SOCIO-ECONOMIC DEVELOPMENT OF MUSLIM WOMEN: IMPACT OF EDUCATION

LAKSHMI DEVI

Education is one of the significant social indicators having bearing on the achievement and the growth of an individual as well as community. This is perceived to be highly suitable for providing employment and, thereby, improving the quality of life. The educational status of Muslim women in India is worse than that of Muslim men and women of other communities. They have the lowest work participation rate and most of them engage in the self-employment activities. The article suggests that state governments need to make special provisions, over and above the normal, for drawing and retaining Muslim girls in school till class 8th as a fundamental right, and for improving their participation in secondary and higher technical education and professional education, so that they can contribute effectively in the socio-economic development of the nation.

“Education is the great engine of personal development. It is through education that the daughter of a peasant can become a doctor, that a son of a mine worker can become the head of the mine, that the child of a farm worker can become the President of a great nation. It is what we makeout of what we have, not what we are given, that separates one person from another”.

—Nelson Mandela

INTRODUCTION

EDUCATION IS one of the significant social indicators having bearing on the achievement and the growth of an individual as well as community. This is perceived to be highly suitable for providing employment and, thereby, improving the quality of life, the level of human well-being and access to basic social services (Misra, 2007). The progress and around development of a country depends upon harnessing the skills and abilities of all sections
of society, regardless of caste, creed, religion and sex. Women have been discriminated against for ages and they have not been given equal opportunities in many social, economic and cultural spheres. If we do not involve women in development activities, it not merely obstructs their own development, but also affects the progress of the entire nation. The status of women could be the best indicator of a nation’s progress. Women’s active role is regarded as an integral part of a progressive social system (Azim, 1997).

Education is a key indicator of human development and is included in the commonly used Human Development Indices, such as those developed by the UNDP. These indices focus on enrolment at the primary, secondary and tertiary levels. So far as the minorities in India are concerned, Muslims are the largest minority in the country. Majority of this community is educationally and economically extremely backward. Almost all other minorities are educationally and economically better-off. Unfortunately, Muslims have not been able to get their due share in total welfare work done by the government, for economically weaker sections of the society in the country since Independence. Different governments appointed committees from time-to-time to find out the causes of educational and economical backwardness of Muslims like Hunter Commission (1870), Gopal Singh Committee Report (1983) and the latest one is the Sachar Committee (2006) (Ahmad, 2012).

**Educational Status of Muslim Women in India**

Educationally, Muslims comprise one of the most backward communities in the country. Muslim girls and women lag behind their male counterparts and women of all other communities. According to Census 2001, the literacy rate among Muslims (59.1%) was far below the National average (65.1%) and other socio-religious-communities (70.8%). The Muslim female literacy rate was 50.1 per cent below the Muslim male literacy rate (Census, 2001). As many as 25 per cent of Muslim children in the age group of 6-14 year have either never attended school or have dropped out. Muslims have the highest dropout rate in the country. Only one out of the 25 undergraduate students and one out of the 50 post-graduate students is a Muslim in premier colleges. The share of Muslims in all courses is low, particularly at the PG level and marginal in the science stream (Sachar, 2006).

The NSSO 2007-08 educations round further confirmed a high proportion of Muslims as illiterates. The proportion of illiterates among Muslims males is at par with the SCs/STs and higher than the OBCs. Muslim women (47.3%) count amongst the most illiterate segments of the society, their status comparable only with SC/ST (53.2 per cent) women. In terms of
levels of educational attainment, nearly one-fourth (23.1%) of all Muslim males and one-fifth (20.1 per cent) of females were merely literate. A substantial proportion of this — male (18%) and female (15.4%) had attained only primary education. Meanwhile, at the higher levels of education, upper primary and above, Muslim proportion was significantly lower than that among all other SRCs including SCs, STs and OBCs (Fazal, 2013) (Tables 1 and 2).

**Reasons for the Educational Backwardness of Muslim Women in India**

The more important causes of educational backwardness in Indian society, as summarised by the Backward Classes Commission, are as follows:

1. Traditional apathy for education on account of social environmental condition or occupational handicaps.
2. Poverty and lack of means among the communities to educate their children.
3. Lack of sufficient number of educational institutions in rural areas.
4. Living in inaccessible areas and lack of proper communications.
5. Lack of adequate educational aid, in the form of scholarship, monetary grant for the purpose of books, clothing and hostel facility (Ramkrishnaya, 1986).

The reasons usually suggested for the present educational backwardness of Muslims can be broadly grouped under three main headings:

First, backwardness of education among Muslims can be seen in the context of larger problem of education and backwardness of Indian masses in general. Second, the educational status of Muslims can be examined in the context of their place in economy. Third, the Muslim community is not a homogenous community, so their response too varies largely towards programmes of literacy and education (Kamat, 1991).

The working class of all communities lagged behind in education because education is directly related to the question of return. Therefore, the Muslim community is not the exception (Ahmad, 1991). Most Indian Muslims today consist of working class and the landless agricultural labourers in rural areas. They are artisans and craftsmen and other daily wage earners in urban areas; the appeal of education to this stratum of society is very limited for several reasons. Education is an activity that requires sizeable investment of time, energy and resources even when education is provided by the state and local government schools without charge. The working class is still
TABLE 1: EDUCATIONAL ATTAINMENT OF SOCIO-RELIGIOUS CATEGORIES (MALES)

<table>
<thead>
<tr>
<th>Education level</th>
<th>ST/SC</th>
<th>OBC</th>
<th>Other non-Muslims</th>
<th>OBC Muslims</th>
<th>Other Muslims</th>
<th>All Muslims</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not literate</td>
<td>35.6</td>
<td>26.9</td>
<td>15.9</td>
<td>37.6</td>
<td>32.2</td>
<td>34.7</td>
<td>27.9</td>
</tr>
<tr>
<td>Below primary</td>
<td>21.6</td>
<td>20.0</td>
<td>15.1</td>
<td>22.5</td>
<td>23.6</td>
<td>23.1</td>
<td>19.8</td>
</tr>
<tr>
<td>Primary</td>
<td>18.0</td>
<td>17.5</td>
<td>15.0</td>
<td>16.7</td>
<td>19.1</td>
<td>18.0</td>
<td>17.1</td>
</tr>
<tr>
<td>Upper primary/middle</td>
<td>12.8</td>
<td>15.7</td>
<td>15.6</td>
<td>11.6</td>
<td>11.3</td>
<td>11.4</td>
<td>14.3</td>
</tr>
<tr>
<td>Secondary/Higher secondary</td>
<td>9.3</td>
<td>15.3</td>
<td>24.1</td>
<td>9.4</td>
<td>10.6</td>
<td>10.0</td>
<td>14.9</td>
</tr>
<tr>
<td>More than Higher secondary</td>
<td>2.7</td>
<td>4.6</td>
<td>14.3</td>
<td>2.2</td>
<td>3.2</td>
<td>2.8</td>
<td>6.0</td>
</tr>
</tbody>
</table>

SOURCE: NSSO 2007-08

TABLE 2: EDUCATIONAL ATTAINMENT OF SOCIO-RELIGIOUS CATEGORIES (FEMALES)

<table>
<thead>
<tr>
<th>Education level</th>
<th>ST/SC</th>
<th>OBC</th>
<th>Other non-Muslims</th>
<th>OBC Muslims</th>
<th>Other Muslims</th>
<th>All Muslims</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not literate</td>
<td>53.2</td>
<td>45.1</td>
<td>26.9</td>
<td>51.7</td>
<td>43.5</td>
<td>47.3</td>
<td>43.7</td>
</tr>
<tr>
<td>Below primary</td>
<td>18.4</td>
<td>17.7</td>
<td>14.7</td>
<td>19.5</td>
<td>20.5</td>
<td>20.0</td>
<td>17.5</td>
</tr>
<tr>
<td>Primary</td>
<td>14.1</td>
<td>15.2</td>
<td>16.4</td>
<td>12.1</td>
<td>18.1</td>
<td>15.4</td>
<td>15.2</td>
</tr>
<tr>
<td>Upper primary/Middle</td>
<td>7.9</td>
<td>10.7</td>
<td>13.7</td>
<td>8.8</td>
<td>8.7</td>
<td>8.7</td>
<td>10.3</td>
</tr>
<tr>
<td>Secondary/Higher secondary</td>
<td>5.4</td>
<td>9.0</td>
<td>18.8</td>
<td>6.6</td>
<td>7.5</td>
<td>7.1</td>
<td>9.9</td>
</tr>
<tr>
<td>More than Higher secondary</td>
<td>1.0</td>
<td>2.3</td>
<td>9.6</td>
<td>1.2</td>
<td>1.7</td>
<td>1.5</td>
<td>3.4</td>
</tr>
</tbody>
</table>

SOURCE: NSSO 2007-08
unwilling to take it as the expenditure of energy and time that the pursuit of education entails means the loss of wages one could earn during the time spent in school (Khalidi, 1994). The upper caste people, who were traditionally getting education easily adjusted and the upper caste Muslims emerged as new educated elite. Rest of the Muslims had apathy for English education, which was perceived as a corrupting influence on the Muslims. This type of Muslim attitude is responsible for the educational backwardness of the community (Ahmad, 1991).

F. K. Khan Durrani has related the educational backwardness of Muslim community with economic factor and he is of the view that Muslims are educationally backward because of their general apathy or their less interest in technical or commercial education (Durrani, 1989). Muslims are backward in education and economic field when compared to the general population even in Kerala, where Muslim community is having strong political, social, educational and religious organisation (Abdussalam, 1989). According to Sir Syed Ahmad Khan, Muslims were backward in the field of education; they would not be able to review their full share in the government administration without being fully equipped with modern education (Faridi, 1989). According to Ansari (1959) many Muslims are poor because of their conversion to Islam. The bulks of them do not enjoy any special patronage and do not undergo any upward social mobility from socially backward classes to which they belong before the conversion. Ninety-five percent Muslims of India are estimated to belong to the category of peasant, craftsman and semi-skilled and unskilled labourers. In rural areas most of them are agricultural labourers. They have marginal share in landholdings and 33 per cent of the Muslims as opposed to 28 per cent Hindus are landless. In urban areas, Muslims are mostly traditional artisans, coolies and petty traders. Muslims are extremely underrepresented in all government services (Vempany, 2003).

The educational status of Muslim women in India is worse than that of Muslim men as clear from the above mentioned reports. A study done by Zoya Hassan and Ritu Menon, highlights important issues related to the status of Muslim women in India. This survey was conducted in 2000-2001, covering 40 districts in 12 states. Although all women suffer gender based inequities in marriage, autonomy and mobility across communities, Muslim women fare lower than the national average in certain key areas. These include socio-economic status, occupational distribution/labour force participation, and education (Hassan and Menon, 2004). There is also a common belief that Muslim parents feel that education is not important for girls and that it may instill a wrong set of values. Even if girls are enrolled, they are withdrawn at an early age to marry them off.
This leads to a high drop-out rate among Muslim girls. It was also found that the non-availability of schools within easy reach for girls at lower levels of education, absence of girl’s hostels, absence of female teachers and non-availability of scholarships as they move up the education ladder, are the main reasons behind their educational backwardness (Sachar, 2006).

In almost every three Muslim-dominated villages, one does not have a school. Given the generally low access to schools in the vicinity, parents are left with the unaffordable options of private schooling or Madarsa education. In the context of overall societal gender-bias (true of all SRCs), this has had a particularly deleterious effect on the education of Muslim girls with poor Muslim parents often opting to send only sons to private schools. Thus, it was argued that, contrary to popular perception that religious conservatism among Muslims somehow militates against educating girls, current research indicates that poverty and financial constraints are the major causes that prevent Muslim girls from accessing ‘modern’/‘secular’ education. Muslim women often face overt discrimination from school authorities while trying to get admission or in availing of scholarships for their children (Sachar, 2006).

Impact on Socio-Economic Development

Being a plural community, social organisations and economic conditions, Indian Muslims differ from region to region and within a region from one social group to another. However, as a religious or minority community they are found most backward and poor at national level by individual researchers and government agencies. Despite constitutional guarantees of equality and social justice and socio-economic and educational development in the country, large number of Muslims either unemployed or associated with manual low paid occupations both in villages and cities (Waheed, 2006). The participation of Muslims in salaried jobs, both in the public and the private sectors, is quite low. The presence of Muslims was found to be only three per cent in the IAS, 1.8 per cent in the IFS and four per cent in the IPS. A large number of them engaged in self-employment activity. The main reason behind this is lack of education (Sachar, 2006).

India’s Planning Commission’s India Human Development Report 2011 findings shows improvement on a few indicators like poverty, education, health, etc., as regards Muslims but the rate of growth much lower than for Scheduled Castes and Scheduled Tribes. The situation has improved little after the Sachar Committee Report. According to the 2011 report, urban poverty is highest amongst Muslims, rural poverty amongst Muslims is also higher than that of other religious groups and, indeed, than that of
other backward classes (OBCs). One-third of the Muslims in the country were living below the poverty line. The rate of decline in poverty has also been slowest in the Muslim community (*Human Development Report, 2011*) (Table 3).

Muslim women have the lowest Work Participation Rate (WPR) among all the three religious categories (Hindus, Muslims and Christians). Sixty per cent of Muslim women are self-employed--the highest percentage among all three categories. Muslim women employment as regular workers in urban areas is 15.7 per cent as compared to 27.7 per cent for Hindu women and 51.5 per cent for Christian women highlight their marginal presence in salaried jobs. In rural areas the employment status for Hindu is 3.6 per cent and for Muslim 3.0 per cent (Kazi, 1991).

Muslim women are overwhelmingly self-employed (engaged in home-based work). Sewing, embroidery, *zari* work, *chikan* work, readymade garments, *agarbatti* rolling, *beedi* rolling are some of the occupations in which Muslim women workers are concentrated. Their work conditions are characterised by low income, poor work conditions, absence of toilet and crèche facilities, lack of social security benefits like health insurance and the absence of bargaining power. In several states home-based industry has virtually collapsed leaving poor Muslim women spiraling downwards to penury. The distinct pattern of Muslim women’s employment in home-based work is in part due to discrimination in formal employment. In part, it is due to the vicious cycle of poverty, lack of education and technical skills, leading to low-skilled, low income work, and back again to poverty. Muslim women are unable to bargain for better work conditions because much of the work they do is sub-contracted. This restriction of mobility (based on social and cultural factors) restricts their employment opportunities and wages. They do not have independent access to credit facilities, opportunities for skill upgradation, or access to markets. There is active discrimination in giving Muslim women credit facilities it was pointed out. The increasing ghettoisation of poor Muslims leads to the seclusion of home-based female workers, cutting them off from channels of communication and hindering their ability to organise into collectives. Many home-based workers are so low down in the assembly line of production that they operate entirely through middlemen and do not even know who their employer is. Muslim women have minimal participation in Government micro-finance programmes such as Self Help Groups (SHGs), Watershed Programmes and Panchayati Raj (Sachar, 2006).

*Government Initiatives to Improve the Educational Status of Muslim Women*

Various efforts have been taken in the post independent period to spread
TABLE 3: DISTRIBUTION OF POPULATION AND INCIDENCE OF POVERTY, BY RELIGIOUS COMMUNITIES, 1993-94 AND 2004-05 (FIGURES IN PERCENTAGE)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindus</td>
<td>83.4</td>
<td>84.1</td>
<td>76.0</td>
<td>70.3</td>
<td>82.3</td>
<td>84.1</td>
<td>75.6</td>
<td>68.9</td>
</tr>
<tr>
<td>Muslims</td>
<td>11.1</td>
<td>12.3</td>
<td>17.1</td>
<td>25.4</td>
<td>12.0</td>
<td>12.4</td>
<td>17.3</td>
<td>27.9</td>
</tr>
<tr>
<td>Christians</td>
<td>2.2</td>
<td>1.8</td>
<td>2.8</td>
<td>1.9</td>
<td>2.1</td>
<td>1.2</td>
<td>2.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Sikhs</td>
<td>2.0</td>
<td>0.3</td>
<td>1.8</td>
<td>0.7</td>
<td>1.9</td>
<td>0.3</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Buddhists</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
<td>1.4</td>
<td>0.7</td>
<td>0.9</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Jains</td>
<td>0.2</td>
<td>0.1</td>
<td>1.1</td>
<td>0.2</td>
<td>0.1</td>
<td>NA</td>
<td>1.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Other Religious Groups</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
<td>1.0</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>All Religious Groups</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>


Note: NA: Not available.
education among the masses. Muslims and Neo-Buddhists have been identified as educationally backward at the national level by Dr. Gopal Singh Committee. The Committee recommended need for special efforts to bring the educationally backward minorities on par with the rest of the society and to make them participate fully in the national development activities. In May 1983, former Prime Minister Indira Gandhi issued a 15-Point Directive on welfare of minorities. The National Policy on Education, 1986 and its Programme of Action (Revised in 1992) first took note of the existing programmes for the Muslim Minorities and suggested a large number of short-term, medium-term and long-term measures to promote education of minorities and led to the formulation of major programmes like the Area Intensive Educational Development and Modernisation of Madrasas, Maulana Azad National Fellowship for Minority Students as Central Government Schemes of the MHRD. However, the implementation of this 15-point programme was far from satisfactory and the commitments contained in National Policy Resolutions on education have not brought the desired result. Often the recommendations and suggestions contained in these documents remain on paper only (Nayar, 2007).

Sachar Committee felt to review and recast the 15-point programme for Minorities. The new 15-point programme was felt to be necessary because of the gaps in the previous programme with regard to amelioration of socio-economic and educational conditions of the minority groups. With a view to removing this lacuna and having a more comprehensive programme for minorities, the Prime Minister’s new 15-point Programme for Welfare of Minorities was formulated, and approved by the Cabinet on 22 June 2006. The Sarv Shiksha Abhiyan has strong pro-Girl Child components with added emphasis on the Muslim girls since Mid-Tenth Five Year Plan. The performance is uneven across states.

CONCLUSION AND SUGGESTIONS

Women constitute almost half the human race. Education has been recognised as an essential agent of social change and development in any society of any country. Education is considered as a potent instrument through which processes of modernisation and social change come to existence. Education exposes people to new thoughts and ideas and provides necessary skills. Hence, to think harmonious development of the country without educating women is impossibility. Moreover, it has been rightly said that to educate a woman is to educate the whole family. Therefore, the emphasis with regard to women education should be to equip her multiple role as citizen, housewife, mother, and contributor to family income, builders of new society and builder of the nation (Sonowal, 2013). Recognising the
fact that the educational backwardness of Muslim women is part of the overall educational lag of women in India especially those belonging to rural areas, backward regions, historically disadvantaged groups like the SC, ST and the BPL households, what is the need of the hour is an overall plan of action for bringing the female half at par with the males. State governments needs to make special provisions over and above the normal, for drawing and retaining Muslims girls in school till class 8\textsuperscript{th} as a fundamental right, and for improving their participation in secondary and higher technical education and professional education. There is a need of a comprehensive and inclusive national programme of action for advancement of education of Muslim women (to include all level and types of education) with a sharp focus on removal of rural-urban disparities in general and the continued educational backwardness of Muslim women in particular. There is no doubt that Muslim women are educationally backward and their work participation rate is low. However, this reality cannot be understood in a limited way. There is a need to adopt a broader social, economic, political and programmatic perspective along with the prevailing heterogeneity in terms of sect, region, class and gender.

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