

SITUATING DEVELOPMENT OF MUSLIMS IN UTTAR PRADESH POLICY IMPLICATIONS

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TABLE OF CONTENTS

Executive Summary	
Abstract	01
Introduction	01
1. Why has Uttar Pradesh remained backward?	03
2. Socio-Economic Condition of Muslims in Uttar Pradesh	09
3. Assessing the Hindu Muslim differential in child growth	22
4. Financial Inclusion in Uttar Pradesh	26
5. Changing Madrasa Education in UP: From the Colonial Era to the Present	34
6. Migration and Remittances among Muslims in Uttar Pradesh	37
7. The Condition of Muslim Entrepreneurs in Uttar Pradesh	43
8. Shias, Sufis, Sunnis – and Sangh in Uttar Pradesh politics	48
9. Voting Behaviour Among Young Urban Indians: A Study Across Four States	53
Bibliography	60

EXECUTIVE SUMMARY

- According to Census 2011, the population of Muslims in UP was 38.48 million.
- Muslims constitute 19.25 per cent of the total population of Uttar Pradesh against the figure of 14.23 per cent in India.

EDUCATION

- 71.2 per cent of Muslims above 15 years were illiterate or educated below the primary level in UP as compared to the national average of 58.3 per cent.
- The educational profile of Muslims in 2019-20 as per PLFS shows as many as 40.83 per cent of Muslims were illiterate as compared to the overall illiteracy rate of 34.01 per cent.
- 28.49 per cent of Muslims were educated up to the primary level against the figure of 25.11 per cent for all persons. Only 16.8 per cent of Muslims have education above the middle level as compared to 25.5 per cent of the total population.
- The proportion of Muslims drops sharply as we move up the education ladder. Only 4.4 per cent of Muslims have a university degree and improvement over 2009-10 figure of 2.7 per cent

EMPLOYMENT

- The proportion of regular wage/salary employment is lower in U.P. (25.6 per cent) than in India (31.6 per cent).
- The proportion of workers in the services sector is also lower in U.P. (27.3 Per cent) than in India (32.2 per cent). Thus, a larger proportion of Muslims in U.P. is engaged in less regular and low-income occupations as compared to India.

LAND AND ASSET OWNERSHIP

- According to a 2014-15 study, 48.05 per cent of Muslim households were landless as compared to only 48.05 per cent of Muslim households.
- The size of land owned was also lower for Muslim households (2.03 acres) than for Hindu households (2.63 acres).
- Only 1.70 per cent of Muslim households owned more than 5 acres of land.

POVERTY

- According to NSS 2009-10 Monthly Per Capita Consumer Expenditure among Muslim households was ₹ 752 in UP as compared to ₹ 988 in India as a whole.
- Poverty ratio is higher for Muslims than for all social groups

SITUATING DEVELOPMENT OF MUSLIMS IN UTTAR PRADESH - POLICY IMPLICATIONS

ABSTRACT

Muslims constitute the largest minority in India. As per the 2011 Census survey, Muslims constitute 19.26 % of the total population in UP. The community lags far behind other socio-religious categories (SRCs) in educations, economic, employment, housing, landholding, access to credit and other development indicators. The paper situates the development of the Muslim community in Uttar Pradesh by presenting the development indicators, their history, causes and effects and possible interventions to arrest the constant worsening of relative development of the community.

This paper is a compilation of extracts from the chapters of a forthcoming volume titled Muslims in Uttar Pradesh.

INTRODUCTION

Uttar Pradesh has played a central role in Indian politics and has been at the epicentre of the Indian independence movement. UP established modern educational institutions such as Aligarh Muslim University, Banaras Hindu University and Darul Uloom Deoband. Nationally renowned figures such as Ram Prasad Bismil and Chandrashekar Azad were famous leaders of the Uttar Pradesh Nationalist movement, while Mohan Malla Runeru, Jawaharlal Nehru, Madan Mohan Malla Viya and Govind Barab Pants were the prominent leaders of the Indian National Congress. In addition to this, during the Quit India Movement in 1942, the Ballia district overpowered the local colonial government and instated an independent government under Chittu Pandey.

UP underwent significant changes in its name as well as in geographical inclusion through the course of history. Uttar Pradesh was initially a part of the Bengal Presidency. The fourth presidency was thus formed in the year 1834, known as the Agra Presidency. The North-Western Provinces were established in 1836, and in 1856, the Nawab-ruled kingdom of Oudh was annexed and later merged with the North-Western Provinces to form the renamed North-Western Provinces and Oudh. In 1902, the 'United Provinces of Agra and Oudh' was created. The name was shortened by the Government of India Act 1935 to United Provinces (UP). UP was renamed Uttar Pradesh post-independence¹.

Following demands of separate statehood, Uttarakhand was created out of UP, with the passage of Uttar Pradesh Reorganisation Act, 2000 . UP now comprises 18 Administrative Divisions, 75 districts, and more than one lakh villages. In 2011, the then UP Chief Minister, Mayawati, passed a resolution in the Assembly to split UP into four smaller states – Purvanchal, Bundelkhand, Awadh Pradesh and Paschim Pradesh – in the interest of providing better administration².

1 <https://www.hindustantimes.com/lucknow/uttar-pradesh-day-how-the-state-was-born-67-years-back/story-Y2JhCTBlo2UuQYvQSTBNgN.html>

2 <https://www.thequint.com/voices/blogs/uttar-pradesh-divide-four-parts-bsp-sp-elections-mayawati-akhilesh-yadav>

UP is the most populous state in India contributing 16% to India's population. UP has a population density of 828 per thousand persons per sq. Km, one of the highest in the country. In 2011, population decadal growth for Uttar Pradesh was 20.23 %, much higher than the all-India average of 17%. UP is home to 79.7% Hindus, 19.3% Muslims, 0.3% Sikhs and 0.2% Christians and a small proportion of other communities³.

Given its large population, UP occupies 80 seats in the Lok Sabha and 31 seats in the Rajya Sabha. The literacy rate of the state at the 2011 census was 67.7%, which was below the national average of 74%. There exist wide disparities in the literacy rate for men is 79% and for women is 59%⁴. Ironically, UP houses one of the highest number of educational institutes in the country, including 44 central universities⁵.

UP is largely an agrarian state. The gross state domestic product per capita (at current prices) of Uttar Pradesh has grown from rupees 4506 in 1980-81 to rupees 73,792 in 2020-21. The growth (in percentage) of GDSP in UP has gone from 0.77% in 1981-82 to 14.34% in 2013-14 to 1.05% in 2020-21^{6,7}.

The socio-economic and educational conditions of Muslims did not get much attention in terms of research and policy till the Sachar Committee revelations. The Ranganathan Misra Committee and Post-Sachar Evaluation Committee further affirmed the findings of Sachar Committee Report. However, all such research have largely been at macro or national level, touching the regional or state level deprivations in passing. The G. Sudhir Commission in Telangana (2016) and Mahmoodur Rahman Committee Report (2013) are exceptions to this rule.

Given this situation, the team and advisors who worked for the G. Sudhir Commission in Telangana have initiated this similar study for Uttar Pradesh. This study will be a situational analysis of Muslims - understanding, assessing and evaluating the socio-economic status and problems faced by the Muslim community and suggest the policy measures to overcome the issues. The study will largely be based on secondary sources of information and existing literature.

Uttar Pradesh is the largest state of India. In terms of numbers, it has the largest concentration of Muslims of various sects, castes and communities, and therefore the study will be of enormous relevance. This study would attempt to cover wide areas that affects Muslims' public life, livelihoods, educational progress, economic mobilities, and factors those generate and add to further inequalities.

3 Census of India, 2011

4 ibid

5 www.ugc.ac.in

6 Ministry of Statistics and Program Implementation

7 www.indiastat.com

1.WHY HAS UTTAR PRADESH REMAINED BACKWARD?

UP'S PERFORMANCE

Uttar Pradesh is the most populous State of the Indian Union. As per 2011 Census, its population at 20 crores constitutes the highest share of 16.5 per cent in the country's population. The population of the state increased at the rate of 20.1 per cent during 2001-2011 as against the increase of 17.7 per cent registered for the country. The density of population of the State is 689 persons per sqkm, which is more than double the national average density (324 persons per sq. km).

The per capita income of the State was very close to the all-India average in 1951, when it was ₹ 259 in UP against ₹ 267 of all-India, short by ₹ 8 only. The state's per capita income was thus 97% of the national per capita income in 1951, but gradually fell to 68% of this average in 1971-72, remained close to this level till 1991-92 (67.5%), then fell to 50.5% in 2001-02, and to 40.5% in 2014-15 (Srivastava and Ranjan 2019). This shows that UP's aggregate growth performance remained close to the national level only during the 1970s and 1980s, due to growth in irrigation (both surface and underground) and green revolution in wheat and paddy production. Despite this, UP's per capita income improved only by 1.8% per annum during the period 1981-96 as against 3.1% for the country.

Since then, the gap has further widened, as UP's per capita growth has been unsatisfactory since the 1990s, as shown in Figure 1 (ibid) and Tables 1 and 2.

Figure 1: UP per Capita Income as Percentage of India

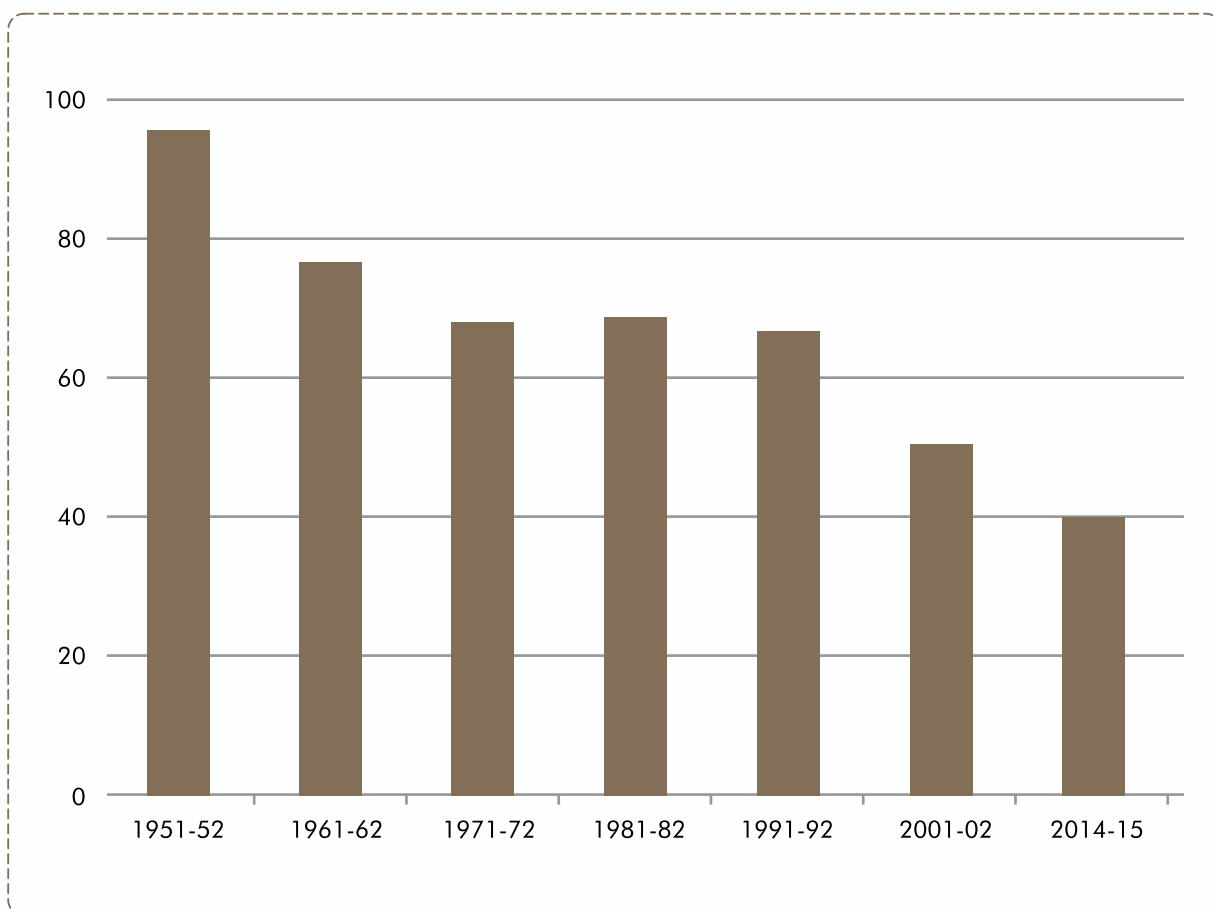


Table 1: CAGR of Per Capita Income (%) for different periods⁸

Years	Uttar Pradesh	India
1951-56	0.5	1.7
1956-61	0.3	1.9
1961-66	-0.2	0.0
1966-69	-1.5	1.8
1969-74	0.4	1.1
1974-79	3.3	2.9
1981-85	6.3	3.1
1985-90	3.3	3.6
1990-92	1.1	0.4
1992-97	1.4	4.9
1997-02	-0.4	3.6
2002-07	3.3	6.0
2004-11	5.0	7.0
2011-20	4.2	5.1

Table 2: Per capita Income of major Indian states at constant prices

State	1993-94 (₹)	2017-18 (₹)	Annual Growth Rate (%)
Bihar	3,333	9545	4.52
Uttar Pradesh	5,745	13703	3.72
Jharkhand	7,125	17115	3.75
Assam	6,422	18335	4.50
Madhya Pradesh	7,366	20494	4.39
J&K	7,545	20686	4.33
Odisha	5,608	20966	5.69
Chhattisgarh	7,619	22192	4.59
West Bengal	7,458	23155	4.87

8 Diwakar (2009)

Rajasthan	7,034	24582	5.40
Punjab	14,203	35246	3.89
Andhra Pradesh	8,308	35565	6.30
Himachal Pradesh	8,857	41275	6.68
Tamil Nadu	9,979	42396	6.26
Gujarat	11,323	43155	5.78
Maharashtra	13,566	43513	5.02
Uttarakhand	7,535	45049	7.80
Kerala	8,761	45464	7.16
Karnataka	8,706	46366	7.28
Haryana	12,625	50243	5.97

Source: Author's estimation based on Reserve Bank of India (Handbook of Statistics on Indian States) annual data

Thus during 1993-94 to 2017-18, UP's per capita income recorded the slowest annual growth rate of 3.72 per cent only per annum, worse than even Bihar (4.52%), Madhya Pradesh (4.39%), and Odisha (5.69%). More recent data on the four years of the present regime (2017-21) shows that UP's per capita income increased only by 1.8% per annum as against the national average of 2.7% (Indian Express, 22nd September, 2021).

On human development indicators too UP ranks almost the lowest amongst all major states of India. Human Development Index in 2019 for UP was the second lowest of all states in India. It was 0.596, better than Bihar only. The India average was 0.645⁹. IMR (per 1000 live births) in 2017-18 was worst in UP at 43 as against 32 in Bihar, 30 in Jharkhand and 40 in Odisha. Life Expectancy during 2013-17 in Uttar Pradesh at 65.0 was the lowest of all states, even worse than Madhya Pradesh (66.0), Odisha (68.4), Bihar (68.9), and Jharkhand (68.6). Maternal Mortality Ratio (MMR) as per SRS 2016-18¹⁰ was 197 in Uttar Pradesh, as against 164 in Rajasthan, 173 in Madhya Pradesh, and 149 in Bihar. The all-India figure was 113.

Of the required number of health centres at the village, block and sub-district level, almost half are not in position. One government doctor in UP covered a population of 18580, only Bihar was worse than UP. A district hospital in UP has only 13 beds per one lakh population, as against all India average of 24¹¹. According to Indian Express dated 3rd Sept 2021, percentage of adults who have got at least one shot against Corona was 41% in UP, as against 71% in MP and 81% in Uttarakhand. Even Bihar with 44% was higher than UP.

9 https://en.wikipedia.org/wiki/List_of_Indian_states_and_union_territories_by_Human_Development_Index

10 <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1697441>

11 https://www.niti.gov.in/sites/default/files/2021-09/District_Hospital_Report_for_digital_publication.pdf

As per 2011 Census, female literacy rate (per '00 population) was 57.2 in UP as against 64.0 in Orissa, 59.2 in MP, and 60.2 in Chhattisgarh. Even more worrying is female participation in the labour force in UP. During 2011-12, only 15.1 per cent of females were in labour force in urban areas of Uttar Pradesh as against the national average 22.2 per cent. For rural areas these figures for UP and India were 28.4 and 37.6 percent respectively (Mamgain and Verick 2017).

The child sex ratio in the State has been decreasing when compared to the All-India figures. From 927 in 1991 the child sex ratio declined to 916 in 2001 and 902 in 2011. The All-India figures for 2001 and 2011 were higher at 927 and 918 respectively. Although the Hindu Succession Act was amended in 2005 giving inheritance rights in land to Hindu women legally equal to men across all States, UP added only unmarried daughters in the category of those who would inherit agricultural land in 2008 at par with sons, but married daughters are still not included. Let us hope someone would go to the Court and get this illegality removed.

The state's share in manufacturing income increased from about 5.6% in the early 1960s to about 9% in the late 1980s but fell to about 5% by 2016. The share of manufacturing income in the state income also more than doubled from about 7% in the early 1960s to about 15% in the late 1980s but fell to about 9% by 2016 (Srivastava and Ranjan 2019). Only 10.79% workers in UP have a regular wage or salaried employment in any sector of the economy, compared to 18.45% workers in the country. This is a reflection of the agrarian nature of UP's economy.

According to the PLFS Annual Report 2018-2019, only 28.7% of the total population in UP was engaged in economic activities, which was the worst of all major states in India, except Bihar. The all-India average was 35.3% (Mitra and Shrivastav 2021). The unemployment situation for the educated has become so grim that in 2015 the state government of UP received 2.3 million applications for 368 job openings as peons. What's more, these job seekers included 250 PhD candidates, 25,000 post-graduates and 152,000 graduates (Kumar 2016). However, the decline of the state education and healthcare systems since the 1990s has prevented young people from acquiring skills and negotiating safe, effective, and healthy transitions to adulthood (Jeffery and Jeffery 2011; Krishna 2002).

Between 2003 and 2013 there was no increase in income at constant prices of rural households from wages in UP, whereas it increased by 28% in Bihar, 41% in Odisha and 17% in Madhya Pradesh. The all-India average was 22% (Chandrasekhar and Mehrotra 2016).

In Uttar Pradesh where 99% of villages are electrified, only 60% of households have access to electricity, which is less than houses with electricity in Jharkhand (67%), Odisha (70%), and Madhya Pradesh (86%)¹². The Per Capita Electricity Consumption for the year 2018-19 was only 606 kWh in Uttar Pradesh as opposed to 1961 in Chhattisgarh, 1282 in Rajasthan and 1467 in Uttarakhand¹³. The aggregate Transmission and Commercial losses in 2018-19 were the third highest in UP at 33%, only J&K and MP were worse than UP¹⁴. The Indian average was 22%.

Of the 18 large states in India, UP was ranked¹⁵ second last in governance index in 2019, just above Jharkhand, and much behind Bihar, MP, and Rajasthan.

12 <https://www.indiaspend.com/96-villages-electrified-yet-in-6-states-31-homes-lack-electricity-85393>

13 <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1592833>

14 https://www.pfcindia.com/DocumentRepository/ckfinder/files/Operations/Performance_Reports_of_State_Power_Uilities/Report_on_Performance_of_State_Power_Uilities_2018_19.pdf

15 <https://economictimes.indiatimes.com/news/politics-and-nation/tamil-nadu-tops-good-governance-index-among-big-states-maharashtra-and-karnataka-get-second-third-slot/articleshow/72978601.cms?from=mdr>

FACTORS BEHIND UP'S BACKWARDNESS

Up's lacklustre growth performance during the past seventy years cannot be attributed to a single factor. Some of the important factors discussed in this paper are summarised below:

1. Historically the British took more interest in developing western and southern India because of proximity to ports and direct collection of land revenue from farmers, whereas the UP Zamindars and Taluqdars took no interest in developing physical and social infrastructure.
2. For more than three decades UP suffered from political uncertainty as between 1967 and 2003 UP saw 17 chief ministers and President's rule was declared 8 times.
3. Most UP politicians are now involved in business. They run or control flour mills, rice shellers, liquor shops, real estate, brick-kilns, fair-price shops, and licences in essential commodities like coal, sand, and quarry businesses. However, all these industrial activities are heavily regulated through laws, rules, and regulations which debar an ordinary person to survive in these businesses unless he has active support from politicians. Controls give immense power to the bureaucracy to harass the common people and collect bribes from them. Thus, politicians have a vested interest in the continuation of controls that not only enrich them but give them powers to distribute patronage and eliminate competition from better entrepreneurs but with no access to politicians.
4. This has led to emergence of "Mafia Raj", a nexus in which politicians, officials, criminals, and businessmen and their (often poor and dependent) 'runners' and fixers are bound together in a mutually protective embrace (Harriss-White 2019, Martin and Michelutti 2017). A number of political leaders are involved in many illegal activities, but they thrive because the law enforcement agency is either weak, or connives with them.
5. UP bureaucracy has surrendered itself to political masters, they seek favours with politicians, jockeying for plum positions and perks. In the process, they have become part of the political culture which is patronage based, wherein politicians leverage the civil service to augment private gains and pursue personal political goals with very low priority to development schemes.
6. Electoral politics in UP emphasizes caste and communal divide. Voters too have stopped expecting fulfilment of electoral promises. Neither politicians nor bureaucracy has any interest in systemic developmental issues that require long-term planning. Senior bureaucrats have very short tenure, busy mostly in keeping important politicians happy. They achieve their development targets on paper, by resorting to bogus and inflated reporting, and by discouraging honest evaluation of their failures. Performance on important programmes, such as NREGA, PDS, ICDS, and elementary education is one of the worst in UP of all states in India.
7. UP's fiscal problems are also acute, arising out of poor tax collection, unsustainable borrowing, and inability to attract central funds and projects. Per capita expenditure in UP is one of the lowest in the country.
8. Not only is bureaucracy in UP dysfunctional, but even panchayats are corrupt, and are not interested in enhancing participation and empowerment of the masses. They function not as institutions of self-governance, but only as agencies for executing a few programmes of the state government/Gol. More than half a million Rupees is spent in election campaigning for the post of village panchayat leader, but nearly 10 times of this investment is easily recovered by the winner through leakages in government schemes.

SUMMING UP

To sum up, there is enough evidence to show that basic public services and programmes meant for the poor and the weaker sections function inefficiently in UP (World Bank 2006; Pritchett 2009). This is attributed to patronage-centred politics, low capacity of the local bureaucracy - both at the state and district level - caused by poor accountability, absence of performance appraisal, lack of motivation to work for the poor, absence of a system of incentives and penalties, incredible reporting systems, poor design of safety-net programmes, shortage of line staff and their absenteeism, and large-scale leakages due to corruption (Saxena 2019). At the receiving end, the poor are disempowered, and are not included in the decision-making processes. Much of development effort in UP is supply-driven, top-down, does not involve people, non-transparent, and hence full of leakages and not sustainable. Uttar Pradesh also epitomises all the ills afflicting Indian politics – corruption, criminalisation, clientelism and patronage. This state of affairs is encapsulated in one popular and dreaded term – Goonda Raj (Verniers 2013).

Patronage in UP is controlled by individuals, not established institutions bound to follow set procedures. Where power is highly personalised and weakly institutionalised, the decision making process is replaced by arbitrary and behind-the-scene transactions. In such an environment, exercise of power for its clients demands fudging of rules, dependence upon corrupt civil servants, plundering of the public treasury, and decay of governance. When fence starts eating the field, there is little chance of development reaching the poor.

For sure, UP is not the only State where crime and corruption flourishes. But it is the intensity of nexus between politics, business, and crime leading to mafia dominance that puts UP on the top of all other backward states.

Governance reforms are intractable under a 'kleptocracy' that exploits national wealth for its own benefit and is, by definition, uninterested in transparency and accountability. A pliable and unskilled civil service is actually desirable from its point of view--public employees dependent on the regime's discretionary largesse are forced to become corrupt, cannot quit their jobs, and reluctantly become the regime's accomplices. Providing financial assistance to such states without linking it with performance and reforms would be a waste of resources. UP needs external pressure from the media and civil society to improve outcomes.

2. SOCIO-ECONOMIC CONDITION OF MUSLIMS IN UTTAR PRADESH

INTRODUCTION

Muslims constitute the largest minority in India. The relative socio-economic conditions of the Muslims are generally known to be inferior to that of Hindus. They suffer from various kinds of deprivations. As the Sachar Committee has observed: "... while there is considerable variation in the conditions of Muslims across states, (and among the Muslims, those who identified themselves as OBCs and others), the Community exhibits deficits and deprivation in practically all dimensions of development. In fact, by and large, Muslims rank somewhat above SCs/STs, but below Hindu-OBCs, Other Minorities and Hindu-General (mostly upper castes) in almost all indicators considered" (Sachar Committee Report 2006, p. 237).

THE HISTORICAL CONTEXT

To study the present conditions of Muslims we have to keep the historical context in mind. It is relevant to point out here that most of the Indian Muslim converts, who constitute the bulk of Muslim population, originally belong to the lower orders of Hindu society who were economically poor and socially depressed. The positions in the army and the court were held mostly by the Syeds, Shaikhs and Pathans who came from outside and belonged to the Ashraf class. According to the 1931 Census Muslims constituted 15 per cent of the total population of UP, out of them 6.1 belonged to the Syed, Shaikh and Pathan groups while the majority of 9 per cent belonged to the pasmanda group (Singh, 2002). There remained a wide gap between the educated class of Muslims and the bulk of their community (Azra Khanum, 2006 p.; Imtiaz Ahmad, 2007).

The Muslims had ruled large parts of India for eight hundred years before they were disposed from power by the British. The final blow took place in 1857 when Emperor Bahadur Shah Zafar was removed from his throne and imprisoned in Rangoon. The dispossession from power created a widespread feeling of humiliation and grief among Muslims and caused serious setback in all spheres of their life (Belkacem, 2007). Their economic situation deteriorated as a large number of Muslim soldiers in the army of the Mughal emperor and nawabs of Bengal and Awadh lost their jobs (Azra Khanum, 2006). With the introduction of the British legal system the displaced the Muslim judges by the British. The British held the Muslims as the main actors in the 1857 'revolt' and followed a deliberate policy of neglect towards the Muslims. As a result, the number of Muslims in government service decreased sharply in the decades following the '1857 revolt' (Belkacem, 2007; Hunter, 1986). The replacement of Persian by English in official work further adversely affected the Muslims. The systematic policy of the British to promote import of British goods had a devastating effect on the large number of Muslims engaged in textiles and other crafts. However, Muslims held more than 45% of all executive and judicial post in the province during 1880s (Azra Khanum 2006).

The British later tried to rectify the situation. The Hunter Commission was appointed to look at the social standing of the community and make recommendations for their amelioration. As Imtiaz Ahmad points out: "The underlying premise of the Hunter Commission was that the adverse policies of the British government beginning with the permanent settlement, change over from Persian to English as the

medium of instruction and administration and virtual devastation of indigenous industry in the wake of British policy of supporting import of British goods had dealt a death blow to the social position of Muslims (Imtiaz Ahmad 2007, p. 3703)."

Socio-Economic Conditions of Muslims in U.P.

According to Census 2011 the population of Muslims in UP was 38.48 million. Muslims constitute 19.25 per cent of total population of Uttar Pradesh against the figure of 14.23 per cent in India. 22.34 per cent of Muslims in India live in UP. 37.24 per cent of the Muslims in the state live in the rural areas as compared to only 22.27 per cent in India. The Ministry of Minority Welfare, Government of India, has identified 21 minority concentration districts in UP which are relatively backward in terms of literacy and work participation rates and availability of safe drinking water, electricity and toilet facility. As many as 14 of these districts fall in western region of the state: Baghpat, Budaun, Bareilly, Bijnore, Bulandshahr, Ghaziabad, JP Nagar, Meerut, Moradabad, Muzaffarnagar, Pilibhit, Rampur, Saharanpur and Shahjahanpur. Four of these districts are in central region: Barabanki, Lucknow and Lakhimpur Khiri. Remaining four districts fall in eastern region on the Nepal border: Balrampur, Bahraich, Shravasthi, Sidharthnagar.

It needs to be pointed out at the outset that the conditions of Muslims in UP is worse than in India (Ravi Srivastava, 2012). Thus, according to NSS 2009-10 Monthly Per Capita Consumer Expenditure among Muslim households was Rs. 752 in UP as compared to Rs. 988 in India as a whole. Poverty ratio is higher for Muslims than for all social groups. 71.2 per cent of Muslims above 15 years were illiterate or educated below primary level in UP as compared to national average of 58.3 per cent. The proportion of regular wage/salary employment is lower in U.P. (25.6 per cent) than in India (31.6 per cent). The proportion of workers in the services sector is also lower in UP (27.3 Per cent) than in India (32.2 per cent). Thus, a larger proportion of Muslims in U.P. is engaged in less regular and low income occupations as compared to India.

As far as the situation of Muslims in Uttar Pradesh is concerned, they are mostly at the bottom in terms of major indicators of socio-economic development. In a study conducted by the present author in 2000 in rural areas of five districts of Western UP it was found that the Muslims ranked among the bottom three ranks in all social groups in the major indicators of socio-economic development. In the composite index of development Muslims ranked 10th along with Scheduled Castes and below the Other Backward Castes (Singh, 2003, p. 63).

A significant part of Muslim population consists of OBC caste. Their socio-economic conditions are worse as revealed by many studies (Kumar et al., 2020; Global Environment And Welfare Society).

DEMOGRAPHIC CHARACTERISTICS

The 2007-08 survey revealed that the average size of Muslim households in rural areas was 6.6 and 5.9 for the Hindu households (Singh, 2009). The survey also revealed that nearly three fourths of the Muslim households had more than 5 members. This proportion was comparatively lower at 52 percent in case of Hindu households. As many as 45.5 percent of Muslim household members were below 15 years of age. According to 2014-15 survey the proportion of household members below 15 years was 38.50 per cent for Muslims and 34.10 per cent for Hindus. The average age at marriage for women was 34.50 for Muslims and 39.2 for Hindus.

The fertility rate for Muslim women is higher as compared to Hindu women. However, over time the fertility for both communities are going down. According to the NFHS II fertility rate for Muslim women was 4.76, and for Hindu women, 3.87 in 1998-99. It came down to 3.1 and 2.7 respectively by 2015-16 according to NFHS IV).

WORK PARTICIPATION RATES

Work participation rates in UP are generally low, more so for the Muslim households. In the 2007-08 study only 27.6 percent of household members were found in the work force among Muslim families as compared to 29.4 percent in Hindu families in the rural areas. The work participation rate (population above 5 years of age) was reported by the 2014-15 study at 34.10 per cent for Muslims and 33.82 per cent of Hindus. Male participation rate was 59.70 per cent and female work participation rate was 7.20 per cent for Muslims as compared to the figures of 58.93 per cent and 6.52 per cent for Hindu households (Kumar et al., 2020, p. 89). Incidence of child labour (age group 5-14) was higher in case of Muslims (6.10 per cent) as compared to Hindus (4.20 per cent) indicating greater economic pressure to supplement family income.

According to PLFS 2019-20 Work Participation Rate (WPR) for Muslims was 29.04 per cent against the figure of 31.74 per cent for all groups (Table 1). WPR were slightly lower in urban areas as compared to rural areas. Unemployment rate for Muslims was 5.08 per cent in rural areas and 7.25 per cent in urban areas. Rural unemployment rate for Muslims was comparatively higher than for other social groups. But in urban areas unemployment rate among Muslims was lower. These figures are suggestive of lower work opportunities for Muslims particularly in the rural areas.

Table 1: LFPR/WPR by Social Groups in Uttar Pradesh, 2019-20

LFPR/WPR	ST	SC	OBC	Others	Muslims	Total
Total UP						
LFPR	29.80	34.18	34.09	31.90	30.86	33.23
WPR	29.12	32.78	32.91	29.69	29.04	31.74
Unemployment Rate	2.28	4.09	3.46	6.96	5.92	4.48
Rural U.P.						
LFPR	30.51	34.03	33.76	31.07	30.65	33.10
WPR	29.81	32.95	32.86	29.86	29.10	32.03
Unemployment Rate	2.27	3.18	2.67	3.89	5.08	3.23
Urban U.P.						
LFPR	25.49	35.27	35.76	33.20	31.2	33.70
WPR	24.88	31.63	33.14	29.42	28.94	30.75
Unemployment Rate	2.4	10.32	7.33	11.40	7.25	8.78

Source: PLFS 2019-20

PATTERN OF EMPLOYMENT

Table 2 shows the changes in the employment structure of different social groups including Muslims. According to NSS survey 44.7 per cent Muslims workers were engaged in agriculture in 1993-94. By 2009-10 the share of Muslim workers in agriculture had declined to 36.5 per cent. The proportion of workers engaged in agriculture is significantly lower for Muslims as compared all other social groups. However, the decline was faster in case of the other social groups. About one-fourth of Muslim workers are engaged in mining and manufacturing as compared to less than one-tenth workers in case of other social groups. However, the change has not been marked over time. Construction workers show a marked increase in their share in employment over the period. The share of Muslim workers in services sector is again significantly higher for Muslims as compared to SC and OBC workers but lower than that for Other workers. But the share of Muslims in services has declined since 1999-00.

Table 2: Percentage Distribution of Workers by Sectors Across Social Groups

Sector	Year	SC/ST	OBC	Others	Muslims	Total
Agriculture	1993-94	76.4	71.3	-	44.7	68.5
	1999-00	68.4	72.5	55.2	39.5	62.6
	2004-05	65.2	70.3	53.4	35.6	60.5
	2009-10	51.4	65.5	52.3	36.5	55.4
Mining and Manufacturing	1993-94	7.8	9.0	-	24.8	11.0
	1999-00	9.9	8.6	9.4	25.0	11.7
	2004-05	9.6	9.5	10.6	29.7	13.0
	2009-10	8.8	8.6	8.3	26.2	11.2
Construction	1993-94	3.9	11.0	-	3.7	2.2
	1999-00	6.5	2.8	1.2	5.1	3.8
	2004-05	11.2	4.5	1.3	5.0	5.8
	2009-10	24.8	8.4	3.2	10.3	12.0
Services	1993-94	11.5	18.7	-	26.8	18.2
	1999-00	15.2	16.1	34.1	30.3	21.9
	2004-05	14.1	15.6	34.8	29.7	20.7
	2009-10	14.9	17.6	36.3	27.0	21.5

Source: Based on NSS unit level data taken from Ravi Srivastava 2012.

Table 3 shows the distribution of workers by type of activity and social groups. About 75 per cent of Muslim workers were self-employed in 1993-94. This proportion has come down to 65 per cent in 2009-20. The decline was sharper for Muslims than for other social groups. Around 10 per cent of Muslim workers are regular wage/salary workers. The proportion has remained more or less unchanged over time. The proportion of casual workers has increased from 17.4 per cent in 1993-94 to 25.5 per cent in 2009-10. The shift of work force from self-employment to casual workers is indicative of growing marginalization of Muslim population.

Table 3: Percentage Distribution of Workers by Social Groups and Type of Activity

Type of Activity	Year	SC	OBC	Others	Muslim	Total
Self Employed	1993-94	49.5	76.0	-	74.5	71.1
	1999-00	50.8	77.9	73.4	70.6	68.7
	2004-05	59.8	80.1	73.5	74.5	73.1
	2009-10	47.6	74.9	73.3	65.3	66.3
Regular Wage/Salary	1993-94	5.1	9.8	-	8.1	8.5
	1999-00	7.0	7.3	21.8	10.3	10.8
	2004-05	5.9	7.7	23.3	9.9	10.0
	2009-10	6.7	7.1	21.7	9.2	9.7
Casual	1993-94	45.4	10.6	-	17.4	20.4
	1999-00	42.2	14.8	4.8	19.1	20.5
	2004-05	34.2	12.2	3.2	15.6	16.9
	2009-10	45.7	18.1	5.0	25.5	24.0

Source: Based on NSS unit level data taken from Ravi Srivastava 2012.

Table 4 shows principal activity status by type of employment for different social groups according to PLFS 2019-20. In the rural areas the proportion of self-employed workers in agriculture was much lower for Muslims (32.6 per cent) as compared to all other social groups. However, in case of self-employed in non-agriculture category the share of Muslims was much higher (25.8 per cent). The proportion of regular wage/salary earners in rural areas was higher for Muslims than for other social groups except Others. 23.8 per cent workers among Muslims were engaged as casual labour. This proportion was much lower for OBC and Others but higher for ST and SC.

In the urban areas nearly half of the workers among Muslims were self-employed. 30.4 per cent urban workers among Muslims were working as regular wage/salary earners. This proportion was lowest for all the social groups. About 15 per cent urban Muslims were casual workers. This proportion was higher only in case of SC workers. Thus, we find that the nature of employment for Muslims was relatively more precarious as majority of them were self-employed or casual workers.

Table 4: Household Principal Activity Status by Social Groups, 2019-20 (%)

Principal Activity	ST	SC	OBC	Others	Muslims	Total
Rural UP						
Self-employed in Agriculture	54.92	36.45	62.06	65.18	32.60	51.28
Self-employed in Non-Agriculture	4.30	12.77	12.36	10.77	25.81	13.96
Regular wage/salary earning	3.54	8.93	7.09	12.22	9.17	8.44
Casual Labour in Agriculture	5.56	9.90	3.24	0.99	5.24	5.15
Casual Labour in Non- Agriculture	27.79	26.86	10.52	1.95	18.56	15.36
Others	3.89	5.09	4.72	8.89	8.61	5.8
Total	100.0	100.0	100.0	100	100	100
Urban UP						
Self-employed	28.46	29.1	49.85	40.93	48.81	44.21
Regular wage/salary earning	44.51	42.12	34.62	45.40	30.44	37.37
Casual labour	12.64	22.96	9.36	4.22	14.58	11.40
Others	14.40	5.82	6.17	9.45	6.18	7.02
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Calculated from unit level data of PLFS 2019-20

Industrial category wise distribution of workers shows that in 2019-20 a little less than 29 per cent of Muslim workers in the age group 15-59 were engaged in agriculture against the average of 49 per cent for all groups (Table 5). Their share in manufacturing was much higher (24.2 per cent) as compared to all groups (11.1 per cent). A higher proportion of Muslims are engaged in wholesale and retail trade. The proportion of Muslim workers in construction, transport and storage and other services was roughly equal to average of all groups.

Table 5: Per Cent Distribution of Workers Across Industry 2019-20 (Age 15-59)

Industrial Category	ST	SC	OBC	Others	Muslims	Total
Agriculture	49.25	47.77	58.71	41.49	28.59	48.83
Mining and Quarrying	0.0	0.1	0.05	0.28	0.0	0.08
Manufacturing	3.7	8.93	8.49	9.57	24.24	11.13
Electricity, Gas, etc.	0.64	0.54	0.17	0.6	0.19	0.33
Construction	21.65	26.34	10.39	2.97	15.61	14.5
Wholesale and Retail Trade	15.95	6.86	11.45	20.01	17.03	12.27
Transport and Storage	2.25	2.57	3.56	4.49	4.7	3.59
Other Services	6.56	6.9	7.17	20.59	9.63	9.28
Total	100	100	100	100	100	100

Source: PLFS 2019-20.

REPRESENTATION IN GOVERNMENT SERVICES

Representation in government services is an important indicator determining the status of a community. It also gives a support base and provides voice to the people. It is well known that the Muslims are under represented in government jobs because of their educational backwardness and undeclared discrimination against their employment. The Committee on Social Justice 2001 constituted by the Government of UP collected data on the share of OBCs in state government jobs. Their findings are summarized in Table 6. It would be obvious from the table that the share of OBC Muslims in government jobs is much less than their share in OBC population. On the other hand, the non-Muslim OBC castes are over-represented in government services. It is well known that the benefits of reservation have been largely cornered by OBC castes like Yadava, Kurmi and Jats who are better educated and economically better off.

Table 6: Share of OBC Muslims in State Government Jobs (%)

Caste Group	Share in OBC Population	Class A	Class B	Class C	Class D
Exclusively Muslim OBC Castes	10.08	5.76	3.98	1.73	5.75
Predominantly Muslim OBC Castes	7.6	3.13	2.47	5.56	6.89
Partly Muslim OBC Castes	16.84	10.2	10.71	9.05	13.81
Non-Muslim OBC Castes	65.48	80.92	82.83	82.55	73.55

Source: Based on the Report of the Committee on Social Justice 2001 taken from Kumar 2020, Ch. 4.

The study also reported that in 2015 UPPSC selected 521 candidates out of which only 19 (3.65 per cent) were Muslims. Similarly, in case of subordinate services out of 1545 selected candidates in 2013 only 31 (2.01 per cent) were Muslims (Kumar et al. 2020, p. 83). Same story is repeated in case of university teachers. Thus, out of the 1834 university teachers working in State Universities only 57 (3.11 per cent) were Muslims (Kumar et al., 2002, p. 82). Out of 727 Assistant Professors selected by UP Higher Education Commission 149 posts were reserved for OBC. Only 4.69 per cent of Muslims were selected for these posts.

MIGRATION PATTERN

The 2009-08 survey revealed that 7.5 percent of family members of Hindu households and 8.9 percent members of Muslim households in rural areas have migrated to other places in search of employment. Over 98 percent of the migrant workers were males in both the communities. Age profile of migrants was more or less similar for the two communities. About one-fourth of the migrant were young below 20 years of age. Almost 60 percent of migrants were in the age group 20 to 40 years. About one sixth migrants were above the age of 40. Four-fifth migrant workers of both the communities were engaged in agriculture labour. About 4.6 percent of Hindu migrants and 6.5 percent of Muslim migrants were engaged in non-agricultural manual labour. About 10 percent migrants were engaged in professional, clerical, sales or business occupations.

Bulk of migration was to places within the district. This proportion was 64 percent for Hindus and 49 percent for Muslims. About 10 percent of migration was outside the district but within the state. The proportion of Muslim workers migrating to other states was higher (about 40%) as compared to Hindus (about 25 percent). Most of this migration was to urban areas in other states. A large majority (51.4 % Hindu and 41.9% Muslim migrants) is commuting daily for employment to places within the same district. About one fourth of the migrants were long term migrants. The proportion of short term and long term migrants was relatively higher for the Muslims as compared to the Hindus.

According to 1914-15 survey seasonal migration was lower-2.31 for Hindus and 2.60 per cent for Muslims (Kumar et al., 2002, pp. 130-135. Seasonal migration was higher in rural areas being 2.73 per cent for Hindus and 3.20 per cent for Muslims. Migration was higher from Central region followed by Eastern region. These figures suggest that the Muslims are under greater economic pressure to migrate in search of employment.

LAND AND ASSET OWNERSHIP

Land is the most important source of livelihood in the rural areas. In this respect the Muslims fare worse than the Hindu community. According to 2007-08 survey 46.41 per cent of Muslim households were landless against 29.38 per cent Hindu household. The average land holding of Muslim households was also much smaller (1.53 acres) as compared to Hindu households (1.95 acres) according to 2007-08 survey. About 34 percent of Hindu households and 30.6 percent of Muslim households possessed below one acre of land (Table 7). About 4 percent Hindu households possessed more than 5 acres of land. The corresponding figure for the Muslims was 2.1 percent only.

According to 2014-15 study 25.83 per cent of Hindu households were landless as compared to only 48.05 per cent Muslim households (Table 7). The size of land owned was also lower for Muslim households (2.03 acres) than for Hindu households (2.63 acres). Only 1.70 per cent of Muslim households owned more than 5 acres of land against 4.84 such Hindu households.

Table 7: Per Cent Distribution of Households by Size of Landholding

Land Size Category	2007-08			2014-15		
	Hindu	Muslim	Total	Hindu	Muslim	Total
Landless	29.38	46.41	34.26	25.83	48.05	36.94
Below 1.0	33.92	30.55	32.4	59.47	83.40	67.76
1.00 to 5.0	62.11	36.18	54.93	35.67	16.40	28.08
5.00 to 7.50	2.12	1.21	1.95	2.97	0.90	2.24
7.50 to 10.00	1.95	0.90	2.14	1.87	0.80	1.34
Average Size of Land Owned in Acres	1.95	1.53	1.96	2.63	2.03	2.33

Source: Singh 2009 and Kumar et al., 2002, p. 153.

Livestock is another important source of income for rural households. Here again we find that the Muslim households are worse off as compared to the Hindu households (Table 8). According to 2007-08 survey a Muslim household owned 0.5 milch animals as compared to 0.8 animals owned by Hindu households. However, Muslim households possess a relatively larger number of goats and poultry as compared to Hindu households. 26.4 percent of Hindu households and 33.4 percent of Muslim households did not possess any livestock.

Table 8: Ownership of Livestock Per Household (Number)

Type of Livestock	Hindu	Muslim	Total
Milch Animals	0.82	0.51	0.75
Drought Animals	0.31	0.18	0.27
Young Cattle	0.78	0.43	0.69
Goats	0.31	0.89	0.49
Sheep	0.02	0.02	0.02
Poultry	0.06	0.34	0.15
Pig	0.02	0.00	0.02
Others	0.01	0.01	0.01
Total	2.33	2.39	2.38

Source: GIDS 2007-08 Survey.

Asset ownership is an indicator of the economic prosperity and wellbeing of a household. Table 9 gives figures of average value of ownership of different types of assets per household. The value of assets owned by Hindu households (Rs. 42,945) is substantially higher than that owned by Muslim households (Rs. 31,439). This is also true for different types of productive and household assets. The structure of asset ownership is more or less similar for the two communities. A little less than one-third of the assets are in the form of financial assets. Among the physical assets the main component is that of agricultural implements and machinery. Transport equipment constitutes about 14 per cent of total assets. Household assets form about 12 percent of asset value in case of Hindu households and 14 percent in case of Muslim households.

Table 9: Average Value of Various Assets Owned Per Household (₹), 2007-08

Type of Assets	Hindu	Muslim	Total
Agricultural Implements & Machinery	16704	10925	17018
Transport Equipment	5708	4421	6016
Non-Agricultural Implements	2236	1632	2024
Household Assets	5023	4334	5248
Financial Assets	13274	10127	13116
Average Per Household	42945	31439	43422

Source: GIDS 2007-08 Survey.

WEALTH INEQUALITIES

The study 2014-15 survey also collected data on 32 assets owned by households, which were ranked according to wealth quintiles on the basis of factor analysis. The pattern of distribution was not much different for the two communities (Table 10). Thus, around one-fifth household of both communities belonged to the poorest wealth quintile. However, among the richest quintile the proportion of Hindu households was higher (22.10 per cent) as compared to the Muslim households (16.4 per cent).

Table 10: Distribution of Households by Wealth Quintiles (%)

Wealth Quintile	Hindu	Muslim
Poorest	19.27	20.45
Second	17.03	22.05
Middle	18.67	21.30
Fourth	20.37	19.20
Richest	22.10	16.40
All Households	100.00	100.00

Source: Kumar et al., 2020, Table 6.4, pp. 144-145.

EDUCATIONAL STATUS

The most critical handicap for the Muslims is their educational backwardness. Changes in the educational profile of social groups based on NSS surveys are given in Table 18. The table reveals that educational attainment of Muslims is improving over time, but they remain behind other social groups including SCs. In 1993-94, 79 per cent of Muslims above 15 years were illiterate or educated upto primary level against the figure of 65.4 per cent for all groups. This proportion declined to 59.5 per cent for Muslims and 46.2 for all groups in 2009-10. The proportion of Middle pass has improved from 14.1 per cent to 27.2 per cent over time and that of High School pass from 4.2 per cent to 7.1 per cent. The proportion of Muslims with university degree has slightly improved but remains at 2.7 per cent.

Table 11: Educational Attainment of Population Age 15+

Education Level	Year	SC	OBC	Others	Muslim	Total
Illiterate & Below Primary	1993-94	80.8	56.8	-	79.1	65.4
	1999-00	72.9	62.4	32.7	74.7	59.2
	2004-05	67.3	54.7	24.6	68.2	54.0
	2009-10	55.8	48.3	21.6	59.5	46.2
Middle	1993-94	13.1	33.5	-	14.1	26.2
	1999-00	19.5	27.4	57.6	17.2	31.7
	2004-05	22.9	33.4	64.5	20.6	34.9
	2009-10	32.0	40.6	68.3	27.2	42.3
High School	1993-94	2.8	11.4	-	4.2	8.5
	1999-00	4.7	6.8	26.1	4.5	10.9
	2004-05	4.9	9.3	31.6	5.7	12.0
	2009-10	8.8	12.6	36.0	7.1	15.7
Graduate and Above	1993-94	1.0	5.2	-	1.7	3.8
	1999-00	1.9	2.3	13.9	2.1	5.2
	2004-05	1.8	3.3	16.2	2.7	5.4
	2009-10	3.7	4.6	18.7	2.7	7.0

Source: Based on NSS unit-level data taken from Ravi Srivastava 2012.

The educational profile of Muslims in 2019-20 as per PLFS is shown in Table 12. As many as 40.83 per cent of Muslims were illiterate as compared to overall illiteracy rate of 34.01 per cent. 28.49 per cent of Muslims were educated upto primary level against the figure of 25.11 per cent for all persons. Only 16.8 per cent of Muslims have education above middle level as compared to 25.5 per cent of total population. The proportion of Muslims drops sharply as we move up the education ladder. Only 4.4 per cent Muslims have a university degree and improvement over 2009-10 figure of 2.7 per cent. The table shows that the educational levels are better in the urban areas. But here again the Muslim population lags behind other social groups. The very low proportion of Muslim with education upto high school and above is a major hurdle in the emergence of middle class among them.

Table 12: Educational Status of Muslims, 2019-20 (%)

Educational Level	All Persons		Rular		Urban	
	Muslim	Total	Muslim	Total	Muslim	Total
Illiterate	40.83	34.01	43.62	36.48	36.29	25.34
Up to Primary	28.49	25.11	29.04	25.93	27.6	22.27
Middle	13.89	15.38	14.46	15.83	12.95	13.80
Secondary & Sr. Secondary	12.22	16.99	10.71	15.89	14.67	20.85
Diploma Certificate	0.14	0.21	0.1	0.14	0.2	0.45
Graduate	3.33	6.17	1.85	4.67	5.72	11.43
Post Graduate & Above	1.11	2.13	0.22	1.07	2.57	5.86
Total	100	100	100	100	100	100

Source: Calculated from unit level data of PLFS 2019-20.

CONCLUSION

The paper has argued that the present situation of Muslims has deep historical roots. The partition of India in 1947 also affected the demographic and economic profile of the Muslims in India as a significant part of the urban Muslim population of the state which consisted of better educated and richer sections of Muslims migrated to Pakistan. The abolition of Zamindari further adversely affected the Muslim landlords who were among the principal losers of land.

The Muslims have not been able to share equally with other social groups in the fruits of development that have taken place in the country since Independence. A major reason for this situation is the low representation of Muslims in Government jobs and elected bodies like state assembly and Parliament, which deprives them from voicing their concerns and influencing government policies for their betterment. The limited access of Muslim youth to higher and technical education has also affected their work opportunities and prevented the emergence of an educated middle class which could provide enlightened leadership and guidance to the general Muslim population.

Clearly, there is an urgent need for greater affirmative action in favour of the Muslim community to enable them to join the mainstream and share equally with other social groups in the benefits of development. The two areas where improvement is required are education and access to credit. All efforts have to be made to see that a larger proportion of Muslim students go to higher and technical level institutions and complete post-graduation. This will open up better job opportunities for them and will also help in emergence of an educated middle class among them which can provide enlightened leadership to the community. In this effort the Muslim community has to come forward in a big way. The government should take affirmative action for their betterment. The other important area of intervention is to increase access of Muslims to institutional credit to support them in their business activities and enhance their income.

3.ASSESSING THE HINDU MUSLIM DIFFERENTIAL IN CHILD GROWTH

ABSTRACT

Despite being the largest minority religious group in India, a comprehensive analysis on the time trends of child health among Muslims, and the relative Hindu-Muslim differential in India is lacking. We sought to understand the prevalence of anthropometric failures and hemoglobin levels in Muslim children of 0-5 years as common indicators of child health and development, over the last 25 years, as well as trends in the absolute and relative Hindu-Muslim gap in these indicators and the geographic variations thereof.

Design, Setting, and Participants: We used repeat cross-sectional data from National Family Health Survey (NFHS) of 1992-93, 1998-99, 2005-06 and 2015-16, where surveyors measured height, weight, and hemoglobin levels of children ≤ 5 years.

Main Outcomes and Measures: Height-for-age (HAZ), weight-for age-(WAZ), and weight-for-height (WHZ) Z scores as well as altitude adjusted hemoglobin levels were studied. Anthropometric failure was defined as per WHO child growth reference standard z-scores of < -2 for height-for-age (stunting), weight-for-age (underweight) and weight-for-height (wasting). Anemia was defined as mild (hemoglobin level 7-11 g/dL), moderate (hemoglobin level 5-7 g/dL) and severe (hemoglobin level < 5 g/dL).

Statistical Analysis: For each outcome, we assessed trends in the prevalence among Muslims, as well as the Hindu-Muslim absolute and relative differential across the four waves of the NFHS. Absolute difference was defined as the difference between the mean of the outcome in Hindu and Muslim children. Relative or percentage difference was defined as the proportion of this difference relative to the mean in Hindu children. We stratified our analysis by household wealth, age of the child as well as caste.

Results: On HAZ, while Hindu-Muslim differential reduced between NFHS 1-4, Muslims remained slightly worse off compared to Hindus, with the odds ratio of stunting between Hindus and Muslims reduced from 1.12 (1.04, 1.21) to 1.03(1.00, 1.05). On WAZ, WHZ and hemoglobin level, after NFHS 1 Muslim children bridged the gap, and by NFHS 3 and 4, were doing better than their Hindu counterparts (Table 2, Figure 1). For wasting the Muslim advantage reduced from an OR in NFHS 1 of 0.93 (0.84, 1.02) to an OR in NFHS 4 of 0.80(0.78, 0.83). For underweight the Muslim disadvantage was turned around from an OR in NFHS 1 of 1.09 (1.02, 1.16) to an OR in NFHS 4 of 0.86(0.84, 0.89) (Table 2, Figure 1). For anemia (mild and severe), Muslim advantage reduced slightly between NFHS 2 and 4 from an OR of 0.92(0.84, 1.01) to 1 (0.97, 1.03). However, these average trends masked important heterogeneities by age of child, wealth, and geography, which we discuss in this chapter.

INTRODUCTION

Representing a little over 14% of the country's population, Muslims are the largest minority religious group in India (Chandramouli & General, 2011). Yet, they continue to lag in key socioeconomic indicators including access to education, employment and intergenerational economic mobility (Asher

et al., 2018). The health of Muslims generally, and Muslim children specifically, finds limited mention in epidemiological studies. While many studies have identified and discussed the Muslim “paradox” in child survival and to some extent, child growth (Sachar et al., 2006) (Borooah, 2010) (Bhalotra et al., 2010) (Brainerd & Menon, 2015) , others have highlighted how Muslim children are lagging behind their Hindu counterparts in access to short term morbidities, diarrhea, immunization and maternal anemia (Sachar et al., 2006) (Borooah, 2010) (Bansal et al., 2013) (Jayachandran & Pande, 2017).

Nutritional status is a key determinant of health and developmental potential of the child, and can be assessed by a wide array of outcomes that warrant cumulative analysis, to assess how Muslims have fared in absolute terms, and relative to the Hindu community, over time. In this chapter, we comprehensively analyze growth and biomarker outcomes for Muslim children in with sizeable Muslim populations (Chandramouli & General, 2011).

The Muslim advantage in child survival, remains one of the most studied aspects on Hindu-Muslim health differentials in India (Geruso & Spears, 2018b) (Fabrizio, 2021). According to estimates from a detailed study at age one year, mortality among Muslims was 17 percent lower than among Hindus. AT age 5 years, the Muslim survival advantage over Hindus was 2.31 % points (Bhalotra et al., 2010). Authors acknowledged their inability to test any hypotheses to explain these relative trends, but provide several possible explanations including lower degree of son-preference, tighter social networks, and a more non-vegetarian diet among Muslims (Bhalotra et al., 2010). Another study quantitatively dismissed the hypothesis of higher sex differentials in mortality among Hindus driving this differential, and instead identified water, sanitation, mothers’ place of work and more urbanicity as advantageous to Muslims (Guillot & Allendorf, 2010). Basu et al. (2007) reasoned that tighter social networks among Muslims may be linked to lower child mortality. In a recent study, Geruso & Spears attributed the Muslim mortality advantage in infancy to the increased likelihood of Muslim neighbors for Muslim children, and the collective neighborhood sanitation effects of Muslim communities, that act as positive externalities driving this advantage (Geruso & Spears, 2018a). The Sachar commission, an official public commission that underscored the poor socioeconomic conditions of Muslims in India in 2006, also noted that infant and child mortality were exceptions to the trend of Muslims “exhibiting deficits and deprivation in practically all dimensions of development”. (Sachar et al., 2006).

Studies comparing the Hindu-Muslim differential in child anthropometry have also found an advantage for Muslim children, but only until the age of 1 year, followed by its reversal (Brainerd & Menon, 2015) (D. T. Fazal, n.d.) (Basant & Shariff, 2010). These trends in Hindu-Muslim differentials are observed not just in India, but also in Bangladesh and Nepal (Brainerd & Menon, 2015). The Sachar Commission report noted on this subject, that while Muslims had the highest prevalence of stunting and the second-highest prevalence of underweight children, Muslim children were at a “slightly higher risk” of child malnutrition than Forward Caste (FC) Hindu children, but less likely to be underweight or stunted than Schedule Caste (SC) and Schedule Tribe (ST) children (Sachar et al., 2006). While not directly examining religious differentials in child height and the reasons thereof, another recent paper identified birth order and son preference as possible hypotheses, noting that religious and regional variations in the association between child height and birth order was only observed in Hindus and not Muslims, possibly because Islam places less emphasis on son preference (Jayachandran & Pande, 2017).

While most studies assess only nationwide average trends in the Hindu-Muslim differential, geographic variation in this gap in child anthropometry were discussed in the Sachar Commission Report. The

report noted that barring the Northeast, where they had amongst the highest child anthropometric failures, Muslim children had lower anthropometric failures than Hindu SCs and STs but higher than FC Hindus in the southern and western part of the country (Sachar et al., 2006). While SCs and STs had an underweight rate of 43% in the south, Muslims were at 32%; and the difference in underweight rates among Muslims and the SCs and STs was 48% against 50% in the east (Sachar et al., 2006). Furthermore, in the South, West, and Central regions, while Muslims had the lowest or second-lowest incidence of low birthweight babies, in other regions they had the highest or second highest incidence of low birth-weight babies (Sachar et al., 2006).

Interestingly, this Muslim “advantage” in health outcomes is not seen in adults. Compared to FC Hindus, the average age at death was 6.1 years lower for Muslims and 4.9 years lower for Schedule Tribes and 7.1 years lower for Schedule Castes (Borooah, 2010). Elderly Dalits, OBC Muslims, and non-OBC Muslims were more likely to be in poor health by, respectively, 2.6, 5.5, and 8.1 points, and less likely to take treatment by, respectively, 10.6, 22.5, and 9.0 points. Non-OBC Muslims and the non-Muslim OBCs were less likely to take treatment by, respectively, 7.7 and 5.7 points (Borooah, 2010). Also, OBC Muslims, non-OBC Muslims were less likely to receive prenatal care compared to FC Hindus by, 8.8, and 4.3 points (Borooah, 2010).

Moreover, while Hindus are stratified by caste in most epidemiological studies, this is not the case for Muslim populations (Sachar et al., 2006). Thus, the intersectional experiences of caste and religion are rarely considered in descriptive epidemiology concerning Muslims in India (Trivedi et al., 2016) (Ahmad, 2003). Trends similar to the Hindu caste system including entrenched social hierarchies, community-based endogamy and familial occupations have been well documented in sociological studies on Muslims (Trivedi et al., 2016). The Sachar commission report explicitly cautioned against treating Muslims as a “monolith”, given their heterogenous conditions (Sachar et al., 2006).

As several studies, including the Sachar report have noted, Muslims consist of three groups—Ashrafs, Ajlafas and Arzals (T. Fazal, 2010) (Sen, 2019) (Trivedi et al., 2016) (Ahmad, 2003) (Ali, n.d.). Muslim groups under the ‘OBC’ category, who were accorded a special chapter in the Sachar committee report, come from non-Ashraf sections who historically converted from the middle and lower caste Hindu groups and were identified with their traditional occupations (Bhatty, 1973) (Sachar et al., 2006). Bhatty in a detailed study from Uttar Pradesh in 1973, identified 18 Muslim OBC groups belonging to traditional caste determined occupations in a single village (Bhatty, 1973). The Sachar committee report also noted that the 1911 Census under British India listed 102 caste groups among Muslims in Uttar Pradesh, at least 97 of which were from the Non-Ashraf category, of which many groups including the Rajputs, Kayasthas, Kumhars, Kurmis etc were also common among Hindus (Sachar et al., 2006). The Sachar committee report recommended that the Arzals, who had similar traditional occupations as the Hindu Schedule Castes (SC), should be designated as “Most Backward Classes” and be guaranteed affirmative action benefits like reservation in educational opportunities. The report further recommended that Ajlafas comprising Muslim OBCs should enjoy constitutional provisions similar to Hindu OBCs (Sachar et al., 2006).

With this background, in this chapter we sought to understand how Muslim children in India have fared over time, in absolute terms and relative to the majority Hindu community, on childhood anthropometric measures and hemoglobin levels. We used three anthropometric Z-scores based on the 2006 World Health Organization child growth standards: height-for-age z-score (HAZ), weight-for-age z-score (WAZ) and weight-for-height z scores (WHZ). HAZ which is used to determine the metric

of stunting, is considered an indicator of long term development potential. WAZ, used to define the metric of underweight captures shorter term disruptions in nutrition or nutrition sensitive interventions, and WHZ which is used to define the metric of wasting, captures cumulative aspects of both HAZ and WAZ indicators (Bloem, 2007). Hemoglobin levels are a key biomarker that clinically determine nutritional status.

We assess trends in these outcomes nationally over time, as well as by states. Uttar Pradesh, with 159 million Hindus and 38 million Muslims and home to 16% and 22% of India's Hindus and Muslims population (Chandramouli & General, 2011) (Kramer, n.d.), was accorded special attention in our analysis. For NFHS 4 which was the only wave representative at the level of districts, we also assess within state trends.

CONCLUSION

The often-quoted Muslim "advantage" over Hindus on average child anthropometry and haemoglobin levels, masks wide variations by age, caste, wealth, geography. We find the advantage dissipates at age 1 year or older and for higher wealth quintiles. Effect modification by caste shows us FC Hindus outperform and non-OBC and OBC Muslims and non-OBC Muslims are similar or worse off than OBC Hindus across anthropometric failures but not anaemia. We also find that SC and ST Hindus have the poorest outcomes, but their disadvantage is highest in comparison to FC Hindus. Our findings underline the importance of understanding and incorporating intersectional lived experiences of wealth, caste, religion as well as geography of residence, for more targeted approaches to understand and mitigate Hindu-Muslim differentials in child health outcomes. Importantly, we find while these outcomes in Muslim children have improved in some areas, many states are still lagging, and even within some states which appear to have shown marked improvement, high IQRs underscore the high within state inequities in these outcomes. Policy approaches on child stunting, wasting, underweight and anaemia in India should in addition to targeting population averages, also consider identifying, quantifying, and targeting inequities determined by these multiple axes.

4. FINANCIAL INCLUSION IN UTTAR PRADESH

INTRODUCTION

The Rangarajan Committee (2008) points out that lack of financial literacy among people coupled with low income and zero assets is the major hurdle in raising the demand for financial services and achieving financial inclusion. On the supply side, which is composed of banks and other financial institutions, many constraints have been identified. To achieve financial inclusion the supply side constraints, such as distance from the bank branch, cumbersome banking procedures, transaction cost and other operational problems need to be addressed (Gol, 2008). Further, Gupta and Majumdar (2013) in their study on financial inclusion in Hooghly District found that under financial inclusion there is very little coverage in rural areas and the majority of those that are excluded belong to SC, ST, OBC, religious minorities such as Muslims, the marginal landless, and uneducated workers.

Regarding the financial conditions of Muslims¹⁶, the Sachar Committee (Gol, 2006) report revealed that on many indicators Muslims are behind the SC/ST community, especially in terms of financial inclusion. Muslims are supposed to share 11.86% of Priority Sector Advances (PSA), of which they got just 4.7% share in PSA outstanding amounts and with 7.4% share in savings deposit amount with all scheduled commercial banks (SCBs) in 2005 (Sachar Committee Gol, 2006). The position is no better in specialised institutions, such as the Small Industries Development Bank of India (SIDBI) and the National Bank for Agriculture and Rural Development (NABARD). Muslims have only less than 4% share in all refinances by NABARD and they do not receive even 0.5% of the finances provided by SIDBI. Some banks identify 'negative geographical zones' (Red Zones) and those zones were found to have a high share of Muslim population excluding the community from banking facilities (Sachar Committee Report Gol, 2006). The Sachar Committee (Gol, 2006) recommended introduction of steps, specifically to direct credit to Muslims, to create awareness of various credit schemes and to bring transparency in the reporting of information.

FINANCIAL INCLUSION-CRISIL RANKING DISTRICTS OF UTTAR PRADESH

Financial inclusion is certainly not a recent phenomenon. In India, the earliest effort at financial inclusion can be traced back to 1904, to the beginning of the co-operative movement. A focal event in the evolution of financial inclusion was the bank nationalisation programme in 1969, when 14 major commercial banks were nationalised; the lead bank scheme was introduced subsequently. As a result, branches were opened in large numbers across the nation, even in areas that were outside the reach of banks until then. The agenda for financial inclusion was galvanised in the early 2000s in India following the publication of a spate of findings about the lack of financial inclusion and its direct correlation to poverty. Varied studies have proved that exclusion from the banking system results in a loss of 1% to the country's gross domestic product (GDP).

16 According to the 2011 Census, the Indian Muslim population is around 172 million (14.2% of the total population) and constitutes 70 % of minority groups.

Table 1 : Minority population according to Census 2011.

Name of Minority	All India	Uttar Pradesh
Muslims	14.23	19.26
Christians	2.30	0.18
Sikhs	1.72	0.32
Buddhist	0.70	0.10
Jain	0.37	0.11
Parsi	0.0047	0.00005
Total Minorities	19.32	19.98

Source: Census 2011

Muslims as minority population is the highest among minority population of Uttar Pradesh (see table 1). Within Uttar Pradesh (UP), among 75 districts there are 8 districts which are above all India score of 58 (Crisilcx 2016). The districts are Ghaziabad (78.2), Lucknow (77.3), Gautam Buddha Nagar (76.0), Varanasi (70.1), Kanpur Dehat (64.4), Meerut (64.2), Gorakhpur (62.1) and Agra (61.6) (Appendix - 1). The lowest scoring districts in UP are, Bhimnagar (25.0), Shamali (25.0), Shravasti (25.5), Siddharthanagar (26.0) and Kaushambi (27.2).

For the analysis of Crisilcx index the study looked at 27 districts with at least 20 percent of Muslim population as provided by Minority Welfare and Waqf Department (MWWd, 2021). Data from the table 2 shows that excluding Lucknow, Ghaziabad and Meerut none of the 25 districts have above all-India average score. Districts which are having scores below average (35.0 to 50.0) are 11 districts viz, Moradabad, Saharanpur, Muzaffarpur, Aligarh, Amroha, Bareilly, Buland Shahr, Bhagpat, Bijnor, Barabanki and Rampur. Districts with low score (less than 35.0) are 13 districts viz, Pilibhit, Lakhimpur Kheri, Gonda, Sitapur, Budaun, Sant Kabir Nagar, Hapur, Bahraich, Balarampur, Siddharth Nagar, Shravasti, Shamali and Sambhal (see table 2).

When we further analyse the data with the districts having 35% and above Muslim population and their respective Crisilcx scores we get Sambhal 75.67% population with (25 score), similarly Rampur 54% (37 score), Muradabad 48% (48 score), Bijnor 48% (42.4 score), Saharanpur 43% (47.8 score), Muzaffarpur 42% (47.5 score), Amroha 41% (46.6 score), Balarampur 38% (28.6 score), Meerut 36% (64.2 score) and Bareilly 36% (45.4 score). Sambhal and Balarampur have the lowest score with high Muslim population whereas Meerut has above average score and the rest of the districts are below average score compared to a large presence of Muslim population. The policy implications are quite clear that we require greater efforts in those districts which have low score of financial inclusion with larger Muslim population.

Table 2: Districts with more than 20 percent Muslim Population and CRISILCX Score/District Ranking

Districts	% of Muslim population	2016 (CRSILCX)	Rank (2016)
Above average score >50.0			
Ghaziabad	27	78.2	92
Lucknow	23	77.3	99
Meerut	36	64.2	208
Below average score between 35.0 to 50.0			
Moradabad	48	48	365
Saharanpur	43	47.8	369
Muzaffarpur	42	47.5	373
Aligarh	20	47.3	382
Amroha/Jyotiba Phule Nagar	41	46.6	387
Bareilly	36	45.4	399
Buland Shahr	22	44.6	408
Bhagpat	29	42.6	433
Bijnor	48	42.4	435
Bara banki	23	37.4	506
Rampur	54	37	511
Low score <35.0			
Pilibhit	28	34.8	533
Lakhimpur Kheri	23	33.5	542
Gonda	20	33	546
Sitapur	20	32	555
Budaun	21	31.5	563
Sant Kabir Nagar	24	30.4	575
Hapur/Panchasheel Nagar	32	30.2	577
Bahraich	34	29.6	584
Balarampur	38	28.6	593
Siddharth Nagar	30	26	620
Shravasti	31	25.5	622
Shamali/Prabudh Nagar	29	25	625
Sambhal/Bhim Nagar	75.67	25	626

BANKING SECTOR PERFORMANCE AND FACILITIES: CD RATIOS, BANKING OUTLETS AND ANNUAL CREDIT PLAN

Surprisingly, the CD ratio in 2021 is low for Ghaziabad (48.54), Lucknow (45.82) and Meerut (57.19) which have above average CRISILCX score (see table 3). However, the CD ratio for below average and low score CRISILCX districts is much better. Among the districts, Sitapur (23.44), Budaun (14.06), Amroha (13.09) and Moradabad (12.74) showed improvements in CD ratio from 2018 to 2021. Certain districts like Muzaffarpur (-14.03), Shamali (-11.45), Saharanpur (-9.98) and Bahraich (-9.95) showed a decline in CD ratio from 2018 to 2021. Siddharth Nagar (33.4), Sant Kabir Nagar (39.58) and Balarampur (40.1) had lowest CD ratios in 2021.

Table 3: CD Ratio Among 27 Districts (2018 & 2021)

Districts	CD ratio in 2018	CD ratio in 2021	CD ratio change from 2018 to 2021
Above average score >50.0			
Ghaziabad	54.02	48.54	-5.48
Lucknow	35.45	45.82	10.37
Meerut	60.82	57.19	-3.63
Below average score between 35.0 to 50.0			
Moradabad	58	70.73	12.74
Saharanpur	72.63	62.65	-9.98
Muzaffarpur	79.04	65.02	-14.03
Aligarh	69.09	54.29	-14.8
Amroha/Jyotiba Phule Nagar	67.95	81.04	13.09
Bareilly	52.1	53	0.9
Buland Shahr	56.58	52.36	-4.22
Bhagpat	56.86	49.56	-7.3
Bijnor	62.61	62.43	-0.18
Bara banki	64.58	64.99	0.41
Rampur	75.83	83.65	7.82
Low score <35.0			
Pilibhit	80.45	73.09	-7.36
Lakhimpur Kheri	73.93	78.48	4.55
Gonda	40.91	45.27	4.36
Sitapur	41.57	65.02	23.44
Budaun	67.02	81.08	14.06

Sant Kabir Nagar	30.21	39.58	9.37
Hapur/Panchasheel Nagar	63.64	62.79	-0.85
Bahraich	66.44	56.49	-9.95
Balarampur	44.27	40.1	-4.17
Siddharth Nagar	26.94	33.4	6.46
Shravasti	52.36	52.79	0.43
Shamali/Prabudh Nagar	71.65	60.19	-11.45
Sambhal/Bhim Nagar	89.47	87.95	-1.52

Among the above average CRISIL score districts, Lucknow has the highest presence of banking facilities followed by Ghaziabad and Meerut (see table 5). Among the below average and low score districts, Bareilly, Moradabad, Aligarh, Bijnor, Lakhimpur Kheri, Saharanpur and Muzaffarpur have relatively better facilities compared to other districts. A very poor presence of banking facilities can be seen in Shravasti (80 bank branches), Shamali (81 bank branches), Balarampur (134 bank branches), Hapur (137 bank branches), Sambhal (160 bank branches) and Sant Kabir Nagar (166 bank branches) (see table 4).

Table 4: Distribution of Banking Facilities, Bank Branch, ATM and Bank Mitra (June 2021)

Districts	Bank branch	ATM	Bank Mitra	% to total branches	% to total ATMs	% to total Bank Mitras
Above average score >50.0						
Ghaziabad	525	1098	901	2.7	5.9	1.3
Lucknow	1039	1931	2429	5.3	10.3	3.5
Meerut	474	687	863	2.4	3.7	1.3
Below average score between 35.0 to 50.0						
Moradabad	370	325	650	1.9	1.7	0.9
Saharanpur	324	236	624	1.7	1.3	0.9
Muzaffarpur	320	225	699	1.6	1.2	1.0
Aligarh	345	310	1187	1.8	1.7	1.7
Amroha/JP Nagar	214	112	441	1.1	0.6	0.6
Bareilly	455	504	1026	2.3	2.7	1.5
Buland Shahr	260	289	1009	1.3	1.5	1.5

Bhagpat	142	119	394	0.7	0.6	0.6
Bijnor	333	194	1024	1.7	1.0	1.5
Bara banki	253	149	926	1.3	0.8	1.4
Rampur	262	175	407	1.3	0.9	0.6
Low score <35.0						
Pilibhit	175	134	520	0.9	0.7	0.8
Lakhimpur Kheri	329	171	1076	1.7	0.9	1.6
Gonda	223	125	1121	1.1	0.7	1.6
Sitapur	321	183	1015	1.6	1.0	1.5
Budaun	210	138	1018	1.1	0.7	1.5
Sant Kabir Nagar	166	69	666	0.8	0.4	1.0
Hapur/ Panchasheel Nagar	137	112	284	0.7	0.6	0.4
Bahraich	216	130	845	1.1	0.7	1.2
Balarampur	134	65	846	0.7	0.3	1.2
Siddharth Nagar	149	88	933	0.8	0.5	1.4
Shravasti	80	37	355	0.4	0.2	0.5
Shamali/ Prabudh Nagar	81	50	244	0.4	0.3	0.4
Sambhal/Bhim Nagar	160	92	633	0.8	0.5	0.9

Annual Credit Plan Achievement is higher for districts like Lucknow (150%), Moradabad (110%), Meerut (103.84%), Budaun (102.9%) and Balarampur (100%) (see table 6). Lower achievement is observed in districts like Pilibhit (52%), Sitapur (58.9%), Buland Shahr (61.7%) and Sant Kabir Nagar (63.9%). Total Annual Outlay of Credit plan is higher for above average and below average CRISILcx score districts compared to low score districts.

PROGRESS OF SHGS

SHGs have been playing an important role in financial inclusion and access in the rural areas particularly those who are not holding substantial collateral assets to get direct banking facilities. Among the different models of SHGs, it is recognised that bank linked SHGs have been very successful in getting affordable loans much cheaper than other forms of loans. Within the linkages the savings linked accounts of SHGs is higher than the credit linked ones. When we look at the ratio of credit linked to savings linked accounts, in terms of number of accounts it is 6.0 as compared to 2.4 ratio for credit amount to savings amount (see table 5). It is quite clear that the credit linked ratio is quite low as compared to savings amount. The policy effort should be to increase the effort to make credit linked amount to be enhanced and can be accessed by rural poor irrespective of socio-religious status. In the table below we can see that Regional Rural Banks (RRBs) have been in forefront when it comes to the number of SHGs linked to the banks (62.3%) as compared to the commercial banks (37.3%). However, the commercial banks have a larger share in the loans given (62.2.6%) as against RRBs (37.7%).

Table 5: Linkages of SHGs to the Banks (June 2021)

Sl. No	Name of Bank	Total SHGs Savings Linked		Total Credit Linked SHGs		Ratio of credit linked to saving linked of SHGs	
		A/c	Amt. (in Lacs)	A/c	Amt. (in Lacs)	A/c	Amt.
1	TOTAL LEAD BANKS BANKS	205436	54102.69	150675	139615.38	0.7	2.6
2	TOTAL NON LEAD	3385	1099.35	2891	2985.51	0.9	2.7
3	TOTAL PRIVATE SECTOR	3667	1383.76	2397	2473.96	0.7	1.8
4	TOTAL COMM. BANKS	212488	56585.8	155963	145074.85	0.7	2.6
5	TOTAL COOPERATIVE BANKS	2042	538.28	49	48.91	0.0	0.1
6	TOTAL REGIONAL RURAL	355003	41183.95	196914	87949.06	0.6	2.1
7	GRAND TOTAL	569533	98308.03	352926	233072.82	0.6	2.4
8	RRBS % TO TOTAL	62.3	41.9	55.8	37.7		
9	COMMERCIAL BANK % TO TOTAL	37.3	57.6	44.2	62.2		

CONCLUSION

Sambhal and Balarampur have the lowest score with high Muslim population whereas Meerut has above average score and the rest of the districts are below average score compared to a large presence of Muslim population. The policy implications are quite clear that we require greater efforts in those districts which have low score of financial inclusion with larger Muslim population. A very poor presence of banking facilities can be seen in Shrivasti (80 bank branches), Shamali (81 bank branches), Balarampur (134 bank branches), Hapur (137 bank branches), Sambhal (160 bank branches) and Sant Kabir Nagar (166 bank branches) despite these districts having large presence of Muslims. Total Annual Outlay of Credit plan is higher for above average and below average CRISILcx score districts compared to low score districts. It is heartening to know that all the villages with above

5000 population stands covered by banking facilities through CBS Enabled Banking Outlets. When we analysed the SHG data it is quite clear that the credit linked ratio is quite low as compared to savings amount. The policy effort should be to increase the effort to make credit linked amount to be enhanced and can be accessed by rural poor irrespective of socio-religious status. Regional Rural Banks (RRBs) have been in forefront when it comes to the number of SHGs linked to the banks (62.3%) as compared to the commercial banks (37.3%). However, the commercial banks have a larger share in the loans given (62.2.6%) as against RRBs (37.7%).

MWWD data suggests that there is an increase in budget allocation by around 134 percent from 2018-19 to 2019-20. The major items of increase in budget allocation are development of Madrassas and promotion of Arabic and Farsi language, followed by minority student's scholarships and centrally sponsored schemes. Data given in MWWD 2021 report doesn't mention the details at the district level to gauge what is happening at the grassroots level. Further detailed field studies looking at different stakeholders and beneficiaries' experiences of the scheme implementation is required to strengthen the welfare programmes ment for minorities.

5. CHANGING MADRASA EDUCATION IN UP: FROM THE COLONIAL ERA TO THE PRESENT

UP is home to the most famous colonial-era madrasa in India, namely, Dar al-'Ulum, in the small qasba town of Deoband in the western part of the state. Just beyond the border, in Delhi, lies the much older Madrasa Rahimiyya, founded by Shah 'Abd al-Rahim (d. 1719), the father of the famous jurist Shah Wali Allah (d. 1762). Going east, we encounter the renowned Farangi Mahalli madrasa and the early twentieth-century madrasa, Nadwat al-'Ulama, both in Lucknow, in the former nawabi state of Awadh, as well as some well-known Shi'i madrasas. And proceeding still further east, there are a number of more recent madrasas such as the Jami'at al-Falah in Azamgarh, belonging to the Jama'at-e-Islami, and the Dar al-'Ulum Jami'a Ashrafiyya of the Barelwis, in the neighboring town of Mubarakpur. Given that UP has the highest proportion of Muslims (approximately 18%) in any state in India, it should not surprise us that it is also home to the greatest proportion of madrasas in India, estimated at 10%.

Remarkably, since the 1990s or so girls' madrasas have been growing at an accelerating pace, with female madrasa students outnumbering male students in some districts, for reasons that will be analyzed in this chapter. The chapter is arranged chronologically, starting with the pre-colonial and colonial periods. Because UP was where several major madrasas in the pre-colonial and colonial periods were founded, this section gives an overview of the entire spectrum of religious orientations of Sunni Muslims in South Asia, with a brief reference to important new Shi'i madrasas in Lucknow. It then examines the post-colonial period, dividing it into three sections: from Independence to 1991, from 1991 to 2014, and lastly, 2014 to 2019.

PRE-COLONIAL AND COLONIAL-ERA MADRASA EDUCATION IN UP

The oldest Indian madrasa is thought to have been built by Iltutmish in 1206 in Delhi (Robinson 2019: 132), in the early period of the Delhi Sultanate. In the second half of the fourteenth century, the Firuz Shah Madrasa was built by Firoz Shah Tughlaq (r. 1351-88) in Hauz Khas, Delhi, where its ruins may still be seen. It belongs to the end of the Delhi Sultanate period and is said to have been "the largest and best-equipped madrasa in the world" (ibid.) at the time. Other famous madrasas in present-day UP were established in Badaun, Agra, and Jaunpur. Subsequent dynasties, including some in the Deccan, also promoted madrasa education. Moving on to the Mughal era, madrasas were built by all the major emperors, with two noteworthy ones being started during the reign of Aurangzeb (d. 1707). The first, Farangi Mahall ("foreigner's house") in Lucknow, was a family-run center of learning (though not initially a madrasa), while the second was the aforementioned Madrasa Rahimiyya in Delhi.

The importance of the master-disciple (*pir-murid*) relationship in Sufism cannot be overstated. It was both personal and spiritual. ... The master was responsible for the upbringing (*tarbiyat*) of the student and for guiding him along the mystic path (*suluk*). ... The master was believed to be an exemplar of piety and learning; complete obedience to him was therefore crucial and understood psychologically as an act of renunciation of the lower self (*nafs*). His disciples looked at him for guidance in all matters.

Studying the Islamic texts, particularly the Qur'an and hadith (traditions of the Prophet) under the guidance of a teacher thus had both a scholarly and a spiritual-moral dimension, in which the life of the

Prophet provided the template and model of emulation. Two points are worthy of note here: first, the emphasis on person-to-person transmission of learning meant that the self-taught auto-didact was frowned upon, as that which was learned from the teacher was believed to go far beyond the written text (see Moosa 2015). Second, the oral word took precedence over the written, though both were used in tandem. As Messick (1995) explained in his study of the transmission of learning in Yemen, the valorization of the oral over the written is a direct consequence following from the oral nature of Qur'anic revelation. A further point worthy of attention is that, although politically powerful patrons periodically founded madrasas, pre-colonial education was just as likely to take place in a Sufi hospice (khanqah), a teacher's home, or a mosque as in a madrasa. This was, in fact, how the Farangi Mahall family of scholars and Sufi mystics operated during the eighteenth and nineteenth centuries.

FROM 2014 TO 2019

2014 was another watershed year in Indian politics, as it once again brought the BJP to power at the centre. The BJP had been in power from 1996 to 2004, mostly under the prime ministership of Atal Bihari Vajpayee (d. 2018). This time Narendra Modi, the former chief minister of Gujarat, became the Indian prime minister. His politics are very different from those of the old guard BJP leaders, represented by Vajpayee and L. K. Advani. Those leaders sought to make alliances with other parties (including even the CPI [M], toning down their Hindu nationalist rhetoric in order to attract the OBC vote and form a ruling coalition (Jaffrelot 2021: 23-26). But this was a very different time. Jaffrelot documents how Narendra Modi's Hindu nationalist populist methods, honed in Gujarat and now transferred to the national stage, are based on his ability to attract the OBC vote by tapping into the frustrations of "angry young men" without jobs and portraying Indian Muslims as the enemy (ibid.: 108). His clever if cynical use of "ethnoreligious nationalism" and populist measures marketed to appear to favor the poor and the disenfranchised (like urban slum dwellers, women, Dalits, and others at the bottom of society) without delivering any lasting change in their lives, has created a new politics of religious hatred and division in India while increasing the BJP's popularity.

In 2017, when UP elected its own BJP state government, Yogi Adityanath became chief minister. Before this, Yogi Adityanath was the chief priest (mahant) of the Gorakhnath monastic order in the east UP town of Gorakhpur, which had a history of close relations with Shi'is and Sufis until the mid-twentieth century. Bouillier writes: "The Gorakhpur math [monastery] is surrounded by weavers, whose workshops are on lands traditionally given by the math. The Muslim weavers used to consider the temple as theirs and came numerous to its main festival, the Magh Sankranti mela. During this month-long festival, many of the temporary shops are held by Muslims, and, in Gorakhpur, the Muslims were even considered as the vote bank of the math" (Bouillier 2020: para. 8). Now, however, hatred of Muslims is one of the pillars of the Gorakhnath panthis (support of the upper castes is another). Yogi Adityanath combined religion and politics from an early age, being elected MP in 1998 when he was only 26, on a BJP ticket (ibid.: para 17). In this role, he initiated a cow protection society, later converting it into a militia called the Hindu Yuva Vahini (HYV, Hindu Youth Brigade) (ibid.: para 21; Jaffrelot 2021: 222-23).

Press reports give us some glimpse of how this regime has affected the madrasas in UP. Apart from allegations of terrorism against some boys' madrasas, administrators have been asked to make video recordings of their celebrations on Independence Day to prove their loyalty to India. Allegations of corruption and misuse of government funds have also been raised. Ironically, the BJP government has

framed its rhetoric toward Muslim women in terms of “empowerment,” particularly with regard to the issue of triple talaq (which the Indian Supreme Court declared unconstitutional in 2018). The Indian Express reported in 2017 that the BJP planned to organize seminars on the subject, “preferably in madrasas, where experts on women[’s] rights will address Muslim women on their legal rights and also counsel them on empowerment” (Lalmani Verma, Indian Express, April 17, 2017). More generally, the discourse of madrasa modernization allows the BJP government to exercise control over what madrasas teach and how.

CONCLUSION

This chapter has traced the history of madrasa education in UP since precolonial times down to the present day. UP has a uniquely rich history of madrasa education in India, as most of the most important madrasas—from Deoband, to Nadwa, to Farangi Mahall—have arisen in this state. Today, however, madrasa education is facing unprecedented challenges from within and without. The internal pressures relate to the need to teach subjects such as English, science, and technology, which would enable madrasa graduates to enter the professions, while preserving the major fields of study of the traditional dars-e nizami curriculum. Meanwhile, there are mounting external pressures on madrasas from the Indian state, which sees them as anti-national, antiquated, and irrelevant. Not only are these charges unfounded, but as this chapter has shown, madrasas have played and continue to play a vital role in community preservation for India’s Muslims.

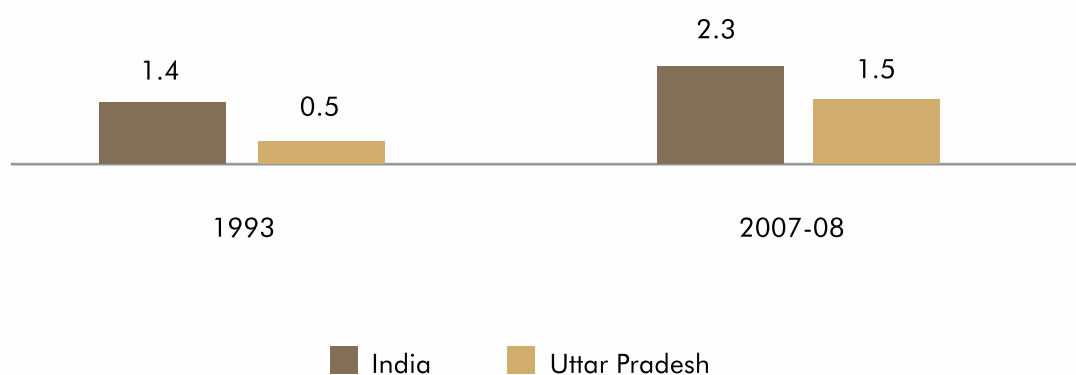
6. MIGRATION AND REMITTANCES AMONG MUSLIMS IN UTTAR PRADESH

INTRODUCTION

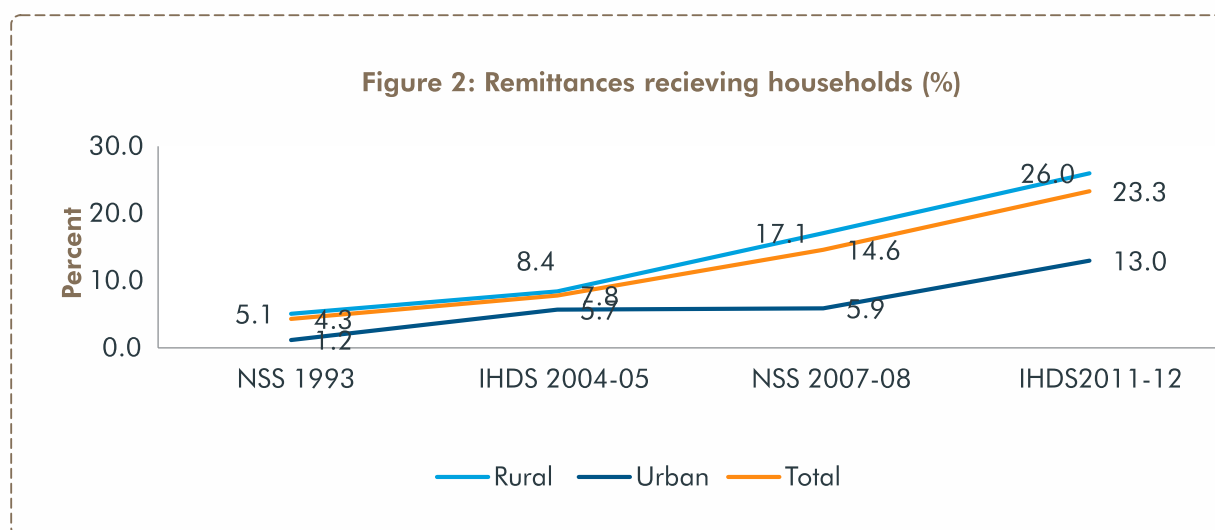
There has been a large amount of literature on migration which places emphasis on its interlinkage with the economic, social, and political transformations worldwide, and its further wide ranging impacts on policy issues (Castles, 2010; Goldin, Cameron & Balarajan, 2011; Triandafyllidou, 2018; United Nations, 2020)). Migration plays a vital role in terms of achievement of the 2030 Agenda for Sustainable Development Goals (United Nations, 2019a). It has been reported that the scale of international migration is on the rise and globally the number of international migrants is approximately 272 million in 2019. Out of which, two-thirds is accounted of the labor migrants which is around 3.5 percent of the global population (United Nations, 2020). India constitutes around 0.4 percent of the international migrants as a share of its total population (United Nations, 2019b). Nearly 7.0 million Indian emigrants are concentrated in six Gulf Cooperation Council (GCC) countries where United Arab Emirates (UAE) has the largest Indian emigrants with 2.6 million, followed by Saudi Arabia (2.4 million), and Kuwait (0.7 million) (GLMM, 2016). However, it is observed that a larger proportion of emigrants in Gulf countries are unskilled or semi-skilled contract workers (GOI, 2011; Bhagat et al., 2016).

According to National Sample Survey, the overall International out-migration rate of India was 1.4 per 1000 population in the year 1993, which increased to 2.3 in the year 2007-08. A multi-fold increase has been observed in Uttar Pradesh where the international out-migration rate was 0.5 per 1000 population in the year 1993 and has more than tripled (1.5 per 1000 population) in the year 2007-08 (Figure 1).

**Figure 1: Emigration Rate per 1000 population,
NSS 1993, 2007-08**



A direct consequence of Emigration is remittances and its subsequent effect on emigrants, and their families (Bhagat et al., 2013). Many empirical studies have reported that access to food and nutrition, better medical facilities, and better health-seeking behaviour are significantly impacted by emigration and remittances (Ali and Bhagat, 2016; Rapoport and Docquier, 2006). In Uttar Pradesh, an important supplement of income for many households are remittance receipts both from overseas and within India. Figure 2 shows the percentage of remittance receiving households in Uttar Pradesh across different time-periods. This is derived from two data sources, i.e., National Sample Survey (NSS) of 1993 and 2007-08, and India Human Development Survey (IHDS) of 2004-05 and 2011-12. It has been estimated in terms of percentage of households receiving remittances during last one year. As per NSS data, the percentage of remittances receiving households has increased from 4 percent in 1993 to 23 percent in 2007-08.



Source: Author own calculation based on NSS 1993, 2007-08 and IHDS, 2004-05, 2011-12

The other reference period, IHDS data shows a dramatic increase from 8 percent in 2004-05 to 23 percent in 2011-12. Overall, within the period 2010-11, 23 percent of the total households in the state have received remittances as per IHDS 2011-12. Further, it is found to be significant due to receipt of remittances and its subsequent increase in remittances receiving households. It is worth mentioning that among Muslim Households a considerable positive impact of remittances on reduction of poverty and increased investment in education and health care services has been observed.

As Muslims have lower-level of socioeconomic status and a higher-level of deprivation, migration and remittances assume potential significance for Muslims (Czaika, 2012). Various surveys have highlighted discrimination faced by Muslims in various facilities like hospitals, schools, and roads in Muslim-dominated localities (Gol, 2008). No detailed data breakdown of emigrants by religion is available from official sources. However, the NSSO 64th round data exhibits that Muslims constitute about 51.1 per cent of total emigrants in Uttar Pradesh. The present study summarises the available data on emigration and remittances in Uttar Pradesh and further investigates its consequences on Muslim households in the state.

As shown in Table 1 below, employment is the dominant reason for emigration across India and also from Uttar Pradesh. The results revealed that about 78.2 per cent emigrants cited employment as the reason for emigration from Uttar Pradesh in comparison to 80 per cent from All India. However, the

marriage related emigrations from Uttar Pradesh are more as compared to All India. Table 1 illustrates that 16.9 per cent of the emigrants from Uttar Pradesh reported marriage as a reason for migration, while it is only 9.9 percent at all India level. Also, only 0.2% of emigration from Uttar Pradesh is for attaining education whereas it is about 3% at national level. Although, Muslim's account for 28.8 percent of the total emigrants from India, a large share of 51.1 percent of total Muslim emigrants are from Uttar Pradesh alone.

Table 1: Background characteristics of emigrants in Uttar Pradesh and India, NSSO, 2007-08 (in percent)

Background Characteristics	Uttar Pradesh		All India	
	%	N	%	N
Religion				
Hindu	48.2	95	52.1	2,653
Muslim	51.1	126	28.8	1,330
Others	0.7	7	19.1	1,184
Total	100	228	100	5,167
Reason for migration				
Employment	78.2	181	80.4	4,195
Marriage	16.9	31	9.9	321
Migration of parent /earning member of family	4.7	13	5.8	438
Studies	0.2	3	2.9	146
Others	0	0	1.00	67
Total	100	228	100	5,167
Sex				
Male	79.2	182	81.7	4,227
Female	20.8	46	18.3	940
Total	100	228	100	5,167

Source: Unit-level data from NSS 64th round; N= Sample Size.

An increasing trend in emigration among Muslims of Uttar Pradesh has been observed in recent years. This has been derived with the help of cross-sectional data in Uttar Pradesh. It is reported that more than half of the emigrants were Muslims. Further, it has been observed that the educational level, and economic status of the households are essential determinants of emigration. Also, amongst the sexes it is reported that emigration is predominantly a male selective phenomenon. Additionally, it has been critically observed that majority of the emigrants belonged to low socio-economic strata which shows the rising aspiration to migrate mainly due to absence of better local economic opportunities. This is in accordance with the primary data findings which shows that Muslims contribute about 58.3 per cent of total emigrants from Uttar Pradesh and better life at destination is cited as the dominant reason for emigration. It has been reported that about 49.3 percent of the migration has taken place due to better life at destination, which is followed by livelihood problem (21.4 percent) and neighborhood effect (19.7 percent) as illustrated in Table 2.

Table 2: Percentage distribution of emigrants by background characteristics

Background Characteristics	%	N
Religion		
Hindu	41.7	144
Muslim	58.3	201
Total	100	345

Source: Primary data collected by first author, 2014-15

It would be interesting to explore the determinants of emigration and remittances in Uttar Pradesh and Muslims in specifically. Table 3 below presents the findings of logistic regression analysis with two dependent variables namely:

- i) Households having at least one emigrant versus households with no emigrants.
- ii) Households receiving remittances and no remittances

The odd ratio of Muslim emigration is three times greater in contrast to Hindus in Uttar Pradesh. Odd ratio increases even higher, i.e., 3.79 for India. This shows that even controlling for rural-urban residence, economic conditions measured through monthly per capita consumption expenditure (MPCE), social status, land possessed, and household size, emigration remains three times greater among Muslims contrast to Hindus. A higher level of unemployment among Muslims is likely to be one of the push factors for emigration.

Further, the results of odd ratio show that proportion of households who received remittances is one and half times higher among Muslim households than their Hindu counterparts in Uttar Pradesh. It signifies that large number of Muslim households are economically dependent on remittances. Interestingly, we note that, in Uttar Pradesh, urban households received lesser remittances as compared to their rural counterparts. This implies that labor out-migration in the state of Uttar Pradesh is mainly contributed from rural households as form of livelihood strategy. Such dynamics forces a substantial number of Muslims to see remittances from migration as an alternative and an important source of income (Ali and Bhagat, 2016). Also, with the utilization of cross-sectional data in Uttar Pradesh, the present study reports that frequency of receiving international remittances in recent years has increased and as per previous studies international remittances contribute to a bundle of changes at the individual, household, and community levels.

Table 4: Percentage of emigrant households received remittances, mode of transfer and the person receiving remittances at home

Particulars	Emigrant households (n=328)
Remittances received	72.6
Religion	
Hindu	40.3
Muslim	59.7

Frequency of receiving remittances	
Monthly	50
Every Two month	17.8
Every three months	24.2
Every Six month	1.3
Whenever need arose	6.8
Amount of remittances received during last 12 months (in Rs.)	
Upto 50000	5.5
50001 to 100000	14.4
100001- 150000	24.6
150001- 200000	17
2000001 and above	38.6
Mean annual amount (in ₹)	2,37,255
Remittances received by	
Parents	41.5
Son/Daughter/Brother/Sister	3.4
Spouse	55.1
Mode of transfer remittances	
Through bank	56.8
Financial Institution	34.8
Electronic Money Order	0.9
Through relative/friends coming on leave	7.6
Total	100

The result signifies that Muslim emigrant households are economically more dependent on remittances compared to Hindu households. It is important to note that the frequency of receiving remittances was regular as it was reported that one half of the emigrant households received it on monthly basis. The mean annual amount of remittances received by the emigrant households was rupees 2.37 lakh (3476 US\$) and about one fifth of the emigrant households reported to have received remittances Rupees 2 lakh and more (2930 US\$) during the past one year before the survey date.

DISCUSSION AND CONCLUSION

It is interesting to note that the result also shows that remittances not only reshape the life of remittances receiving households in Uttar Pradesh but also contribute to diversifying the economy. The focus group discussion and key informant interviews with emigrant households, community, and head of the village, identified different uses of international remittances and found that because of remittances poverty has subsequently declined in the study villages. An important observation from the interview of Gram Pradhan (head of the village) is that before 20 years there was no single house that was

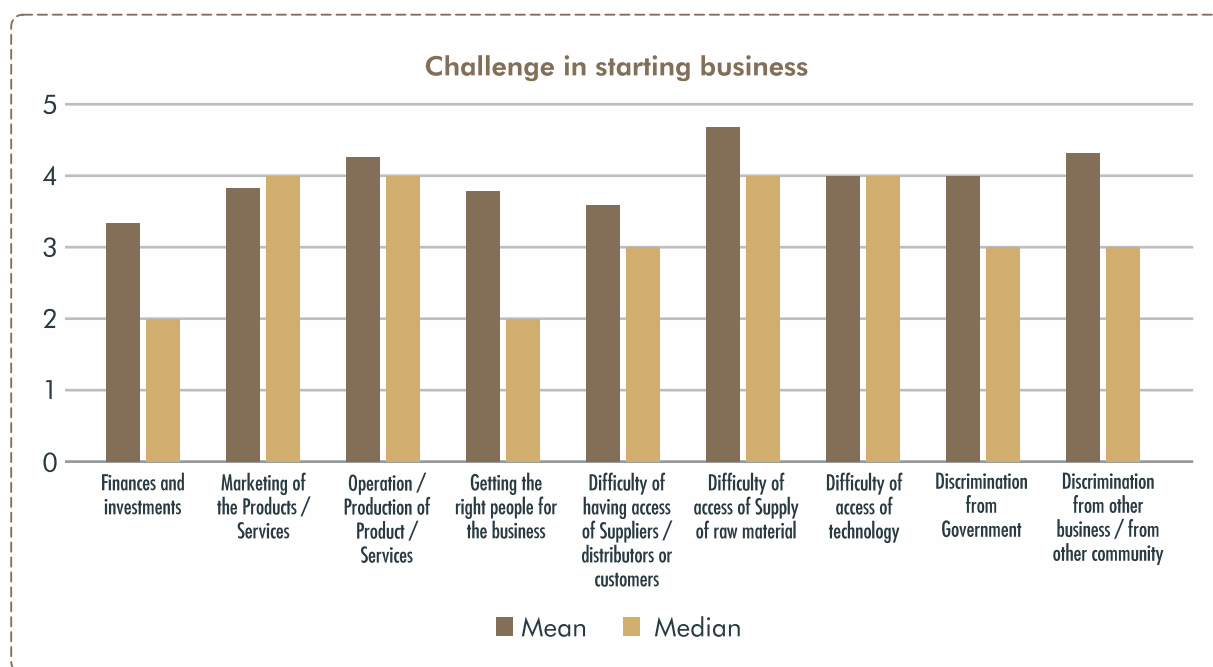
completely furnished, but at the time of interview majority of the houses were well furnished and equipped with better facilities. It is important to consider duration of stay at the destination which also plays a significant role in sending the remittances. This is in accordance with findings from other studies showing that households with overseas migrants for a relatively long duration are in fact better off (Mahapatro, 2016).

This study also finds serious data gaps in the study of migration and socio-economic status of emigrant households at the place of origin as well as destination area. It is important to know in depth why propensity to emigrate among Muslims of Uttar Pradesh is higher compared to that of the Hindus. What are the push factors that drive them to seek jobs abroad vis-a-vis barriers of the domestic labour market - in terms of skills, entrepreneurial environment, and financial inclusion. A comprehensive migration survey of the Muslim community of Uttar Pradesh at the prominent destinations of GCC countries, such as the Kingdom of Saudi Arabia, Kuwait, and UAE, will be helpful in devising suitable health programmes and policies that is inclusive in addressing the sustainable development goals.

7. THE CONDITION OF MUSLIM ENTREPRENEURS IN UTTAR PRADESH

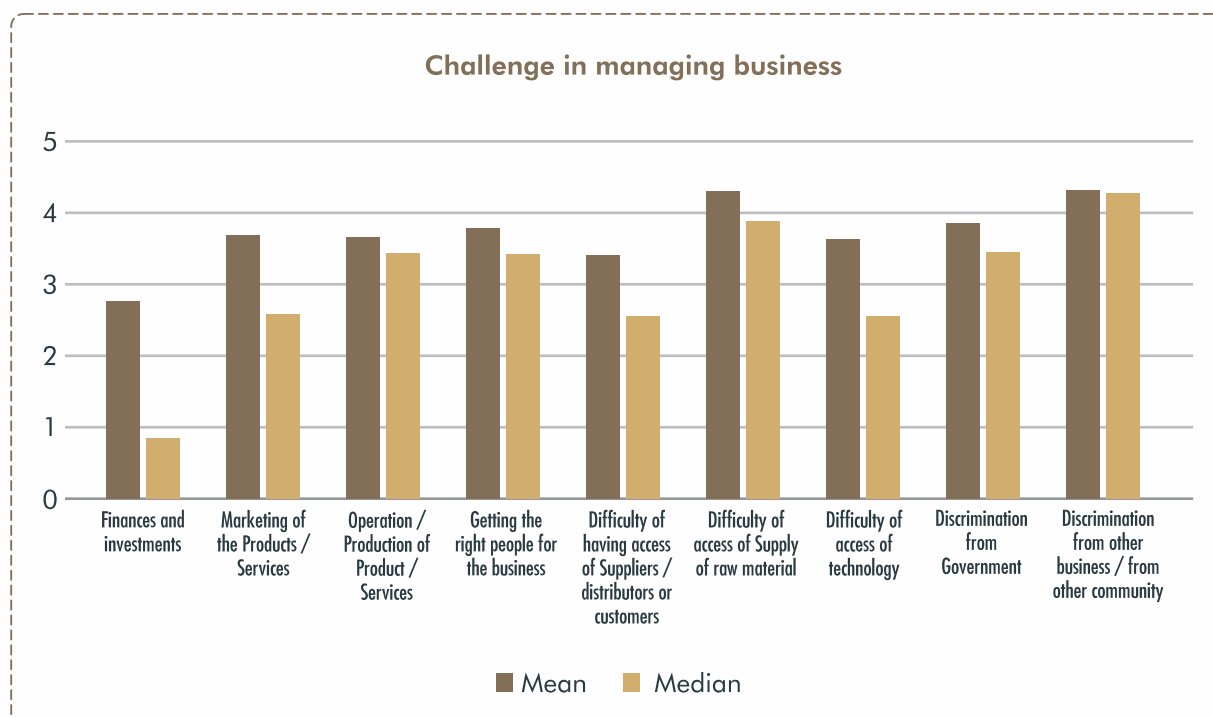
The unemployment in Muslims was increased by 9.95% from 2018-2019. This increased unemployment among the Muslims in UP is much higher than the national average of 7.23% in India . Traditionally Muslims are into agricultural activities, and into traditional industries and crafts like weaving, bangle making, iron casting, tailoring, cotton carding, carpentry, baking, making utensils, carpet making, meat selling & butchering, zardozi and chikanwork and other textile related activities. Different regions in the UP are known for the craftsmanship of Muslim artisans and craftsmen. Moradabad is known for decorative metal (aluminium, steel, and iron) utensils; Varanasi is famous for silk sarees; and weaving, Aligarh is popular for locks, Lucknow's Zardozi and Chikankari (threadwork) attracts many tourists. Bhadohi is the carpet manufacturing sector and Kanpur is the biggest leather manufacturing hub of India. Similarly, the furniture of Sarhanput received attention across India and in the world. Agra is known for its shoes. These regions and crafts are thriving due to Muslim artisans and entrepreneurs for centuries. Some regions and crafts are struggling due to changing socio-political and economic conditions of India. However, few still maintained their relevance and survived against all odds. With changing socio-economic condition, education the Muslim exploring different sectors, like rea estate, education institutions like schools and coaching classes, food processing, hotel and restaurants, web designing, IT and IT services, and social enterprises.

Challenges of Starting and Managing Business



The survey results showed that Muslim entrepreneurs from UP face challenges related to access to supply of raw material, operation and production of product/services, and access to technology. Some also face discrimination from the government and other business communities.

17 <https://nickledanddimed.com/2020/08/29/unemployment-and-under-representation-muslims-in-uttar-pradesh/>



The key challenges of managing the business are discrimination from other businesses and other communities, difficulty in access to the supply of raw material, discrimination from the government, and problems related to operations and getting the right kind of people. This is very interesting to know that discrimination-related challenges are much more in managing the business than starting the business. It is also interesting to find that when asked whether the entrepreneurs faced discrimination from the government or other business communities, 48.6% gave a positive response, and around the same number, 50% of the respondents are feeling that doing business post-2014 has been challenging.

LACK OF THE SUPPORT MECHANISM

The Muslim entrepreneurs in UP shared in the interviews that, lack of support mechanism is the concerning factor for the survival and growth of these entrepreneurs. In the past few years many organizations like the Rifah Chamber of Commerce and Industry started some activities but these kinds of activities are very minimal.

CHALLENGE OF FINANCES

In the interviews, few entrepreneurs shared that, they face challenges related to finances, as many Muslim entrepreneurs do not prefer to take bank loans. The alternative sharia-compliant financial support mechanism is missing that creates a big challenge in starting the business.

DELIBERATE EFFORTS OF THE GOVERNMENT IN CLOSING DOWN BUSINESSES

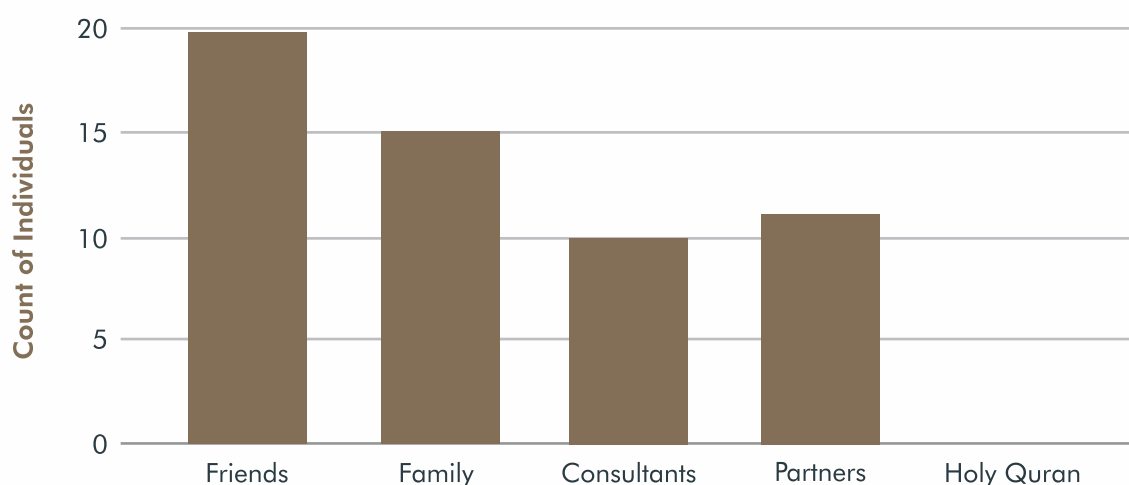
Entrepreneurs also shared how the government was discouraging the entrepreneurs to do certain businesses like meat or leather business. Though the large population of the country is non-vegetarian,

the BJP, and its parent organization RSS primarily Brahmin (upper Caste), Hindu Vegetarian clan continue attacking Muslims for the beef consumption and business of meat selling and leather. Many states ruled by BJP banned eating and selling beef. One of the meat exporters from Hyderabad shared the following concerns,

"This Government's main agenda is to ban pink (meat) business. Problems are more in the north than in south India. FSSAI and other certificates are not issued on time, they do not renew required certificates for meat exports. The export benefits earlier given are also reduced drastically. We were facing a problem at the Mumbai port, our consignments were stopped, the authorities at the port were creating problems sending the consignments on time. Unnecessary documents are asked to produce. So, the government and the administration create many problems, though, the meat export is bringing lots of foreign currency into the country, so they can not explicitly ban this business. Since 2014, around 50% of business has been reduced. There is a government body IMEDA which is supposed to promote and lobby for our business in different countries but for the last 6 years they are not doing anything." (SAK, Hyderabad). Another respondent from the leather cluster of Kanpur in Uttar Pradesh (UP) narrated his problems, "For the last 2-3 years we have been constantly targeted and harassed by the UP government. Now and then they close the industry, and we suffer losses. There is another industry, but they also have almost the same issues as us. They are the hosiery industry & the dying industry, they have the same content of pollutant which we have but during Maagh Mela (Monsoon religious fair), their factories were closed for a month by the government but afterward all were reopened as the majority of these industry owners are non-Muslim & on the contrary, our factories were closed for a continuous 5 months. This is a major difference which we can observe." (AH, Kanpur).

LACK OF ENTREPRENEURSHIP ECOSYSTEM

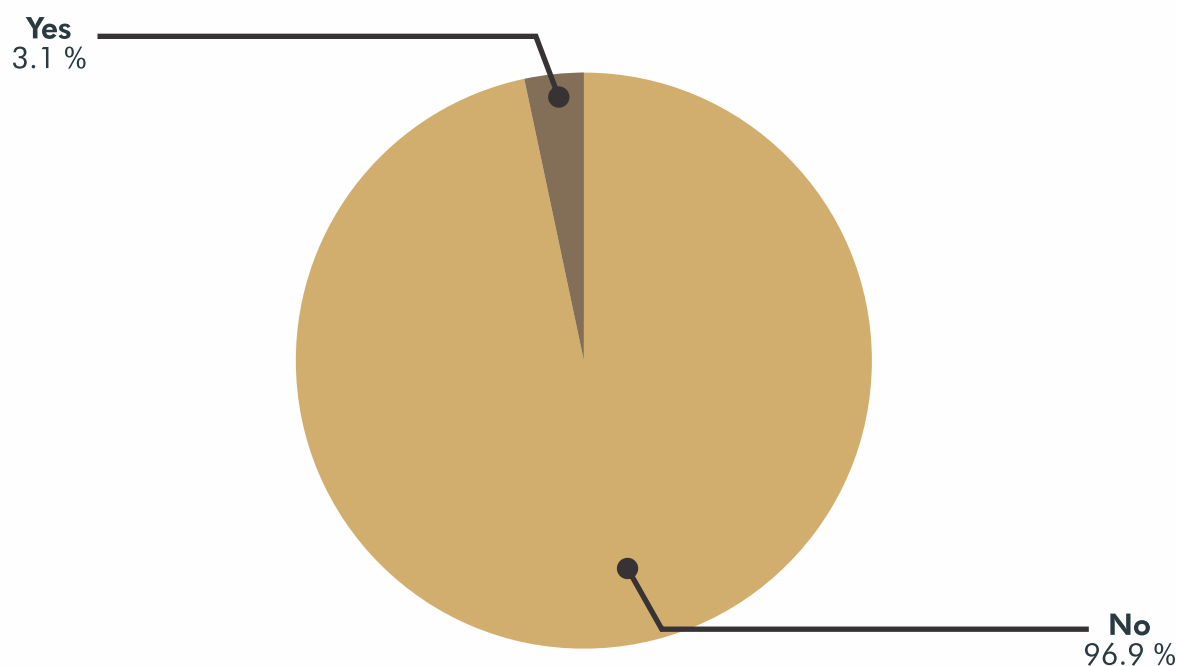
"Though we have a big lock industry, except for AMU students going for the internship, we hardly have any industry-academia linkage." (MK, Aligarh).



The survey result indicates that the Muslim entrepreneurs in UP mostly take the help of family or friends when they face any business problems. Sometimes they get the help of consultants and business partners. Only 40% of the respondents got help from religious and community organizations. Mostly they get moral support and connections from these organizations. There are many community organizations run by Bohra, Memon, Cheliya, Khoja, and Malabari Muslim communities in different parts of the country helping their community members in business and entrepreneurship. We observed that, the Muslim communities are not organized and there are no collective efforts to help the fellow community members in business and entrepreneurship.

Government Support

The government of UP announced incentives for minority entrepreneurs under the One District, One Product (ODOP) scheme in the year 2018¹⁸. There is the financial assistance program offered by the National Minority Development and Finance Corporation (NMDFC). According to NMDFC data, after 10 years, the UP government disbursed ₹ 10 crore and ₹ 21 crores in FY20 and FY21 respectively. Compared to Bengal and Kerala which disbursed ₹ 305 crores and ₹ 241 crores the FY21¹⁹.

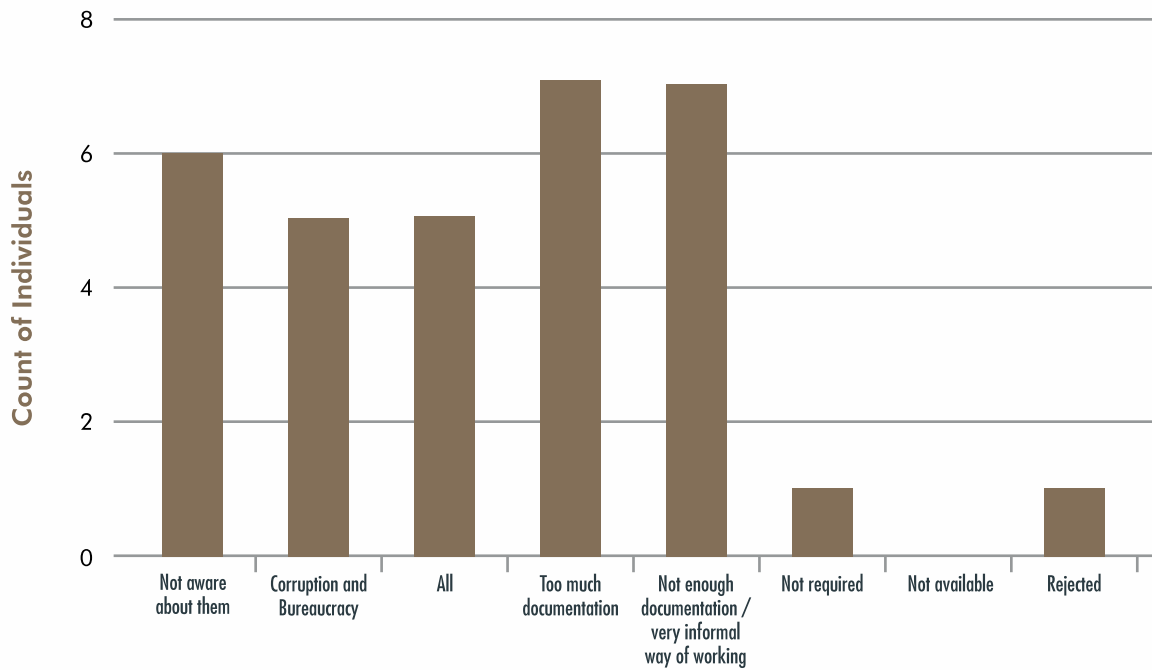


As depicted in the figure above, the majority of the respondents (96.9%) did not get any support from the government for starting or managing the business. In the interviews, we also observed that the entrepreneurs are not aware of different schemes and incentives offered by the UP state government for the minority entrepreneurs. As shown in the graph below, there is a lack of awareness about the schemes and programs run by the government, bureaucracy, and corruption, too much documentation and not required documents to avail benefits from the government's various schemes and programs, are major reasons for not getting the government incentives and support.

18 https://www.business-standard.com/article/economy-policy/up-govt-announces-sops-for-sc-st-minority-entrepreneurs-under-odop-scheme-118091100681_1.html

19 <https://economictimes.indiatimes.com/news/elections/assembly-elections/uttar-pradesh/uttar-pradesh-to-revive-lending-schemes-to-reach-out-to-minorities/articleshow/85943957.cms?from=mdr>

Reasons for not availing government benefit or incentive schemes



8. SHIAS, SUFIS, SUNNIS – AND SANGH IN UTTAR PRADESH POLITICS

Sajjada Nashins and Shia leaders often point out that affinities between Sufism and Shi'ism come from two sources. First, many Sufi saints came from Iran and Iraq, two countries that have become Shias. In 2018, Nasir, the son of the Dewan of Ajmer Dargah Sharif – who has now taken over from him – declared for instance: “Most of the ancient sufism belongs to the Shia family”²⁰. This rather anachronistic statement, in his view, is supported by the itinerary of Mu'in al-din Chisti who was born in 1138 in Sijistan (in today's Iran)²¹. His father died when he was 15 years old. After being impressed by a darvish called Ibrahim Qunduzi, he sold his property, went to Balkh and Samarqand to be educated and became the disciple of Usman Harwani who initiated him in the Chisti order. Nasir also says:

« Khwaja sahib forefathers belong to the Shias. He was the descendant of a very famous Sufi from Iran. In that time, there was no conflict. Who is Shia? Supporter of Ali. You can say I am supporter of Ali. They are the direct descendants of Ali. We are the supporter of Hazrat Ali. Prophet declared him the head of all sects and the heaven ».

This Iranian connection has continued and Naseer was on his way to Tehran when this interview took place.

The second reason why Sajjada Nashins and Shia leaders often mention affinities between their creeds harks back to the way they relate to God. Both schools of thought believe in intermediaries, be they the Sufi saints or their descendants, the Pirs, or the Imams. This is what distinguishes them from Sunni traditions, including the Ahl-e-Hadis and Deobandis²².

Over the last few years, there's been some rapprochement by Shia and Sufi leaders in Uttar Pradesh. In March 2018, some of them organized a “Shia and Sufi Unity Conference” in Lucknow²³. Among them, local Shia clerics played a major role, especially Maulana Kalbe Jawad Naqvi²⁴. During the press conference announcing this meeting, the organisers said

« the majority of Muslims are Shia and Sunni Sufis Hazrat in India, hence unity among them is essential. Despite being a majority, we are deprived of our legitimate rights and all rights are given to a small community”²⁵. The organisers also said that “Shia and Sunni Sufis have gathered here against those who spread hatred so that the message of love and peace in our country becomes common”²⁶.

20 Interview in Ajmer, 23 January 2018.

21 On Mu'in al-din Chisti and the Chistis in general, see Saiyid Athar Abbas Rizvi, *A History of Sufism in India*, Delhi, Munshiram Manoharlal Publishers, 2012 (1978), p. 116 ff.

22 Ironically, this is also the reason why the notion of “Sufi Shias” may be seen as a contradiction in terms because Shias are not supposed to look for the help of any intermediary other than their Imam. I'm grateful to Ali Khan for this insight.

23 “Shia and Sufi together will expose extremists, a joint statement was given in a Press Conference », *Majlis-e-Ulama-e-Hind*, 8 March 2018 (<http://www.majliseulamaehind.org/LatestNewsDetails.aspx?ID=64428>)

24 The other prominent figures were Shah Syed Husnain Baqai Sajjadanashen, Mufti Syed Mazhar Mian Madari Sajjadanashen, Mufti Syed Shajar Ali Madari, Maulana Syed Hassan Mian Sajjadanashen, Maulana Syed Raazdar Hussain Sajjadanashen, Maulana Syed Nurul Akhiyar, Mufti Syed Arguwan Mian, Maulana Syed Saidul Anwar (Saidi Mian), Maulana Syed Azhar Ali.

25 “Shia and Sufi together will expose extremists”, op. cit.

26 Ibid.

Such statements reflect both sides of this initiative. On one hand, it reflected affinities between Shias and Sufis, but on the other hand, this coalition projects itself as a reaction against other forms of Sunnism. This “push factor”, however, is also reinforced by a “pull factor”: the attraction of the Hindutva movement that is trying to woo both groups, Shias and Sufis.

SHIAS, SUFIS AND HINDUTVA

While the rise of Sunni fundamentalism appears to be the “push factor” contributing to the Shia-Sufi rapprochement, the attraction that the Hindutva forces exert over these two groups seems to be the “pull factor”.

The Sufis and Hindu nationalists

Hindu nationalists have traditionally looked at Sufis as “good Muslims”. Unsurprisingly, because many sufi orders have retained Hindu features. The Chistiyyas are a case in point. According to Nizami :

“The popularity and success of the Chisti saints in India was (because) they adopted many Hindu customs and ceremonials in the initial stages of the development of their *silsila* in India. The practice of bowing before the shaykh, shaving the head of new entrants to the mystic circle, audition parties (*sama*) and the *chilla-i ma'kus* (the inverted *chilla*) had close resemblances to Hindu and Buddhist practices and consequently the appeal of the Chisti silsila in the non-Muslim environment”²⁷.

Other practices need to be mentioned. The Chistiyyas have always been – at least partly – saffron-clad because that was the colour of Hinduism and Buddhism. Secondly, in Ajmer Dargah Sharif, for the last 800 years, the food that is cooked in the degs²⁸ is vegetarian – so that no dietary restriction could prevent the poor from being fed.

Hindu rulers continued to patronize Dargah Sharifs after they conquered Ajmer during the long agony of the Moghol Empire. Rajput and Maratha Maharajahs were a case in point. Ajit Singh of Jodhpur conquered Ajmer in 1709 but it was recaptured in 1722 by the Moghol Empire before returning to Rajput hands in 1730. On that year, Maharajah Jai Singh of Jaipur installed a balustrade around Mu'in al-din Chisti's grave. This balustrade contained 42,961 tolas of silver (that is about half a ton)²⁹. The Marathas conquered Ajmer in 1756 and ruled it before Rathores (Rajputs) recaptured it 31 years later. They then paid a lot of attention to the shrine³⁰. In 1769 the Maratha Governor of Ajmer, Santoji, « laid out a garden called Chisti Chaman and presented it to the mausoleum of Khwajah Mu'in al-Din Chisti »³¹. Such policies continued after Ajmer was annexed by another Maratha prince, Daulat Rao Scindia of Gwalior, in 1791. Then, there was an interesting competition between him and the Nawab of Arcot to repair the dargah's buildings which had been damaged by decades of war and instability. Daulat Rao, while he was in charge of Ajmer (till 1818 when he ceded the city to the British), spent Rs. 2,000 annually on the distribution of food for the poor during both Id³².

27 K. A. Nizami, *Some Aspects of Religion and Politics in Thirteenth Century India*, Bombay, Asia Publishing House, 1961, pp. 178-9.

28 Degs are the huge cauldrons (one donated by Empror Akbar, the other by Emperor Jahangir), in which food is prepared daily for the poor in the Dargah.

29 Har Bilas Sarda, *Ajmer, Historical and Descriptive*, Ajmer, Scottish Mission Industries Company, 1911, p. 112. (<https://archive.org/details/in.ernet.dli.2015.213052/page/n25>)

30 Sarda, without mentioning any date, points out that « The shamianas now in use and some of the tomb coverings were presented by H.H. the Gaekwar of Baroda » (*ibid.*, p. 112).

31 S. A. I. Tirmizi, *Ajmer Through Inscriptions*, New Delhi, Indian Institute of Islamic Studies, 1968, p. 24.

32 Heginald Heber, *Narrative of a Journey through the upper provinces of India from Calcutta to Bombay, 1824-1825*, London, John Murray, 1844, vol. 2, p. 49. (<https://archive.org/details/in.ernet.dli.2015.48455/page/n5>).

In 1802 he granted a village, Dantra, to the Mutawalli (who then had two functions: he managed this jagir and performed the religious ceremonies)³³. Interestingly, under Daulat Rao, several Mutavallis were Hindus³⁴. In 1807, the Maratha Governor of Ajmer, on behalf of Maharajah Daulat Rao Scindia built the northern dalan (prayer hall) of the shrine of Sayyid Husain Khing Sawar at Taragarh, a related shrine on the top of a nearby mountain. His successor constructed the western dalan of the same in 1811. One of the inscriptions read : « May the enclosure endure till the day of Resurrection », suggesting that the Hindu ruler was adhering to a purely Islamic belief³⁵.

This is precisely because some Hindu Maharajahs believed in the power of the Dargah that they continued to act as patrons of the Dargah sharif after Ajmer became part of the British Raj in 1818.

Scindias remained regular visitors of the Sharif Dargah, even the members of the family who joined the BJP. Rajmata Scindia, the widow of the Gwalior Maharajah who was a staunch Hindu nationalist as early as the 1960s, visited the place repeatedly. In her case, the tradition that the ancestors of her husband had created may be a factor, as suggested by the son of the Dewan himself :

“She gave a lot of regard to the Dewan Saheb due to the old customs, practices and traditions between the clan and the shrine. Maharaja of Jaipur, Maharaja of Gwalior and the Nizam of Hyderabad were linked closely to the Ajmer shrine. They are duty bound to pay respects to the Ajmer shrine and Dewan Saheb as its spiritual head. Marathas extended their patronage to the Ajmer shrine since the 17th century. They had captured Ajmer during that time, and they continue to pay respects to the shrine till today. (The children of Rajmata Scindia) Madhavrao, Vasundhara Raje, they also come and come to the shrine”³⁶.

While Rajmata Scindia’s and Vasundhara Raje Scindia’s affinities with the dargah can be explained by the old traditional patronage of the shrine by the Scindias, this explanation does not apply to other Hindu nationalist leaders, including the former BJP president (1991 - 1993), Murli Manohar Joshi (1934 -) whose anti-Muslim sentiments are well known. He joined the RSS at a very young age and took part in the anti-cow slaughter movement as early as 1953-54. He was president of the BJP when Hindu nationalists demolished the Babri Masjid in Ayodhya in 1992. He was on the spot then and has been accused of complicity. He not only came to the Dargah but attended the Urs when he was the Minister of Human Resources and Development (1998-2004). Commenting upon a photo showing Joshi observing the dress code of a worshipper, the Dewan said:

“Joshi was the Minister during that time, probably 2002. He paid homage to the great saint during the annual Urs celebration. He is sitting in the khaṅqah, the place where the Muslim saint lived and was given the last bath after his death. Joshi considered this place above religions and not particularly associated with Islam. Sufis have no religion”³⁷.

His predecessor and successor at the helm of the BJP, L.K. Advani (1986 - 1991 and 1993 - 98), who was an equally staunch RSS-trained Hindu nationalist and Deputy Prime Minister of India in 2002-2004 stopped over in Ajmer and went to the Dargah too. The Dewan commented upon a photograph published by Outlook in this way:

33 Sarda, Ajmer, op. cit., p. 120.

34 P. M. Currie, *The Shrine and Cult of Mu'in al-din Chisti*, New Delhi, OUP, 1992, p. 166.

35 S. A. I. Tirmizi, *Ajmer Through Inscriptions*, op. cit., p. 68.

36 Interview with Nasir, Ajmer, December 2014.

37 Interview with Dewan Syed Zainul Abedin Ali Khan in Ajmer on August 2015.

“Lal Krishna Advani visited the shrine during his tenure as the Deputy Prime Minister. He had started his second Rath Yatra during the election period. He said that his first Rath Yatra was controversial due to the demolition of the Babri Masjid. During the second one, he invited the spiritual leaders of all religions, the Dewan was invited also, as a sign of communal peace and harmony. He started the yatra in Kanyakumari, and he stopped over Ajmer”³⁸.

This visit was all the more significant as Advani had inaugurated a huge statue of Prithviraj Chauhan in 1996 and eulogised this great Rajput warrior at that time.

But Chistiyyas are not the only “good Muslims”: all Sufis are, for at least two reasons. First, they tend to look at India as their sacred land. Hindu nationalists have always reproached Muslims with their transnational allegiance. In *Hindutva, Who is a Hindu?*³⁹ V.D. Savarkar already wrote « For though Hindusthan to them is Fatherland as to any other Hindu yet, it is not to them a Holy land too. Their holy land is far off in Arabia and Palestine »⁴⁰. This critique does not apply to Sufis. Despite their hagiographers’ efforts to portray them as directly connected to Arabia, none of the major historical Sufi saints, known as ‘Shaikhs’, ever made the Hajj in Mecca and Medina.⁴¹ Their land was India and, as their disciples maintained their dargah there, they made India sacred for Muslims. From these mystical centres that disciples visited *en masse*, the Shaikh exerted a ‘spiritual jurisdiction over a specific territory’⁴² or *wilayat* and extended his protection on entire cities – like Delhi in the case of the Chishtiyyas.

Second, Sufis have been perceived across the globe as antidotes to Islamism – as evident from the support they received from the US after 9/11⁴³ - in spite of the growing skepticism of close observers⁴⁴. In India, Hindu nationalists are no exception and look at Muslims as peaceful Muslims too. Narendra Modi himself hosted the World Sufi Forum in March 2016 in Delhi, where the King of Jordan was the chief guest⁴⁵. He highlighted that Sufism embodied true Islam and that it would help to delink religion and terror⁴⁶. This message was repeated ad nauseam, so much so that The Indian Express, instead of summarizing his speech – it would have made the article one line long – preferred to cite ten quotes hammering in that point⁴⁷.

38 Ibid..

39 http://www.savarkar.org/content/pdfs/en/essentials_of_hindutva.v001.pdf,

40 Cited in A.G. Noorani, *Savarkar and Hindutva*, Delhi, Leftword, 2002, p. 69.

41 Digby, Simon, ‘The Sufi Shaikh as a source of Authority in Medieval India’, in Raziuddin Aqil (ed.), *Sufism and Society in Medieval India*, Delhi: Oxford University Press, 2010, p. 139.

42 Ibid., p. 126.

43 Farzana Shaikh, “Will Sufi Islam Save Pakistan?”, *Under the Drones: Lives in the Afghanistan- Pakistan Borderlands*, ed. Shahzad Bashir and Robert D. Crews, (Cambridge, MA: Harvard University Press, May 2012).

44 Ayesha Siddiq, “Sinners, saints, soldiers of God: Has Sufism failed to counter radicalism?”, *The Friday Times*, 16 Feb. 2018 (<https://www.thefridaytimes.com/tft/sinners-saints-soldiers-of-god-has-sufism-failed-to-counter-radicalism/>)

45 The Dewan of Ajmer Dargah Sharif was invited to this function. His son says: “PM of India is very much interested in promoting Sufism actually. To promote Sufism, govt is very interested. I don’t know what the agenda behind the curtain is. We don’t believe the govt. But they are interested because to put down other sects like deobandis, you must promote sufism ». (Interview in Ajmer, 23 January 2018).

46 “In perfect harmony », *The Indian Express*, 19 March 2016 (<https://indianexpress.com/article/opinion/editorials/narendra-modi-world-sufi-forum/>).

47 “World Sufi Forum: PM Modi’s ten best quotes”, *The Indian Express*, 17 March 2016 (<https://indianexpress.com/article/india/india-news-india/modi-at-world-sufi-forum-here-are-his-top-quotes/>)

CONCLUSION

The recent convergence of Sufi and Shia leaders results from a large series of factors. First, spiritual and theological affinities between the two can be seen in their emphasis on the need of intermediaries to know God, something that distinguishes them from Sunni schools of thought like the Ahl-e-Hadis and even the Deobandis. Second, and in the same vein, this rapprochement has been fostered by the rise of forms of Sunni fundamentalism known as “Wahhabism”, but also by competition with Sunnis regarding Waqf properties, domination of mosques and madrasas, access to the public sector (as recommended by the Sachar committee report of the Mishra Commission report). Third, if Sufi and Shia leaders have joined hands against other Sunnis, they have also been incited to turn against these “Wahhabis” by the Sangh parivar. Not only the Hindu nationalists see affinities between their culture and sufism (as well as Shi'ism to some extent), but they were interested in dividing the Indian Muslims and, even more importantly, in getting the blessings of some of them to legitimize initiatives like the beef bans and projects like the building of a Ram temple in Ayodhya. In addition to Sufis and Shias, Bohras have been targeted (or welcome with open arms) by the BJP, as evident from the way Narendra Modi relate to this community for decades.

The triangle formed by Sufis, Shias and Sanghis needs to be qualified from two points of view. First, Sufi and Shia leaders can only support the BJP up to a point: Waseem Rizvi has gone too far, for instance, and others, including Kable Jawad, have realized that they would lose their base if they endorsed Hindu nationalism, at a time when the Yogi Adityanath government and even the Modi government were openly anti-Muslim⁴⁸. Second, they have themselves realized that Hindu nationalists were not prepared to make concessions (in terms of reservations or reshaping of the Waqf board for instance) and that their anti-Muslim attitude would not spare Shias and Sufis. Third, the Shia and Sufi leaders we have studied sometimes represent only themselves (but there is no Muslim mass leader left in India anyway) and in many instances are locked in factional fights. Not only do Shia leaders compete for the leadership of their community – and therefore divide it -, but even Sufi or Barelwi personalities do not coordinate⁴⁹.

48 In Lucknow, the candidate that Kable Jawad was supporting during the last municipal election lost, for instance, showing that the Maulana's influence was dwindling.

49 The Dewan of Ajmer Dargah Sharif is building an All India Sajjada Nasheen body that may compete with the All India Ulama and Mashaikh Board.

9. VOTING BEHAVIOUR AMONG YOUNG URBAN INDIANS: A STUDY ACROSS FOUR STATES

With India entering its 37-year period of demographic dividend, the opinions, aspirations and priorities of the young Indian assume even more significance. To this end, CDPP partnered with Neev Research & Advisory to undertake a comprehensive survey across four Indian states in early 2020, spanning five cities and a total of 2,586 respondents. The survey sought responses from young citizens residing in Lucknow, Varanasi, Bhopal, Jaipur and Ahmedabad on a range of issues such as the economy's performance, abrogation of Article 370, Uniform Civil Code, cow vigilantism, demonetisation, voting preferences, and the Citizenship Amendment Act, among others. Questions on their demographic characteristics and voting behaviour were also posed. The responses have been analysed across various parameters such as the respondents' age, gender, occupation, education, monthly income and city of residence – essential drivers of a young Indian voter's identity.

This study focuses on the voting behaviour among young urban voters in four Indian states – Gujarat, Madhya Pradesh, Rajasthan, and Uttar Pradesh, while capturing the factors that influence their choice of party and candidate, as well as their understanding of the nation's development. The survey explores key issues that concern urban Indians in the 18-35 age group and assesses how they feel about inclusive growth, India's progress since independence, the country's global reputation, as well as issues relating to religious polarisation.

The study seeks to capture the sentiments of states with a large majority of largely Non-Muslim Hindi-speaking respondents. The study was restricted to the northern part of the country as the region has relatively younger population when compared to south India. UP is the youngest state in India. Madhya Pradesh and Rajasthan also boast of a majorly young population. At the turn of the century, 60% of the population increase in India would come from the four states of Madhya Pradesh, Bihar, Uttar Pradesh and Rajasthan⁵⁰. Another factor behind choosing these states is that given the strength of the young population, the electorate would have a noteworthy chunk of first-time voters, whose voting behaviour and preferences need to be explored

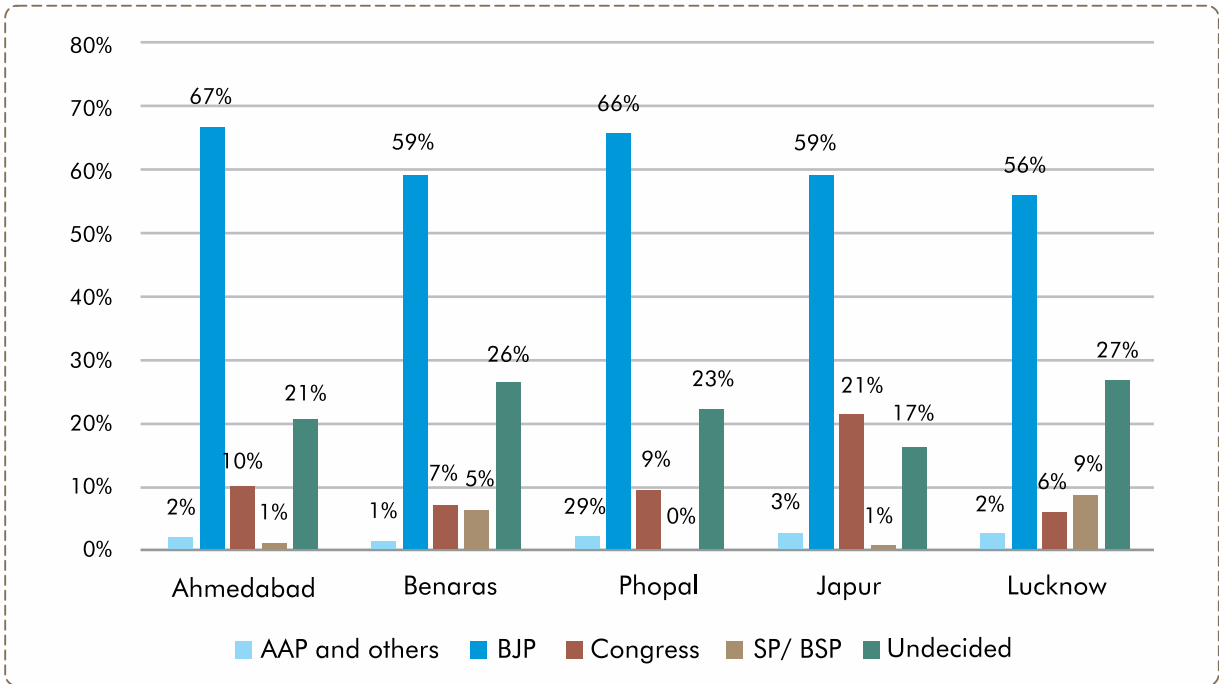
Among the chosen states, Ahmedabad, Bhopal, Jaipur, Benares and Lucknow were picked as the cities to be surveyed. The premise behind choosing capital cities is that other cities in the state are usually seen to display similar trends in political and voting behaviour. Hence, the representative nature of capital cities makes them fit for assessing the broad political landscape of the state. For Uttar Pradesh, two cities were chosen given the sheer size of the state.

MAJOR FINDINGS

I. City-wise voting preferences

In Ahmedabad, about 67% of the respondents intend to vote for BJP, while 10% of the respondent shall choose Congress. In Varanasi, 59% of the respondents intend to vote for BJP, while 12% of the respondent shall choose parties other than BJP. In Lucknow 59% intend to vote for BJP, respectively.

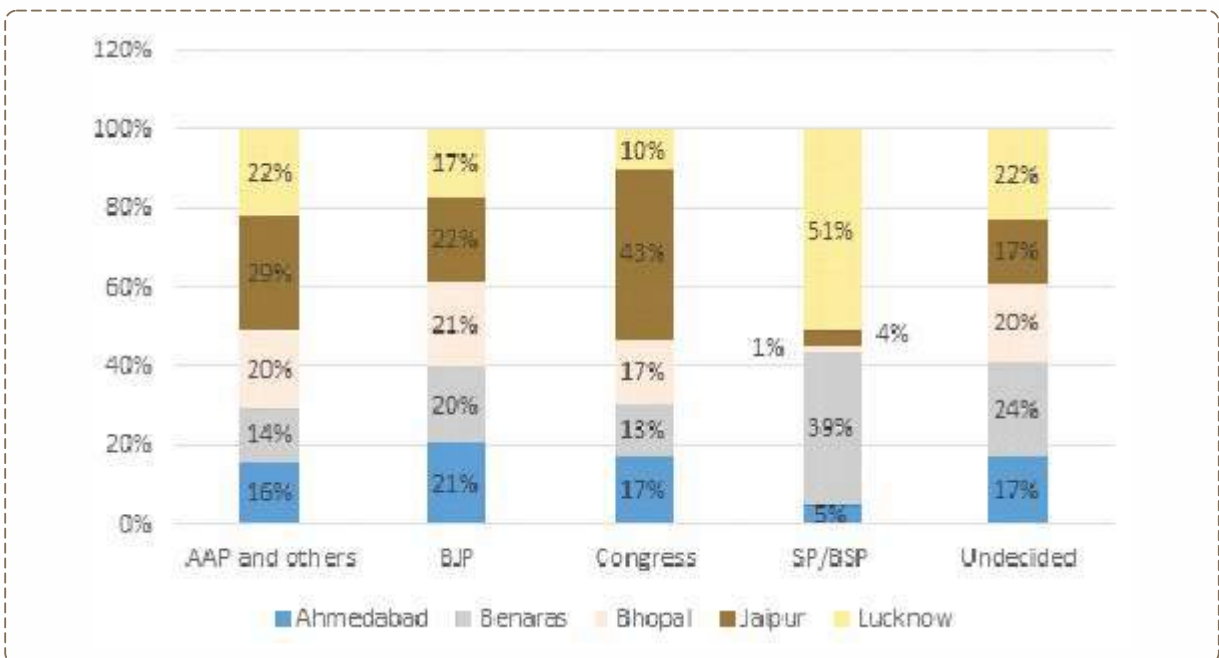
50 Catalyst | The Age of India. (2013). Retrieved from: <https://takshashila.org.in/catalyst-the-age-of-india/>



The city-wise break up of those intending to vote for BJP depicts a relatively equal contribution to the vote share. The largest share of BJP supporters (22%) comes from Jaipur, while the least share (17%) comes from Lucknow.

The city-wise break up of voters intending to vote for Congress reveals that Jaipur has the largest (43%) support base for the party. Interestingly, the largest share of BJP supporters also come from Jaipur. One possible explanation is the relatively higher Muslim and Scheduled Caste population in Jaipur. Congress exhibits greater variation in share of votes among states than the BJP group, perhaps due to variation in the Muslim population. Among BSP/SP, 51% share comes from Lucknow, followed by 40% from Varanasi.

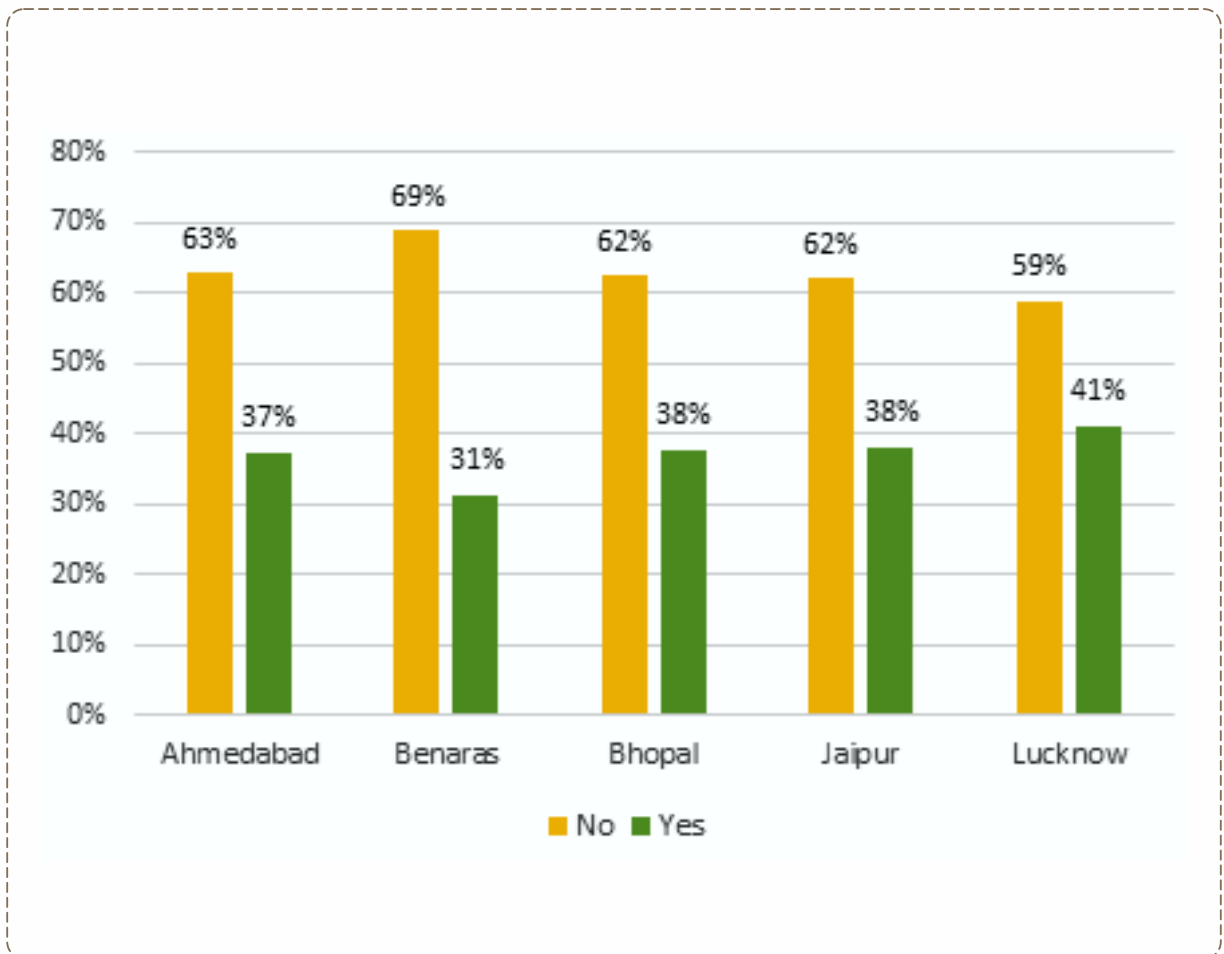
Figure: City-wise composition of political parties



II. CITY-WISE TRENDS ON FRIENDSHIPS WITH THOSE FROM OTHER RELIGIONS

About 69% of respondents in Varanasi do not have friends from faiths other than their own. About 41% in Lucknow have friends from other religions, as do 31% of the respondents from Varanasi.

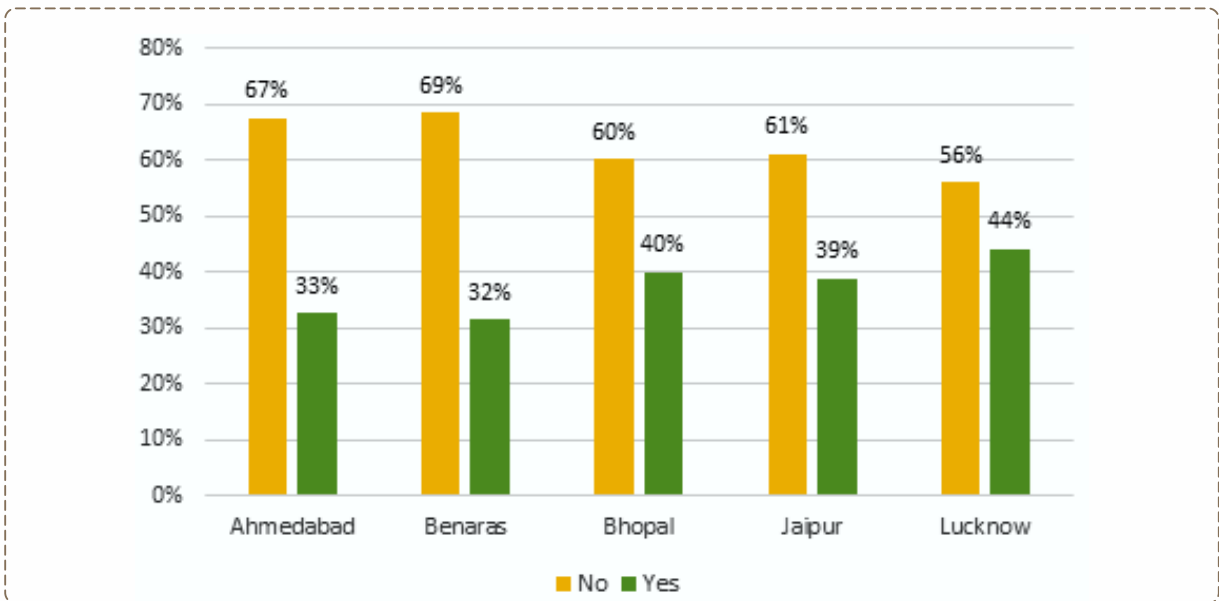
Figure: City-wise trends on friendships with those from other religions



III. TRENDS IN ATTENDING FESTIVALS OF OTHER RELIGIONS AMONG DIFFERENT CITIES

About 44% of all respondents from Lucknow say they participate in festival celebrations of religions other than their own, the largest proportion among all cities surveyed. About 69% in Varanasi do not attend festivals of religious groups other than their own. Among all cities, only a third of the surveyed population attended festivals of other religious groups.

Figure: Trends in attending festivals of other religions among different cities

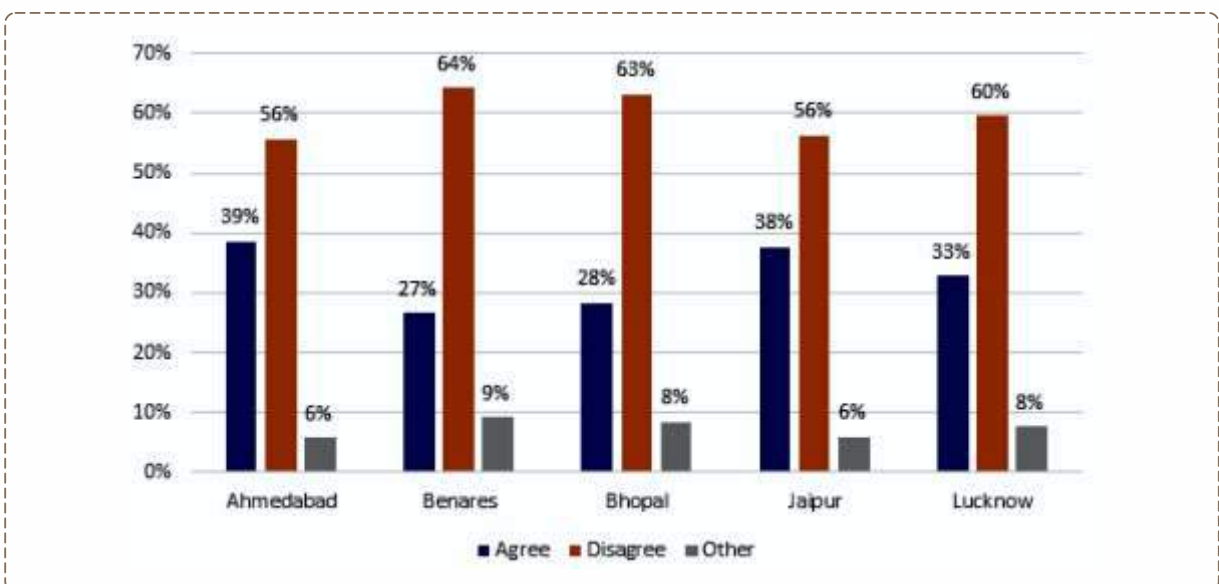


In the chosen cities, all cities except Ahmedabad, have a Muslim population that is above the national average. They also have considerable representation from other religious groups. The limited inter-mixing among faiths despite such a diverse population, indicates endemic intolerance and distrust among communities. The disharmony between groups provides a fertile breeding ground for polarising electoral politics.

IV. PERCEPTION OF INDIA’S DEVELOPMENT IN 60 YEARS SINCE INDEPENDENCE

Residents of Varanasi seem to disagree with the statement the most. As much as 64% disagree with the statement, while 27% seem to think India had made no progress since Independence. However, residents of Lucknow seem to support the statement a bit more than respondents from neighbouring Varanasi, with 33% agreeing with the statement and 60% disagreeing.

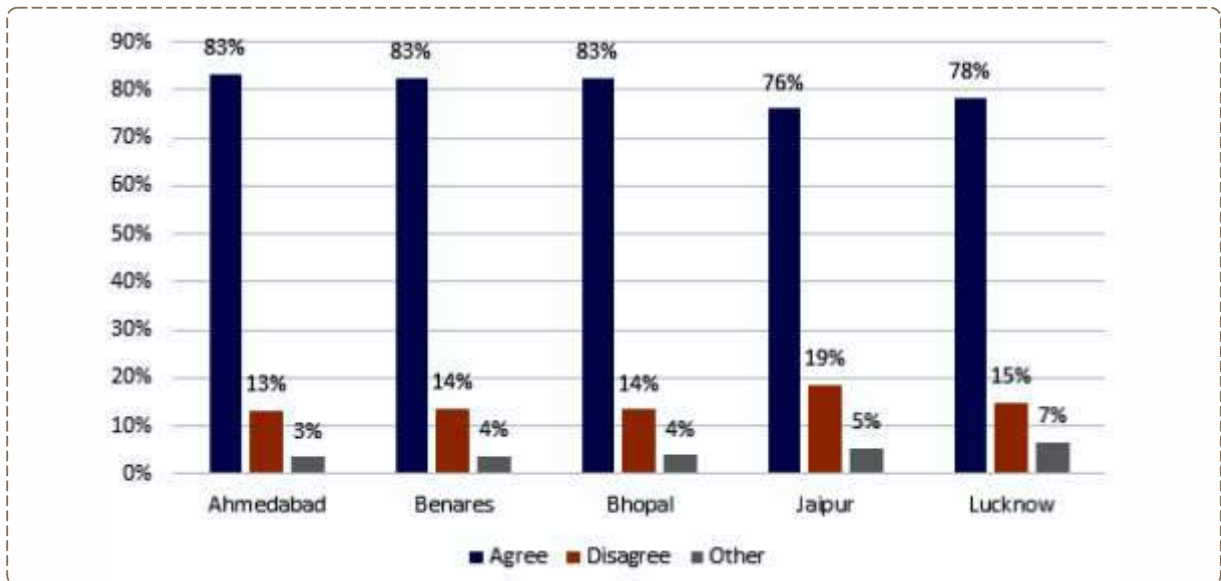
Figure: City-wise trends in perception of India’s Development in 60 years since Independence



V. OPINION ON 'NARENDER MODI GOVERNMENT IS PERFORMING BETTER THAN UPA'

As much as 26% of those from Varanasi said they agree with the view. In Lucknow, 78% respondents express agreement.

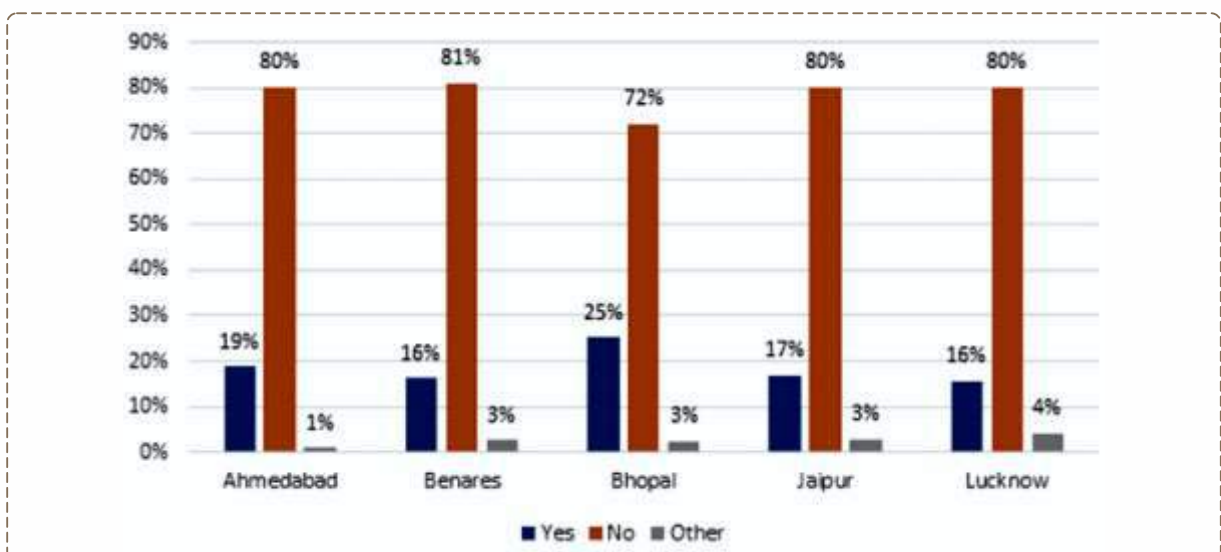
Figure: City-wise trends in responses



VI. OPINION ON WHETHER DEMONETISATION HAS BEEN BENEFICIAL TO THEM OR THEIR BUSINESSES PERSONALLY

While city-wise categories do not show many significant variations, those in Bhopal seem most likely to think demonetisation has been beneficial to them or their businesses personally. About 25% of those from Bhopal feel this way, as opposed to 19% in Ahmedabad, 16% in Varanasi, 17% in Jaipur and 16% in Lucknow.

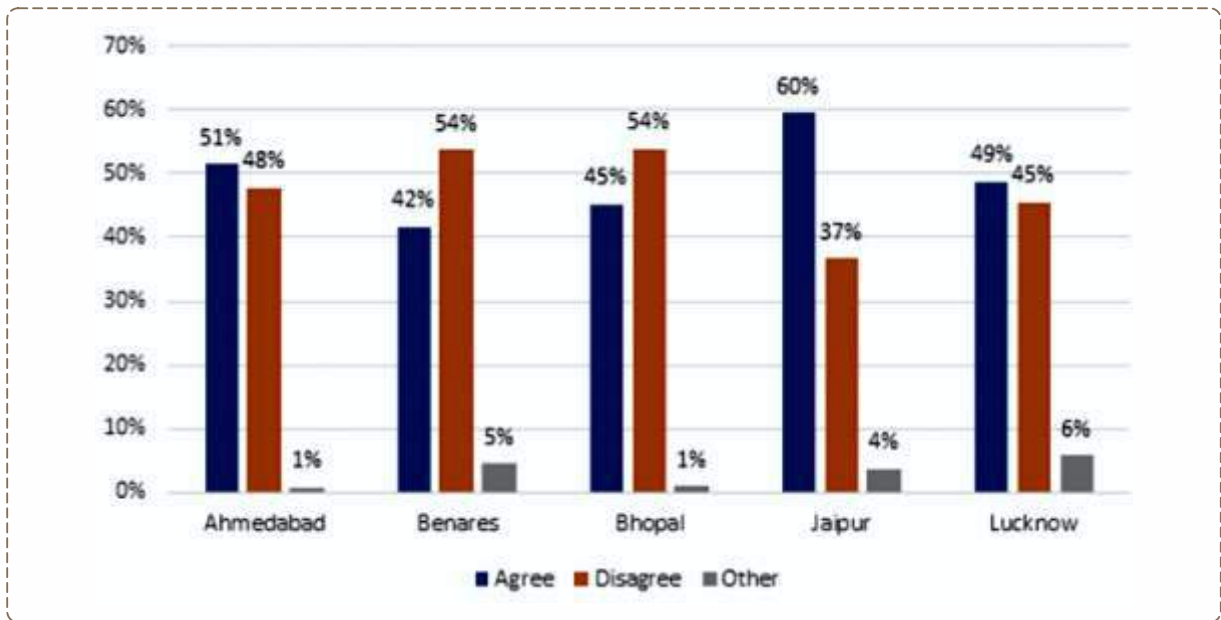
Figure: City-wise trends in responses



VII. SUPPORTING THE IDEA OF COW-VIGILANTISM

City-wise variations are observed. Residents of Varanasi extend the least support with only 42% agreeing. About 54% of residents from Varanasi do not feel the need for vigilantism to ensure protection of the cow. As much as 49% of those from Lucknow support the idea and 45% say they do not agree with it.

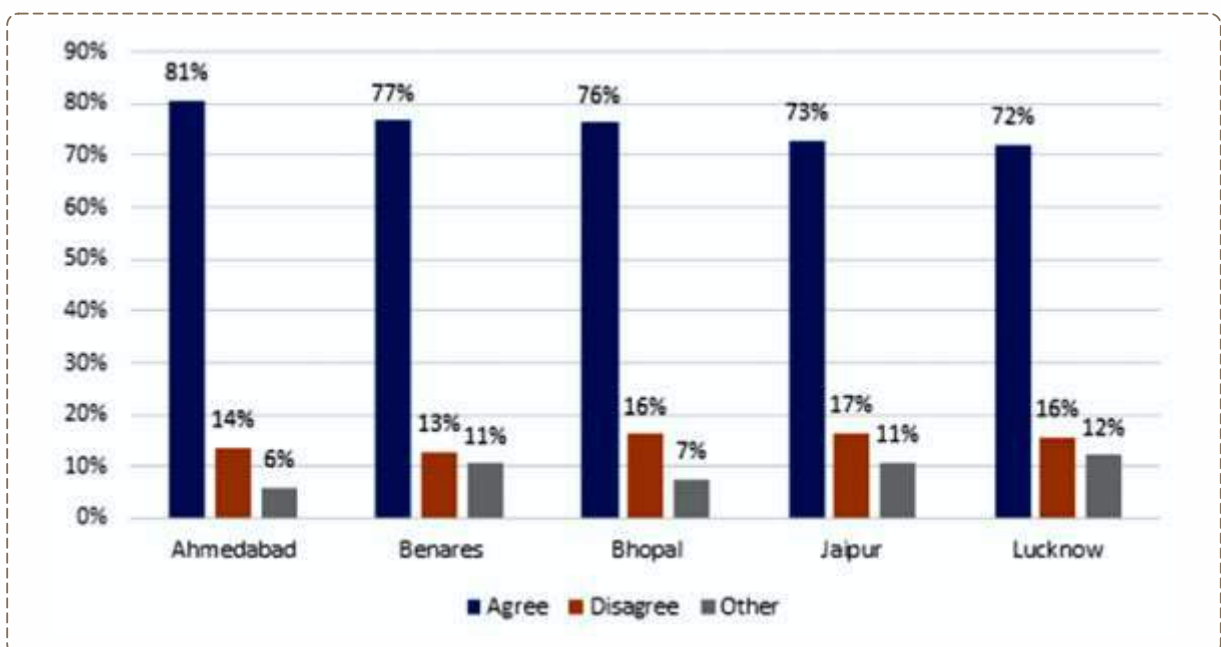
Figure: Stance on cow vigilantism across cities



VIII. Support on CAA

Least support emerges from Lucknow, where a comparably smaller 72% of the respondents agree with the enactment of the CAA. Meanwhile, 77% of those from Varanasi support the CAA.

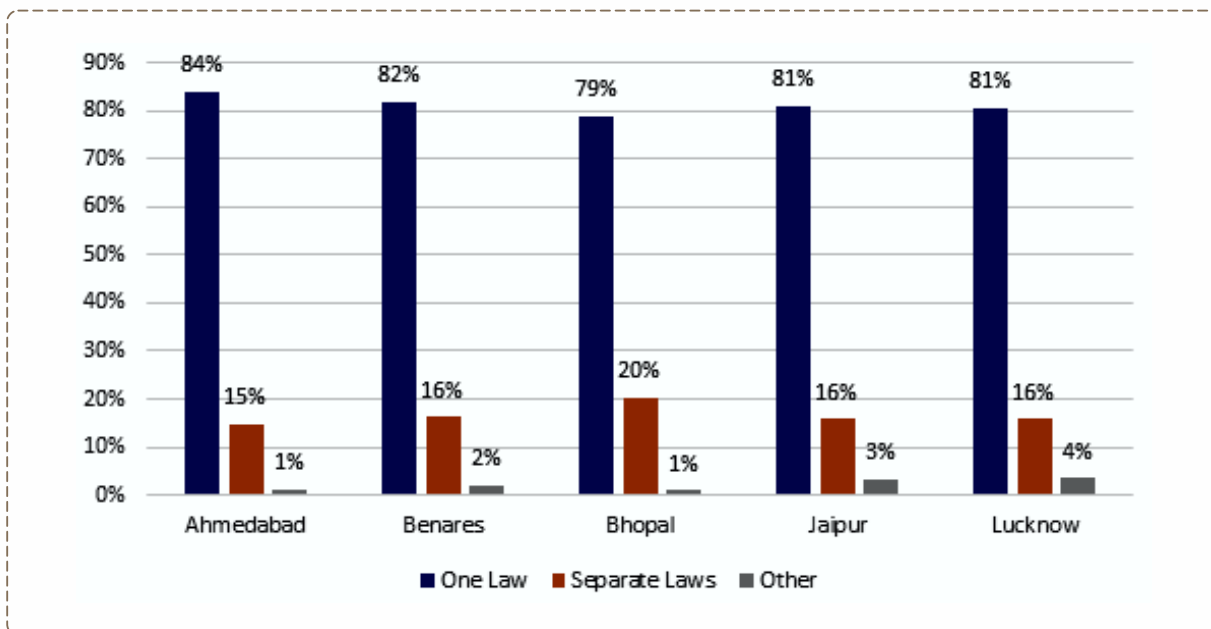
Figure: Support to CAA across cities



IX. SUPPORT BAN ON TRIPLE TALAQ

Residents of Varanasi favour the triple talaq ban the most among all cities surveyed. As much as 87% of those from Varanasi express support for the ban, as do a slightly smaller 81% of those from neighbouring Lucknow.

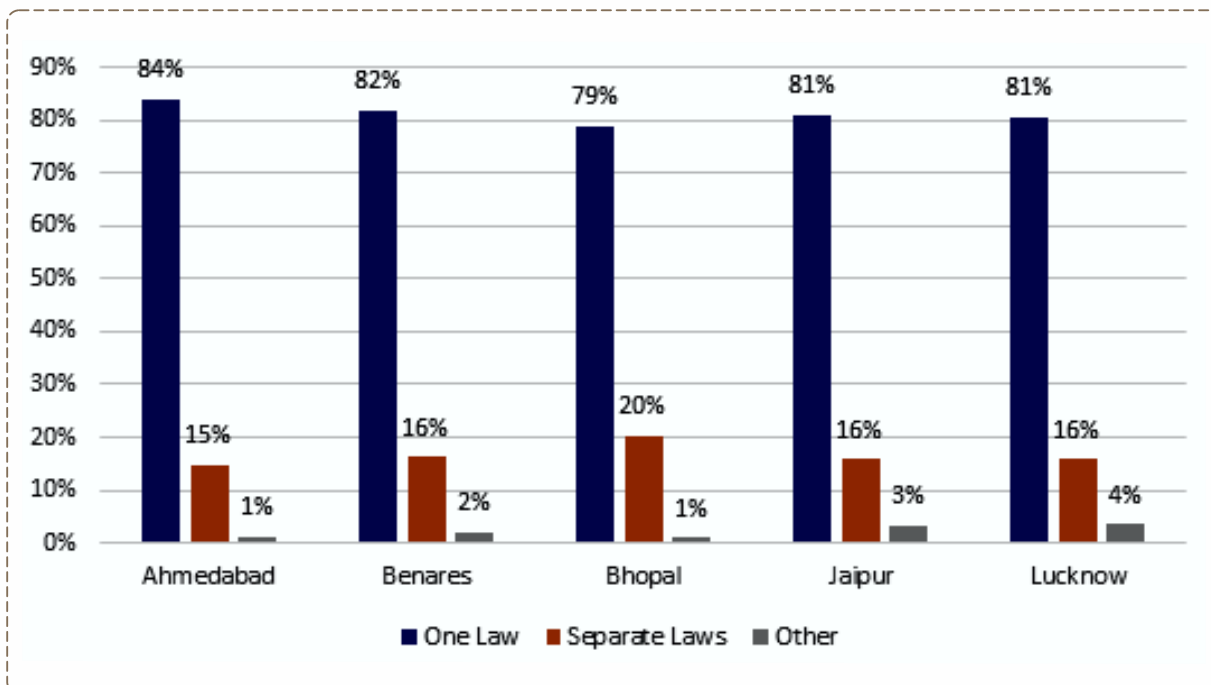
Figure: Support to ban on Triple Talaq across age groups



X. Support for Uniform Civil Code

About 81% of respondents from Lucknow agree with the idea, 82% of those from Varanasi too feel the same way about the uniform civil code.

Figure: Stance on Uniform Civil Code across cities



CONCLUSION

While this report does not intend to serve as a predictor of future election exercises in any manner, it aims to provide insights into the young urban Indian's understanding of their identity and India's development. The report will help leaders at the state and central levels across all political parties rethink their strategy and priorities such that they align with the young voters' needs and aspirations. This report also intends to help underline issues regarding religious polarisation that call for affirmative action and creation of counter-narratives, wherever required.

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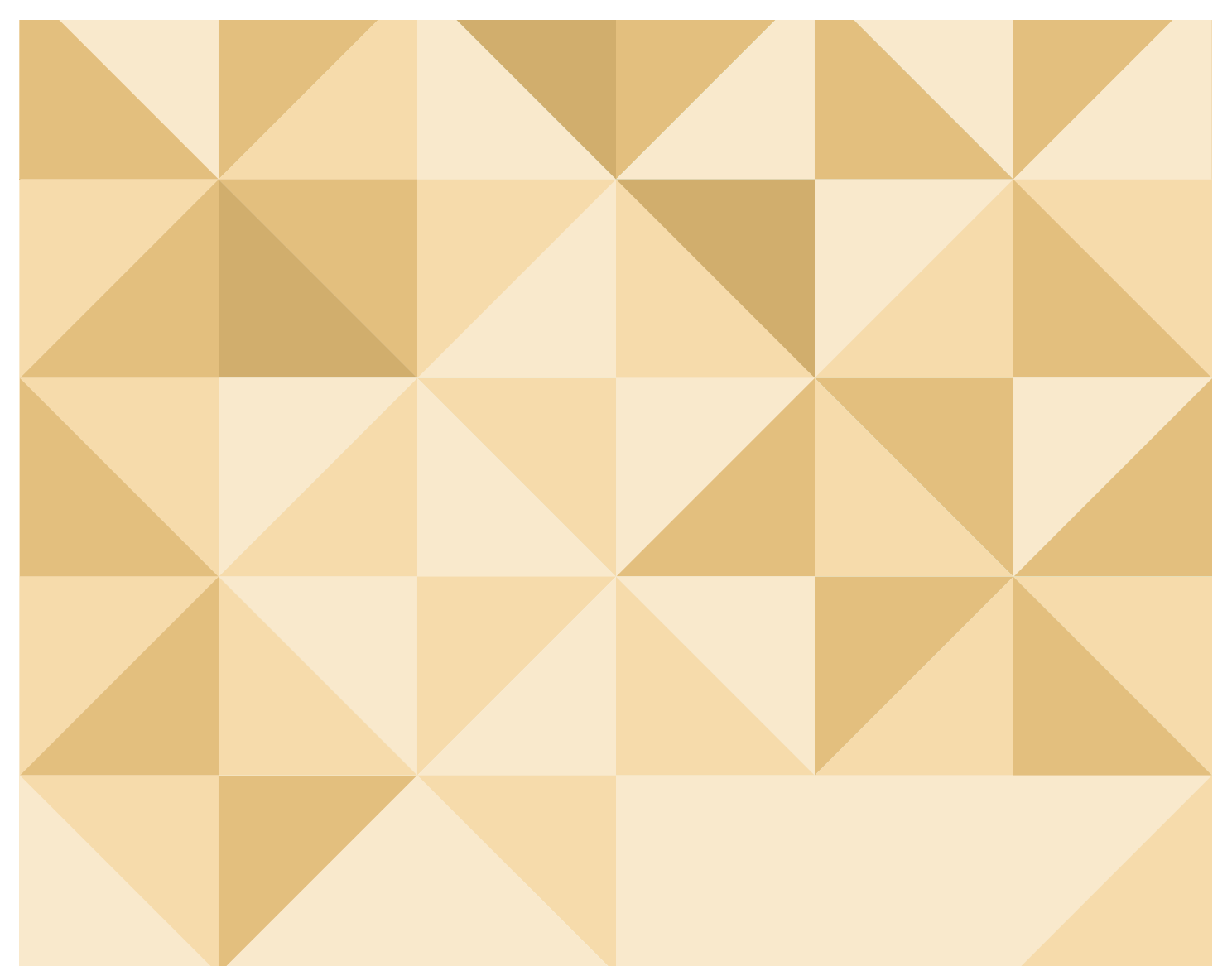
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