women while formulating policies, especially those meant for poverty alleviation and development of minorities.

b. *Ensure adequate budgetary resources for Muslim women and girls in all development schemes:* There is urgent need to employ gender responsive budgeting within this scheme and also ensure that not just women as a monolith, but poor Muslim women, especially, single, divorced and abandoned women led households are targeted under the scheme.

c. Ensure participation of community members especially women in planning, monitoring and evaluation of development schemes.

d. *Systematically collect sex disaggregated data on the social, economic, educational situation of Muslims:* This data should be made available to the general public and for use by activists, organizations and policy makers.

CONCLUSION

As the study demonstrates, Muslim women face multiple disadvantages and exclusions in all spheres of life on account of patriarchy, poverty and religion. Unfortunately, they continue to be invisible in policy frameworks meant for the development of socio-religious communities. It is imperative therefore to foreground the experiences, voices and interests of women from the margins and ensure that they remain unequal citizens, no more. As a woman from Juhapura in Ahmedabad, Gujarat aptly noted:

“The lack of education,, employment, and poor health services have remained pressing matters for Muslim women in India for many years. With a rise in communal politics, we are now confronted with an increasing threat to our safety and security. We seek equity, equality and dignity, but foremost we ask for the right to life.”

ANNEXURE I: Prime Minister's New 15 Points Programme for the Welfare of Minorities
(Original document reprinted from: *GUIDELINES for implementation of Prime Minister's New 15 Points Programme for the Welfare of Minorities*; available from: http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/pdfs/pm15points_eguide.pdf)

(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 all 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) Modernizing Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernization Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization 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 Swarn Jayanti Shahari Rojgar Yojana (SJSRY) 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 & 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, nationalized 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 Awaas 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

(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 the 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 performances 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 II: Methodology Note from study on ‘Programmes for Minority welfare and Inclusion of Muslim Women, A Report’.

Location: Gujarat, Tamil Nadu, Uttar Pradesh and Odisha

Sample: A total of 597 Muslim women participated in the study. 202 women in Ahmedabad, Gujarat, 140 in Dindigul in Tamil Nadu, 141 in Lucknow and Saharanpur in Uttar Pradesh, and 114 in Cuttack, Odisha participated in the FGDs and in the survey. A sample of 10 per cent from every FGD was selected using the random sampling technique for in - depth interviews. A total of 62 structured interviews were conducted for this study.

A region-wise breakdown of participants is as follows:

Table 1: Region-wise details of participants of FGDs

STATE	DISTRICT	AREA	NUMBER OF FGDs	NUMBER OF PARTICIPANTS PER FGD
Gujarat	Ahmedabad	Jamalpur	2	25 and 32 women each
		Citizennagar	2	25 women each
		Juhapura	4	25 women in 3 FGDs and 20 adolescent girls in 1 FGD
Total in Gujarat			8	202
Tamil Nadu	Dindigul	Mettupatti & Rajakkapatti	4	3 FGDs with 15, 18 and 28 women each and 1 FGD with 30 adolescent girls
		Vedasendore	2	2 FGDs with 18 and 15 women each
		Asnathpuram	1	16 women
Total in Tamil Nadu			7	140
Uttar Pradesh	Saharanpur	Saharanpur	1	23 women
	Lucknow	PuranaHaiderganj	4	3 FGDs with 20, 20 and 23 women each and 1 FGD with 25 adolescent girls
		Gulabnagar	1	30 women
Total in Uttar Pradesh			6	141

Odisha	Cuttack	Tinkonia- bagicha, Sutahat, Jholasahi, Pattapoll, Dewan-bazaar, Hatipokhari, Banka-bazar, Nimchori, Balu bazaar	9	10 women each
		Sathbatia village	2	12 women each
Total in Odisha			11	114

All participants were connected to centres run by the Bharatiya Muslim Mahila Andolan (BMMA)²⁵ that were operational in their neighbourhoods and regularly visited by them for psychological, financial and legal advice.

The sampling technique used to select participants was purposive with different reasons being employed in each city.

- In Gujarat, 60 per cent participants were affected by the 2002 Gujarat genocide and the remaining 40 per cent sought personal and professional advice from the centre on account of discrimination or personal problems.
- In Tamil Nadu, 50 per cent participants were Muslim women who were either divorced or abandoned by their husbands, 10 per cent who lived below the poverty line and 40 per cent who worked as daily wagers.
- In Uttar Pradesh, 70 per cent respondents were low wage artisans in the small scale handicrafts industry of the city and 30 per cent earned income in the unorganized labour sector.
- Respondents in Odisha were daily wage workers, including adolescents.

²⁵BMMA has an all India membership of 42,000 women across 15 states.

Tools for data collection:

- (a) Secondary review: Data bases of the Ministry of Minority Affairs and other line ministries, budgetary details of various schemes, policy guidelines of line ministries were assessed.
- (b) Primary data:
 - (i) Structured interviews with eminent research scholars, academics, social and political activists, and community leaders who have worked on the issue of empowerment and agency of Muslim women in India, namely Asgharali Engineer, Shabnam Hashmi, Noorjehan Safia Niaz, Farhat Amin, Javed Anand, Nishat Hussain, Safia Akhtar, R. Zaibunisha, Ram Puniyani, L. S. Hardenia, and G. N. Authey.
 - (ii) A survey of 597 Muslim women from the selected regions of the study; Gujarat, Tamil Nadu, Uttar Pradesh, Odisha.
 - (iii) 32 Focus Group Discussions conducted with Muslim women from the lower economic strata of society in selected regions of the study; Gujarat, Tamil Nadu, Uttar Pradesh, Odisha.
 - iv) In- depth interviews with 62 Muslim women across the 4 states of study.

Data collection team: The data collection team consisted of the volunteers of Bharatiya Muslim Mahila Andolan and staff of different social organizations in the four states. It was led by Manitham Trust in Tamilnadu, BIRD Trust team in Odisha, Parcham staff and Nadim Arshad in UP and the BMMA state chapter in Gujarat.

Time period: Data was collected in 2012-2013.

SCHEMES REVIEWED:

Prime Minister's New 15 Points Programme			Schemes/Institutions reviewed in the study
Objective	Points	Schemes/ actions covered	
Objective 1: Enhancing opportunities for education.	Point 1: Equitable availability of ICDS Services	Integrated Child Development Services Scheme	Integrated Child Development Services Schemes
	Point 2: Improving access to School Education	Sarva Shiksha Abhiyan; Kasturba Gandhi Balika Vidyalaya Scheme; and similar government schemes	Sarva Shiksha Abhiyan
	Point 3: Greater resources for teaching Urdu	Central assistance for recruitment of Urdu teachers	
	Point 4: Modernizing Madarsa Education	The Central Plan Scheme of Area Intensive and Madarsa Modernization Programme	
	Point 5: Scholarships for meritorious students from minority communities	Schemes for pre-matric scholarships; Post- matric scholarships	Pre- matric and Post-matric Scholarship schemes for religious minorities
	Point 6: Improving educational infrastructure through the Maulana Azad Education Foundation	Maulana Azad Education Foundation (MAEF)	Maulana Azad Education Foundation (MAEF)

Objective 2: Equitable Share in Economic Activities and Employment	Point 7: Self-Employment and Wage Employment for the poor	Swarnjayanti Gram Swarojgar Yojana; Swarn Jayanti Shahari Rojgar Yojana; Sampurna Grameen Rozgar Yojana	Swarnjayanti Gram Swarojgar Yojana; Swarn Jayanti Shahari Rojgar Yojana
	Point 8: Upgradation of skills through technical training	Certain proportion of all new it is to be located in MCDs	
	Point 9: Enhanced credit support for economic activities	National Minorities Development & Finance Corporation	National Minorities Development & Finance Corporation
	Point 10: Recruitment to State and Central Services	Special focus on recruitment of minorities in police forces, railways, nationalized banks and public sector enterprises; New scheme to be launched for candidates belonging to minority communities to provide coaching in government institutions as well as private coaching institutes	'Government recruitment of Muslims in various departments'
Objective 3: Improving the conditions of living of minorities	Point 11: Equitable share in rural housing scheme	Indira Awaas Yojana	
	Point 12: Improvement in condition of slums inhabited by minority communities	Integrated Housing & Slum Development Programme; Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	Integrated Housing & Slum Development Programme; Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
Objective 4: Prevention & Control of Communal Riots	Point 13: Prevention of communal incidents	District and police officials to be posted in riot prone areas.	Analysis of testimonies of Muslim women to assess changes in ground reality vis-à-vis communal tension.
	Point 14: Prosecution for communal offences	Special courts to be assigned for strict action against those who incite communal tension.	
	Point 15: Rehabilitation of victims of communal riots	Immediate relief to be provided to victims of communal violence.	

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