

Mapping Social Exclusion in West Bengal

With Special Reference to Muslims

A Dissertation Submitted

To

Sikkim University



In Partial Fulfilment of the Requirement for the

Degree of Master of Philosophy

By

Azaz Ahamed

Department of Geography

School of Human Sciences

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To

Amma and Abba

With Love

Declaration

I, Azaz Ahamed, do hereby declare that the dissertation entitled “**Mapping Social Exclusion in West Bengal with Special Reference to Muslims**” is the record of work done by me, that the contents of this did not form basis of the award of any previous degree to me or to the best of my knowledge to anybody else, and this dissertation has not been submitted by me to any other University or Institute.

This is being submitted in partial fulfilment of the requirement for the award of the **Degree of Master of Philosophy**, to the Department of Geography, School of Human Sciences, Sikkim University.

Azaz Ahamed

Roll No.: 15MPGP02

Regd. No.:15/M.Phil./GOG/04

The dissertation is recommended to be placed before the examiners for evaluation.

(Dr. Uttam Lal)

Head of the Department

(Dr. Sohel Firdos)

Supervisor

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All the assistance and help received during the course of the investigation have been duly acknowledged by him.

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“Mapping Social Exclusion in West Bengal With Special Reference to Muslims”

Submitted by **Mr. Azaz Ahamed** under the supervision of **Dr. Sohel Firdos** of the Department of Geography, School of Human Sciences, Sikkim University, Gangtok 737102, India.

Signature of the Candidate

Countersigned by Supervisor/Joint Supervisor

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CONTENTS

	Page No.
Declaration	i
Certificate	ii
Plagiarism Check Certificate	iii
Acknowledgements	iv
List of Figures	vii-ix
List of Tables	x
List of Maps	xi
Abbreviations	xii
Chapter 1: Introduction	1-32
1.1 Statement of the Problem	1-4
1.2 Literature Review	4-21
1.2.1 Studies on Social Exclusion at International Level	5-13
1.2.2 Research on Social Exclusion in India	13-21
1.3 Objectives	21
1.4 Theoretical Framework	21-25
1.5 Methodology	25-26
1.6 Rationale behind to Select Indicators	26-28
1.7 Data Base	28-30
1.8 Study Area	30-31
1.9 Organization of the Study	32
Chapter 2: Socio-economic Scenario in MCDs of West Bengal	33-77
2.1 Spatial Distribution of Muslim Population in West Bengal	33- 37
2.2 Demography	37-39
2.3 Socio-economic Conditions	39-73

2.4 Conclusion	73-77
Chapter 3: Socio-Spatial Exclusion of Muslims	78-120
3.1 Urbanization	78-81
3.2 The Relationship between the share of Muslims in Urban Areas and their Socio-economic conditions	81-86
3.3 Sex Ratio	86-87
3.4 Child Sex Ratio	88-89
3.5 Literacy and Education	89-91
3.6 Working Population and Occupations.....	91-97
3.7 Non Workers	98
3.8 Main Workers	99-103
3.9 Marginal Workers	103-104
3.10 Differential Levels of Socio-economic Development	104-117
3.11 Conclusion	117-120
Chapter 4: Addressing Socio-Spatial Exclusion through Government	
Policies: A Critical Analysis	121-147
4.1 Conclusion	144-147
Chapter 5: Summary of Conclusion	148-153
References	154-158

LIST OF FIGURES

	Page No.
Fig 2.1: District-wise Percentage Distribution of Hindu and Muslim Population	35
Fig 2.2: Literacy Rate in MCDs of West Bengal	41
Fig 2.3: Male Literacy among Muslim and non-Muslim	42
Fig 2.4: Female Literacy among Muslim and non-Muslim	43
Fig 2.5: Percentage of Male Literate Population having Below Primary Level of Education.	44
Fig 2.6: Percentage of Female Literate Population having Below Primary Level of Education	44
Fig 2.7: Percentage of Male Literate Population with Primary Level of Education	45
Fig 2.8: Percentage of Female Literate Population with Primary Level of Education	45
Fig 2.9: Percentage of Male Literate Population with Middle Level of Education	46
Fig 2.10: Percentage of Female Literate Population with Middle Level of Education	47
Fig 2.11: Percentage of Male Literate Population with Secondary Level of Education	48
Fig 2.12: Percentage of Female Literate Population with	

Secondary Level of Education	48
Fig 2.13: Percentage of Male and Female Literate Population with Higher Secondary Level of Education	49
Fig 2.14: Percentage of Male and Female Literate Population with Graduate Level of Education	50
Fig 2.15: Percentage of Male and Female Literate Population with Post Graduate Level of Education	51
Fig 2.16: Percentage of children of 5-18 age group not attending School	52
Fig 2.17: Drop Out Rate from Below Primary Level of Education	53
Fig 2.18: Drop Out Rate from Below Primary Level of Education	53
Fig 2.19: Drop Out Rate from Below class Eight Level of Education	54
Fig 2.20: Drop Out Rate from Below class Eight Level of Education	55
Fig 2.21: Work Participation Rate, MCDs, 2008	56
Fig 2.22: Percentage of In-House Child Birth	59
Fig 2.23: Percentage of Child Birth in Hospital	60
Fig 2.24: Taking Support from Doctor on Child Birth	61
Fig 2.25: Use of Ambulance on Child Birth	62
Fig 2.26: Percentage of Houses with Electricity	63
Fig 2.27: Percentage of Own Hand Pump and Tube Well	64
Fig 2.28: Percentage of In-House Toilet	65
Fig 2.29: Percentage of <i>Pucca</i> Housing	66
Fig 2.30: Percentage of LPG use	66
Fig 2.31: Percentage of Beneficiary under IAY	68

Fig 2.32: Percentage of Beneficiary under NREGS	68
Fig 2.33: Percentage of People aware about NREGS and IAY Schemes	69
Fig 2.34: Share of Indebtedness	71
Fig 3.1: Percentage of Urban Population among Muslims and Hindus	79
Fig 3.2: Comparative Distribution of Urban People among Hindu and Muslim Population, 2011	80
Fig 3.3: Varying share of Urban Muslim Population and Sex Ratio, 2011.....	84
Fig 3.4: Varying share of Muslims and Literacy, Work Participation, 2011	85
Fig 3.5: Relative Muslim Population and Workers, 2011	86
Fig 3.6: Sex Ratio, 2011	87
Fig 3.7: Child Sex Ratio, 2011	88
Fig 3.8: Literacy Rate, 2011	90
Fig 3.9: Work Participation Rate, 2011	92
Fig 3.10: Percentage of Cultivators	93
Fig 3.11: Percentage of Agricultural Laborers	95
Fig 3.12: Percentage of Household Industry Workers	96
Fig 3.13: Percentage of Other Workers	97
Fig 3.14: Percentage of Non-workers	98
Fig 3.15: Percentage of Main Workers	99
Fig 3.16: Percentage of Main Cultivators	100
Fig 3.17: Percentage of Main Agricultural Laborers	101
Fig 3.18: Percentage of Main Household Industry Workers	102
Fig 3.19: Percentage of Main Other Workers.....	103
Fig 3.20: Percentage of Marginal Workers	104

LIST OF TABLES

	Page No.
Table 1.1: Purposive Sample Design	28
Table 2.1: Working Status of Male Muslim and non-Muslim	57
Table 2.2: Working Status of Female Muslim and non-Muslim	58
Table 2.3: BPL Status of Population	70
Table 2.4: Sources of Loan	72
Table 3.1: Share of Muslim Population in Municipalities and Municipal Corporation of W.B	82
Table 3.2: Standard Scores of Indicators among Muslims in Eleven MCDs	110
Table 3.3: Standard Scores of Indicators among non-Muslims in Eleven MCDs	113
Table 3.4: Composite Index (C.I)	116

LIST OF MAPS

	Page No.
Map 1.1: Study Area	31
Map 2.1: West Bengal, Distribution of Muslim Population, 2011	34
Map 2.2: West Bengal, Concentration Index of Muslim Population, 2011	36

ABBREVIATIONS

ANM Auxiliary Nurse Midwifery

ASHA Accredited Social Health Activist

BCG Bacillus Calmette- Guerin

BPL Below Poverty Line

DTP Diphtheria, Tetanus toxoids and Pertussis

GIS Geographic Information System

HDI Human Development Index

HDR Human Development Report

IAY Indira Awaas Yojana

ICDS Integrated Child Development Services

LPG Liquefied Petroleum Gas

NGO Non-governmental organization

NREGS National Rural Employment Guarantee Scheme

NSS National Sample Survey

OBC Other Backward Caste

PHE Public Health Engineering

SSK Shishu Shiksha Kendras

TV Television

UN United Nations

UNRISD United Nations Research Institute for Social Development

Chapter 1

Introduction

1.1 Statement of the Problem

Empirical evidences indicate the existence of development deficits in West Bengal (W.B) across different socio-religious groups in terms of amenities, education, occupation, and health. The studies like Sachar Committee Report (SCR), 2006, the Minority Concentration District Reports (MCD), 2008 and Census data of 2011 have shown the development deficits among Muslims. The literacy rate of Muslims in India was about 59.1 percent as compared to country's mean literacy 65.1 percent in 2001 (SCR,2006:52). According to Census of India, 2011, only 68.75 percent Muslims are literate in West Bengal while the share of literates among Hindu is 79.14 percent. The indication by Census of India, 2011 for educational variation among religious groups is supported by MCD reports. It reveals that the average literacy rate of eleven MCDs among Hindu general is 70.60 percent. But the average literacy rate of eleven MCDs among Muslim general is 53.4 percent. The mean share of literates among Hindu (all Hindus-SC, ST, OBC, General category) in eleven MCDs is 69 percent where both SCs and STs together contributes 65 percent.¹

The Census of India 2011 reveals that the work participation rate is 39.26 percent among Hindu in W.B. while among Muslim it is 34.55 percent. The percentage of main workers among Hindu according to 2011 Census is 29.13 while among Muslim it is 25.82 percent. In the same way, the share of marginal workers among Hindu is 10.13 percent while among Muslim it is 8.73 percent. The share of regular workers in urban areas of

¹ Baseline Survey of Minority Concentration Districts: An Overview of the Findings; p.79 & p.94.

India, among Hindu upper caste and other backward class are 49 and 36 percent respectively (SCR: p.93). The percentage of non-working population is found higher among Muslim i.e. 65.45 percent while among Hindu it is 60.74 percent.

Minority Concentrated District (MCD) Reports indicate that only 9.9 percent households have *Pucca* housing among Muslim general in the MCDs while the share among Hindu general is 26.3 percent for the same. The 37.8 percent households among Muslim general have potable water accessibility while Hindu general contributes 50.3 percent. In MCDs of W.B, 43.10 percent households among Hindu (all Hindu) are having in-house safe drinking water facilities. The share of households among Muslim general in safe potable water is comparatively similar (37.9 percent) with the accessibility of safe potable water among SCs and STs in West Bengal. Electricity is one of the best development indicators where only 30 percent households among Muslim general are electrified while Hindu general contributes 60 percent in MCDs of West Bengal. The percentage of households which have water closed toilet facilities among Hindu is 46.1 while among Muslim it is 33.5 percent.²

The Sachar Committee Report indicate that the Prime Minister's 15 point programs which were formed in 1983 for welfare of minorities, have mainly benefited other minorities, marginalizing Muslims (SCR; 128). Recently Amartya Sen has said Muslims who form 27.01 per cent of West Bengal's population, "constitute a very large proportion of the poor" in the State (*The Hindu*, Kolkata, February 15, 2016). Firdos (2013) has shown socio-spatial exclusion of Muslims located in slum areas of Kolkata city as most of the Muslims live in such slums. Sattar (2012) has also shown exclusion of

² Baseline Survey of Minority Concentration Districts: An Overview of the Findings; p.79-80 & p.94-96.

Muslims in Kolkata city. It is also explained that riots and sense of security have given birth to Muslim ghettos and exclusion in Kolkata city (Sattar 2012). It is also mentioned that Muslims socio-economically lag behind Hindus.

Alam (2007) has mentioned that lower educational attainment among Muslims is due to their religious essentialization. Here the “particularized theology hypothesis” is best considered to be explained that Muslims prefer religious education in spite of modern education at most. As nowhere in Islam, it is mentioned that Muslims are confined to religious education, the aforesaid hypothesis is criticized. Here “characteristic hypothesis” is accepted highly which argues that due to lower socio-economic conditions among Muslims they are not in a position to come up and to get educational opportunities.

Apart from it, Sekher (2014) has shown caste based exclusion during colonial and post-colonial period in India. Kummitha (2015) argues that there is multiple deprivations in India based on caste, religion, unemployment. It is also argued that without reducing the inequalities, inclusive growth remains a long lasting goal. In this background, the concept of “social exclusion” is useful to study economic, political and social entitlement. The causative factors of exclusion among Muslims have been known.

The concept of social exclusion explains lower socio-economic conditions of Muslim. The concept needs to be examined. The European Commission (2004) has defined the concept of social exclusion as “*Social exclusion is a process whereby certain individuals are pushed to the edge of society and prevented from participating fully by virtue of their poverty, or lack of basic competencies and lifelong learning opportunities,*

or as a result of discrimination. This distances them from job, income and education and training opportunities, as well as social and community networks and activities. They have little access to power and decision-making bodies and thus often feel powerless and unable to take control over the decisions that affect their day to day lives”. (Kummitha, 2015, p-4-5)

The concept of social exclusion deals with capability deprivation, difference, entitlement in terms of basic amenities, education, occupation, and health care to name a few. The eleven Minority Concentrated District (MCD) reports (2008) of West Bengal have shown the development deficit of Muslims. These reports are stand alone. Consequently, spatial patterns of development and development deficit among Muslim and non-Muslim are not depicted across MCDs. In this regard, we will find the spatial pattern of social exclusion across MCDs. Firstly doing content analysis of the 11 MCD reports; we have tried to infer major conclusions. The socio-economic status among Hindu and Muslim is discussed with Census data (2001 and 2011) also. Then Composite Index is computed to know levels of development and deficit among Muslims and non-Muslims. The public policies for the welfare of Minorities particularly of Muslims in West Bengal are addressed to see the impact of public policies. Finally, in-depth interview has been conducted to find out the causative factors for the development deficits among Muslim in 11 MCDs.

1.2 Literature Review:

There are a number of relevant works which deals with Social Exclusion. These works which have been reviewed deals with broadly social, economic, political and cultural

aspects of exclusion. Some important and relevant articles have been reviewed and the main arguments have been given below.

1.2.1 Studies on Social Exclusion at International Level:

Appasamy et al. (1995) have identified that the concept of social exclusion varies contextually from nation to nation. In West, social exclusion concept relates new social groups, new industrious poor, immigrants, ethnic group and single parent. But in Indian context it covers inability to satisfy basic needs like elementary education, health, water supply, sanitation and social security considering that all sections of society should be fulfilled with such basic needs. They clarified that social exclusion is a multi-dimensional concept that deals with widely poverty, inequality, racial ethnic cleavages, long term unemployment and citizenship. In India, exclusion in terms of basic need is noticed by them. Some section of the population is more deprived than others. Inadequate private incomes, socially constructed barriers, income level, caste status are widely responsible for these deprivations. Here State can play an active role to satisfy basic needs taking responsibility for providing basic social services and trying to correct social and political discrimination to access such services. Policy reform is required to minimize the basic need deprivation.

Haan (1995) reviewed a number of relevant literatures of five South Asian countries regarding poverty studies. Consequently, Haan has argued that the use of social exclusion approach in the study of poverty among South Asian countries is very less. Many of the poverty studies focus only on the economic aspects of poverty. Haan mentions that there is very less attention for other dimensions like political as well as

cultural dimension. In this study he mainly reviews the works of only those who used exclusion approach for poverty studies mainly in the context of South Asia. The use and the possibilities of the concept as well as the patterns and mechanism are dealt. As poverty has many dimensions, it is studied from different perspectives. Besides it is said that the concept of exclusion broadens scope of poverty studies.

Figuero et al. (1995) have shown that the factors which are responsible for labeling one of the highest social unequal countries in the world. Their findings in Peru deal with capitalist democratic society. There is exclusion in each asset like economic assets, political assets, cultural assets that bring social inequality. Exclusion from economic, political and cultural dimension; from basic markets; from rights; from social networks- bring social inequality. For social inequality, exclusion by state policies, from market structure, from political system and personal identities are responsible. They recommended some steps like policies to change market structure and the assets should be equally distributed. Social integration and social exclusion are responsible for social inequality. In sum, the institutional innovations and the supply of more public goods can reduce the exclusion of poor. The innovation of school system, mass media, credit market, financial market, and right to justice and shared equally to all in Peru are required for avoiding social exclusion.

Inack et al. (1995) has mentioned that the ethnic solidarity brings inclusion in one hand and exclusion in other hand in Cameroon. The ethnic identity has good relation with employment opportunities. The ethnic groups which are in contact with institutions can enjoy basic rights while others could not normally acquire. Since colonial period, some

ethnic groups got good priority and constituted the government after independence. Employment and livelihood are closely linked to ethnic identity. They identified that *Betis* ethnic groups has higher prosperity than *Bomilekes* and *Bamouns* in agricultural land. They conducted a number of surveys to identify the relationship between ethnic solidarity and exclusion in agriculture, trade, and in group associations.

Rodgers (1995) argues that there are a number of exclusion in different forms like exclusion from goods and services, exclusion from labor market, exclusion from land, exclusion from security (physical and environmental), exclusion from human rights, exclusion created by macro-economic development strategy. Macro- economic development strategy and adjustment strategy give birth of varying degree of exclusion. Rodgers also clarified the characteristics of social exclusion approach as multidimensional, a process having cause-effect mechanism, having institutions or agents or actors. Rodgers also mentioned that States which includes or excludes. There are different levels of exclusion- “nations, institutions, social group, individual and the world as a whole” (Rodgers, 1995, p-52). Regional level exclusion includes a particular region lacking public goods, services, lack of assimilation with the people of other social groups of relatively good areas. The operational values of the social exclusion concept are wider because it includes economic, social, cultural, political, livelihood and rights. The importance of state is very important for policy implication for development of all section of society.

Silver (1995) has argued that a single definition of social exclusion is not possible and gave emphasis on three paradigms of exclusion to identify and discuss the concept of

exclusion .The three paradigms of exclusion prevail at three separate political ideologies. For instance solidarity in republican state, specialization in liberalized state, and monopoly in social democracy. In solidarity- exclusion is believed as the rupture of social bond; in specialization- individualism gives birth of social exclusion while in monopoly- exclusion took place by active formation of group monopoly.

Hague et al.(1999) have argued that the concept of social exclusion is required to emphasis on process, practices, structures as well as assumptions in society to combat social problem instead to show measurable indices like income, health as well as to show outcome of being excluded. They suggest that there are more fundamental issues in the concept of social exclusion than its present consideration within both academic research and government policy. They also mention that the conference of Royal Geographical Society and Institute of British Geographer (RGS- IBG) on “*Social Exclusion and the City*” gave very little emphasis on exclusionary process and more on the outcome of being excluded.

Mohan (2000) has mentioned that classical Marxist and Postmodernist deny class relations and class analysis because to remove identity basis while Mohan and others also opine to have validity of class analysis in the study of scarcity and poverty. Mohan mentioning the work of Westergaard (1995) argues that followers of ‘classlessness’ in contemporary Britain have ‘lowered the ceiling for their concerns’ but ignored the firm ‘evidence for continued concentration of wealth’. Supporting class analysis, Mohan mentioned the work of (Wastergaard, 1995) that the power and human life experience is different for different class. In the same way, upper class prevents equal distribution of

power and equal regional development. He argued, though, it is not denying fact of Postmodernist to abolish identity and to bring pluralization of lifestyles but these processes need to be set against the background of deepening pattern of socioeconomic inequality. Mohan has argued that social segregation and polarization are clearly visible and measurable while social exclusion as being a process not visible. Social exclusion is considered as a broader term than segregation and polarization. He also cited the work of Levitas (1999), three discourse of social exclusion – the redistributive discourse (RED) caused by poverty, a social integrationist discourse (SED) caused by not providing paid work and moral underclass discourse (MUD) caused by individual failing and moral degeneracy. It is also argued that there is debate about relevance of class and in human geography.

Sen (2000) argues that the concept of social exclusion deals with “relational features”, “multi -dimensional” poverty and with “causal analysis”. It is not confined with income poverty only. Sen mentions poverty as capability deprivation and as there are diverse human capabilities, social exclusion is also in multi-dimensional. Sen differentiated the exclusion of constitutive importance and instrumental importance, presenting that constitutive importance of exclusion in itself is a deprivation like that of homelessness, not taking credit, undernourishment. But when such problems create another set of problems called instrumental importance of exclusion. In the same way, active exclusion differs from passive exclusion. Active exclusion is created by state willingly while in passive exclusion there is no state involvement. For example when there is economy crisis in any country, automatically lower section of society is affected. He argued that due to lack of entitlement exclusion occurs. For lack of entitlement, a

number of factors like of unemployment, fall in real wages, removal of food subsidies, education, health care, political participation, labor market exclusion , credit market exclusion, food market and poverty, gender related exclusion, lack of protective security for economic crisis, not sharing of social opportunities, limiting to elite only, are constitutively and instrumentally important. Arguing about the use of the concept, he says the problems faced in Europe compared to Afro- Asian countries are different but the process which gives birth such social problems is same. Though he clarifies that there may not be the use of the concept of exclusion everywhere indiscriminately even though, having of relational failure like that of suffering of a peasant by crop failure is not easily seen as exclusion because of its non-exclusionary process.

Peace (2001) argues that the concept of social exclusion just only label the disadvantages other than finding involved agents for exclusion. The act of agent in France was clear as state did protect workers with insurance based on work ability. But later agent disappears from the concept of social exclusion as social exclusion is considered as noun other than verb. Peace has made a study with the help of text analysis software in which Peace finds six main attributes in the concept of social exclusion after making a search on “European Union policy” documents. The finding mainly deals with types of exclusion, factors of exclusion, “structural causes of exclusion”-the causes in which individuals have quite no control, “place of exclusion”, and the “psychosocial effect of exclusion”. Among numerous definitions of exclusion, Peace has accepted the definition of Burchardt et al (1999), according to him which is most useful definitions of social exclusion. The definition of exclusion conveys geographical location of people who are not participating “in the normal activities of citizens in that society”. Peace

argues that in New Zealand cultural exclusion exists which is different of “group exclusion” of “ethnic minorities”. Though, the complexity of the concept still keeps policy makers of New Zealand in ambiguous position either to adopt or not. If to adopt, which definition at which extent would be best considered to the context of New Zealand.

Mohan (2002) reviewed here social dimensions of exclusion. Mohan argues that social polarization has bad impact on health, crime and cohesion in any space. Income has great impact on health status that leads to exclusion. Mohan argues that structural factors are responsible for social polarization. Though, “cultural processes of stigmatization” should not be undermined for emergence of polarization. He also pointed that equal access to basic necessities like that of food, home and services brings inclusion. Mohan expresses that the method of quantitative techniques and “GIS technology” are, according to him best considered to investigate social exclusion in a proper way. It helps in temporal and spatial analysis of changes that is taking place in any society. In addition, this “GIS technology” determines “the micro-geography” of a region to investigate accessibility of financial services by the people of a region.

Toit (2004) has discussed about a case study of chronic poverty in Ceres- a fruit farmland and questions the use of social exclusion approach. The abundant natural resources and successful commercial activity in Ceres would lead to the expectation of decent livelihood for those who work and live there. But for reverse condition is found in Ceres. Mentioning the factors like that of paternalist legacy of slavery and colonialism ,racism, regulation and deregulation for modernizing and policy and legal reforms, higher competitiveness and higher cost due to globalization during the time of regulation and

deregulation , replacing permanent workers by temporary and seasonal workers- lead to chronic poverty in Ceres.

Cameron (2006) tried “to explore the concept of Social Inclusion more critically without assuming social exclusion as local poverty and marginalization” (Cameron, 2006, p-396). Always social inclusion is defined negatively that is social inclusion is that which is not exclusion. To define it without negativity, Cameron suggested defining “it weakly, so that many different societies can achieve it. If we do, it is reasonable to stipulate that social cohesion encompasses a general consensus on basic values, a lack of widespread alienation and anomie and an absence of marginalized and disaffected social groups” (Gray 2000, p-25). Cameroon also quoted the work of Madanipour et al. (1998) that the concept of social exclusion has helped to describe lived experience of many people. In the same way, poverty and marginalization are the result of local factors. But localization in social exclusion is highly criticized. During 21st century, there does not exist any “bounded social territory”. Consequently social inclusion is without geography. In the same way, social exclusion is without geography referring a place or a person as excluded is considered as social violence. In addition poor and marginalized does not tightly confined with any area for long. Even they do not seem themselves as excluded as they are there due to their locality rather position. Though contribution to exclusion by geographers is enormous but the role of geographers and geography is problematic as social inclusion and exclusion does not exist with locality and geography.

Sealey (2015) has argued that there is difference between poverty and social exclusion. Poverty means low income but a person may also be poor in terms of political,

societal and cultural aspect. If a person is not poor in economy, does not mean that the person is not socially excluded. Sealey also mentions that social exclusion as a process and tried to find out the factors relevant to such process rejecting social exclusion as an outcome. Pointing to a number of criticisms for the relevance of social exclusion approach, Sealey presented five value added dimensions of social exclusion – relativity, process, dynamics, spatial, multi-dimensionality, to show its conceptual clarity. Sealey also argues that the concept of social exclusion is relevant because it is qualitatively different from poverty as it conceptualizes the causes and conditions of disadvantage much broader than poverty does. Poverty limits our scope of enquiry to the conditions which people are experiencing. While on the other hand, social exclusion broadens our scope of enquiry to the cause of the conditions which people are experiencing, and the implicit possibility that the conditions they are experiencing are caused by factors outside of their control.

1.2.2 Research on Social Exclusion in India:

Nayak (1995) argues that during post world war, it was believed that the process of economic development brings necessarily improvement in the well-being of all individuals. But later it was explained that the process of economic development excludes some individuals or groups. He has clarified that before economic development, there was deprivation caused by exploitation. Here Nayak tried to explore the processes for social exclusion in the context of India. The less economic participation of lower section in society excludes them to get fruits of economic development and improvement. Nayak argues that there is a good relationship between economic development and social exclusion in India. He identified poverty as a main factor for social exclusion and

mentioned other three types of exclusion. The unemployment and the lack of means for livelihood; exclusion caused by child labor and for not providing secure childhood and the caste based exclusion are prevalent in India. Due to unequal entitlement of economic and social power, the distribution of basic goods and services are highly skewed.

Alam et al. (2007) have presented two hypotheses relating to the low literacy among Muslims. “Particularized theology hypothesis” explains educational attainment among Muslims is lower just because of religious essentialisation. Here Muslims do not respond to educational opportunities as they feel it is not useful. Contrary to that, “characteristic hypothesis” deals with the fact that due to lower socio-economic conditions among Muslims, they are not in a position to get the educational opportunities even if opportunities are available to them. Alam has mentioned the work of Shariff and Razzack (2006) “that literacy attainment among Muslims needs to be scrutinized through multilayered, complex and spatially contextualized locations rather than as undifferentiated averages”. In this paper Alam presented the educational difference between Muslim and Hindus of villages from Patna and Purnia. Alam also has dealt with determinants in literacy particularly among Muslim. The education, occupation of the head of the household, standard of living and age and sex determines educational attainment. Alam rejects the particularized theology hypothesis arguing that if other factors are controlled there is no difference of education between Hindus and Muslims.

Das (2009) identified that a number of ethnic groups were living since ages with more and less conflicts among them in Northeast. But when Britishers did interfere to the ethnic groups and to their ethnic cultures, a number of associations, organizations,

political parties are formed based on ethnic identity. As a result, weaker ethnic groups are excluded as strong ethnic group got fruits from Britishers directly. Though a number of development projects by Indian government , World Bank, Asian Development Bank gives assistance for development of Northeast but still , some authors believes that Northeast is contributing very less in nation-building.

Alam, 2009 argues that lower the size of Minority Group, lower is the socio-economic difference between Majority and Minority and vice versa. The growing size of Minority population brings perception of “economic and political threat” to the mind of Majority. Though, when the size of Minority population reaches up to its threshold limit, the discrimination is reduced half because the Minorities with their strength of numerical value may develop “organs” and “forms” for their development. The growing size of Minority population brings competition for crucial and scarce resources. And Minorities are denied to get such resources by Majority as Majority is having power. In addition, the culture of despondency is transferred from generation to generation. As the size of minorities grows up, the despondency is spread widely in the mind of Minorities. It may hinder them even to get the available opportunities. Resource allocation is done based on demand. Due to their despondency, they may not create any demand and for these combined reasons, they are excluded. Alam has shown that the district where the proportion of Muslims is higher, the development deficits among Muslims is also higher and vice-versa.

Ali et al. (2009) examined the importance of literacy and education for social development. The higher rate of literacy helps a community in a number of ways to

transform. They have tried to explore the close link between literacy and socio-economic status. The lower socio-economic condition of Muslims in Maldah is caused by lower literacy rate in the district. Lack of parental education, economic status and socio-cultural and economic barriers are responsible for lower rate of literacy among Muslim in general and particularly in Maldah. Having lower literacy rate, disadvantages are multiplied in other sectors as well. As a result, there is persisting disparities in socio-economic arena. To remove disparities among society they have suggested remedial measures adopted by government to improve literacy rate.

Dasgupta (2009) examines that some uniting forces helped Muslims to live with peace and harmony in West Bengal being an integral part of Bengali society. At different point of time, *dalits* among Sikh and Buddhist have got SC status. But *dalits* among Muslim is considered as OBCs who are socio-economically similar to the *dalits* of other religions. The statement would be wrong if one states that in Islam there does not exist any caste system. Studies show the existence of caste system in Muslim religion also. Secondly, as OBC Muslims are socio-economically better than *dalit* Muslim, it is illogical to include *dalit* Muslim as OBC Muslim. Pointing the work of Ahmad (1973), Dasgupta has mentioned that handloom weavers are found among both Hindus and Muslims. And perhaps the names they are called are different (Hindu calls them as Tanti; Muslim calls them as Jolhas). Dasgupta appreciated Kerala, Karnakata, Tamilnadu, and Manipur for their better process to select needy OBCs. Dasgupta argued that proper reservation to Muslims in job and higher education does not exist properly in West Bengal which leads to Muslim's lower socio-economic condition. Putting a figure it is mentioned that only 4.2 percent Muslims who constitute about 25 percent state's

population are in Government jobs which hardly help in proper entitlement among Muslim.

Alam (2010) express that, of late, many countries are experiencing social exclusion based on ethnic-racial and religious grounds in the world and demand for affirmative actions. As India also had experienced caste based exclusion, affirmative action policies have been adopted and extended to historically disadvantaged Scheduled Castes (SCs) and Scheduled Tribes (STs). He argues that as all the Muslims are not socio-economically backward, affirmative actions should be extended only to those who are socio-economically similar with Hindu *dalits*. Alam has argued that Muslims as a whole in India are socio-economically backward and experienced discrimination. Additionally, no country in the world denies overall development. Consequently special quota is required as other than any affirmative action is not considered best to uplift them. Alam also argued that among Hindu also there are socio-economically deprivation. Besides, religion based reservation violates constitutional spirit and may deteriorate relation among communities. Based on secondary data, Alam is in a position to argue that Muslims are more backward. As the affirmative policies even for Scheduled Castes (SCs) and Scheduled Tribes (STs) are criticized, reservation on religion line is more controversial. That is why Alam suggests affirmative action based on “Geographical Approach” other than reservation. Here regions with high concentration of Muslims would be provided with equal facilities irrespective of other religious people. Others are also equally benefited living in such regions. In this way, Alam suggest to uplift socio-economically backward Muslims without any controversy which are mentioned above if religion based reservation is adopted.

Shaban (2012) has shown exclusion of Muslims living in ghettos across outskirts of Mumbai city. The reason for such spatial segregation, according to him, is ethnic politics as any space is considered as a product of politics. After Independence in Mumbai a number of political parties emerged based on ethnicity which gave birth to violence around Mumbai. Shaban states that in everyday life, the process of 'othering' is taking place, labeling Muslims as 'Pakistani'. The Muslim ghettos have emerged as a result of violence and riots. Even the public spaces are demarcated by religious flags that restrict free and easy assimilation among societies. The depiction of spatial segregation in Mumbai is shown by Shaban with the help of metaphorical map. Three important belts exist in Mumbai city- *Hindustan* at center, *Dalitshan* after *Hindustan* and at the periphery Pakistan- the residence of Muslims where they are deprived from basic amenities and services. Shaban has quoted the work of (Crump 2004) "ghettos in the city are an open air prison" to show the bad impact of ghettos. Ghettos are not productive for their masters...they are only a drain on public resource (Marcuse 1997:236).

Sattar (2012) has shown exclusion of Muslims in Kolkata city. It is argued that the socio-economic condition among Muslims is lower. The primary reason for it is the backwardness of Muslims in education and employment. Distrust to British, dislike to western culture and opposing the policies of British Government made them educationally backward particularly in English education. Opposed to that, due to have wealth and positive attitude towards modern education among Hindus have helps them to achieve important positions. From 1910 a number of riots took place in Kolkata city that has made Muslims to migrate to present Bangladesh and also to think about sense of security in Kolkata. These led to the formation of Muslim ghettos in the city and

consequently socio-spatial exclusion. He mentioned the work of M.J. Akbar that 'Fear is the father of ghettos' (Bandyopadhyay 2009). It was also mentioned that more than three fourth Muslim population of the city lives in slums (Ramaswamy 2011).

Firdos (2013) has shown exclusion of slum areas located at some pockets of the Kolkata city. Entitlement denotes the ability of people to purchase and avail services and amenities. The abilities are not confined with economic entitlement only. It includes political and social entitlement also. In the same understanding, Sen has argued that famine may take place even in the year of normal production due to distributional failure. It is said that larger is the entitlement greater is the choices of people and vice versa. Apart from different factors responsible for social exclusion, Firdos has mentioned state as an agency for social exclusion. The slum areas are in distressed conditions in terms of public goods and services. Since majority of Muslims live in slum areas of Kolkata, they also experiences a number of disadvantages and being excluded from number of goods and services. The reasons for such spatial segregation mentioned by Firdos are colonial government, institutional policies, workers immigration to city for work and the act of state government after independence.

Borthakur (2014) has argued that the Backward Regions Grant Fund (BRGF, 2007) is not fully capable to develop thirteen districts of Assam to their desired development. The main objectives of the BRGF were to provide financial support to develop local infrastructure, to strengthen local governing bodies and to provide professional support to local bodies by planning. Borthakur has argued that the release of full fund during 11th Five Year Plan is not allocated. Besides, there is a problem of delay

release of fund from center. Apart from it, the allocation of fund is not based on “backwardness index” rather share of population and geographical area. Consequently a *Panchayat* with low backwardness gets more fund as it is with more population. Borthakur has argued that the Technical Support Institutions are to help local bodies but unfortunately sometime they follow the political interest. The representatives of local Government do not follow any work proposals from local population and whatever they want, they do. It is seen in the distribution of spray machine and tube well to the people other than to make infrastructural development in the regions. Borthakur has shown that the District Planning Committee (DPC) without professional support in planning may not do anything other than approving the plan. It may not be denied the role of political supremacy in approving a plan. Consequently, BRGF is far away from its desired development in the backward regions of Assam.

Bandyopadhyay (2014) has shown caste based exclusion in colonial as well as post-colonial West Bengal. He argued that though the factors like land reforms, the development of local self-government, late Aryanization of the region and political emergence of Buddhism and Islam in various periods are considered to reduce the rigors of untouchability and caste. But, still it is prevalent. He mentions about mid-day meal controversy. It restricts entry of *Dalits* to temple, not acceptance of food from the hands of lower caste and mentioning the caste for matrimonial purpose are a few examples of the presence of caste system and deprivation. He says colonial period witnessed agitation by *dalits* as caste was a much powerful factor in determining social relations and till now there is no desirable change.

Kummitha (2015) argues about the induction and import of the concept of social exclusion approach in India took place “through the creation of 32 Centres to Study Social Exclusion and Inclusive Policy”. As India is a multi-cultural, multi-religious, multi-lingual and with a presence of long history of caste system, there are various deprivations and inequality. Consequently, the concept of social exclusion would address such inequalities to bring social change in India.

1.3 Objectives:

- i) To identify the spatial patterns of social exclusion in West Bengal;
- ii) To examine the causative factors of social exclusion;
- iii) To examine the impact of public policies in addressing the development deficits of Muslims in West Bengal.

1.4 Theoretical Framework:

Presently poverty is not considered as lowness of income only. Poverty is lowness of income but its horizon is more beyond than its general conception which is poverty as lowness of income. That is why it is argued that people having no income would not necessarily be excluded at political and social spheres. It is also argued that economy of an individual finalizes the participation and exclusion of that individual at political, social and cultural spheres as well. That is why more weightage is given to economy of people by European Union during 1990. At the same time, as the concept of social exclusion bears multi-dimensionality, it is not logical to exclude political and social spheres in the study of poverty.

The socio-spatial polarization, segregation, deprivation and marginalization may not tightly be confined with financial poverty only. There are some other issues like political, social and cultural factors which may at some extent responsible for aforesaid social problems.

To begin with Nayak (1995) economic development in developing countries leads to social exclusion because the fruit of economic development is achieved by only elite section of society where lower section of society stay away from active economic participation. Appasamy et al (1995) argues that India experience basic need deprivation. To Haan (1995) the concept of social exclusion broadens the scope of poverty studies, including political and cultural dimensions in poverty studies. Figuro et al (1995) argues about social inequality in Peru caused by state in terms of policy formulation. Inack et al (1995) has mentioned exclusion caused by ethnic solidarity.

To Rodgers (1995) “Social Exclusion is seen in the growth of homelessness or urban slums, the declining hopes of the long-term unemployed, the lack of access to jobs and incomes of migrants and some ethnic minorities” (Rodgers, 1995, p-43). To begin with the argument of Lenoir (1974), it is stated that excluded are considered to those who are not protected by the welfare state. Lenoir argues that for exclusion state is responsible. To silver (1995) it is group monopoly which gives birth of exclusion. Hague et al (1995) suggest that the concept of social exclusion has less relevance until and unless weightage is given to find the process in social exclusion other than only to measure outcomes caused by exclusion.

Mohan (2000) argues that in the study of social exclusion there should exist class relations as different classes have different experiences to their life. To Sen (2000) social exclusion is a multi-dimensional process which is caused by either direct intervention or indirect intervention of the state. Peace (2001) has argued that social exclusion just labels the disadvantages other than finding agents of exclusion. The definition of social exclusion given by Burchardt (1999) is that some people of a region who does not participate in the normal activities of the people of that society is best to Peace as deals with all spheres of poverty with location. Peace came in a conclusion with the main theme of social exclusion from European Union policy documents where types of exclusion, factors, structural causes, place of exclusion and effect have been mentioned and discussed at most.

Mohan (2002) argues that due to structural factors and “cultural process of stigmatization”, social segregation and polarization is taking place which has bad impact on cohesion, health and emergence of crime. The best method to study exclusion according to him is “GIS technology” as it helps in temporal and spatial analysis of change over the space. Such method deals with “micro-geography” of a region where investigation of financial services to the people of a region is made. Toit (2004) argues that factors other than natural were responsible for the existence of chronic poverty in Ceres whereas Ceres in its natural set up is considered as prosperous and may not considered existing with chronic poverty. Toit has mentioned factors of slavery and colonialism, racism, regulation and deregulation of policy, competitiveness and globalization for such chronic poverty in Ceres.

To Mohan (2006) neither social inclusion nor exclusion have characteristic of place. Arguably there would not be any role of geographers in studying exclusion. Alam et al (2007) deals with educational backwardness among Muslim caused by their lower socio-economic status that directly and indirectly restricts them to be educated. Das (2009) argues exclusion of tribal groups living in north-eastern states due to more preference to some tribes and ignoring others by Britishers. Alam (2009) mentions that if there is low share of minorities at any society, low development gap between minority and majority and vice versa.

Ali et al (2009) argues that lower parental education, socio-cultural and economic status among Muslims makes them to be educationally backward. To Dasgupta (2009) exclusion may take place in terms of faulty reservation process. Alam (2010) has argued that affirmative action in terms of reservation in religious line is not accepted in India as India is a secular country. That is why “geographical approach” is best considered where all religious groups would be targeted for intensive development in any Muslim concentrated areas. Shaban (2012) argues in Mumbai exclusion is seen in terms of ghettos which are the result of violation caused by ethnic politics. Sattar (2012) also has mentioned that arguably ghettos in Kolkata are being excluded which have formed caused by sense of security and fear.

Firdos (2013) has argued with exclusion of slums in Kolkata city where most of the Muslims live. Bandyopadhyay (2014) has witnessed caste based exclusion in West Bengal in terms of restriction of *dalits* to enter in temple, not acceptance of food from hand of lower caste people and to name a few. To Sealey (2015) social exclusion is a

process not outcome. Kummitha (2015) argues that as social exclusion deals with inequality and discrimination, it may bring social change in India also. It is quite impossible to address poverty in any society without adoption of social exclusion framework as it targets poverty in terms of economic, political, social and cultural aspects. Even it helps to find causes of such above mentioned poverty other than just to find out poor.

1.5 Methodology:

The Minority Concentrated District Reports (MCDs) of West Bengal deal with comparative development among Muslims and non-Muslims. The method of content analysis has been adopted to find out major inferences from such aforesaid reports. Secondly, a composite index is constructed to know the levels of exclusion based on the following indicators. Thirdly, an in-depth interview is conducted to know the causative factors of social exclusion and the impact of public policies as well.

Education

1) Percentage of female with secondary level of education 2) Percentage of female with graduate level of education 3) Percentage of female with Post graduate level of education

Occupation

Male Occupation

1) Percentage of cultivators 2) Percentage of males involved in family business 3) Percentage of salaried employee (govt.) 4) Percentage of salaried employee (Private)

Female Occupation

1) Percentage of cultivators 2) Percentage of females involved in family business 3) Percentage of salaried employee (govt.) 4) Percentage of salaried employee (Private)

Health

1) Percentage of women giving birth at government hospital 2) Percentage of women giving birth at private hospital.

Basic Amenities and Services

1) Percentage of households have own house, 2) Percentage of households have *Pucca* house, 3) Percentage of households electrified 4) Percentage of households having own tube well 5) Percentage of households access to tap water 6) Percentage of households use LPG as fuel 7) Percentage of households with septic tank latrine 8) Percentage of families with Below Poverty Line (BPL)/Antodaya/ Annapurna card.

1.6 Rationale behind to Select Indicators:

Females since ages are deprived in education in India. The importance of female education in any society determines the development of that society as mother nurtures future generation. In addition, a society which has better female education is considered relatively good. Arguably, those are the reasons to select indicators of educational level among female. The consequences of persistent unemployment are mentioned by Sen (2000) in a number of ways. The types of occupation also determine individual's standard of living. Recently studies reveal that female also should be participated in work at the same rate of male workers as without it females are not in a position to make anything whatever they want to make by their choice. These are the reasons to select a number of indicators regarding female and male education. The health conditions of individuals are important as economic achievement and other activities of individuals depend upon health condition. The need of basic amenities is required to each society. All the underdeveloped, developing and developed countries need basic amenities. But its

importance perhaps has been realized more in the countries where such amenities are lacking.

The Composite Index which is computed in this study follows the following formulas.

$$\text{Standard Score} = xi - \bar{x}/\hat{\sigma}$$

Where, xi = value of i^{th} indicator,

\bar{x} = mean of any particular indicator across districts, and

$\hat{\sigma}$ = standard deviation of i^{th} indicator.

Composite Index= Summation of Standard Scores in each MCD

It is noteworthy to mention that the in-depth interview of twenty people from any of the Minority Concentrated Districts (MCDs) may not be enough to depict exact reality. But due to limited resource and time, it is not possible to conduct in-depth interview across all the MCDs. Yet, the present in- depth interview represent understanding of people about the effectiveness and impact of public policies in the state. In this regard, it has been conducted in Maldah district which is one of MCDs of West Bengal. The size of the purposive sampling is taken from ten different cohorts to get overall view about the impact of public policies. These have been mentioned below.

Table 1.1: Purposive Sample Design

Cohorts	Number of Persons
Minority Welfare Government officials at district level	Two
College lecturers	Two
School teachers	Two
Business Man	Two
Agricultural Laborers	Two
Parents whose children are going to school	Two
College going girls	Two
Women	Two
Unemployed youth	Two
<i>Anganwari</i> workers	Two
Total Cohorts = 10	Total Persons = 20

1.7 Data Base:

This study is based on secondary source of data, compiled from Minority Concentrated District Reports (MCDs) of West Bengal and Census of India.

These are as follows-

- I. Minority Concentration District Project: Cooch Behar³, West Bengal, 2008
- II. Minority Concentration District Project: Uttar Dinajpur, West Bengal, 2008
- III. Minority Concentration District Project: Dakshin Dinajpur, 2008
- IV. Minority Concentration District Project: Malda (2008)

³ Here the District names are as per the Minority Concentrated District Project titles(2008)

- V. Minority Concentration District Project: Murshidabad, 2008
- VI. Minority Concentration District Project: Birbhum, 2008
- VII. Minority Concentration District Project: Bardhaman, 2008
- VIII. Minority Concentration District Project: Nadia, 2008
- IX. Minority Concentration District Project: Haorah, 2008
- X. Minority Concentration District Project: North 24 Parganas, 2008
- XI. Minority Concentration District Project: South 24 Parganas, 2008

The data from Census of India (2001 and 2011) have been used. In particular, the following tables have been used for this study. 1) Table “WB Religion Data 2001” and 2) Table “RL-1900” of Census 2011.

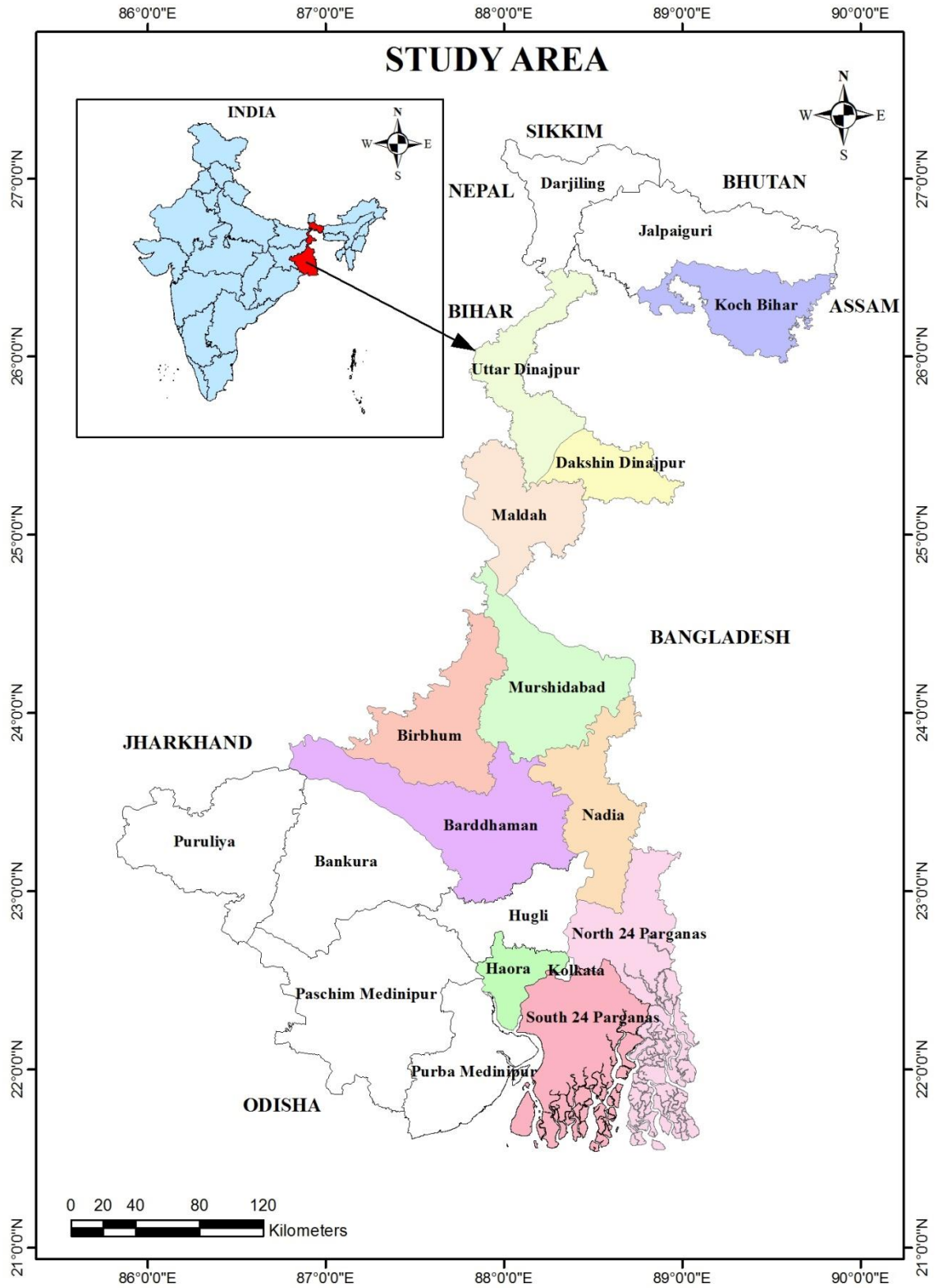
The above mentioned tables are dealing with district-wise distribution of different religious population and as a whole of West Bengal. Further, the distribution of different religious population is shown as rural and urban population. In both the tables, the distribution of literate population is dealt. The population distribution of 0-6 age group is also displayed. The basic distinction between table “WB Religion Data 2001” and Table “RL-1900” of Census 2011 that former one does not show illiterate population while later one are showing. The distribution of different religious population is further divided into male and female. The main difference between table “WB Religion Data 2001” and Table “RL-1900” of Census 2011 is that the table of later one only shows the working population as main and marginal working population. The former one table does not show any divisions as main and marginal working population. It basically deals with total working population irrespective of main and marginal workers. Across different districts

and in West Bengal, the distribution of different types of workers (cultivators, agricultural workers, household industry workers, other workers) has been shown in above mentioned tables. The non-working population is also dealt in these tables.

1.8 Study Area:

The map (Map 1.1) shows the study area. West Bengal extends from 21 degree 38 minutes to 27 degree 10 minutes north latitude. The longitudinal extension of West Bengal is from 85 degree 50 minutes to 89 degree 50 minutes east longitude. The Eleven Minority Concentrated Districts (MCDs) in West Bengal have been selected as my study area. These districts are Muslim Minority concentrated districts. These districts are –i) Koch Bihar⁴, ii) Uttar Dinajpur, iii) Dakshin Dinajpur, iv) Maldah, v) Murshidabad, vi) Birbhum, vii) Barddhaman, viii) Nadia, ix) Haora, x) North Twenty Four Parganas, xi) South Twenty Four Parganas.

⁴ District names are as per Census of India.



Map 1.1:

1.9 Organization of the Study:

This study has been organized into five chapters.

- i. First chapter gives the nature and relevance of this research in the form of statement of problem, literature review, and objectives of this study, theoretical framework, and sources of the data, study area and the organization of the study.
- ii. The second chapter presents the socio-economic scenario in MCDs of West Bengal. To analyse the spatial pattern of social exclusion, the method of content analysis about MCD reports is adopted.
- iii. The third chapter deals with the socio-spatial exclusion of Muslims based on Census data (2001 and 2011).
- iv. The fourth chapter examines the causative factors of social exclusion among Muslim. It also addresses socio- spatial exclusion through government policies with critical analysis. Either the existing government policies are not in a position to benefit them or it is their perception and backwardness that remains them deprived. These issues are presented in a considerable way.
- v. Chapter five gives the summary of conclusions.

Chapter 2

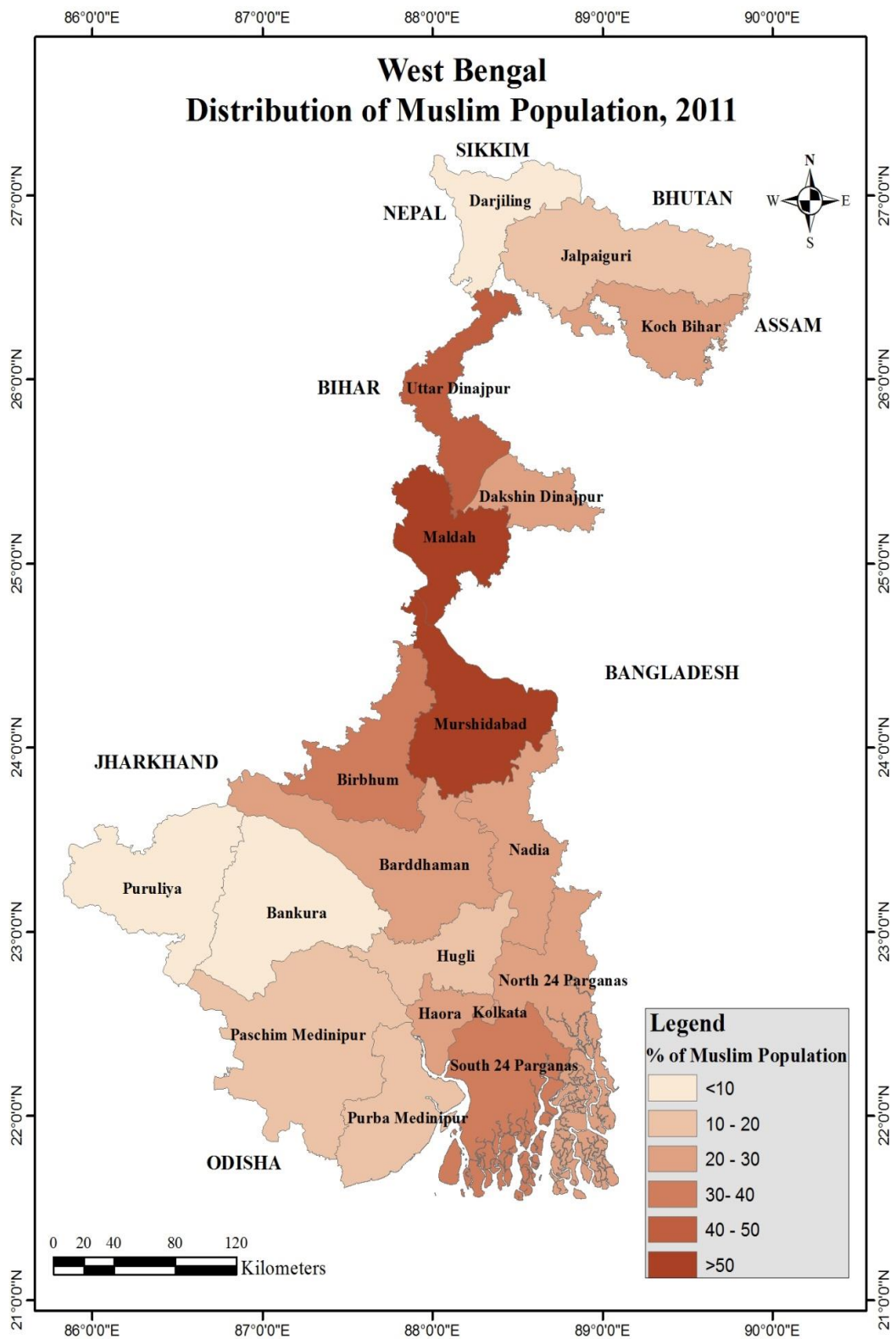
Socio-Economic Scenario in Minority

Concentrated Districts (MCDs) of West Bengal

This chapter provides a comparative perspective on socio-economic conditions of Muslims and non-Muslims, drawing on from the findings of each of the eleven Minority Concentrated District (MCD) Project Reports of West Bengal. The objective of the present chapter is “to identify the spatial patterns of social exclusion based on MCD reports in MCDs of West Bengal. The data in this chapter has been used from eleven MCD Reports (2008).

2.1 Spatial Distribution of Muslim Population in West Bengal:

The highest percentage of Muslim population is found in the district of Murshidabad with 66.27 percent followed by Maldah with 51.27 percent and Uttar Dinajpur with 49.92 percent. The share of Muslim population is reported in-between 30-40 percent in the districts of Birbhum and South Twenty Four Parganas. The percentage of Muslim population lies between 20-30 percent in the districts of Bardhaman, Nadia, North Twenty Four Parganas, Haora, Kolkata, Dakshin Dinajpur and Koch Bihar. The share of Muslim population is found to be 10-20 percent in the districts of Purba Medinipur, Paschim Medinipur, Hugli and Jalpaiguri. The lowest share of Muslim population is found in the districts of Bankura, Puruliya and Darjiling. The district of Darjiling is reported to have the lowest share Muslim population among all the districts in West Bengal (Map: 2.1).



Map 2.1:

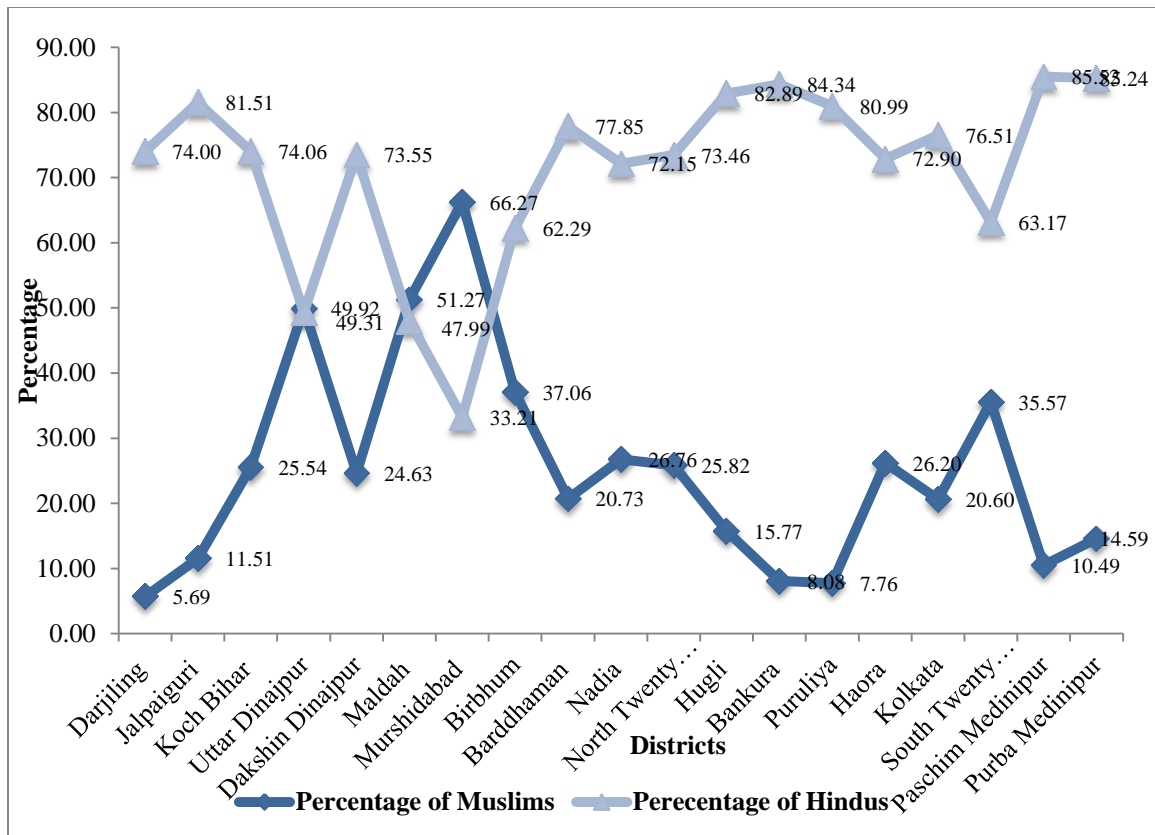
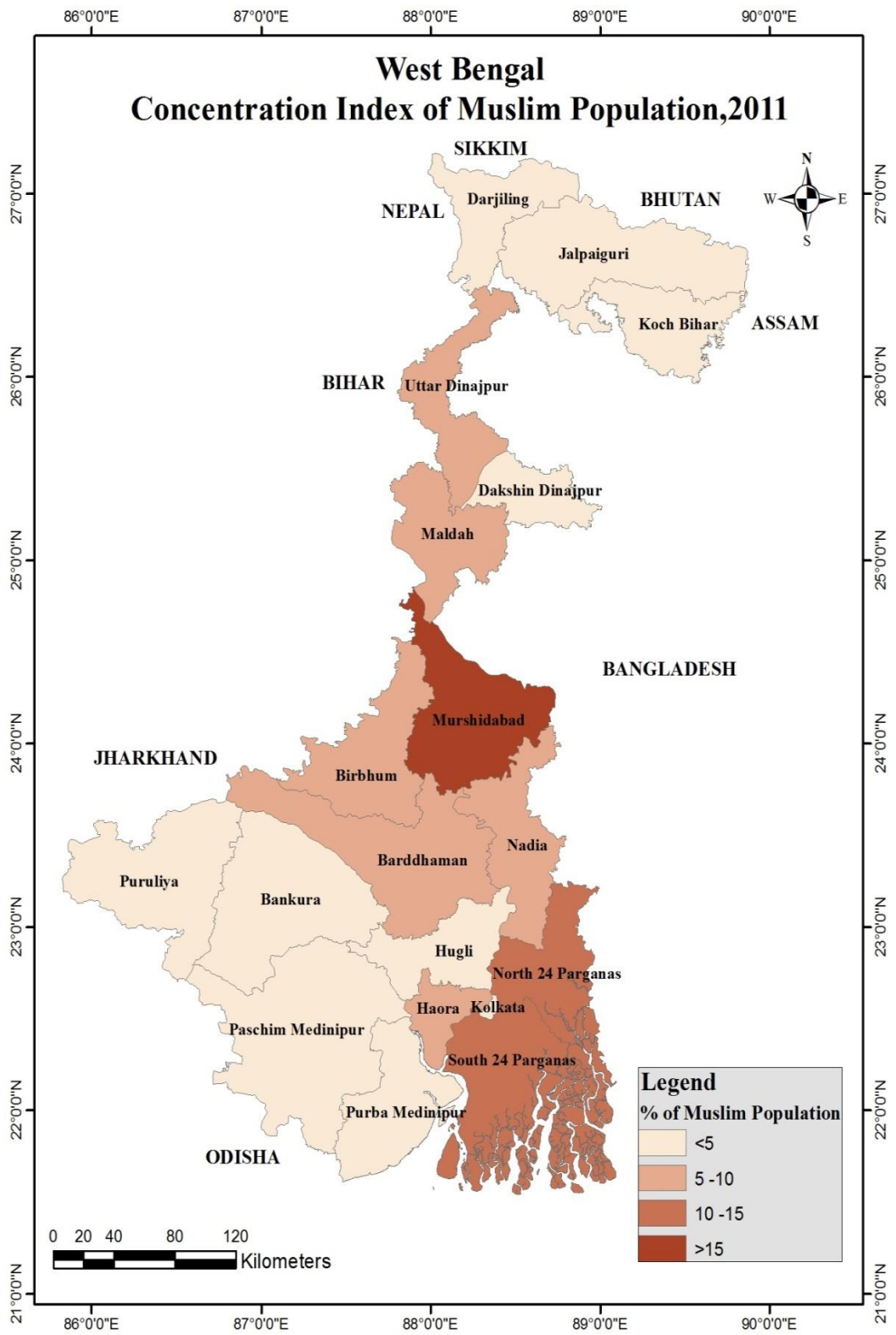


Fig 2.1: District-wise Percentage Distribution of Hindu and Muslim Population.

The share of Muslim population is higher than the share of Hindu population in the districts of Uttar Dinajpur, Maldah and Murshidabad. The figure (Fig 2.1) shows that in remaining all the districts, the share of Hindu population is higher (Fig: 2.1).

2.1.1 Concentration Index of Muslim Population in West Bengal:

The highest concentration index of Muslim population is found in the district of Murshidabad with 19.09 percent followed by South Twenty Four Parganas and North Twenty Four Parganas with 10.48 percent (Map: 2.1). The districts of Uttar Dinajpur, Maldah, Birbhum, Barddhaman, Nadia and Haora are in the class of 5-10 percent concentration of Muslim population. All the remaining districts are having less than 5 percent concentration of Muslim population (Map: 2.2).



Map 2.2:

The assessment of the socio-economic condition of people in a particular region is as important as it reflects a number of development and issues of “development deficits”. The Socio-economic condition deals with the measure of economic and social conditions. It mainly deals with education, occupation and income. Generally, the low standard of living and development deficits among any social group is caused by low level of education and low per capita income. Consequently, the society would suffer with a number of disadvantages. The social group with lower socio-economic condition has different experiences in their life and suffers with more disadvantages as compared to the social group of higher socio-economic conditions. To do so, the method of Content Analysis is adopted in this chapter.

2.2 Demography:

West Bengal is the fourth largest populous state in India with 91276115 (Census of India, 2011) living in 88,750 square Km area in the state. The density of West Bengal is 1028 persons per square Km. The sex ratio are 950 females per thousand males. The literacy rate found in West Bengal is 76.26 percent. The rate of urbanization is 31.87 percent. Here, a number of religious groups (Hindu 70.54 %, Muslim 27 %, Christian 0.72 %, Buddhist 0.31 %, Sikh 0.07 % and Jain) live. Muslims are the largest religious minority consisting about 27 percent of the total population of the state while Jain is the smallest religious minority. The decadal population growth rate in West Bengal is 13.84 percent (India 17.64 %). The decadal growth rate among Muslim in West Bengal is higher with 21.80 percent than Hindu with 10.80 percent.

It was reported by Sachar Committee Report that Muslims are suffering with development deficits in India. So, the Ministry of Minority Affairs planned to conduct a baseline survey to know in detail the backwardness of the minorities who resides in eleven MCDs of W.B. “The purpose of this survey is to help the district administration draw an action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11th Five Year Plan” (Minority Concentration District Project Report, Koch Bihar, West Bengal, p.5).

To that purpose, the Ministry of Minority Affairs has assigned the task to the Indian Council of Social Science Research (ICSSR, New Delhi) to conduct a baseline survey on Minorities. They had identified ninety Minority Concentrated Districts⁵ in our country during 11th Five Year Plan to collect more detailed information under “Minority Concentration District Project” (completed in 2008).

It was conducted to know the nature of development deficits of minorities (Muslims, Christians, Sikhs, Buddhists, Zorastrians/Parsis)⁶ across the country and to take district development action plan whatsoever requires. The identification and selection of these MCDs was based on Census data of 2001. In addition, the criteria of share of “Minority population; religion specific socio-economic indicators and basic amenities indicators”⁷ were used to identify the MCDs.

⁵ Out of 90 MCDs, a list of 11 MCDs in W.B has been mentioned in Data Base section of 1st Chapter.

⁶ At that time Jains were not considered as Religious Minority.

⁷ Minority Concentration District Project, Cooch Behar, West Bengal, p.4.

During 1987 also 41 MCDs were identified based on the 1971 Census data. The objective of the present project (2008) was to conduct a baseline survey to know the development deficits of aforesaid Minorities. The minorities living in these 90 MCDs were suffering with development deficits as district average in socio-economic indicators is lower than national average. Apart from district average, the study of these districts is important as we see considerable socio-economic development gaps among Muslims and non-Muslims (MCD Reports, 2008).

Under the guidance of Indian Council of Social Science Research, Delhi, the Centre for Studies in Social Sciences (CSSSC), Calcutta had conducted the baseline survey. They conducted the survey in the 11 MCDs of West Bengal. These MCDs are Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur, Maldah, Murshidabad, Birbhum, Barddhaman, Nadia, Haora, North Twenty Four Parganas and South Twenty Four Parganas. Out of these eleven MCDs, nine MCDs except Haora and North Twenty Four Parganas come under category 'A'. It means that these nine MCDs are below from national average in both "religion specific socio-economic indicators" and "basic amenities indicators". Contrary to it, Haora and North Twenty Four Parganas come in the sub category of 'B' i.e. B1. It means that these two MCDs are below the national average only in "religion specific socio-economic indicators".

2.3 Socio-economic Conditions:

2.3.1 Educational Scenario:

Since Independence, a number of policies are implemented for expansion of educational opportunities equally to all in our country. Yet equal access to educational opportunities

remains far from goal. The Sachar Committee Report depicts that “Muslims are at double disadvantage with low levels of education combined with low quality education. Their deprivation increases manifold as the level of education rises. In some instances the relative share for Muslims is lower than the Scheduled Castes who are victims of a long standing caste system.” (Sachar Committee Report, p.50). The Census data (2001 and 2011) and the Minority Concentrated District reports reveal that Muslims lag behind Hindus in education. Attempts have been made by some scholars to understand the lower educational attainment of Muslims. Alam (2007) has proposed two hypotheses to explain this phenomenon.

The first hypothesis is “particularized theology hypotheses” which explains that the preference to religious education prevents them from acquiring modern education (Alam et al. 2007, p-1614). In Sachar Committee Report, it is stated that only 4 percent students are acquiring Madrasah education where their share in the state is one fourth of the total population (Sachar Committee Report, p-77). Perhaps in this way, it is not considered that schooling at Madrasah is the reason for educational backwardness among Muslims as a few Muslim students (7-19 age) among Muslim attend Madrasah school which is very less than the share of Muslim population in the state. It is stated that Muslims should seek knowledge at any language even if they have to go to China. Arguably, the reason of lower education among Muslim is not explained under the hypothesis of religious essentialization. The Muslims living in urban areas are less attending in Madrasah schools than rural areas. The question comes in mind that why the people of same religion living in urban and rural areas differs in attaining Madrasah education. The reason of awareness and the reason of opportunity may suit best to this

outcome. Consequently, the statement would almost be wrong if we say Muslims by their choice do not avail Modern education.

Contrary to aforesaid hypothesis, the “characteristics hypothesis” explains that the low educational attainment among Muslims is due to their lower socio-economic condition. They are not able to come up to education for their lower socio-economic condition. In this study, we will examine the validity of this hypothesis in explaining the educational status of Muslim. There is also a possibility that the policies are not in a position to target needy with essential and effective way among Muslim. Briefly, it is considered that “there can be no one unilinear process in conceptualizing religious differences in matters of literacy and education, which might be produced variously through individuals and the larger structures of which individuals are a part”. (Alam et al. 2007, p.1613). A single process is not responsible for lower educational attainment of any social group.

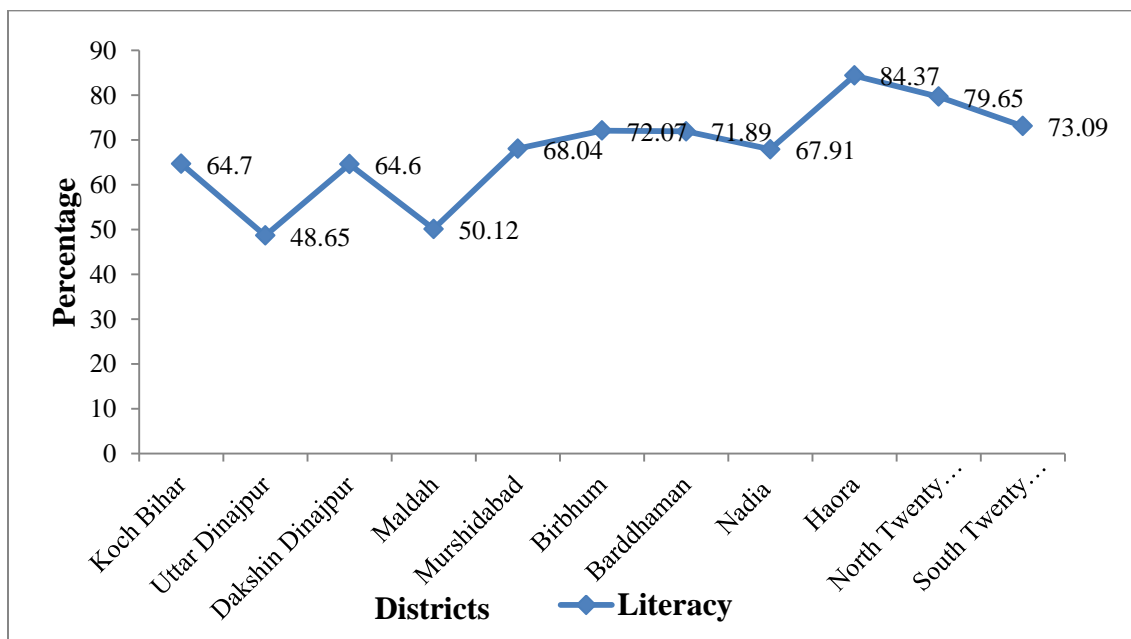


Fig 2.2: Literacy Rate in MCDs of West Bengal.

The MCD reports (2008) show that the highest literacy rate among MCDs is found in Haora followed by North Twenty Four Parganas and South Twenty Four Parganas. It is being reported that the MCDs of the northern region of the state have comparatively low literacy than the southern region. Among all the MCDs in northern region of the state, lowest share of literacy is found in Uttar Dinajpur followed by comparatively Maldah (Fig 2.2).

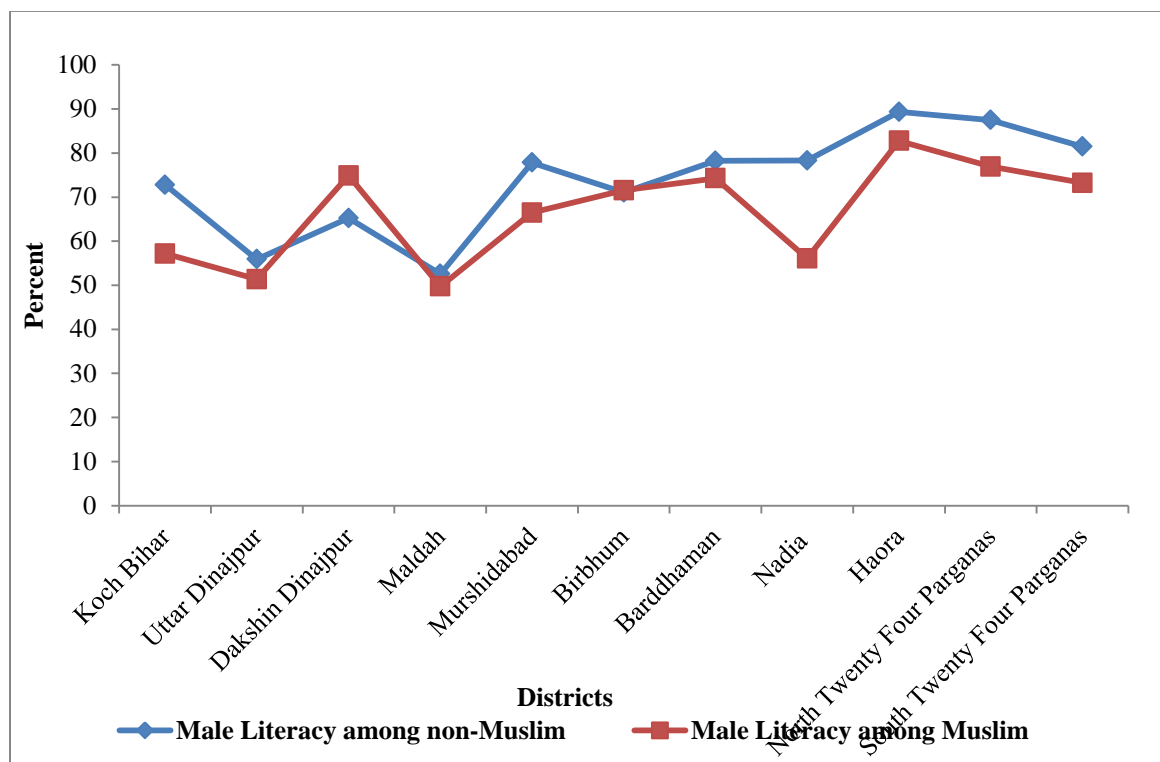


Fig 2.3: Male Literacy among Muslim and non-Muslim.

The average male literacy rate among non-Muslim differ from the average male literacy among Muslim in West Bengal and across all MCDs. The figure (Fig 2.3) has reported that the male literacy rate among Muslims is lower than the male literacy among non-Muslims except Dakshin Dinajpur. The male literacy among non-Muslim is

comparatively higher in the MCDs of South Bengal than North Bengal. The male literacy among Muslim is higher in the MCDs of South Bengal except Nadia (Fig 2.3).

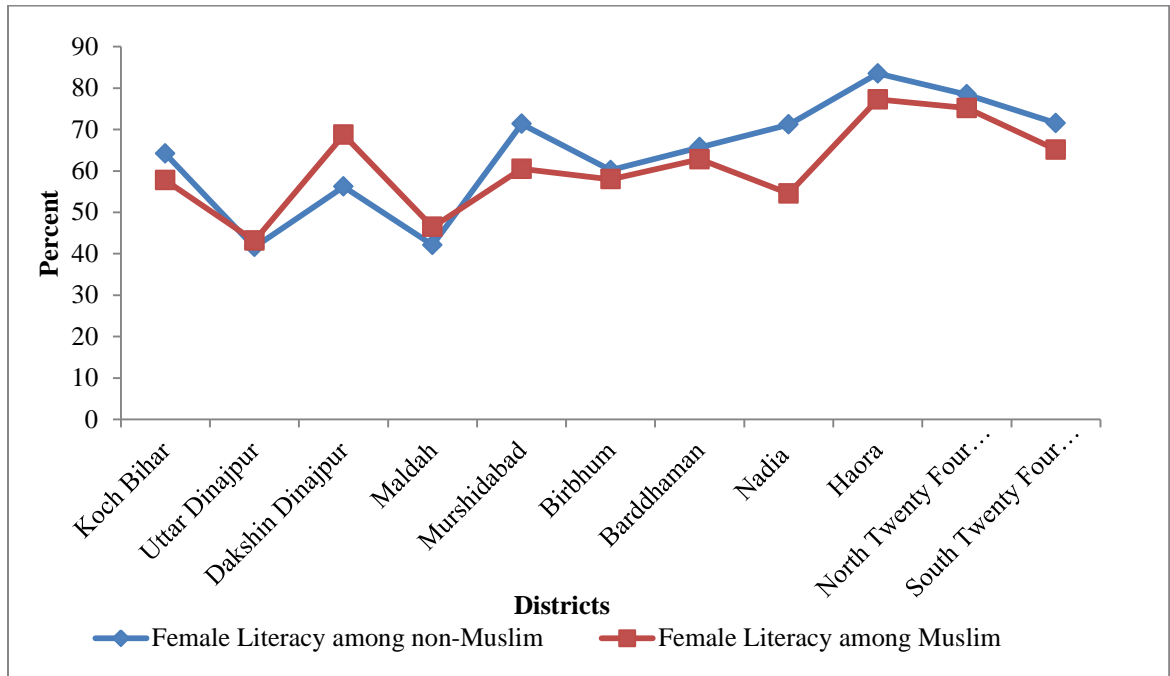


Fig 2.4: Female Literacy among Muslim and non-Muslim.

The female literacy rate among non-Muslims is lower only in the Minority Concentrated Districts (MCDs) of Uttar Dinajpur, Dakshin Dinajpur and Maldah. In remaining all eight MCDs the female literacy rate among non-Muslims is higher than the female literacy rate of Muslims. The MCDs of s Bengal have reported lower share in female literacy than South Bengal (Fig 2.4).

2.3.1.1 Levels of Education:

The educational attainments of Muslim and non-Muslim have been discussed to know the educational difference between Muslim and non-Muslim across all levels of education.

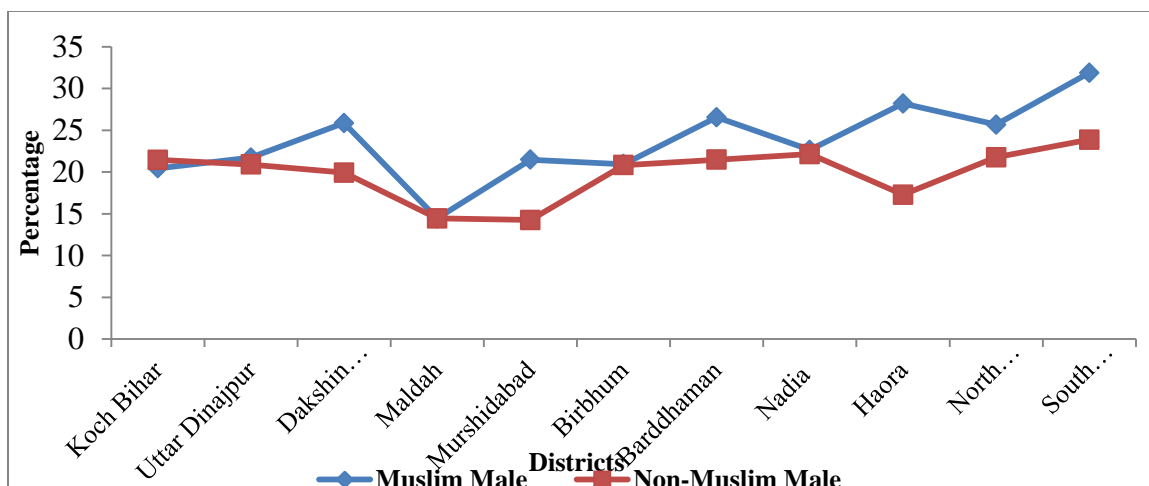


Fig 2.5: Percentage of Male Literate Population having Below Primary Level of Education.

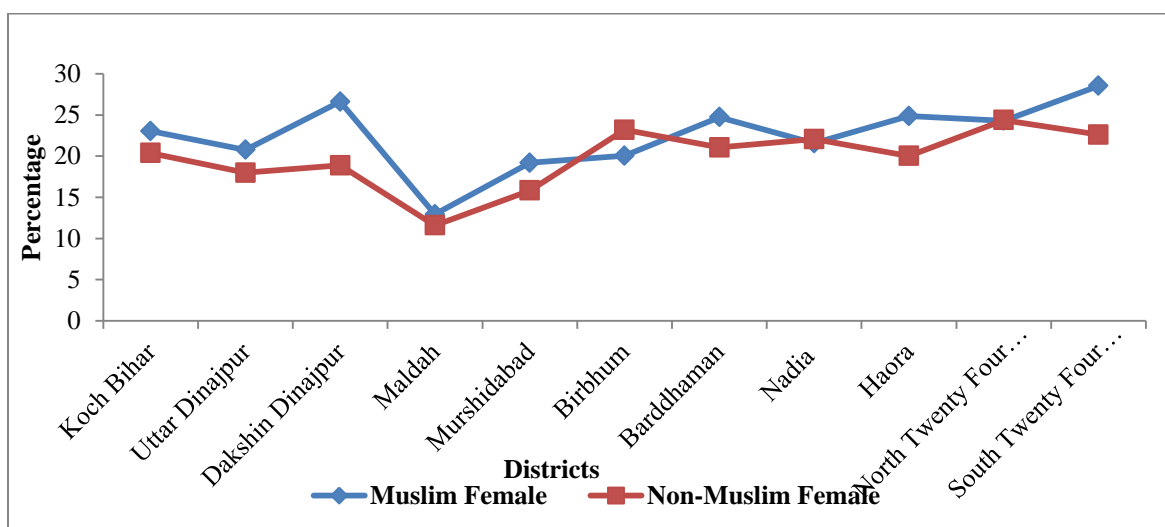


Fig 2.6: Percentage of Female Literate Population having Below Primary Level of Education.

It is found that male education at below primary level of education is higher among Muslim than non-Muslim male except Koch Bihar. The MCDs where highest gap is found are Haora, South Twenty Four Parganas, Dakshin Dinajpur and Murshidabad (Fig 2.5). The female education at the same level of education among Muslim is also higher than non-Muslim except Birbhum and Nadia. The male and female education in

below primary level of education among both Muslim and non-Muslim are higher in the MCDs of South Bengal (Fig 2.6).

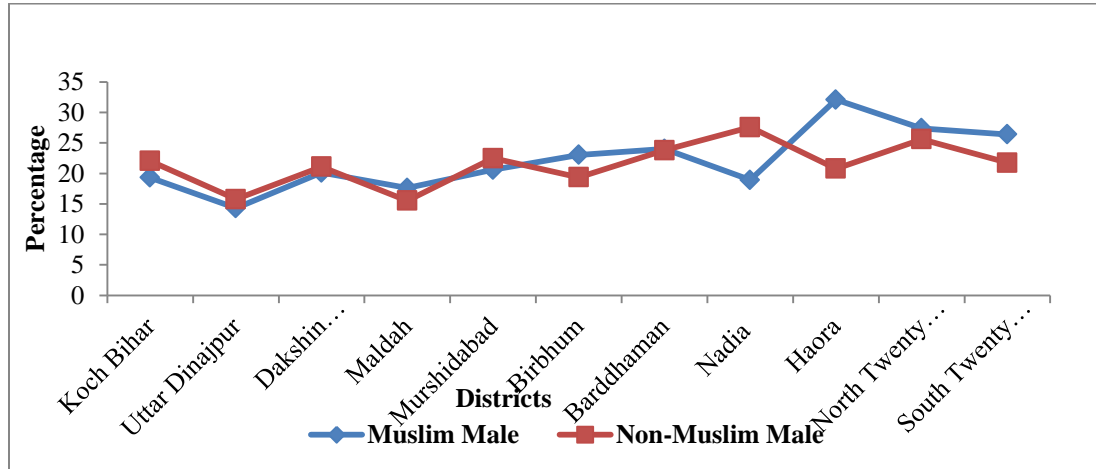


Fig 2.7: Percentage of Male Literate Population with Primary Level of Education.

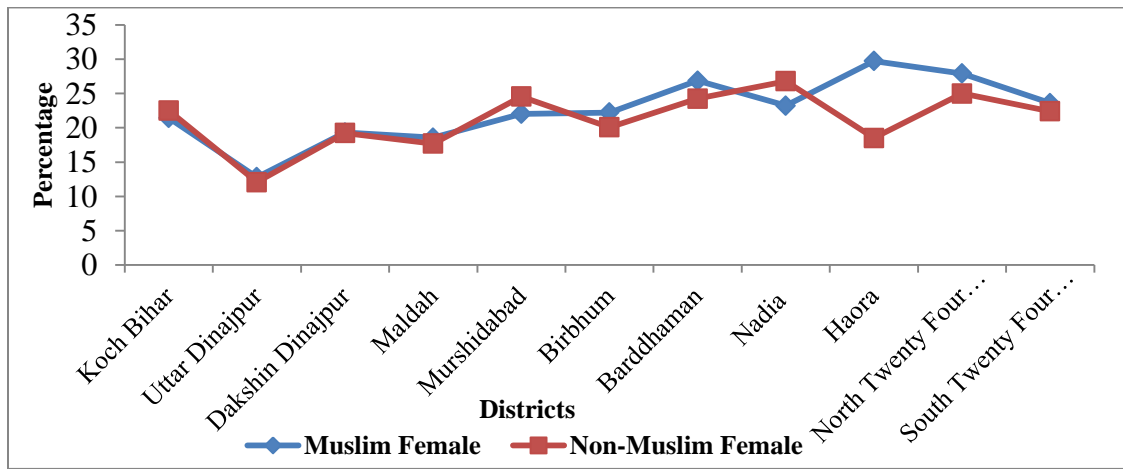


Fig 2.8: Percentage of Female Literate Population with Primary Level of Education.

The male educational rate of Muslim and non-Muslim at primary level is with similar rate in Dakshin Dinajpur and Bardhaman, The Muslim male has higher shares at primary level of education in Maldah, Birbhum, Haora, North and South Twenty Four Parganas while Muslim male has lower rate in primary education across Koch Bihar,

Uttar Dinajpur, Murshidabad and Nadia. The broad gap is found particularly in Haora, Nadia, South Twenty Four Parganas and Birbhum (Fig 2.7).

The percentage of females at primary level of education between Muslim and non-Muslim is same in Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur, Maldah and South Twenty Four Parganas. The rate of females at primary level of education is higher among Muslim in Birbhum, Barddhaman, Haora and North Twenty Four Parganas. Muslim female has lower primary education only in Murshidabad and Nadia. Among the MCDs of South Bengal, all MCDs have little gap in female primary education where Haora has shown broadest educational gap. The male and female share of students in primary level of education among both Muslim and non-Muslim are lower in the MCDs of North Bengal (Fig 2.8).

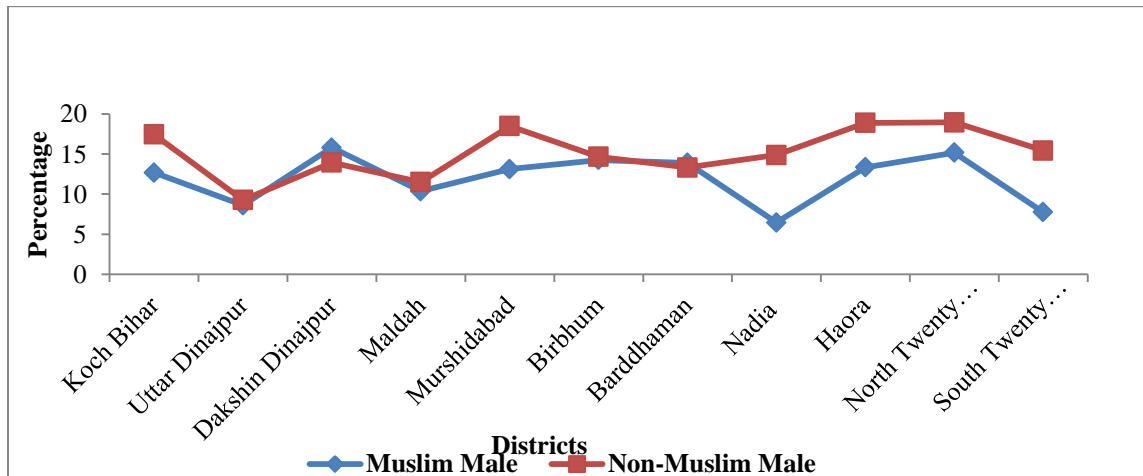


Fig 2.9: Percentage of Male Literate Population with Middle Level of Education.

The male education at middle level among Muslim is lower across all MCDs except Dakshin Dinajpur. Though in MCDs of Uttar Dinajpur, Birbhum and Barddhaman, the middle level of male education is of similar rate but broader gap is

found in Nadia, Haora, North Twenty Four Parganas, South Twenty Four Parganas, Koch Bihar and Murshidabad (Fig 2.9).

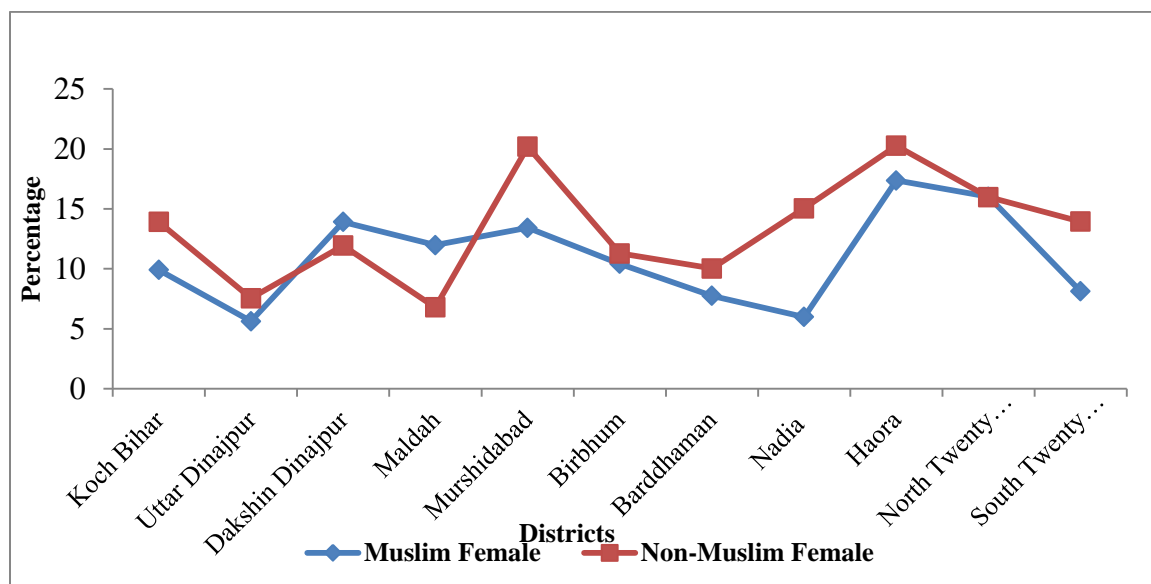


Fig 2.10: Percentage of Female Literate Population with Middle Level of Education.

The female education at middle level among Muslim is lower across all MCDs except Dakshin Dinajpur and Maldah. The broad gap among Muslim and non-Muslim education at middle level is found in Maldah, Murshidabad, Nadia and South Twenty Four Parganas. Females among non-Muslim have shown comparatively lower in middle level of education in Maldah and Uttar Dinajpur than other MCDs. The lower level of middle education among Muslim female is reported in Uttar Dinajpur and Nadia as compared to other MCDs (Fig 2.10).

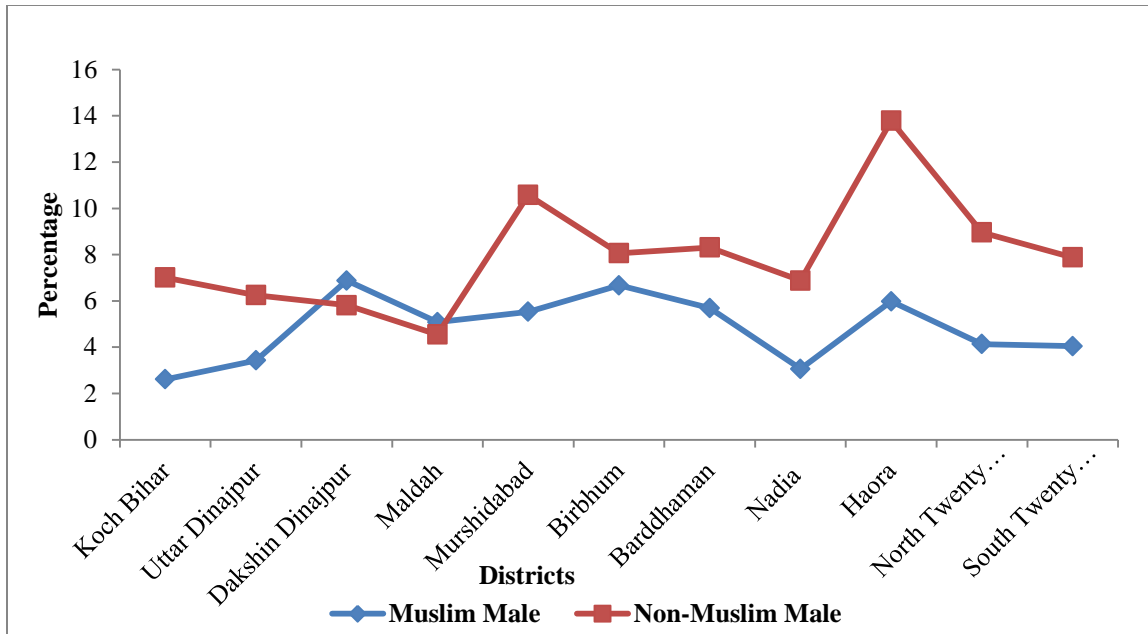


Fig 2.11: Percentage of Male Literate Population with Secondary Level of Education.

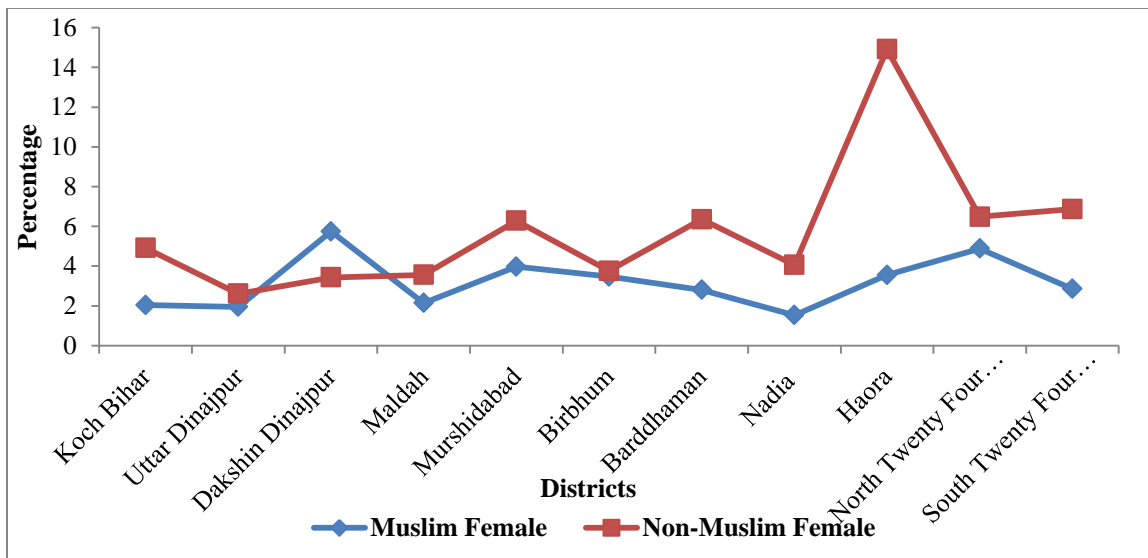


Fig 2.12: Percentage of Female Literate Population with Secondary Level of Education.

The male education at secondary level among Muslim is lower across all MCDs except Dakshin Dinajpur and Maldah. These are the MCDs where narrow gap between Muslim and non-Muslim is reported. The highest gap is recorded in the MCDs of Koch

Bihar, Murshidabad, Nadia, Haora, North and South Twenty Four Parganas. The broadest gap is reported in the MCD of Haora (Fig 2.11). The female education among Muslim at secondary level is highest in Dakshin Dinajpur than other MCDs. The percentages of both male students and female students at secondary level of education among non-Muslim are comparatively higher in the MCDs of South Bengal than North Bengal (Fig 2.12).

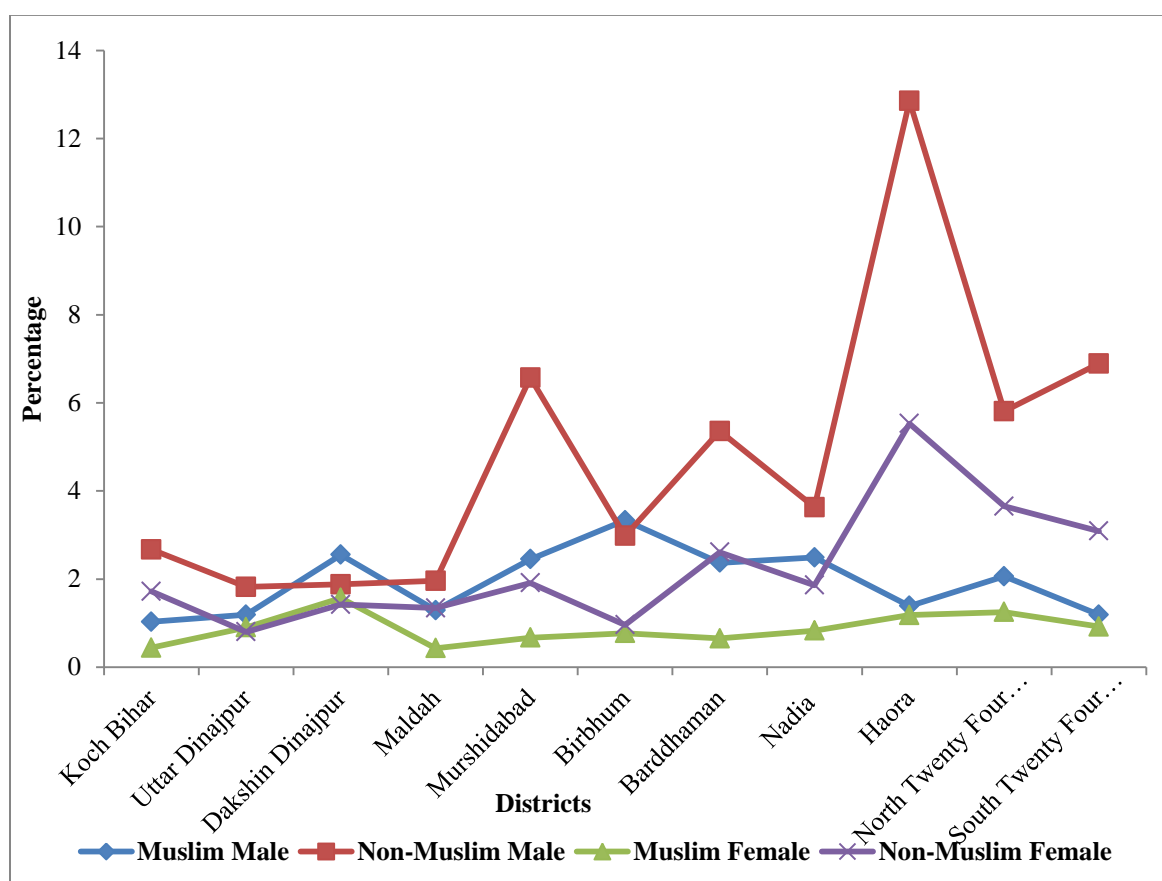


Fig 2.13: Percentage of Male and Female Literate Population with Higher Secondary Level of Education.

In the MCDs of Dakshin Dinajpur and Birbhum, the male education among Muslim at H.S level is higher while across all MCDs, comparatively lower share of male education among Muslim is reported. The broader gap among Muslim and non-Muslim at

H.S level is found in Haora, North Twenty Four Parganas, South Twenty Four Parganas, Murshidabad and Birbhum. Arguably, Muslims have shown lower female education at H.S level almost across all MCDs. The gap is broad in Haora, North Twenty Four Parganas, South Twenty Four Parganas and Barddhaman. An increasing share in H.S level of education from North to South is seen among non-Muslim male and non-Muslim female education at H.S level (Fig 2.13).

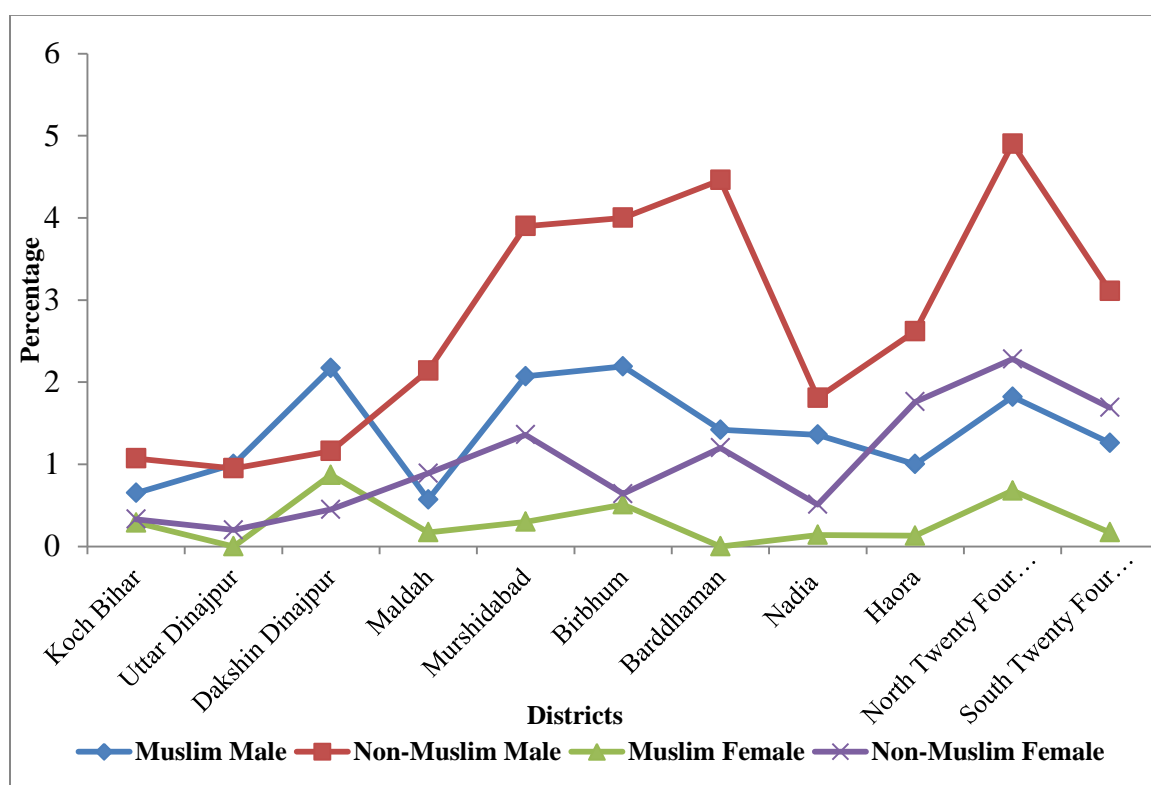


Fig 2.14: Percentage of Male and Female Literate Population with Graduate Level of Education.

The male education at graduate level among Muslim is lower compared to non-Muslims across all MCDs except Dakshin Dinajpur. In the MCDs of Koch Bihar, Uttar Dinajpur and Nadia the gap is recorded comparatively lower while remaining all MCDs have shown broader gap in male education among Muslim and non-Muslim. The figure

depicts that very less share of female among Muslim get graduation level of education. The female education at graduate level is lower among Muslims across all MCDs except Dakshin Dinajpur. The share of both non-Muslim male and non-Muslim female in graduate level of education is higher in the MCDs of South Bengal than North Bengal (Fig 2.14).

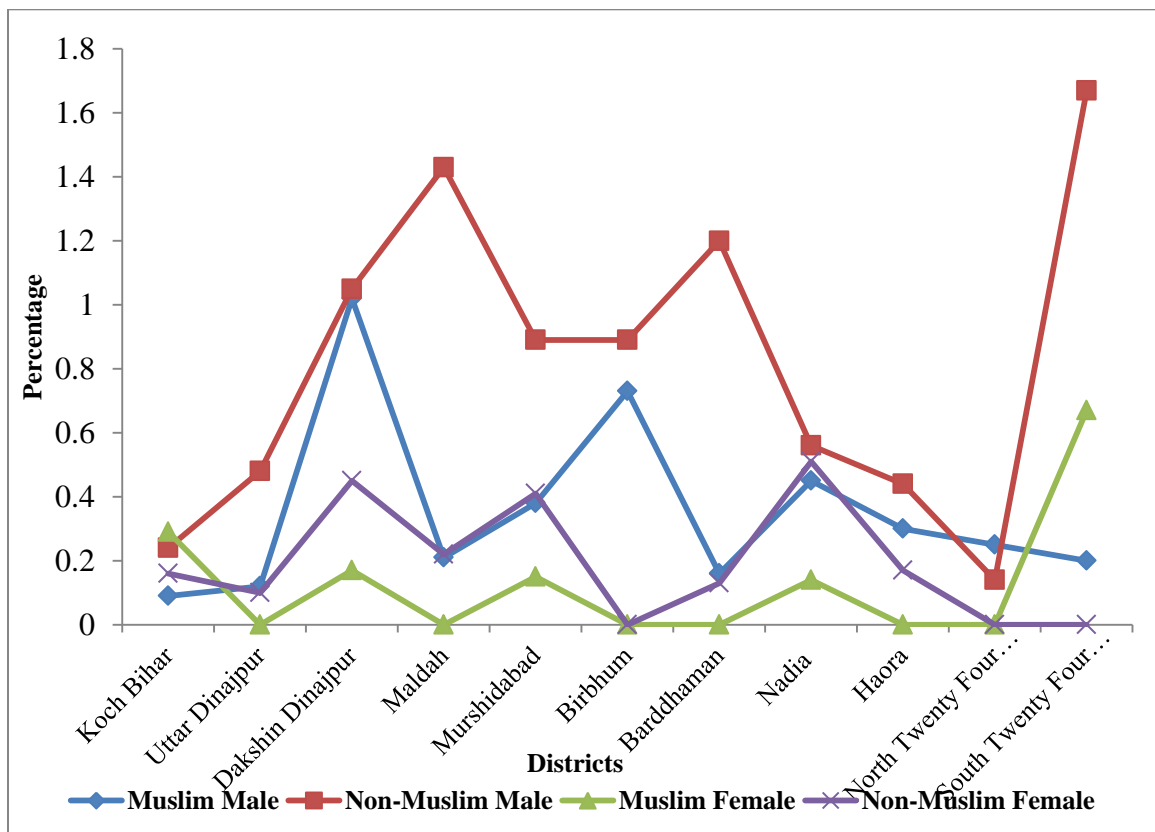


Fig 2.15: Percentage of Male and Female Literate Population with Post Graduate Level of Education.

The male education at post graduate level among Muslim is lower across all MCDs except North Twenty Four Parganas. The broader gap is reported in the MCDs of Maldah, Bardhaman and South Twenty Four Parganas. The MCD of Dakshin Dinajpur has shown similar educational attainment at post graduate level among both Muslim and non-Muslim. The female education at post graduate level among Muslim is higher only in

Koch Bihar and South Twenty Four Parganas. The broader gap in female education at post graduate level between Muslim and non-Muslim is found in South Twenty Four Parganas, Nadia, Dakshin Dinajpur, Maldah, Murshidabad and Barddhaman (Fig 2.15).

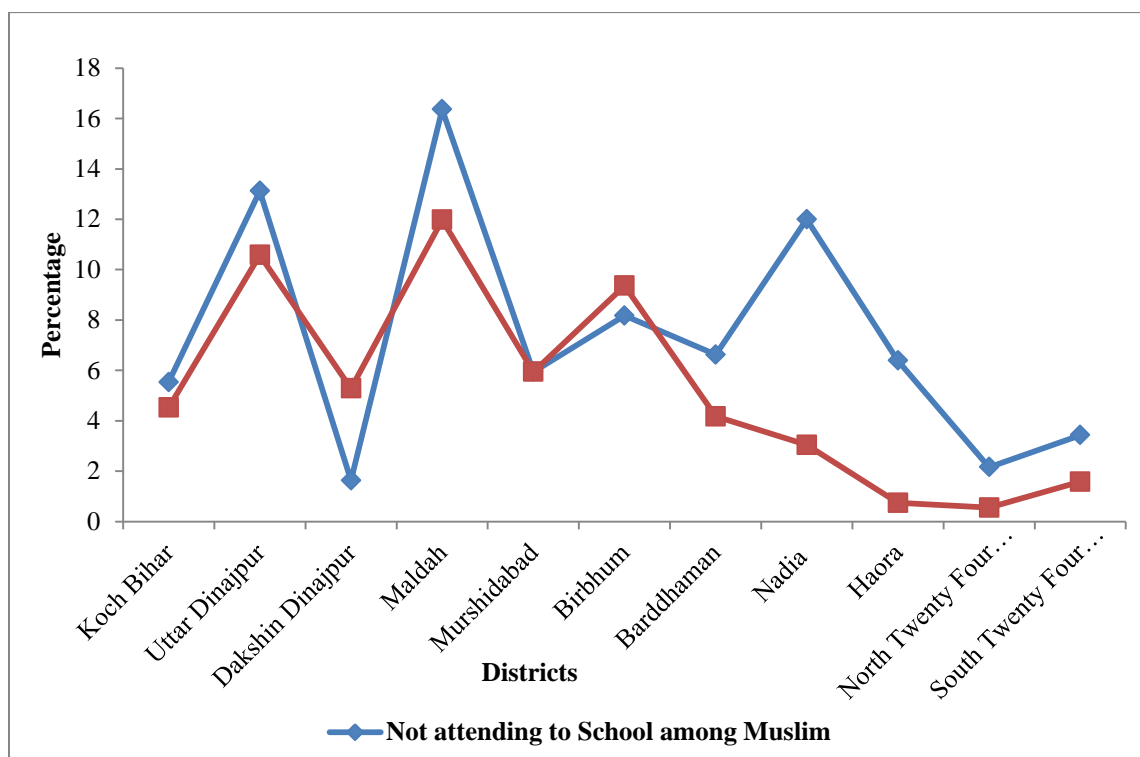


Fig 2.16: Percentage of children of 5-18 age group not attending School.

The share of children of 5-18 years of age who are not attending to school is higher among Muslim across all MCDs except Dakshin Dinajpur and Birbhum. The gap among Muslim and non-Muslim is broader in the MCDs of Nadia, Haora, Dakshin Dinajpur and Maldah. The gap is narrow in the MCDs of Koch Bihar, Birbhum, North and South Twenty Four Parganas. The MCD of Murshidabad has reported similar rate of school going children who are not attending to school. The percentage of children not attending to school among non-Muslims is very low in the MCDs of Haora, North and South Twenty Four Parganas. The MCD of Dakshin Dinajpur has lowest rate of children

who are not attending to school among Muslim. The share of not admitted to school children among non-Muslim is comparatively low in the MCDs of South Bengal (Fig 2.16).

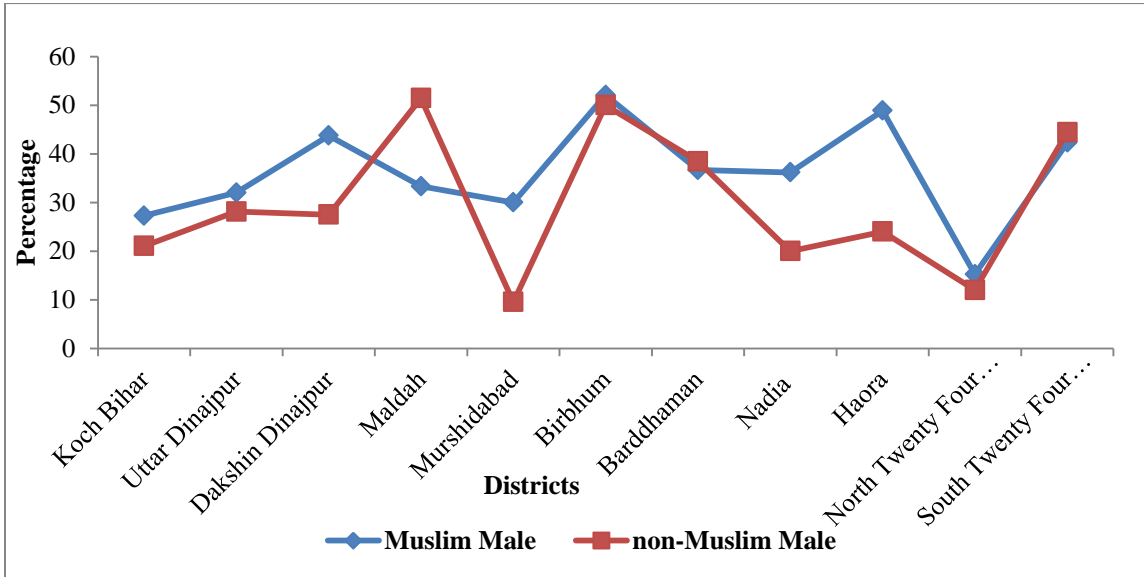


Fig 2.17: Drop Out Rate from Below Primary Level of Education.

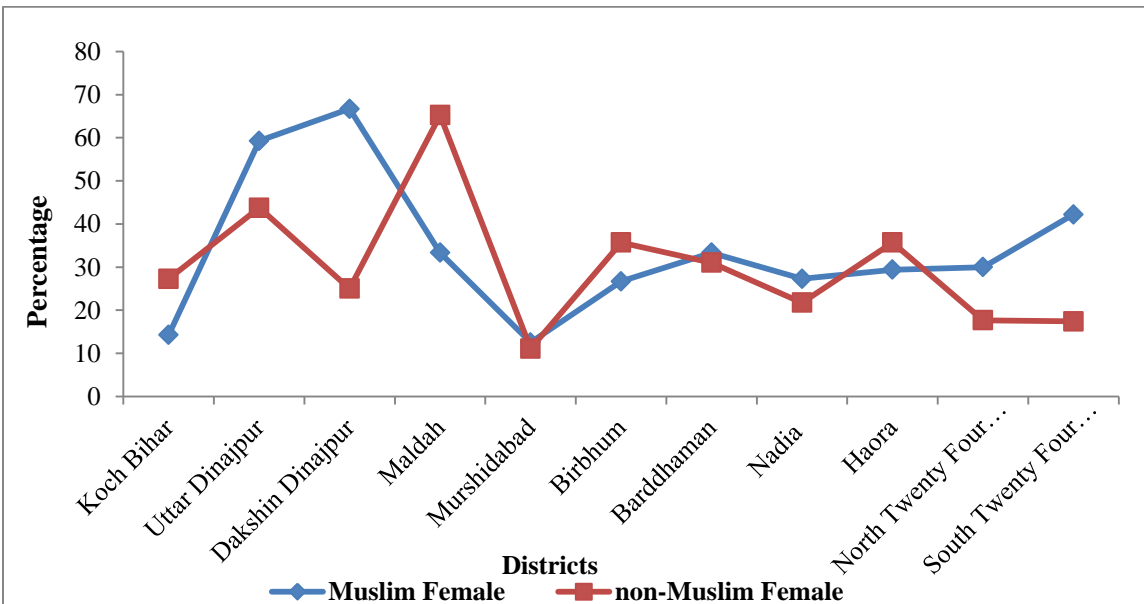


Fig 2.18: Drop Out Rate from Below Primary Level of Education.

The drop out of males from below primary level of education among Muslim is higher almost across all MCDs except Maldah. The dropout rate is with quite similar rate in Uttar Dinajpur, Birbhum, Barddhaman, North and South Twenty Four Parganas. The broader gap is found in Dakshin Dinajpur, Maldah, Murshidabad, Nadia and Haora (Fig 2.17). The drop out of females from below primary level of education is with quite similar rate in the MCDs of southern region of West Bengal except North and South Twenty Four Parganas. The broader gap is reported in Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur, Malda, including North and South Twenty Four Parganas. The highest drop out of females among Muslim from below primary level is found in Dakshin Dinajpur while among non-Muslim in Maldah (Fig 2.18).

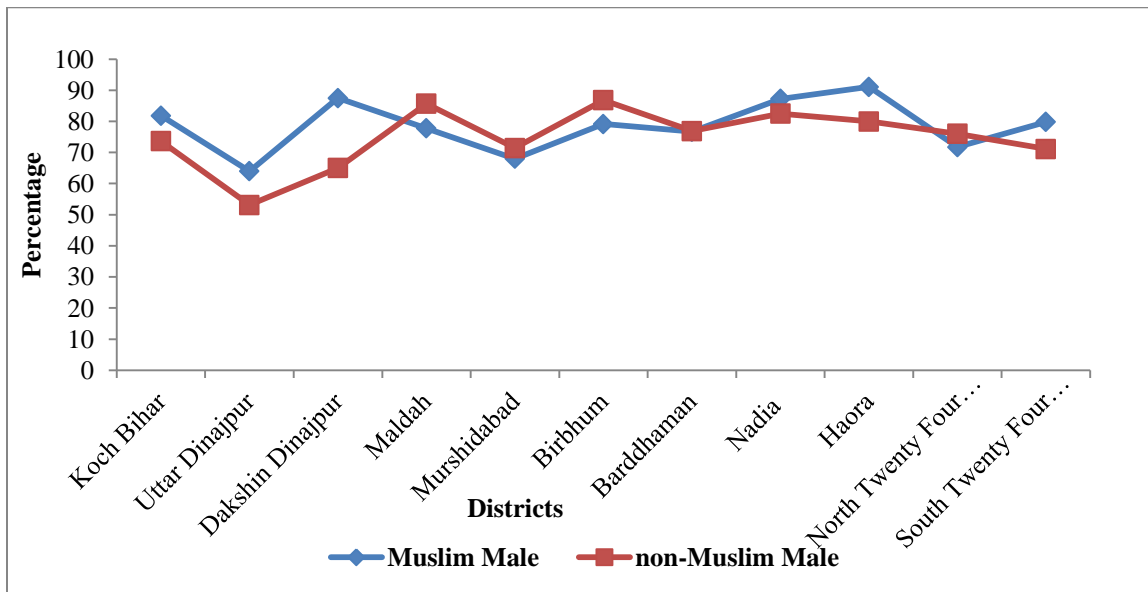


Fig 2.19: Drop Out Rate from Below class Eight Level of Education.

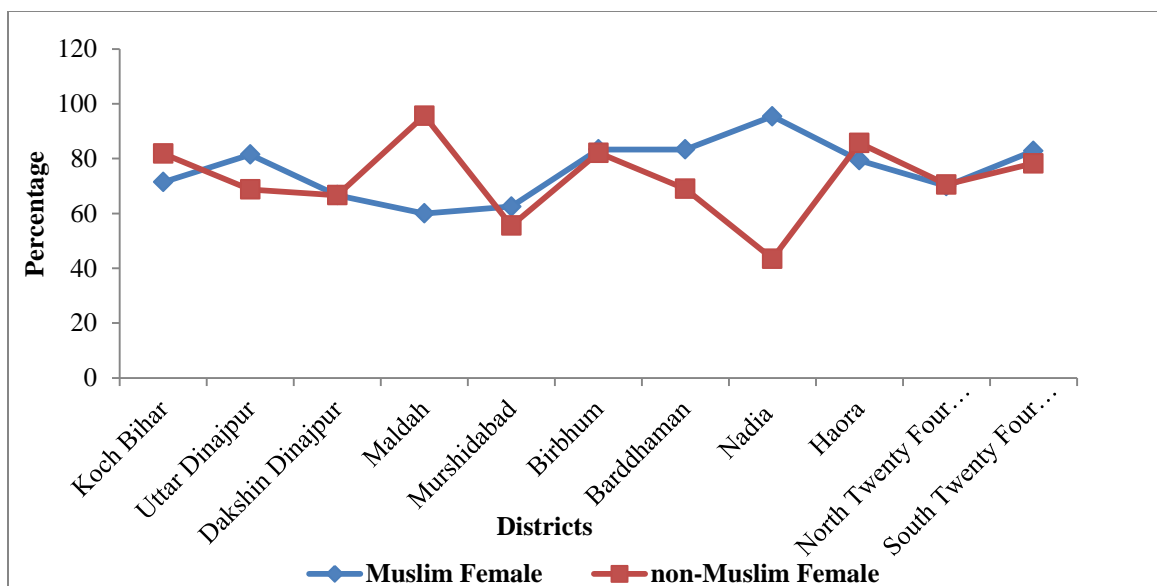


Fig 2.20: Drop Out Rate from Below class Eight Level of Education.

The broader drop out gap between Muslim male and non-Muslim male is reported in Uttar Dinajpur and Dakshin Dinajpur while across all MCDs, very narrow gap is recorded (Fig 2.19). The dropout rate between Muslim female and non-Muslim female from below class eight level of education is with similar rate in Dakshin Dinajpur, Birbhum and North Twenty Four Parganas. The female dropout rate is higher among Muslim across 5 MCDs of Uttar Dinajpur, Muurshidabad, Barddhaman, Nadia and South Twenty Four Parganas. The female drop outs are lower among Muslim in the MCDs of Koch Bihar, Maldah and Haora (Fig 2.20).

The demand of technical and vocational education among Muslim is higher as compared to non-Muslims. Only in the MCDs of Uttar Dinajpur, Dakshin Dinajpur and South Twenty Four Parganas, Muslim have shown lesser interest in technical and vocational education. The share of institutional help taken from Government institution for vocational education among Muslim is lower across all MCDs except Koch Bihar and Dakshin Dinajpur. The share of institutional help taken from expert worker for vocational

education among Muslim is lower across all MCDs except Nadia, Haora and South Twenty Four Parganas.

It is drawn from the above discussion that Muslims have shown relatively higher educational attainment up to primary level of education. But it is also concluded that the share of education among Muslim is lower from middle level of education to Post Graduation level comparing with non-Muslim. It means they are comparatively lower to their desired education.

2.3.2 Work Force Structure:

The continuous unemployment of a person has a number of bad consequences. From psychological illness to loosing self-esteem, morality, values; a number of problems caused by persistent unemployment. (Sen, 2000, pp.19-22). In this way, the work participation and the types of occupation have important impact on individual's life.

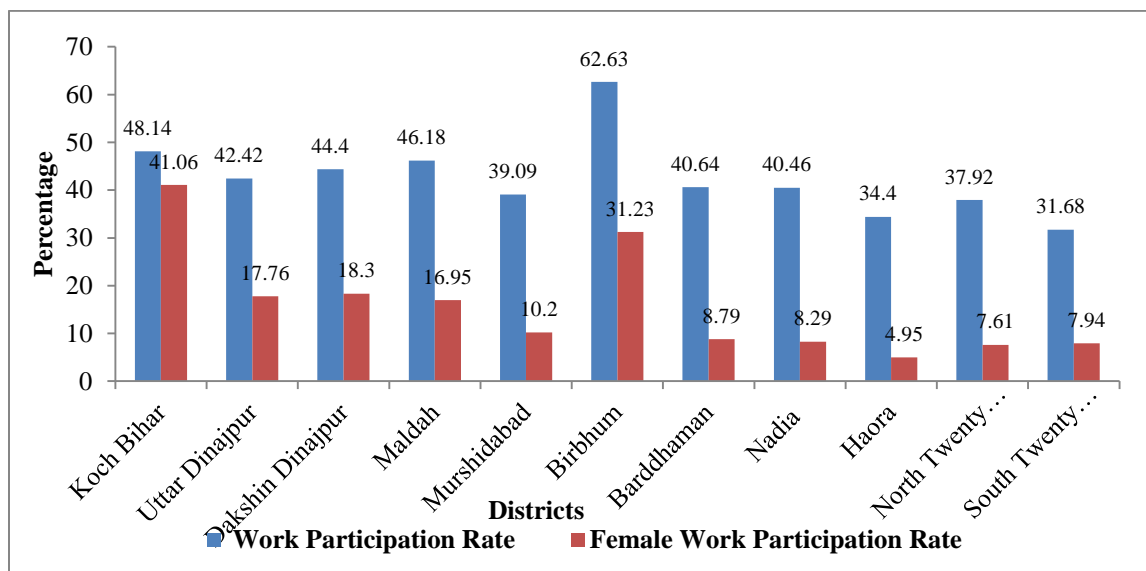


Fig 2.21: Work Participation Rate, MCDs, 2008.

The MCD of Birbhum has reported with relatively better share of work force participation followed by Koch Bihar and Maldah. The lowest work participation rate among MCDs is found in South Twenty Four Parganas, Haora and North Twenty Four Parganas. Though in work participation rate Birbhum got first rank but in female work participation rate the MCD of Koch Bihar got first rank followed by Birbhum. The female work participation rate is comparatively higher in the MCDs of North Bengal (Fig 2.21).

Table 2.1: Working Status of Male Muslim and non-Muslim.

Districts	Muslim Male			non-Muslims Male		
	Salaried Employee (govt.)	Salaried Employee (Private)	Casual Labor	Salaried Employee (govt.)	Salaried Employee (Private)	Casual Labor
Koch Bihar	0.38	1.41	7.81	1.26	2.16	7.73
Uttar Dinajpur	0.56	1.36	14.45	2.64	1.84	5.75
Dakshin Dinajpur	0.77	1.79	7.92	0.95	0.56	8.49
Maldah	0.97	0.81	25.28	2.55	2.64	15.96
Murshidabad	1.92	0.83	9.74	4.50	2.25	9.22
Birbhum	1.99	1.15	2.61	1.90	0.82	1.14
Bardhaman	0.79	3.00	2.69	4.30	1.70	3.15
Nadia	1.35	0.11	11.66	1.86	2.23	11.65
Haora	0.89	1.28	5.62	5.17	9.28	2.86
North Twenty Four Parganas	0.25	2.87	3.93	3.36	3.92	5.88
South Twenty Four Pargana	0.73	2.45	3.97	2.19	3.85	3.70

Source: Extracted from MCD Reports, 2008.

The salaried Government male employment among Muslim is lower across all MCDs than non-Muslims. The considerable gap in salaried Government male employment is reported between Muslim and non-Muslim. The salaried private male

employment among Muslim is lower than non-Muslims across all MCDs except the MCDs of Dakshin Dinajpur, Birbhum and Barddhaman. The casual male laborer among Muslim is higher across all MCDs except Dakshin Dinajpur, Barddhaman and North Twenty Four Parganas (Table 2.1).

Table 2.2: Working Status of Female Muslim and non-Muslim.

Districts	Muslim Female			non-Muslim Female		
	Salaried Employee (govt.)	Salaried Employee (Private)	Casual Labor	Salaried Employee (govt.)	Salaried Employee (Private)	Casual Labor
Koch Bihar	0.44	0.15	1.75	0.5	0.41	1.91
Uttar Dinajpur	0.48	0.24	3.21	0.4	0.4	1.1
Dakshin Dinajpur	0.35	0.17	1.05	0.45	0.6	2.55
Maldah	0.72	0.1	7.97	1	0.37	2.62
Murshidabad	0.23	0	0.31	0.97	1.24	1.38
Birbhum	0.26	0	0	0.32	0	0.8
Barddhaman	0	0	0.86	0.54	0.2	1.14
Nadia	0	0	6.79	0.58	0.17	2.58
Haora	0	0	0.65	0.5	0.34	1.77
North Twenty Four Parganas	0	0.34	0	4.11	0.36	1
South Twenty Four Parganas	0.25	0.25	0.25	0.49	0	0.4

Source: Extracted from MCD Reports, 2008.

The salaried Government female employment among Muslim is lower across all MCDs than non-Muslims except Uttar Dinajpur. The salaried private female employment among Muslim is lower across all MCDs except South Twenty Four Parganas. In male casual labors, Muslims has reported higher share but in female casual labors non-Muslims have reported higher share. Only in the MCDs of Uttar Dinajpur, Maldah and Nadia, Muslim has shown higher share in casual female laborers (Table 2.2).

The share of male unemployed among Muslim is higher than non-Muslims across all MCDs except Murshidabad and Nadia. The percentage of female unemployed among Muslim is higher as compared to non-Muslim female across seven MCDs while in remaining four MCDs reverse condition is found.

A number of reasons are responsible for such migration. Both Muslim and non-Muslim migrate for transport and labor work out of a number of reasons. About more than fifty per cent people migrate for the reason of transport and labor work. Though there is inter-religious difference in its rate that non-Muslims migrate comparatively less for this reason as compared to Muslims.

2.3.3 Health:

It is seen that the socio-economic condition has considerable impact on health. Muslims are availing less health care facilities than non-Muslim. The following discussions may support that the health conditions among Muslim is relatively less well.

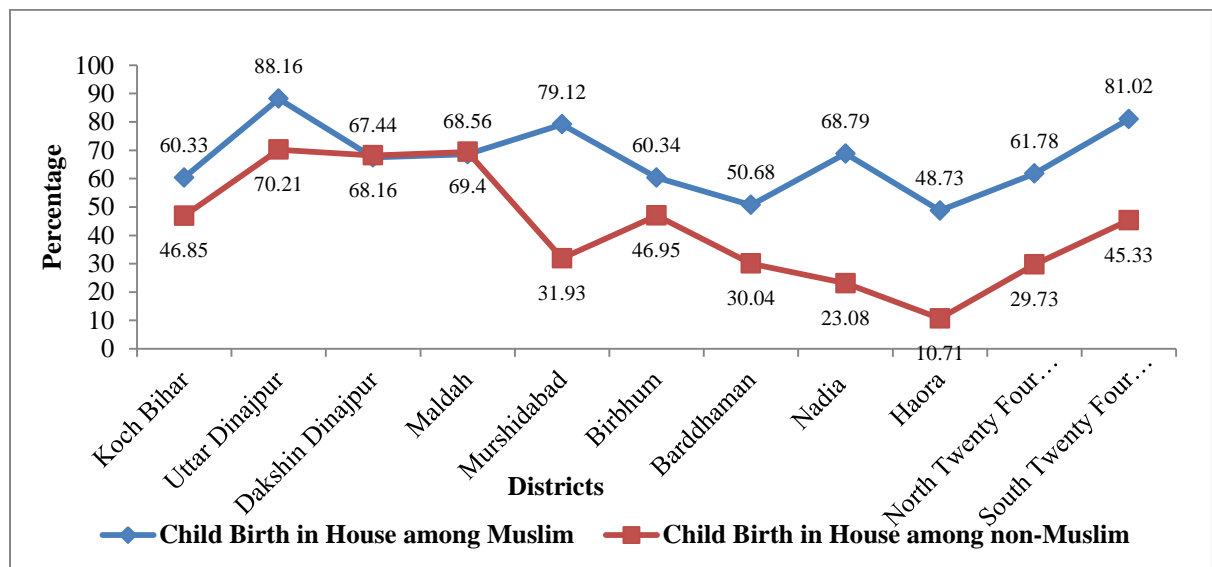


Fig 2.22: Percentage of In-House Child Birth.

The in-house child birth rate among Muslim is higher than non-Muslim across all MCDs. The MCDs of Dakshin Dinajpur and Maldah have reported similar share at in-house child birth between Muslim and non-Muslim. The highest share of in-house child birth among non-Muslim is found in Uttar Dinajpur followed by Maldah and Dakshin Dinajpur. The in-house child birth rate among Muslim is recorded higher in Uttar Dinajpur followed by South Twenty Four Parganas. The maximum gap is found in Murshidabad, Nadia, Haora, North and South Twenty Four Parganas. The in-house child birth rate among both Muslim and non-Muslim is reported higher in the MCDs of North Bengal than South Bengal (Fig 2.22).

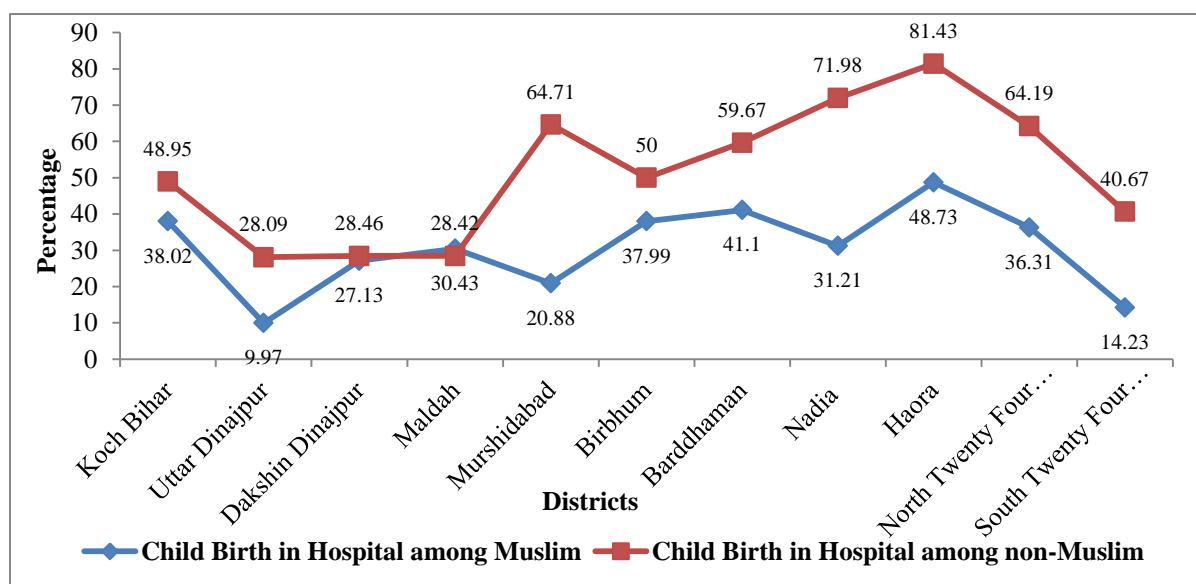


Fig 2.23: Percentage of Child Birth in Hospital.

The figure (Fig 2.23) is depicting that share of child birth in hospital is among Muslim is low across all MCDs. Though, the MCDs of Dakshin Dinajpur and Maldah have shown similar shares in child birth rate among both Muslim and non-Muslim. The percentage of child birth in hospital among Muslim is found lowest in the MCDs of Uttar

Dinajpur, Dakshin Dinajpur and Maldah. But, the percentage of child birth in hospital among non-Muslim is recorded lowest in the MCDs of Uttar Dinajpur and South Twenty Four Parganas. The percentage of child birth in hospital among both Muslim and non-Muslim is lower in the MCDs of North Bengal than South Bengal (Fig 2.23).

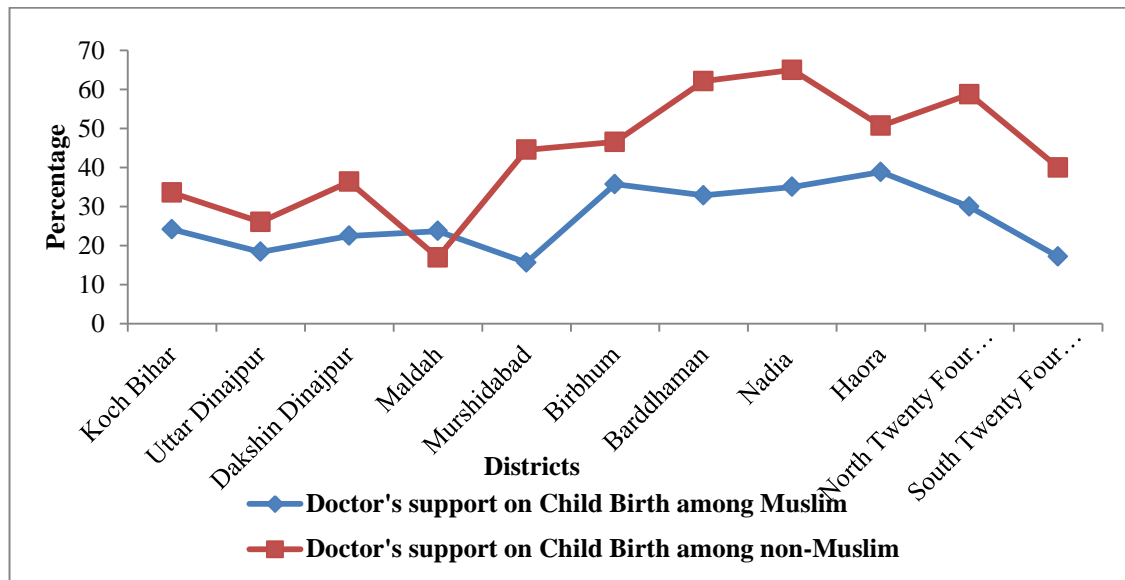


Fig 2.24: Taking Support from Doctor on Child Birth.

The figure (Fig 2.24) is depicting that non-Muslims takes the support of doctors more on child birth than Muslims except Maldah. The considerable gap between Muslim and non-Muslim is reported in the MCDs of Murshidabad, Bardhaman, Nadia, North and South Twenty Four Parganas. The gap is recorded narrow in the MCDs of Koch Bihar, Uttar Dinajpur, Maldah and Murshidabad. The higher rate of doctor's support on child birth among both Muslim and non-Muslim is taken by MCDs of South Bengal than North Bengal (Fig 2.24).

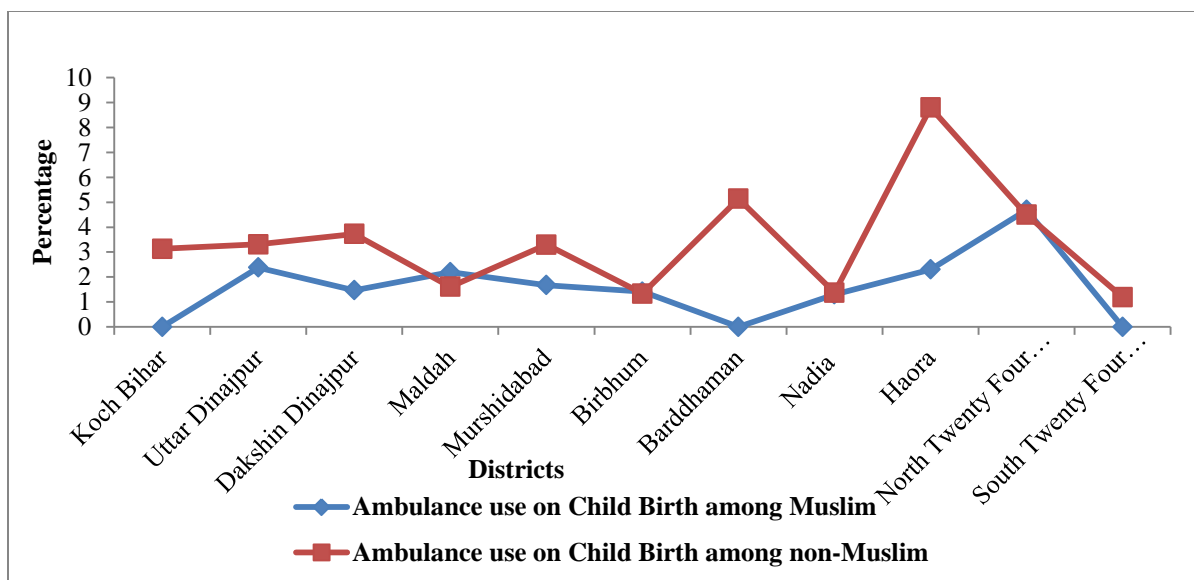


Fig 2.25: Use of Ambulance on Child Birth.

The use of ambulance on child birth among Muslim is lower except Maldah than non-Muslim. The gap in the use of ambulance between Muslim and non-Muslim is enough broader in the MCDs of Haora and Bardhaman. The gap is narrow in the MCDs of Uttar Dinajpur, Maldah, Birbhum, Nadia, North and South Twenty Four Parganas. If we see, we can find that the highest percentage of ambulance users among non-Muslims is reported in the MCDs of South Bengal. Both Muslim and non-Muslim are reporting that the reason of long distance prevent them to go to Government hospital for child birth (Fig 2.25).

The picture for polio vaccination taken by both socio-religious group is more and less with similar rate. The organizational help to provide various vaccines to the people is of Government help at larger extent. Except Koch Bihar with 88.03 per cent, all the districts range from 94.74 per cent to 99.36 per cent in the participation of pulse polio among Muslims. The participation among non-Muslims to pulse polio is also good enough but in Maldah district it is 87.26 per cent. As compared to participation in pulse

polio vaccination, the people are less participated in the vaccines of DTP, BCG and measles. The reasons for not full participation to the aforesaid vaccines are unawareness and distance among both Muslim and non-Muslim people.

2.3.4 Basic Amenities:

The share of houses with electricity is lower among Muslim across all MCDs except Dakshin Dinajpur as compared to non-Muslim. The highest share of houses with electricity among both Muslim and non-Muslim is found in the MCD of Haora as compared to other MCDs. The lowest share of houses with electricity among both Muslim and non-Muslim is found in the MCD of Koch Bihar. In Koch Bihar, only about 6 percent houses are electrified among Muslim while about 14 percent houses are with electricity among non-Muslim. The MCD which have shown no gap in the rate of houses with electricity between Muslim and non-Muslim is Maldah (Fig 2.26).

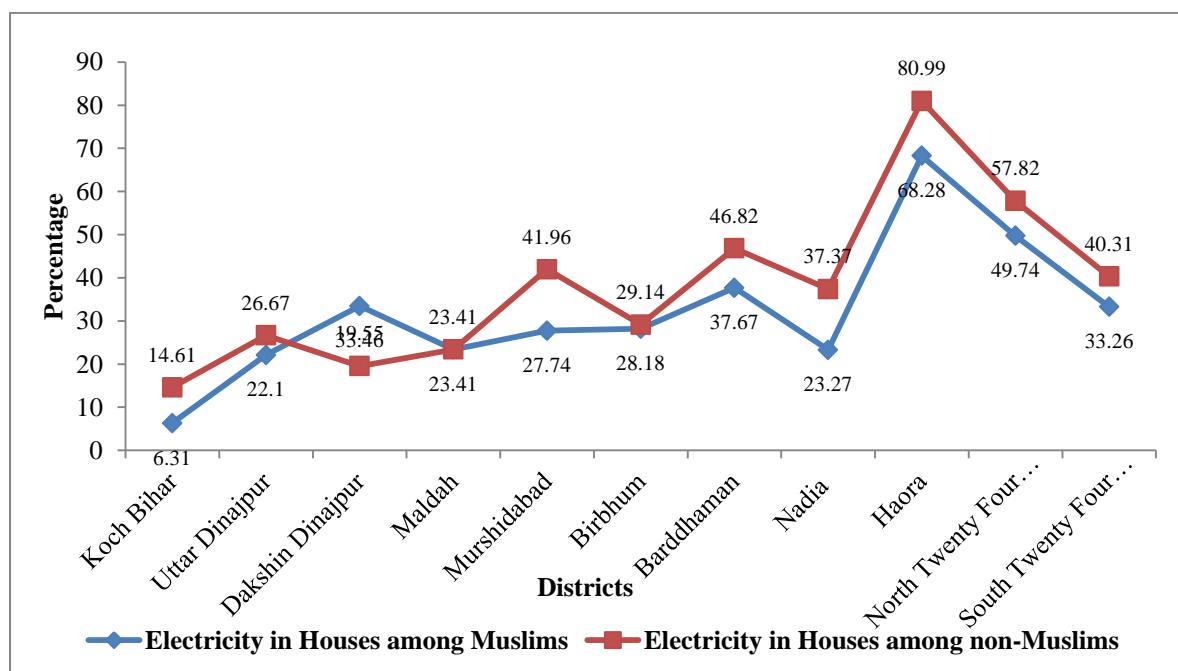


Fig 2.26: Percentage of Houses with Electricity.

In remaining MCDs, considerable gaps are reported. The broader gap is found in the MCDs of Dakshin Dinajpur, Murshidabad, Nadia and Haora. The share of houses with electricity among both Muslim and non-Muslim is higher in the MCDs of South Bengal than North Bengal (Fig 2.26).

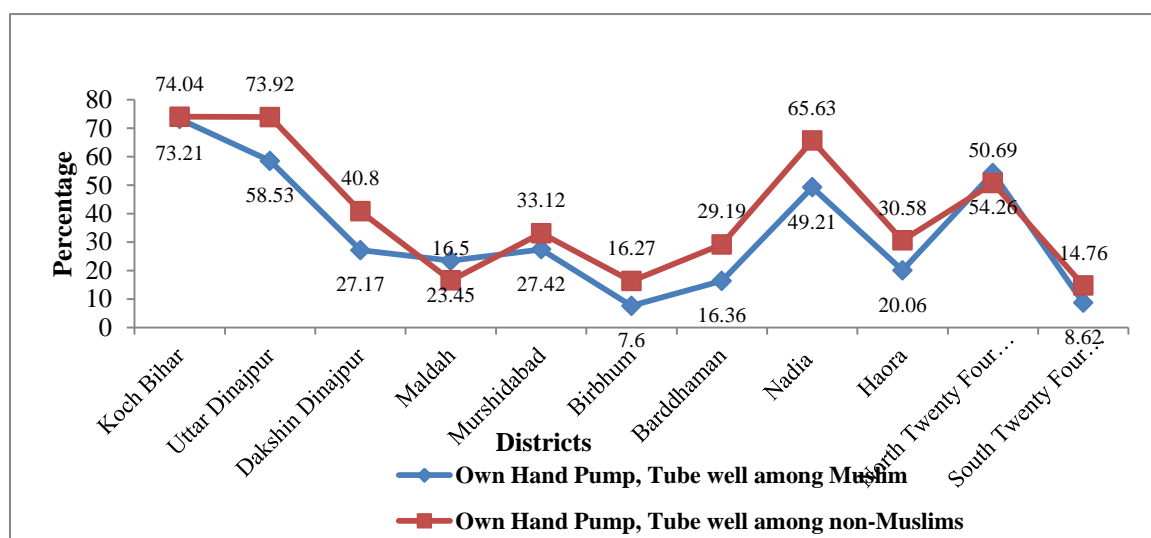


Fig 2.27: Percentage of Own Hand Pump and Tube Well.

The share of own hand pump and tube wells among non-Muslims are higher across all MCDs except the MCDs of Maldah and North Twenty Four Parganas. Among both Muslim and non-Muslim, the percentage of own hand pump and tube well is recorded highest in the MCDs of Koch Bihar, Uttar Dinajpur, Nadia and North Twenty Four Parganas. The gap between Muslim and non-Muslim is reported broader in the MCDs of Nadia, Bardhaman, Uttar Dinajpur and Dakshin Dinajpur. Only in the MCD of Koch Bihar, there is no gap in the share of own hand pump and tube well between Muslim and non-Muslim. Though, very narrow gap is shown in the MCDs of Murshidabad, North and South Twenty Four Parganas. It is also noted that the average distance from the source of water to the households are higher among non-Muslims across eight MCDs (Fig 2.27).

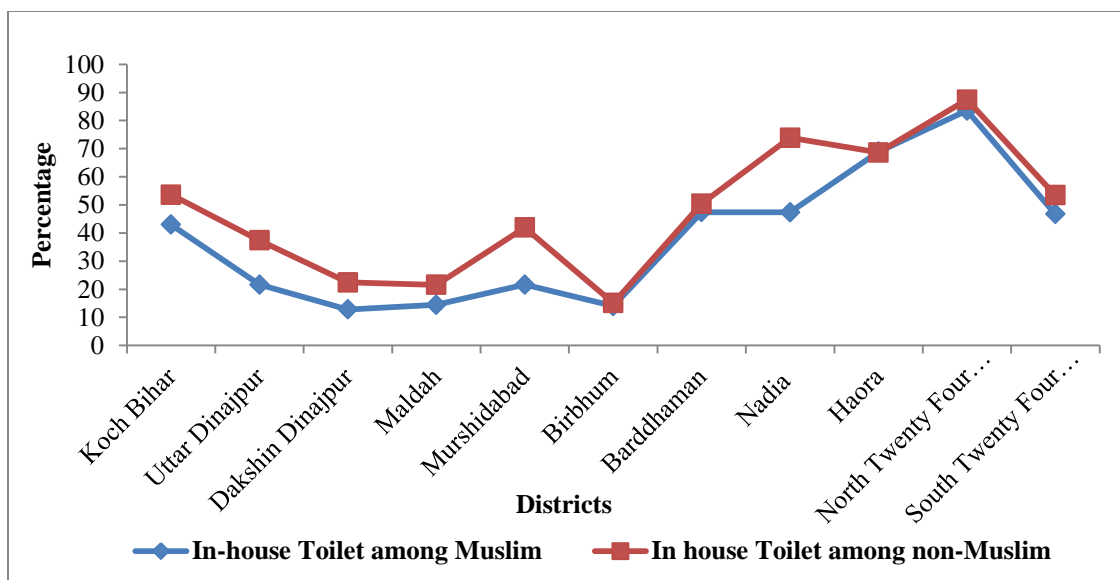


Fig 2.28: Percentage of In-House Toilet.

The figure (Fig 2.28) reveals that the share of in-house toilets among Muslim is lower than non-Muslim across all MCDs. The gap in the percentage of in-house toilets is not recorded in the MCDs of South Bengal except the MCD of Nadia. But, all the MCDs of North Bengal have shown considerable gap between Muslim and non-Muslim. The MCDs of Murshidabad and Nadia among all MCDs have shown broader gap in the share of in-house toilet facilities between Muslim and non-Muslim. The use of in-house toilet facility among both Muslim and non-Muslim is increasing from North Bengal to South Bengal (Fig 2.28).

The share of *pucca* housing among both Muslim and non-Muslim is higher in the MCDs of South Bengal while the MCDs of North Bengal has contributed comparatively less. The MCDs of Haora, North Twenty Four Parganas, Birbhum and South Twenty Four Parganas have shown broader gap between Muslim and non-Muslim (Fig 2.29).

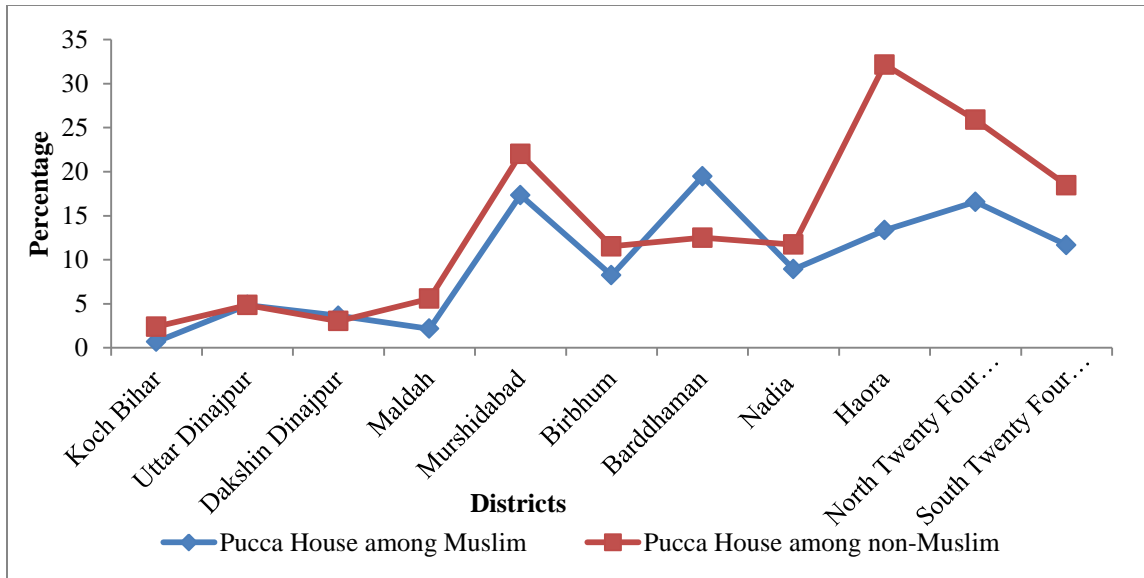


Fig 2.29: Percentage of Pucca Housing.

The share of *pucca* housing is of quite similar rate among Muslim and non-Muslim in the MCDs of Uttar Dinajpur, and Dakshin Dinajpur. Though, very narrow gap is recorded in the MCDs of Koch Bihar, Maldah, Murshidabad, Birbhum and Nadia. The percentage of *Pucca* housing is also increasing from North Bengal to South Bengal among both Muslim and non-Muslim (Fig 2.29).

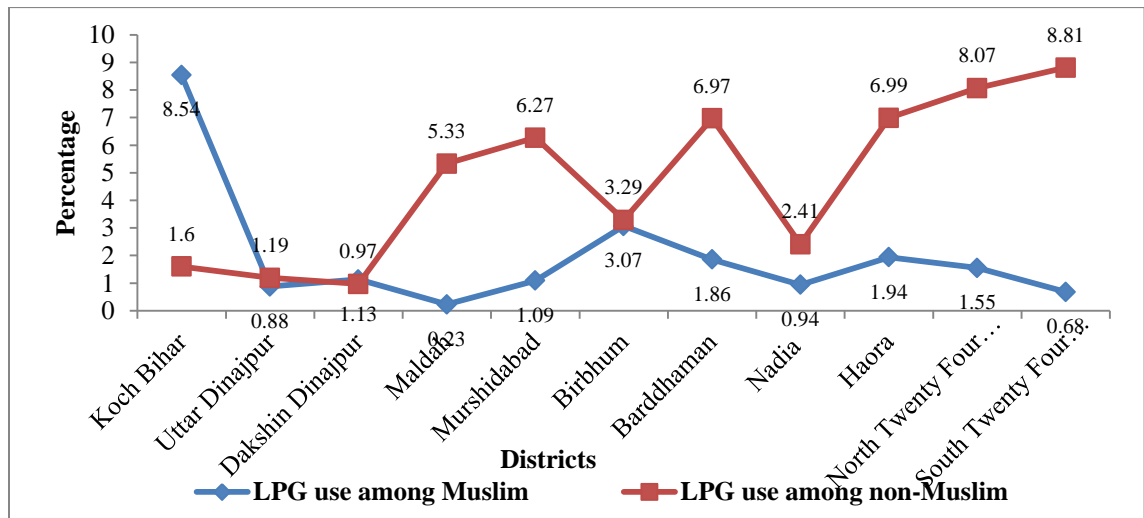


Fig 2.30: Percentage of LPG use.

The use of LPG as fuel is of quite similar rate in the MCDs of Uttar Dinajpur, Dakshin Dinajpur and Birbhum between Muslim and non-Muslim. The share of LPG as fuel among non-Muslim is recorded higher South Twenty Four Parganas, North Twenty Four Parganas, Haora, Barddhaman, Malda and Murshidabad. The very low share of LPG use among non-Muslim is reported in the MCDs of Koch Bihar, Uttar Dinajpur and Dakshin Dinajpur. The share of LPG use among Muslim is less than two percent across all MCDs except Koch Bihar and Birbhum. The gap is broader in the MCDs of Koch Bihar, Maldah, Murshidabad, Barddhaman, Haora, North and South Twenty Four Parganas. The use of LPG is also increasing among Muslim and non-Muslim from North Bengal to South Bengal (Fig 2.30).

2.3.5 Government Schemes and Services:

The share of beneficiary among Muslim under IAY is lower than non-Muslim across all MCDs except Dakshin Dinajpur and Nadia. The considerable broad gap between Muslim and non-Muslim in the share of IAY beneficiary is recorded in the MCDs of Uttar Dinajpur, Dakshin Dinajpur, Haora, Barddhaman, Koch Bihar and Maldah. The gap is reported narrow in the MCDs of Murshidabad, Birbhum, Nadia, North and South Twenty Four Parganas (Fig 2.31).

The share of awareness in NREGS among Muslim and non-Muslim is of almost similar rate in the MCDs of South Bengal. Contrary to it, the MCDs of North Bengal have shown gap in the share of awareness under NREGS among Muslim and non-Muslim except Dakshin Dinajpur (Fig 2.33).

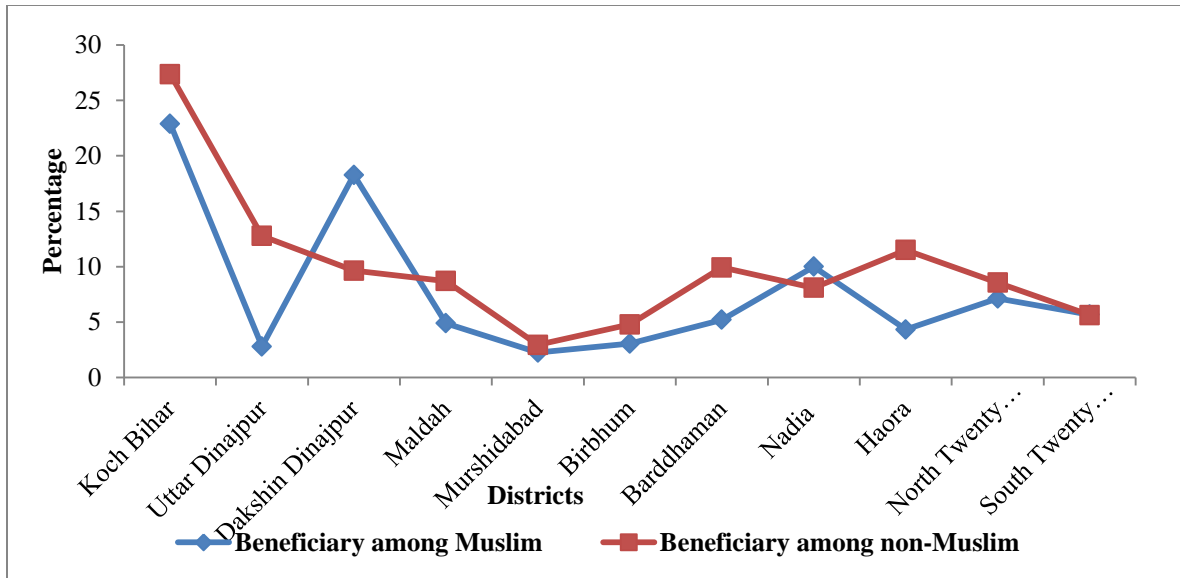


Fig 2.31: Percentage of Beneficiary under IAY.

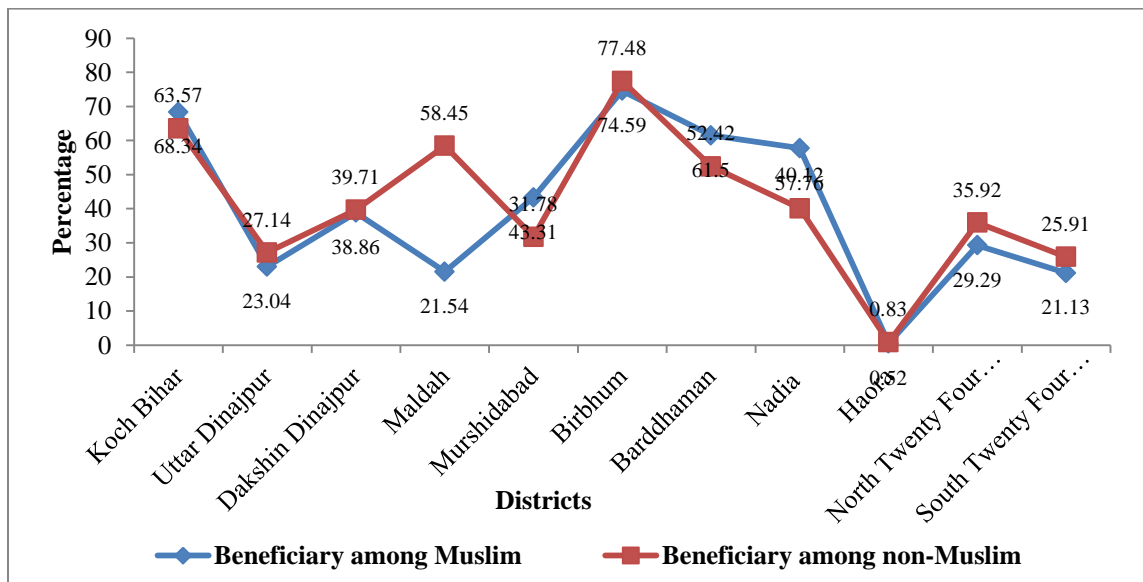


Fig 2.32: Percentage of Beneficiary under NREGS.

The highest beneficiary under NREGS among Muslim is found in Birbhum, Koch Bihar, Bardhaman and Nadia while Haora, South Twenty Four Parganas and Maldah have shown least share of beneficiaries. The broadest gap between Muslim and non-Muslim in the share of NREGS beneficiary is found in Maldah. The MCD of Haora has shown lowest share of NREGS beneficiary among both Muslim and non-Muslim. It is

interesting to note that the district which has highest awareness has not highest beneficiary share. As we already mentioned about highest awareness district (Barddhaman) but we find highest share of beneficiary at Birbhum with 74.59 per cent. The *Panchayat Pradhan* is the helping hand and people are also getting help from *Gram Panchayat Offices* to access the benefits of IAY (Fig 2.32).

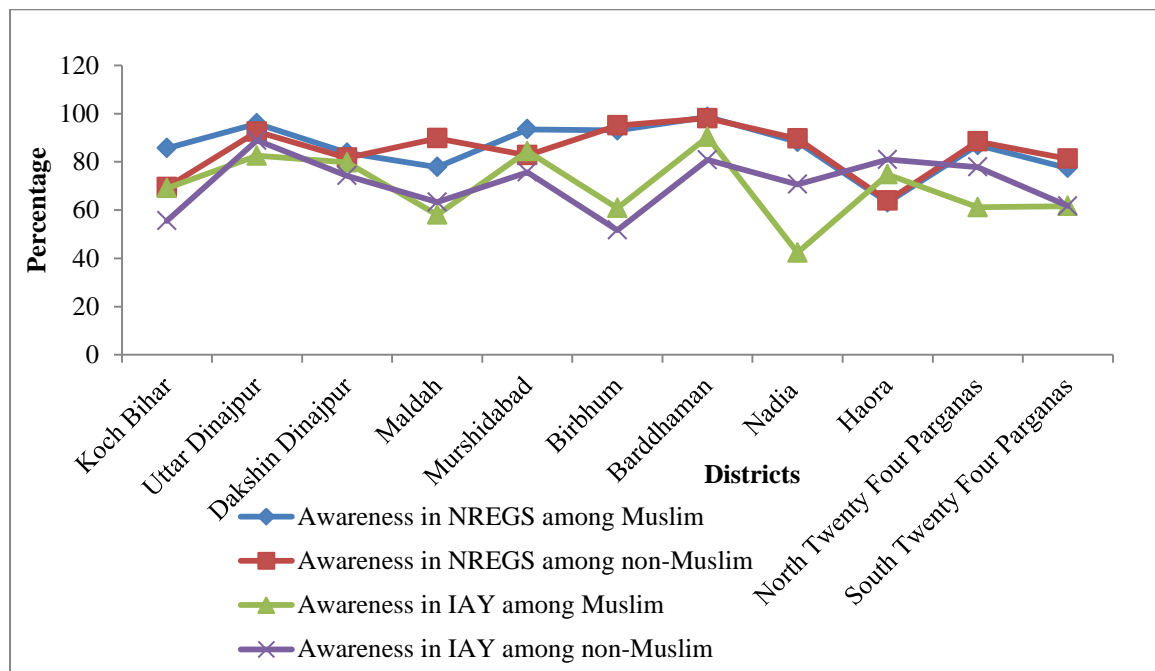


Fig 2.33: Percentage of People aware about NREGS and IAY Schemes.

It is seen that awareness under *Indira Awas Yojana (IAY)* is comparatively lower than National Rural Employment Guarantee Scheme (NREGS). The share of beneficiary under IAY is also lesser as compared to share of NREGS beneficiary. Among different helps to avail IAY and NREGS schemes, the *Panchayat Pradhan* and *Gram Panchayat* are helping most. The highest share of awareness under NREGS among Muslim is found in the MCDs of Barddhaman with 98.61 per cent, Uttar Dinajpur with 95.88 per cent, Murshidabad with 93.49 per cent, Birbhum with 93.03 per cent. The highest share of

awareness under NREGS among non-Muslim is seen in Barddhaman with 98.09 per cent, Uttar Dinajpur with 92.50 per cent, Maldah with 89.76 per cent (Fig 2.33).

Table 2.3: BPL Status of Population.

Districts	Percentage of families with BPL/ Antodaya/ Annapurna cards	Percentage of families with BPL/ Antodaya/ Annapurna card
	Muslim	Non-Muslim
Koch Bihar	40.95	55.90
Uttar Dinajpur	52.39	31.88
Dakshin Dinajpur	41.46	48.20
Maldah	30.11	36.57
Murshidabad	29.49	27.30
Birbhum	37.42	40.33
Barddhaman	31.14	38.30
Nadia	49.51	42.10
Haora	44.77	42.51
North Twenty Four Parganas	30.18	31.26
South Twenty Four Parganas	42.20	34.89

Source: MCD Reports, 2008.

The share of families with BPL card is higher among Muslim in the MCDs of Uttar Dinajpur, Murshidabad, Nadia, Haora and South Twenty Four Parganas. But the percentage of families with BPL card among non-Muslim is recorded higher in the remaining MCDs of Koch Bihar, Dakshin Dinajpur, Maldah, Birbhum, Barddhaman and North Twenty Four Parganas. The MCDs where Muslim people have highest share of families with BPL card are Uttar Dinajpur with 52.39 per cent, Nadia with 49.51 per cent, Haora with 44.77 per cent. The least percentage of BPL card holding families among Muslim are found in Murshidabad with 29.49 per cent. The non-Muslim people have highest share of BPL card holding families in Koch Bihar 55.90 with per cent, Dakshin Dinajpur with 48.20 per cent and Howrah with 42.51 per cent. The MCD of Murshidabad

is reporting lowest share of BPL card holding families among both Muslim and non-Muslim with about 29 percent and 27 percent respectively (Table 2.3).

2.3.6 Indebtedness:

There is higher indebtedness among Muslims as compared to non-Muslims. Except the MCDs of Uttar Dinajpur and Nadia, the share of indebtedness among Muslim is higher across all MCDs. There is inter-MCD difference in the indebtedness among Muslims and non-Muslims. Among Muslims, we find that the people of Barddhaman are highly indebted with 62.15 per cent followed by South 24 Parganas with 54.05 per cent, Nadia with 52.83 per cent, and Birbhum with 50 per cent. And the least indebtedness is found in the districts of Maldah with 26.32 per cent, Uttar Dinajpur with 27.87 per cent (Fig 2.34).

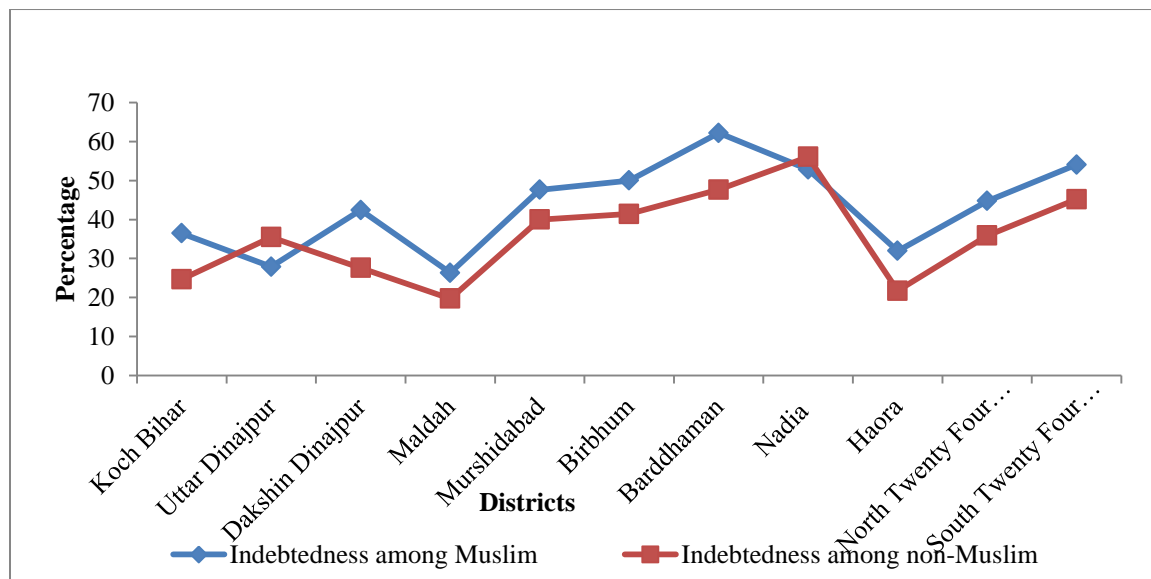


Fig 2.34: Share of Indebtedness.

The highly indebtedness among non-Muslim is recorded in Nadia with 56.06 per cent, Barddhaman with 47.63 per cent, South Twenty Four Parganas with 45.18 per cent while the least indebtedness among non-Muslim is found in Maldah, Haora, Koch Bihar. It is

also interesting to know that in nine MCDs Muslims are more indebted than non-Muslims. Both Muslim and non-Muslim have shown higher rate of indebtedness in Murshidabad, Birbhum, Barddhaman, Nadia and South Twenty Four Parganas than other MCDs. It is also interesting to know that among many sources of loan, people mostly prefers loan from ‘money lenders’ and from relatives even with high interest rate as compared to Government sources (Fig 2.34).

Table 2.4: Sources of Loan.

Districts	Muslim		non-Muslim	
	Sources of Loan		Sources of Loan	
	Government	Moneylender	Government	Moneylender
Koch Bihar	9.48	24.14	6.34	17.61
Uttar Dinajpur	4.58	58.78	9.33	32
Dakshin Dinajpur	8.77	32.46	10.4	19.08
Maldah	7.45	39.36	1.27	34.18
Murshidabad	4.56	32.7	4.84	25.81
Birbhum	8.51	24.47	7.45	25.49
Barddhaman	2.53	29.75	3.67	26.77
Nadia	1.08	36.22	1.44	21.61
Haora	2.06	25.77	0	25.4
North Twenty Four Parganas	7.47	36.78	1.65	43.41
South Twenty Four Parganas	5.42	23.75	8.87	17.24

Source: MCD Reports, 2008.

Both Muslims and non-Muslims avail loan more from moneylenders as compared to Government sources. Comparing the share of loans between Muslim and non-Muslim availed from Government sources, it is inferred that Muslims are higher across five MCDs while across remaining six MCDs non-Muslims are higher. The share of availing loans from moneylenders is higher among Muslim across all MCDs except Birbhum and

North Twenty Four Parganas. The highest gap is recorded in the MCD of Uttar Dinajpur where maximum share of Muslim people avail loans from moneylenders. For ‘marriage and other social function’ and for medical expenditure Muslims takes loans more than non-Muslims (Table 2.4).

2.4 Conclusion:

From education to occupation and in basic amenities, there is a considerable development gaps between Muslim and non-Muslim. Briefly, we can conclude that the literacy rates in the MCDs of North Bengal are low while higher literacy is reported in the MCDs of South Bengal. The male literacy rate among Muslim is low than non-Muslim across all MCDs except Dakshin Dinajpur. The female literacy among Muslim is also lower than non-Muslim across all MCDs except Dakshin Dinajpur and Maldah. A pattern of higher male and female literacy rate is reported in the MCDs of South Bengal. It is reported that Muslims have comparatively better share of students in below primary level of education than non-Muslim. In primary level of education also, Muslims (male, female) have higher rate as compared to non-Muslim (male, non-Muslim). But the percentage of male students among Muslim in Middle level of education is low except Dakshin Dinajpur. The share of female students among Muslim in middle level of education is also low than non-Muslim except Dakshin Dinajpur and Maldah. Following the same pattern, it is concluded that the percentage of students among Muslim in secondary level of education is also lower than non-Muslim except Dakshin Dinajpur.

The share of male students among Muslim in Higher Secondary (H.S) level of education is lower than non-Muslim except Dakshin Dinajpur and Birbhum. The

percentage of Muslim and non-Muslim male and female students at H.S level is comparatively lower in the MCDs of North Bengal than South Bengal. The graduate level of education among Muslim male and female is also lower than non-Muslim. The share of Muslim and non-Muslim male and female students at graduate level is comparatively lower in the MCDs of North Bengal than South Bengal. Muslims have shown lower share of students at Post Graduation as compared to non-Muslim. In brief the percentage of students (male and female) among Muslim is lower than non-Muslim (male and female) from the level of middle education to Post Graduation level of education.

The share of students who even do not attend school among Muslim is higher than non-Muslim. The percentage of students who do not attend school is comparatively high in the MCDs of North Bengal. The male drop out from below primary level of education is higher among Muslim than non-Muslim except Maldah. The female drop out among Muslim from below primary level of education is highest in the MCDs of North Bengal. The drop out from middle level of education among Muslim is higher than non-Muslim almost across all MCDs.

It is concluded that the work participation rate and female work participation rate is higher in the MCDs of North Bengal. The highest work participation rate is found in Birbhum while highest female work participation rate is found in Koch Bihar. The male employment rate and female employment rate in public and private jobs among Muslim is lower than non-Muslim. The male and female rate of casual laborers among Muslim is higher than non-Muslim. It is also inferred that male unemployment rate among Muslim

is higher except Murshidabad and Nadia. In the same way, across seven MCDs, unemployment rate of females among Muslim is higher.

Apart from education and occupation, it is seen that the in-house child birth rate is higher among Muslim where only the MCDs of Dakshin Dinajpur and Maldah have reported similar in-house child birth rate between Muslim and non-Muslim. The share of in-house child birth among both Muslim and non-Muslim is reported higher in the MCDs of North Bengal than South Bengal. The percentage of child birth at hospital among Muslim is low than non-Muslim. The higher rate of child birth at hospital is recorded across the MCDs of South Bengal among both Muslim and non-Muslim. Muslims take less support from doctor on child birth. The both Muslim and non-Muslim people of North Bengal take very less support from doctor than South Bengal. Apart from it, the rate of ambulance use on child birth among Muslim is lower than non-Muslim.

The rate of houses with electricity among Muslim is low across all MCDs except Dakshin Dinajpur. The MCDs of North Bengal have shown lower rate of houses with electricity than South Bengal among both Muslim and non-Muslim. The share of own hand pump and tube well among Muslims is lower than non-Muslim. The percentage of in-house toilet among Muslim is also low than non-Muslim. It is low particularly in the MCDs of North Bengal among both Muslim and non-Muslim. The rate of *Pucca* housing among Muslim is low except Bardhaman. The share of *Pucca* housing in the MCDs of North Bengal is lower among both Muslim and non-Muslim than South Bengal. The use of LPG among Muslim and non-Muslim is increasing from North Bengal to South Bengal. Minority Concentrated District reports have revealed that Muslims have

benefited comparatively less than non-Muslim under IAY. Though, the rate of beneficiary in the MCDs of North Bengal is higher than South Bengal. The awareness under IAY is lower than awareness under NREGS.

The rate of BPL card holding families among Muslim is higher in the MCDs of Uttar Dinajpur, Murshidabad, Nadia, Haora and South Twenty Four Parganas. In the remaining MCDs, the share of BPL card holding families is higher among non-Muslim. The indebtedness rate among Muslim is higher than non-Muslim. The MCDs of Murshidabd, Birbhum, Barddhaman, Nadia and South Twenty Four Parganas have shown higher rate of indebtedness than other MCDs. Both Muslim and non-Muslim avails loan comparatively more from moneylenders than Government sources. But the rate to avail loan from moneylenders is higher among Muslim than non-Muslim.

The development differences between Muslim and non-Muslim across Minority Concentrated Districts (MCDs) of West Bengal have been concluded above. The development varies spatially from north to south in West Bengal. One of the reasons behind it is geographical proximity which means that the districts adjacent to Kolkata are comparatively better developed than the districts located far from Kolkata. The factor of Geographical Proximity may be a reason for spatial variation but for inter-group difference within districts bears some other factors which have been dealt in 4th chapter. The factor of “the caste and religious divides in a country like India is well known”⁸. “There is widespread recognition that the benefits of growth have not been reached to all sections of the society in India. The poorer sections have remained out of its purview

⁸ Mapping the Socially Excluded: Beyond Poverty Measurements, Report on Primary Survey in Koch Bihar, West Bengal, p.4

leading to the exclusion of that section from its benefits”⁹. In detail “these include access to basic amenities such as housing, drinking water, sanitation, health, infrastructure, education on the one hand, and public distribution of food grains, development schemes, credit facilities etc. on the other”(Ibid,p.4). Apart from socio-economic discussion based on data of MCD reports, the following chapter has been dealt with the socio-economic exclusion of Muslim based on Census data (2001 and 2011).

⁹ Mapping the Socially Excluded: Beyond Poverty Measurements, Report on Primary Survey in Koch Bihar, West Bengal, p.7

Chapter 3

Socio-Spatial Exclusion of Muslims

The present chapter has been dealt with the socio-economic conditions among Muslim and Hindu based on Census data (2001 and 2011). The socio-economic conditions have been explained in the previous chapter using data of MCD reports. But this chapter has been discussed with Census data. The data of Census year 2001 and 2011 have been used for comparative analysis as well as to show the persistent socio-spatial exclusion of Muslims in West Bengal. We find decadal improvements in the socio-economic conditions among both Muslim and Hindu from Census year 2001 Census to 2011. This discussion is supplemented with the use of composite index (standard scores) based on the processed data taken from MCD reports. The composite index has been intended to see the levels of exclusion among both Muslims and non-Muslims.

3.1 Urbanization:

The overall urbanization of West Bengal has improved from 27.97 per cent in 2001 to 31.87 per cent in 2011. The levels of urbanization among both Muslim and Hindu have been increased from 2001 census to 2011 census. The urbanization among Muslims was 16.78 per cent while in 2011 it reached up to 22.34 per cent (Census 2001). The urbanization among Hindu has reached up to 35.81 per cent during 2011 from 32.18 per cent during 2001. It is noteworthy to mention that the urbanization gap between Muslim and Hindu was 15.40 per cent point during 2001 in West Bengal while during 2011 it was 13.47 percent point. In last ten years, Muslims have shown comparatively more urbanization (5.50 percent point) than Hindus (3.64 percent point). However urbanization among Muslim is found lower as compared to Hindus during Census year 2001 and 2011.

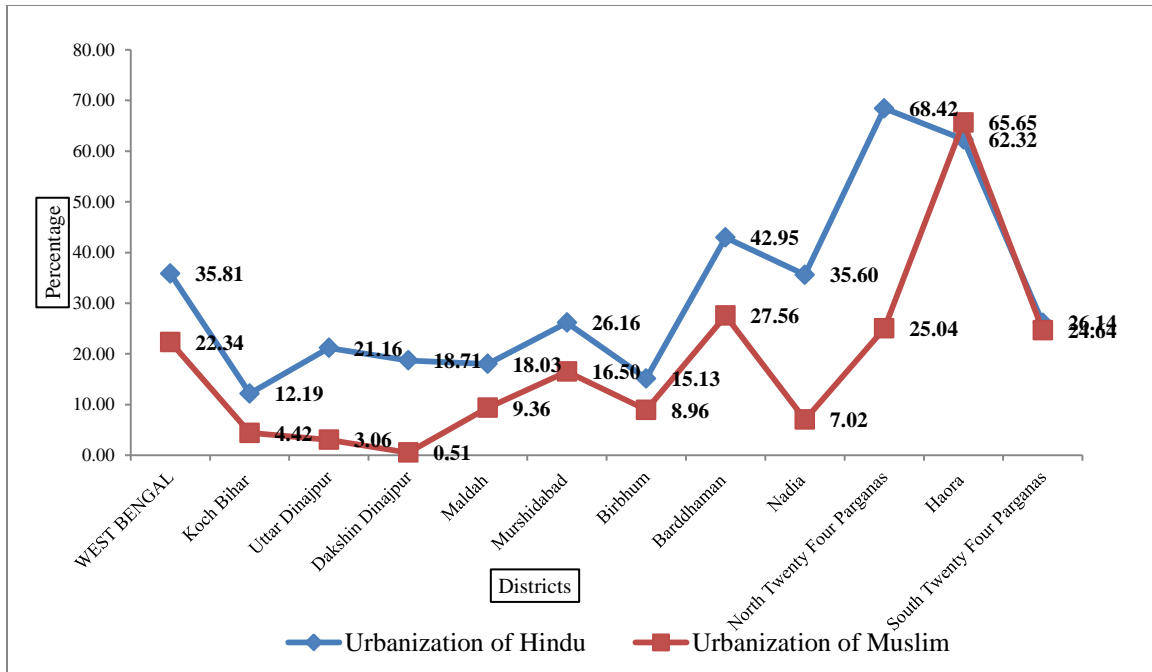


Fig 3.1: Percentage of Urban Population among Muslims and Hindus.

It is seen that Maldah having least share of urban people during 2001 while during 2011, the MCD of Koch Bihar has shown least level of urbanization. The districts of North Twenty Four Parganas and Haora during 2001; Haora and North Twenty Four Parganas during 2011 are highest urbanized MCDs. In all the MCDs of West Bengal, Muslims have shown lower level of urbanization than Hindus. The highest gap in urbanization between Muslim and Hindu is found in North Twenty Four Parganas, Nadia, Uttar and Dakshin Dinajpur (Fig 3.1).

The least urbanization among Hindus is found in Koch Bihar, Birbhum and Maldah in both 2001 and 2011 census. The urbanization among Muslim is found lower in Dakshin Dinajpur, Maldah, Uttar Dinajpur and Koch Bihar. The highest urbanization of Hindus is found in North Twenty Four Parganas in both census years. More than 30 per cent Hindu people are found urbanized in Bardhaman, Nadia and Howrah during both 2001 and

2011 census. From both censuses, we can find that the districts of Haora, Barddhaman and North Twenty Four Parganas have shown highest level of urbanization among Muslim. The urbanization rate among both Hindu and Muslim is reported lower in the MCDs of North Bengal than South Bengal (Fig 3.1).

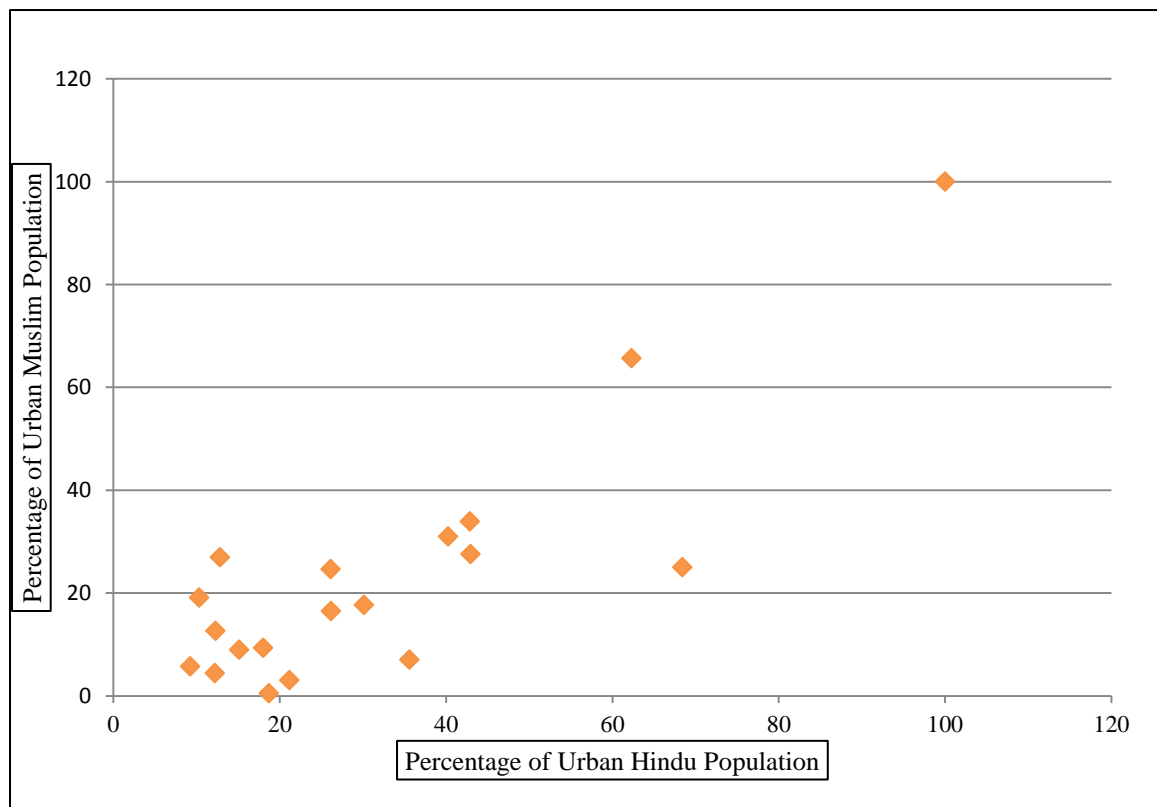


Fig 3.2: Comparative Distribution of Urban People among Hindu and Muslim Population, 2011

The share of Hindu population living in urban areas of a district to the total Hindu population in a district is compared to the share of Muslim population living in urban areas of that particular district to the total Muslim population in that district. The district of Haora has reported more than 60 percent urban Hindu and Muslim population. As the district of Kolkata is totally urbanized, both the percentage of urban population among Hindu and Muslim is 100 percent. The percentage of urban Hindu and Muslim is with

similar share in the districts of Haora and Kolkata. But in remaining all districts, there is unequal urban share of Muslims and Hindus. Compared to the share of Urban Hindu, the share of Urban Muslim is higher in the districts of Purulia with 14.14 percent point followed by Purba Medinipur, Haora and Paschim Medinipur (Fig 3.2).

The maximum difference is found in North Twenty Four Parganas with 43.38 percent followed by Nadia, Uttar Dinajpur and Dakshin Dinajpur. Below 20 percent share of Urban Muslim along Y axis, 11 districts are located while only 7 districts are located within 20 percent share of Hindu along X axis. It means that here four districts have higher share of inequality in the distribution of Urban Hindu and Muslim population. It is also inferred that maximum (11 districts) districts have less than 20 percent Urban Hindu and Muslim population. Within 20-40 percent Urban Muslim population, the districts of Darjiling, Barddhaman, North Twenty Four Parganas, Hugli, Purulia and South Twenty Four Parganas lie while along 20-40 percent horizontal axis, only Purulia and South Twenty Four Parganas lie. It means remaining four districts lie beyond 40 percent horizontal axis (share of urban Hindus). Out of 19 districts of West Bengal, only in Purulia, Haora, Purba and Paschim Medinipur, the share of urban Muslim population to total district Muslim population is higher than Hindu while reverse condition is found in 15 districts (Fig 3.2).

3.2 The Relationship between the share of Muslims in Urban Areas and their Socio-economic conditions:

It is also considered to analyze the socio-economic difference found in the urban areas which are grouped based on the share of Muslims living in these urban areas to the total population of those particular urban areas. Does the socio-economic condition differ

among Muslims from urban areas of higher Muslim population share to the urban areas of lower Muslim population share? In this regard, all the urban areas (Metropolitan Corporations, Municipalities and Census Towns) of West Bengal based on share of Muslim population are grouped in ascending manner. For instance, the urban areas have been classified into seven groups mentioned below.

Seven classes have been formed based on share of Muslim population to total population in urban areas (Municipalities and Municipal Corporations) of West Bengal. The below mentioned 120 Municipalities and Municipal Corporations of West Bengal have been shorted for the same. This act is done to testify a null hypothesis that ‘the socio-economic condition among Muslim does not varies with increasing and decreasing share of Muslim population in urban areas.

Table 3.1: Share of Muslim Population in Municipalities and Municipal Corporation of W.B

Level	Share of Muslim Population in Municipalities and Municipal Corporation of W.B			
0-10 Percent	New Barrackpore (M)	0.73	Baidyabati (M)	4.62
	Kalyani (M)	0.76	Kalna (M)	4.88
	Nabadwip (M)	0.79	Tarakeswar (M)	4.97
	Chakdaha (M)	0.87	Siliguri (M Corp.)	5.37
	Sonamukhi (M)	1.31	Kurseong (M)	5.66
	Habra (M)	1.44	Dhupguri (M)	5.75
	Birnagar (M)	1.51	Krishnanagar (M)	5.98
	Jhargram (M)	1.66	Kshirpai (M)	5.99
	Alipurduar (M)	1.68	North DumDum (M)	6.26
	Gangarampur (M)	1.78	Durgapur (M Corp.)	6.34
	Raiganj (M)	2.16	Bankura (M)	6.50
	Uttarpara Kotrung (M)	2.24	Dum Dum (M)	6.55
	Ranaghat (M)	2.42	Chandannagar (M Corp)	6.82
	Ashokenagar Kalyangarh (M)	2.45	Chandrakona (M)	6.89
			Naihati (M)	7.01

	South DumDum (M)	2.49	Ramjibanpur (M)	7.21
	Kharar (M)	2.53	Raghunathpur (M)	7.52
	Bidhannagar (M)	2.54	Mal (M)	7.56
	Bongaon (M)	2.85	Dinhata (M)	7.76
	Jalpaiguri (M)	2.94	Koch Bihar (M)	8.06
	Baranagar (M)	2.96	Mathabhanga (M)	8.19
	Gobardanga (M)	3.13	Serampore (M)	8.63
	Ghatal (M)	3.36	Khardah (M)	8.79
	Gayespur (M)	3.46	Baruipur (M)	8.81
	Panihati (M)	3.67	Jhalda (M)	8.95
	Darjiling (M)	3.94	Berhampore (M)	9.07
	Konnagar (M)	3.96	Rajpur Sonarpur (M)	9.25
	Tufanganj (M)	4.21	Dainhat (M)	9.55
	North Barrackpore (M)	4.26	Bolpur (M)	9.68
	Kalimpong (M)	4.27	Halisahar (M)	9.70
	Kaliaganj (M)	4.43	Jiaganj-Azinganj (M)	9.74
Bishnupur (M)	4.54	Madhyamgram (M)	9.76	
10-20 Percent	Bally (M)	10.68	Garulia (M)	14.90
	English Bazar (M)	11.02	Rajarhat Gopalpur (M)	14.91
	Bansberia (M)	11.25	Taki (M)	15.00
	Sainthia (M)	11.38	Haora (M Corp)	15.25
	Guskara (M)	11.90	Haldia (M)	15.74
	Barasat (M)	11.98	Rishra (M)	15.93
	Kharagpur (M)	12.95	Haldibari (M)	15.94
	Old Maldah (M)	13.23	Medinipur (M)	16.09
	Barrackpore (M)	13.37	Bhadreswar (M)	17.17
	Egra (M)	13.49	Katwa (M)	17.75
	Puruliya (M)	13.57	Jaynagar Mazilpur (M)	18.23
	Diamond Harbour (M)	13.75	Contai (M)	19.80
	Tamluk (M)	14.69	Mekliganj (M)	19.86
	Barddhaman (M)	14.88	Kulti (M)	19.89
20-30 Percent	Santipur (M)	20.25	Murshidabad (M)	23.86
	Arambag (M)	20.38	Memari (M)	24.49
	Kolkata (M Corp.)	20.60	Titagarh (M)	24.92
	Asansol (M Corp.)	21.26	Suri (M)	25.86
	Rampurhat (M)	21.56	Kamarhati (M)	26.89
	Raniganj (M)	21.92	Champdani (M)	27.30
	Basirhat (M)	22.21	Budge Budge (M)	29.28
	Kandi (M)	23.10		

30-40 Percent	Dubrajpur (M)	31.16	Chandpur (M) (CT)	37.18
	Dankuni (M)	31.17	Dalkhola (M)	39.54
	Islampur (M)	31.30		
40-50 Percent	Maheshtala (M)	41.11	Panskura (M)	43.44
	Pujali (M)	41.20	Baduria (M)	48.16
50-60 Percent	Beldanga (M)	50.60	Purba Bishnupur (M) (CT)	56.52
	Nalhati (M)	54.32		
>60 Percent	Jangipur (M)	61.79	Dhulian (M)	78.19

Source: Computed by Author, Census of India, 2011

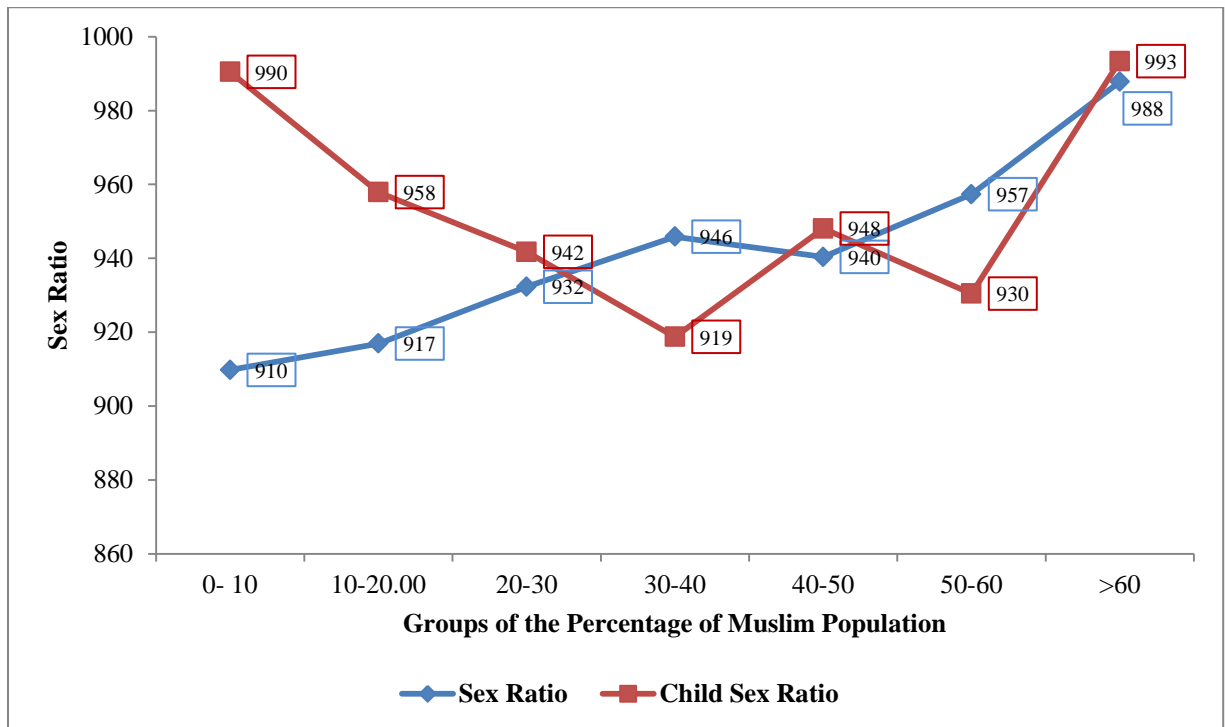


Fig 3.3: Varying share of Urban Muslim Population and Sex Ratio, 2011.

The sex ratio is increasing with increasing percentage of Muslim population at urban areas of West Bengal. The urban areas of higher and lower Muslim population have comparatively higher child sex ratio. Relatively lower child sex ratio is found in the urban areas of 30-40 and 50-60 percent Muslim population (Fig 3.3).

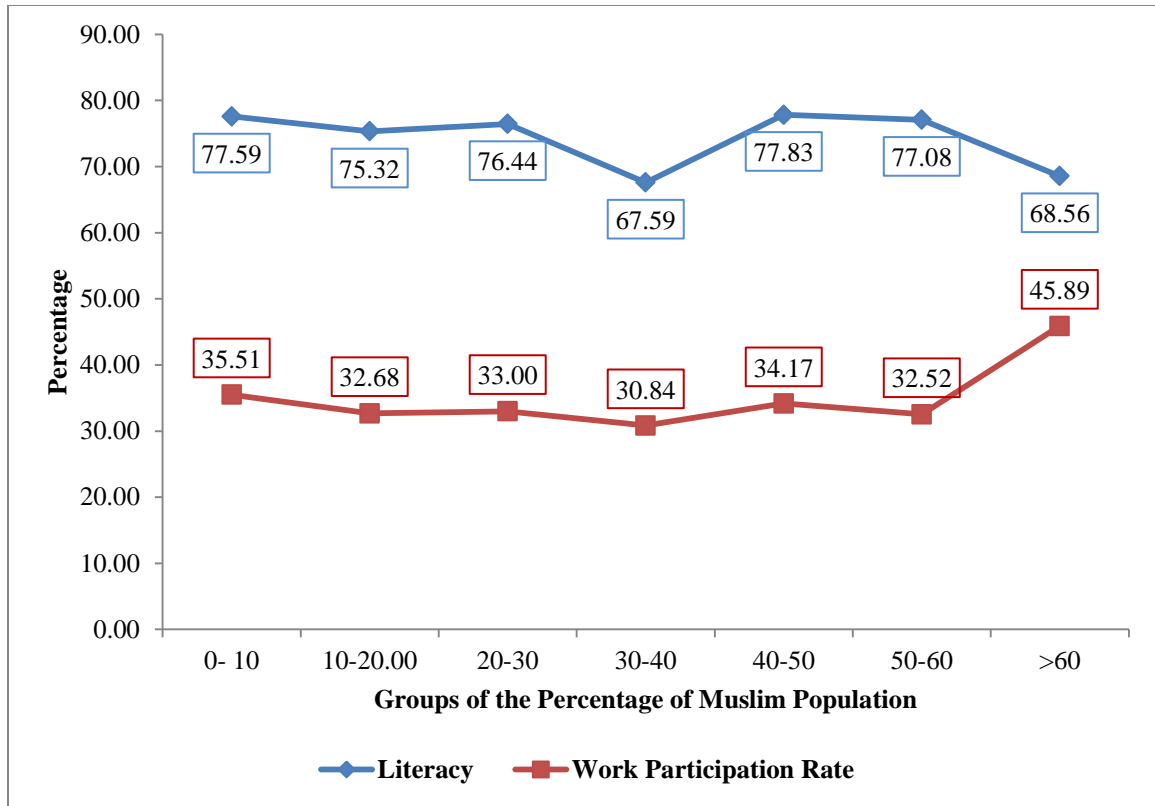


Fig 3.4: Varying share of Muslims and Literacy, Work Participation, 2011

Literacy rate is almost similar type across all the groups of Muslim population but in 30-40 and >60 group, the literacy rate is comparatively lesser than remaining other groups. The work participation of Muslim is very high in >60 group followed by the group of 0-10 where work participation rate is better than the remaining other groups (Fig 3.4).

The Share of Main workers is highest in the urban areas where percentage of Muslims is more than 60 percent followed by the 0-10 group. In the remaining groups except >60 and 0-10, the share of main workers is comparatively lower. The share of marginal workers is found highest in the group of more than 60 percent Muslim population followed by 40-50 and 50-60 groups (Fig 3.5).

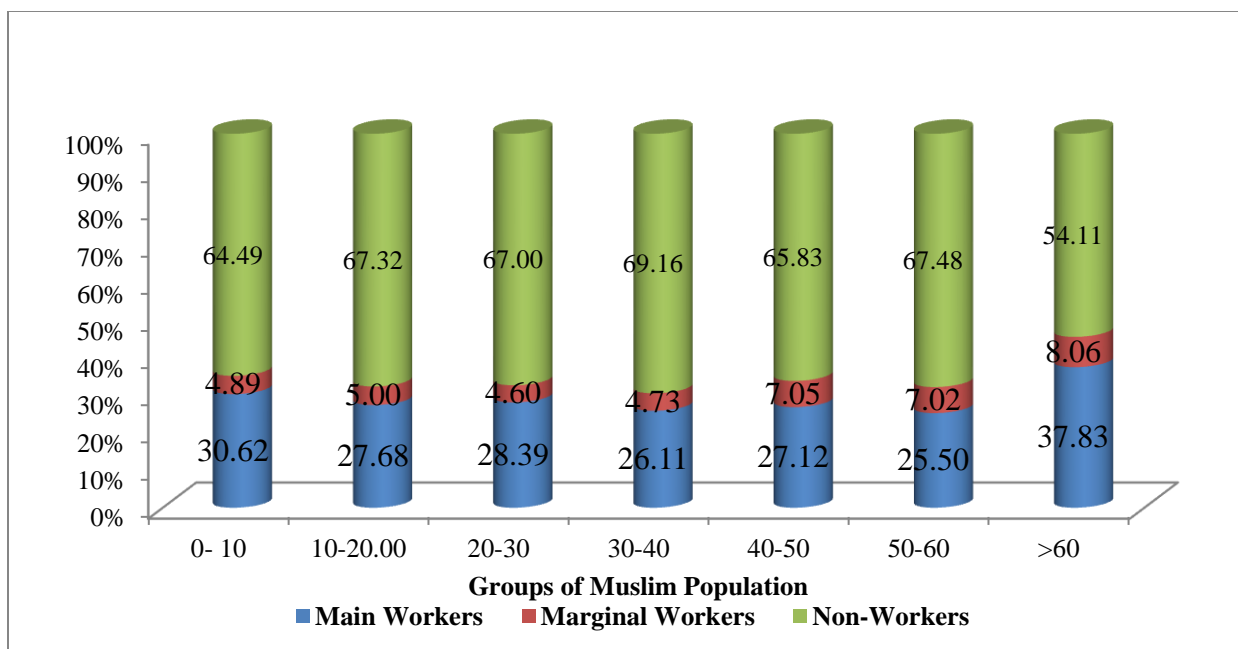


Fig 3.5: Relative Muslim Population and Workers, 2011

Only 54.11 percent Muslim non-workers are found in the urban areas of more than 60 percent Muslim population, which is lowest compared to all groups. It is summarized that where percentage of Muslim population is higher, their socio-economic condition is comparatively better. In the same way, it is also concluded that, Muslims show better socio-economic condition where they have lowest share of population as well (Fig 3.5).

3.3 Sex Ratio:

The overall sex ratio of West Bengal has also been improved over the year 2001-2011. It reached up to 950 during 2011 from 934 in 2001. Both 2001 and 2011 Census data have reported that Muslims have better sex ratio than Hindus across all MCDs just except Dakshin Dinajpur and North Twenty Four Parganas. For improving sex ratio in India over the 2001-2011 year, Navaneetham has credited the reason of such is improved life expectancy of women. In reverse he has stated that the higher girl child mortality and sex

selective abortion are responsible for decreasing child sex ratio in India (Navaneetham et. al. 2011).

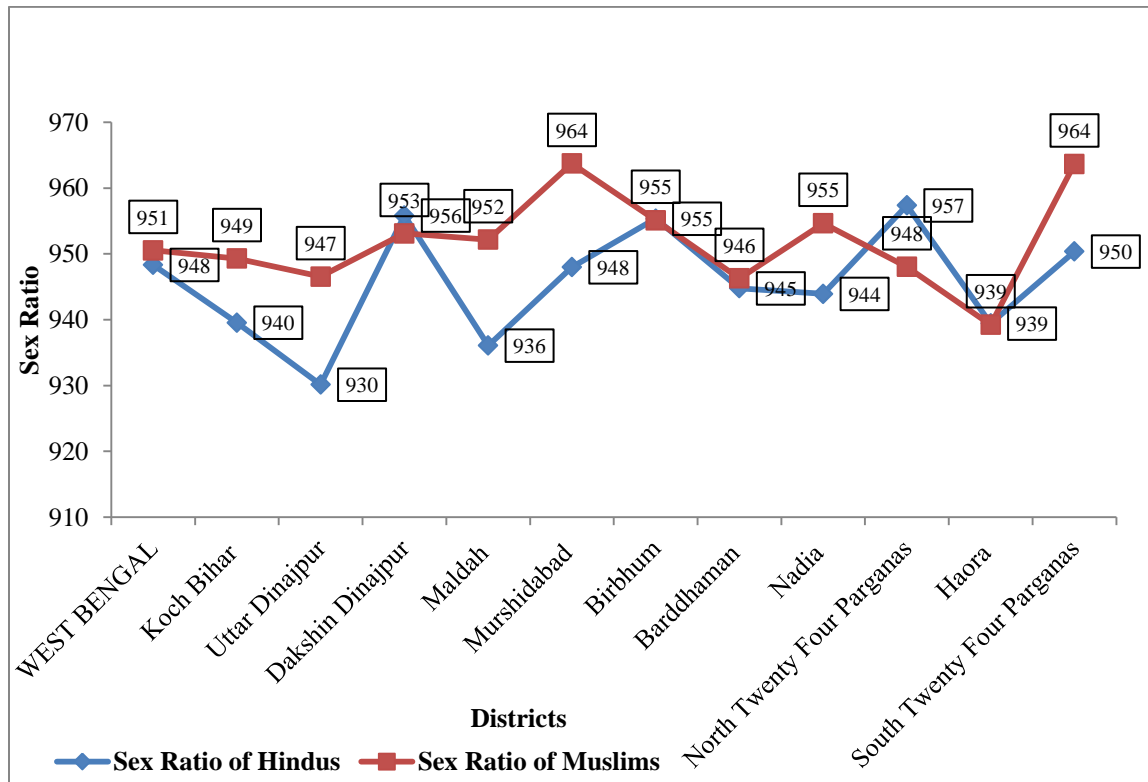


Fig 3.6: Sex Ratio, 2011.

The highest sex ratios of about 964 are found in South Twenty Four Parganas and Murshidabad among Muslim social group. The lowest sex ratio is found in Haora district. The highest sex ratio is reported in North Twenty Four Parganas and Dakshin Dinajpur among Hindu while least is found in Uttar Dinajpur with 930 and Maldah with 936. If we look back to the census of 2001 the district of Uttar Dinajpur is showing lowest sex ratio among Hindu. In 2001 census also Murshidabad was in apex in sex ratio. The Sachar Committee Report (2006) has mentioned that sex ratio and child sex ratio among Muslims are comparatively higher than India’s average and higher than other social groups (Fig 3.6).

3.4 Child Sex Ratio:

An important concern is required here as the child sex ratio has been decreased from 960 in 2001 to 956 in 2011 census in West Bengal. The child sex ratio among Muslims in WB is higher than the child sex ratio among Hindus. According to 2011 census, it is seen that across all MCDs Hindus has lower child sex ratio than Muslims except Dakshin Dinajpur and Birbhum with 963. The highest child sex ratio is reported among Muslim in Murshidabad followed by Nadia and Haora with 966. Among Hindu social group, lowest sex ratio is reported in Maldah with 938 (Fig 3.7).

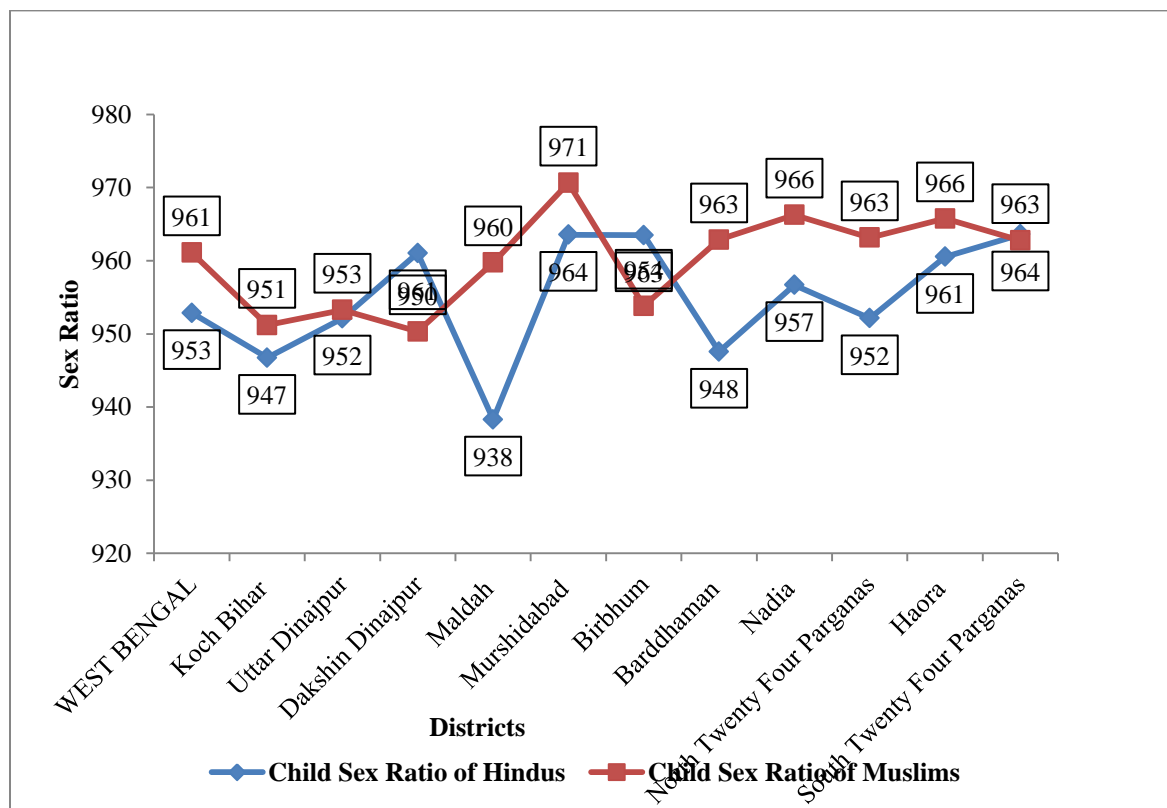


Fig 3.7: Child Sex Ratio, 2011.

The natural gender composition at birth is always higher of boys, about 105 boys per 100 girls. But “most populations in the world have more women than men” (SCR: 2006,

p.33). The higher male mortality leads to higher share of female to male (*ibid*). But the numbers of females per thousand male is lower in India. Interestingly in India, the sex ratio and child sex ratio are higher among Muslim than others despite having lower female schooling and economic status among Muslim. It is expected that better infant feeding and care practices among Muslims, higher urbanization among Muslim in India¹⁰, and better life expectancy among women lead higher female share. (SCR: 2006, pp.36-38).

The socio-economic conditions among Muslims are comparatively lower than Hindus. Studies show that rich and poor persons have no discrimination to girl child. It is because that rich person has wealth while poor have no wealth. As the poor have no wealth, they are willing for sex selective birth but for financial cause, they are not able to do so. In this way, the middle class families are highly prone to sex selective birth. In addition to class and wealth, another factor i.e. religious restriction prevents Muslims more than Hindus in sex selective birth. In Islam, pre-birth sex determination is considered as sin. These may be the probable causes for higher sex ratio among Muslims than Hindus in the MCDs of West Bengal. Any society with lower socio-economic status must have higher child mortality rate but SCR (2006) mention that Muslims have lower child mortality rate than Hindus.

3.5 Literacy and Education:

The literacy of West Bengal has been improved from 68.64 per cent in 2001 to 76.26 per cent in 2011. The share of male literacy and female literacy has also been improved in West Bengal over the year 2001-2011. But it is interesting to note that the gap in literacy

¹⁰ “It is known that Urban populations have lower mortality” (SCR: 2006, p.37).

rate in the state between Hindus and Muslims in 2001 was 14.97 per cent point while in 2011 it reached in 10.39 per cent point. The gap is reducing but still it prevails in considerable rate. From both Census 2001 and 2011 we can depict that Muslims have lower literacy across all MCDs than Hindus except Dakshin Dinajpur. Only the MCD of Dakshin Dinajpur shows higher literacy among Muslims than Hindus (Fig 3.8).

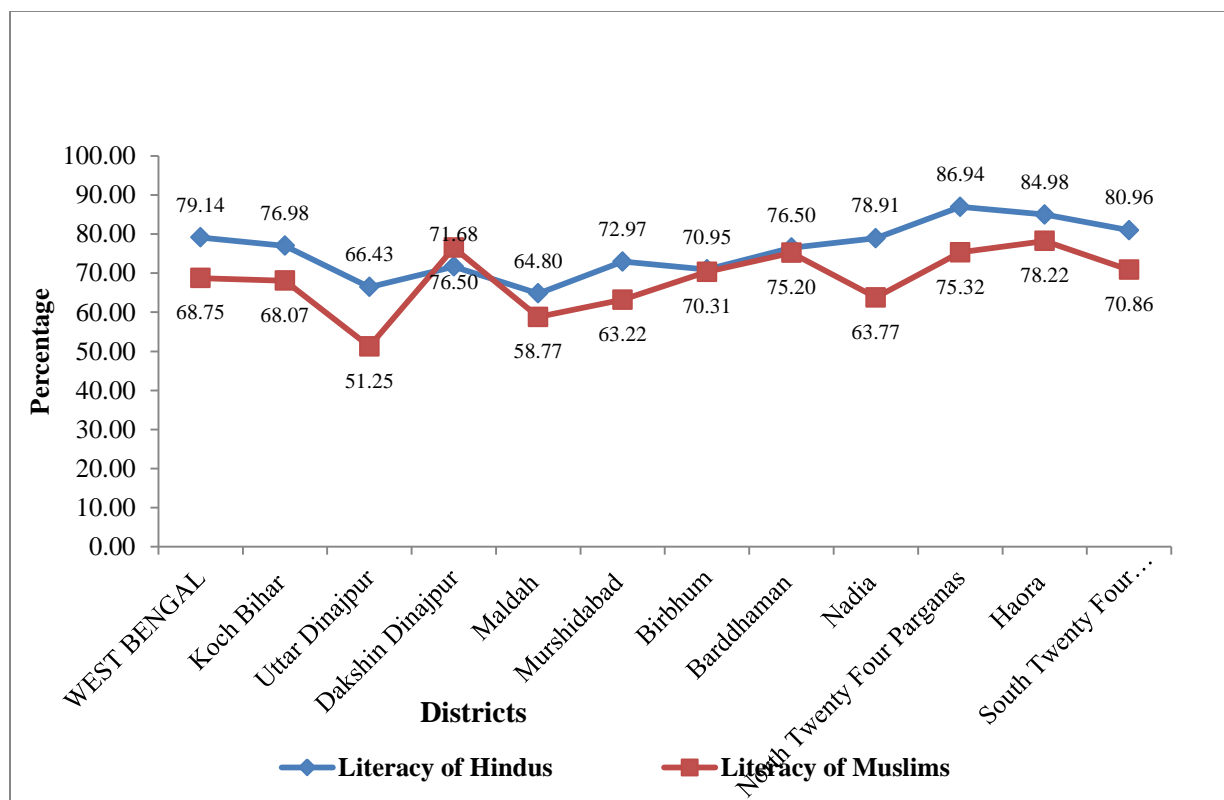


Fig 3.8: Literacy Rate, 2011.

As Hindus are comparatively better in literacy, the highest literacy rate is found among Hindus. It is the district of North Twenty Four Parganas which has shown highest literacy rate among Hindus with 81.90 percent during 2001 and 86.94 percent during 2011. The Muslim literacy is lower than Hindus across ten MCDs except Dakshin Dinajpur. The district of Uttar Dinajpur has shown worst literacy among Muslim with 51.25 percent. The MCD of Maldah is reporting worst literacy rate among Hindu with 64.80 percent.

The male literacy rate among Hindu is found higher than the literacy among Muslim across all MCDs except Dakshin Dinajpur. The female literacy rate among Hindu is reported higher than Muslim female literacy across all MCDs except Dakshin Dinajpur, Birbhim, Barddhaman and Hugli. The literacy rate among both Hindu and Muslim is comparatively higher in the MCDs of South Bengal than North Bengal (Fig 3.8).

It is very interesting to note that the male-female literacy gap is found maximum among Hindu while Muslim show comparatively less male-female gap during 2011 Census. It is a great matter of concern as even during 21st century we make discrimination to female education. A positive change is noticed as male-female educational gap is being reduced over the year 2001-2011. There are no districts among both Hindu and Muslim where we can find that females have higher literacy than male. We have mentioned about improvement in literacy and education over the years but still miles have to go for equal level of educational attainment among all social groups at a time.

3.6 Working Population and Occupations:

Kasturi (2015) argues that unemployment rate in Census 2011 data is higher than the estimates of 68 NSS round. It is because that Census 2011 has included students, women and the person seeking for job while NSS does not consider them as unemployed. The NSS consider women as employed and as the definition of NSS's of employed includes almost all who are working from last thirty days. As a result, the employment rate estimation by NSS is higher than Census 2011.

The work participation rate of West Bengal has been improved over the year 2001-2011 but female work participation rate has been seen lowering from 2001 to 2011 census.

Female work participation rate is lesser than male work participation rate during 2001 and 2011 in West Bengal and across all MCDs.

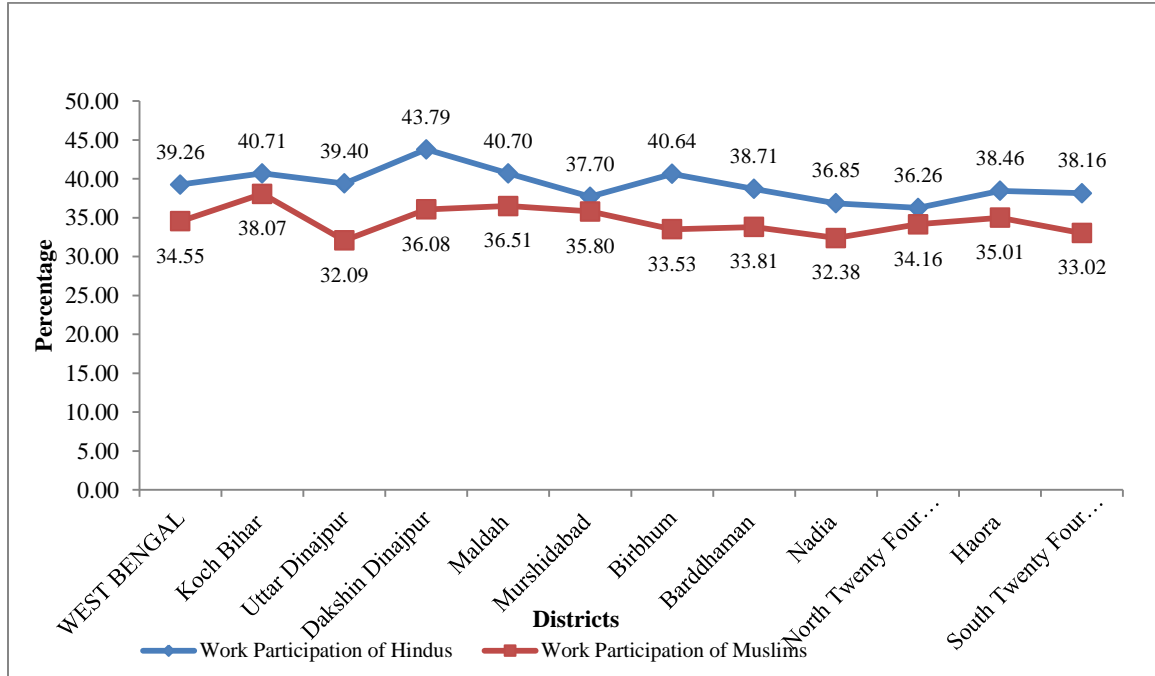


Fig 3.9: Work Participation Rate, 2011

The work participation rate among Hindus during 2001 is 37.87 per cent while it is 32.89 per cent among Muslims. The work participation rate among Hindu during 2001 is also higher than Muslim. When we see the work participation rate across the MCDs in both 2001 and 2011 censuses, we can find a common picture that Muslims have comparatively lower work participation rate than Hindus. The lowest work participation rate among Muslim during 2001 is found in South Twenty Four Parganas with 27.71 per cent and Haora with 29.53 per cent. In 2011 census, it is Uttar Dinajpur with 32.09 per cent. The comparatively better share of work participation rate is recorded among Hindu. In this regard, it is Dakshin Dinajpur in both censuses where highest work participation rate

among Hindus is found. The work participation rate among both Muslim and Hindu is seen higher in the MCDs of North Bengal than South Bengal (Fig 3.9).

The male work participation rate among Muslims is comparatively lower across all MCDs than Hindu male work participation rate. The female work participation rate among Muslims is also lower across all MCDs than Hindu female work participation rate except Maldah and Murshidabad.

The picture of work participation between two social groups would also be clear to us when we would go through different occupations within the total workers.

3.6.1 Cultivators:

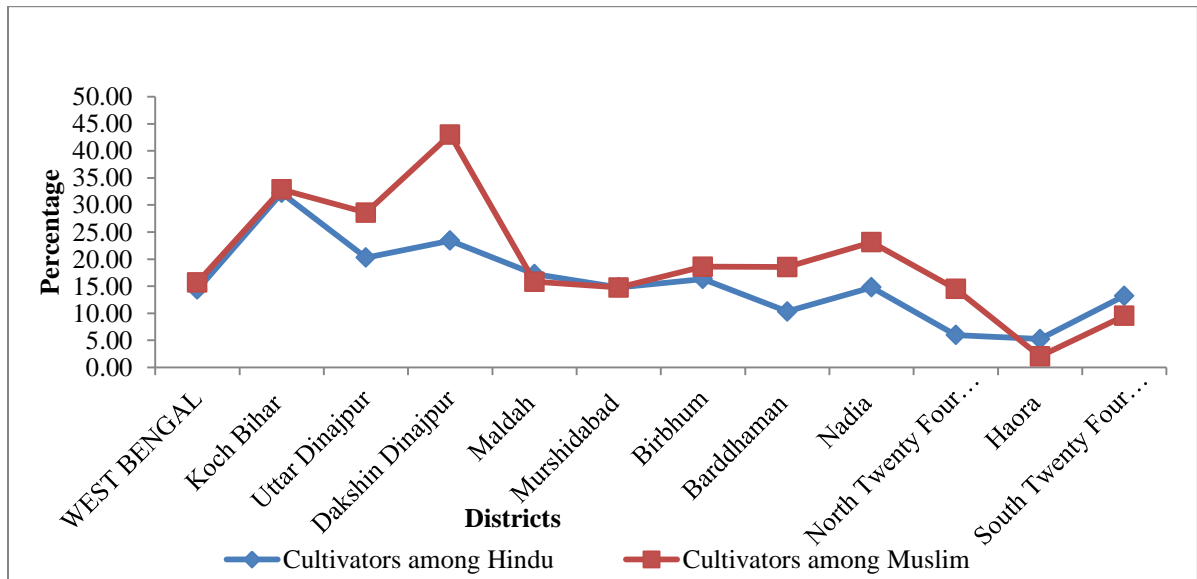


Fig 3.10: Percentage of Cultivators.

The Muslims have higher share of cultivators than Hindus across all MCDs except the districts of Maldah, Haora and South Twenty Four Parganas during 2001. During 2011 census, Muslims have higher percentage of cultivators than Hindus across all MCDs except Maldah, Murshidabad, Haora, and South Twenty Four Parganas. The share of

cultivators among both Hindu and Muslim is higher in the MCDs of North Bengal than South Bengal (Fig 3.10).

A common pattern and inferences from both censuses 2001 and 2011 is drawn that percentage of female cultivators against percentage of male cultivators is lower across all MCDs. In 2001 West Bengal as a whole and across all MCDs, the share of Muslim male cultivators is higher than the share of Hindu male cultivators except three districts of Maldah, Haora and South Twenty Four Parganas.

But Muslim female has lower contribution in cultivation than Hindu female as a whole in West Bengal. This pattern is common in both Census data record. Apart from whole scenario in West Bengal, when we see MCD wise, five MCDs from 2001 census and six MCDs from 2011 census are showing more percentage of Muslim female cultivators than Hindu female cultivators.

3.6.2 Agricultural Laborers:

The share of agricultural laborers among both Hindu and Muslim has been improved over the year of 2001 and 2011 as a whole in W.B and across all MCDs. In the same way, male agricultural laborers have been improved over 2001 -2011 census. The share of male agricultural laborers is higher among Muslim than Hindus as a whole in W.B and across all MCDs except two MCDs. In addition, the share of Muslim female agricultural laborers is lower than Hindu female agricultural laborers as a whole and across almost all MCDs.

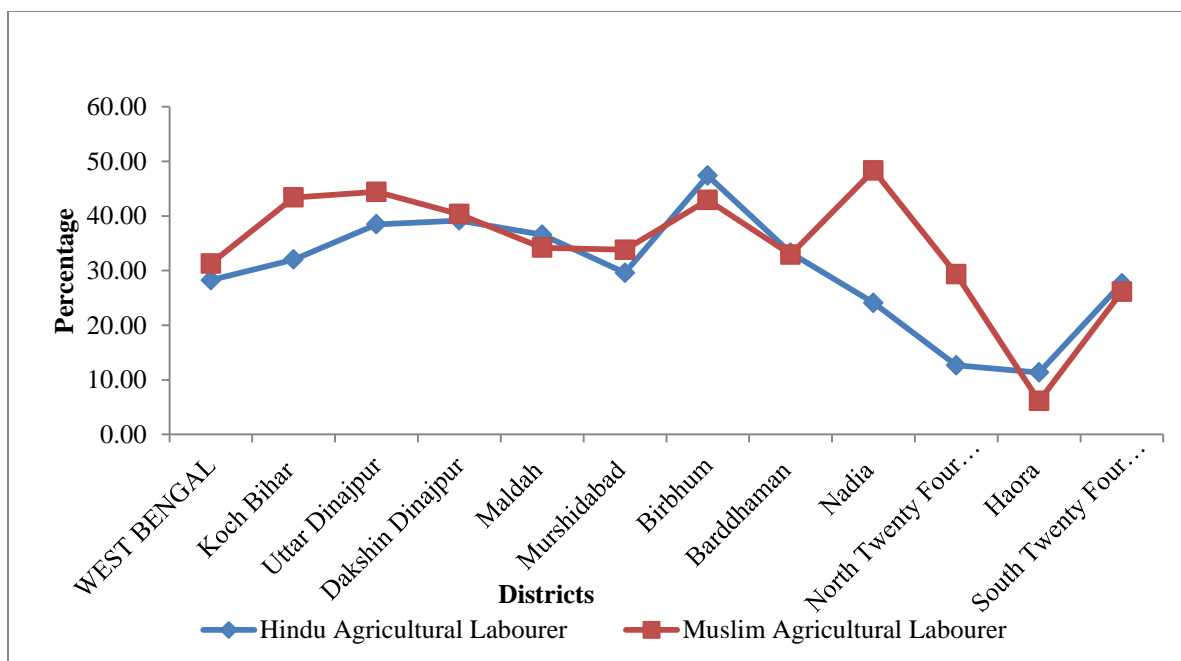


Fig 3.11: Percentage of Agricultural Laborers.

The percentage of agricultural laborers among Muslim is higher than Hindu as a whole in W.B and across most districts, except Maldah, Birbhum, Haora and South Twenty Four Parganas. The rate of agricultural laborer in the MCDs of North Bengal is higher than South Bengal (Fig 3.11).

3.6.3 Household Industry Workers:

The percentage of female household industry workers is greater (Census, 2001 and 2011) than the male household industry workers in West Bengal and across all MCDs. The share of household industry workers among Muslim is higher as a whole in West Bengal and across eight MCDs than Hindu (Census, 2011). The household industry workers rate is very low in the MCDs of Koch Bihar, Uttar Dinajpur and Dakshin Dinajpur while remaining other MCDs of South Bengal are reporting comparatively better rate in household industry worker.

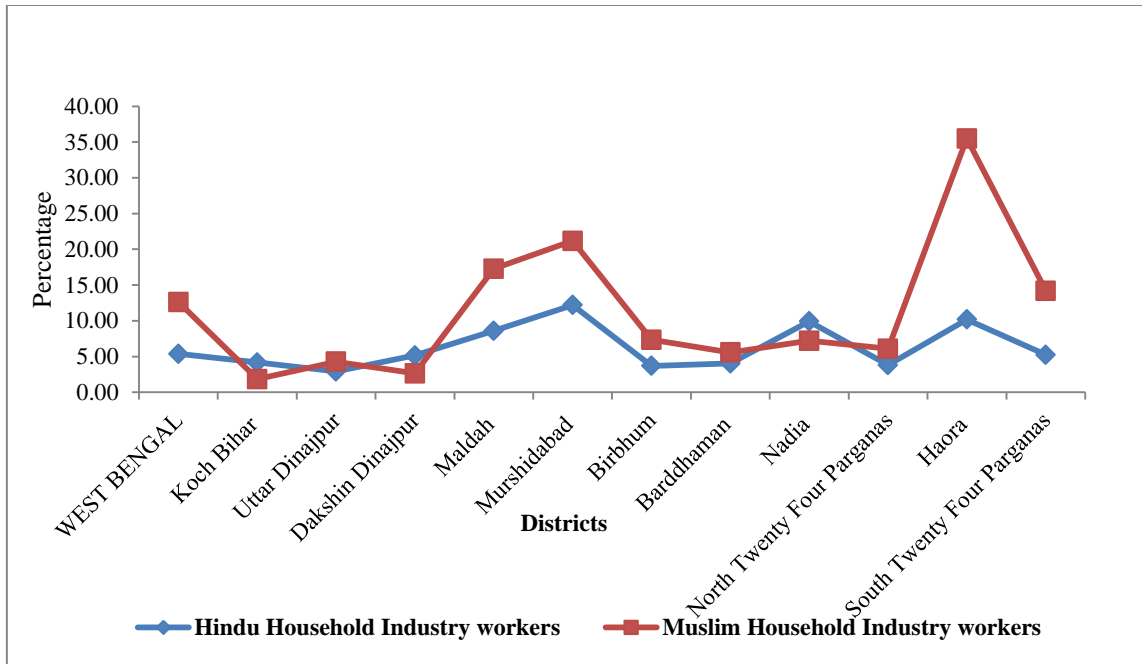


Fig 3.12: Percentage of Household Industry Workers.

When we come to compare male household industry workers between Muslim and Hindu, it is found that the share of male household industry workers is greater among Muslim than Hindu as a whole in West Bengal. When we give focus across MCDs, we find six MCDs from 2001 census and four MCDs from 2011 census where share of male household industry workers is higher among Muslim than Hindu male household industry workers (Fig 3.12).

The percentage of female household industry workers among Muslim is higher as a whole in West Bengal than the share of female household industry workers among Hindu. MCD-wise eight MCDs from 2001 census and nine MCDs from 2011 census are reporting higher share of female household industry workers among Muslim than Hindu female household industry workers.

3.6.4 Other Workers:

West Bengal as a whole shows that the share of female other workers is comparatively lower than the share of male other workers even across all MCDs. The share of male other workers across all MCDs and as a whole in West Bengal, is greater among Hindu than the share of Muslim male other workers. The share of other workers is higher among Hindu than the share of Muslim.

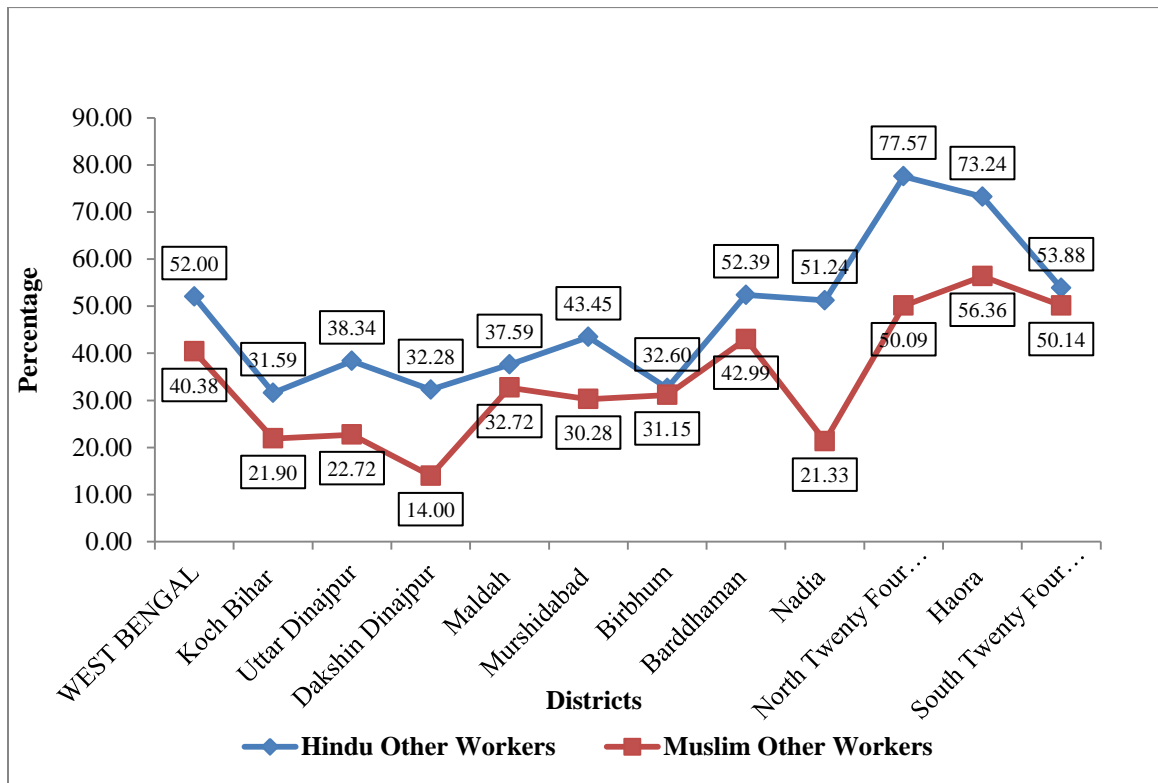


Fig 3.13: Percentage of Other Workers.

Except four districts from 2001 and four districts (Uttar Dinajpur, Maldah, Birbhum and Bradhaman) from 2011 census, in remaining all districts the share of female other workers is higher among Hindu social group than the share of Muslim female other workers. The share of other workers among both Hindu and Muslim is increasing from the MCDs of North Bengal to South Bengal (Fig 3.13).

3.7 Non Workers:

The percentage of non-workers has been decreased at very little extent from 2001 to 2011 census. We can see the difference between Hindu and Muslim shares of non-working population as a whole in W.B. Apart from overall picture it's also an important issue to focus district-wise difference in the share of non-working population between Hindu and Muslim. Here an interesting depiction which is very needy to mention is that across all MCDs in 2001 and 2011 census, the share of non-workers is higher among Muslim social group than the share of non-workers among Hindu social group.

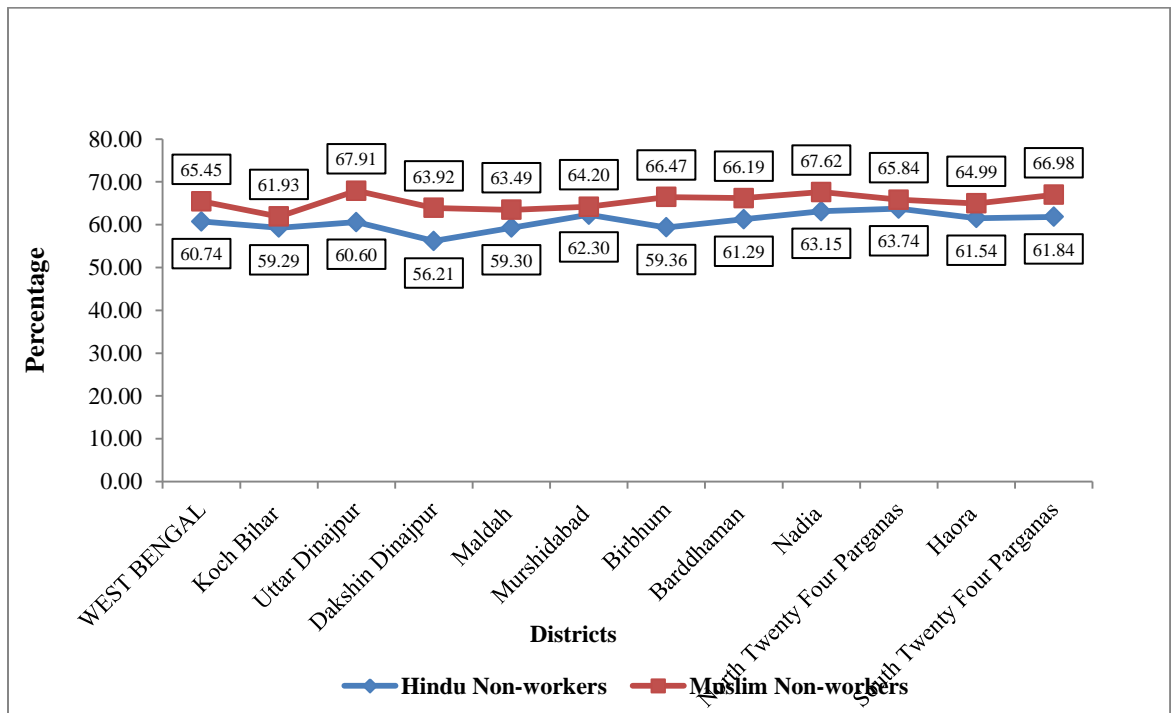


Fig 3.14: Percentage of Non-workers.

Within Muslim social group, highest share of non-workers are reported in Uttar Dinajpur, Nadia and south Twenty Four Parganas while least share of non-workers among Hindu are found in Dakshin Dinajpur with only 56.21 percent. The MCDs of North Bengal have lower rate of non-workers among both Hindu and Muslim than South Bengal (Fig 3.14).

3.8 Main Workers:

The Census of India (2001) still hasn't published data related to Main and Marginal workers. But Census 2011 has dealt with Main and Marginal workers. Consequently, based on 2011 Census data, we will go through different occupations between Muslims and Hindus within main workers.

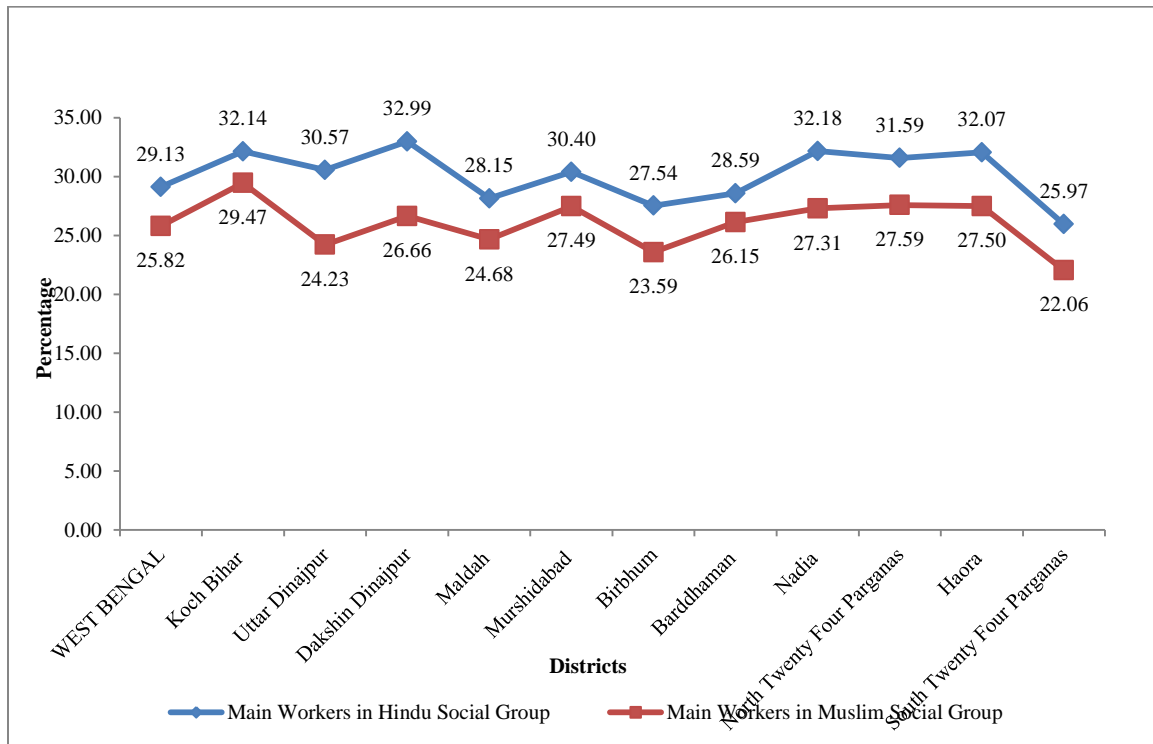


Fig 3.15: Percentage of Main Workers.

The share of Main workers among Hindu as a whole in W.B and across all MCDs is higher than Muslim. The highest percentage of Main workers among Hindu is found in Dakshin Dinajpur with 32.99 percent. The lowest share of main workers among Muslim is reported in South Twenty Four Parganas (Fig 3.15).

The highest percent point difference in main workers between Hindu and Muslim is found in Uttar and Dakshin Dinajpur out of all MCDs. The lowest gap is reported in Barddhaman district (Fig 3.15).

3.8.1 Main Cultivators:

The percentage of main cultivators is reported higher among Muslim as a whole in W.B and across all MCDs except Haora and South Twenty Four Parganas. The highest percent point gap in main cultivators, between Hindu and Muslim is found in the MCDs of Dakshin Dinajpur, Uttar Dinajpur and North Twenty Four Parganas. The share of main cultivators among both Hindu and Muslim is higher in the MCDs of North Bengal than South Bengal (Fig 3.16).

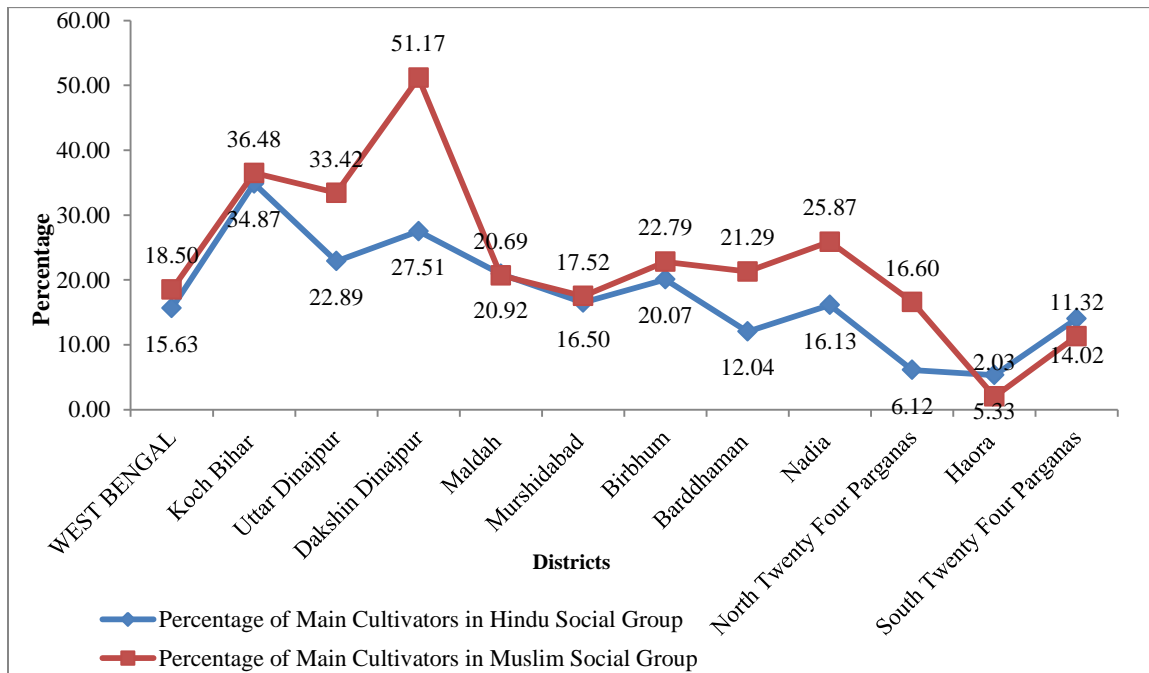


Fig 3.16: Percentage of Main Cultivators.

3.8.2 Main Agricultural Laborers:

The percentage of main agricultural laborers among Muslim is recorded higher than the share of Hindu social group as a whole in W.B. The share of main agricultural laborers

among Muslim is greater across all MCDs except only Haora, Maldah and South Twenty Four Parganas. The percentage of main male agricultural laborers among Muslim is also higher as a whole in West Bengal and across all MCDs than Hindu male agricultural laborers except Howrah (Fig 3.17).

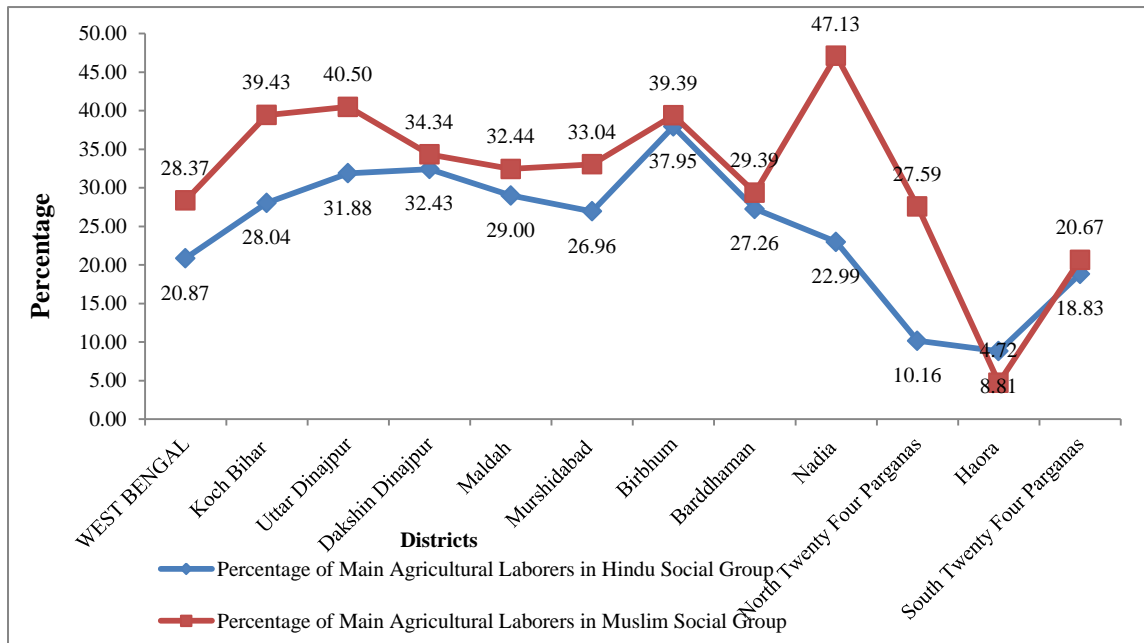


Fig 3.17: Percentage of Main Agricultural Laborers.

Interestingly, the share of female agricultural laborers is lesser among Muslim than female agricultural laborers among Hindu as a whole in West Bengal and across seven MCDs. The rate of main agricultural laborers is found higher in the MCDs of North Bengal than South Bengal (Fig 3.17).

3.8.3 Main Household Industry Workers:

The percentage of main Household industry worker is reported higher among Muslim than Hindu as a whole in West Bengal. Across MCDs also, just except three MCDs, we find the same pattern. The share of main male household workers among Muslim is greater as a whole in W.B than Hindu main male household workers. But out of eleven

MCDs, even in seven MCDs, we have seen lower percentage among Muslim in main male household workers than Hindu. Except the MCD of Koch Bihar across all MCDs and even in W.B as a whole, the share of main female household workers among Muslim is higher than the share of main female household worker among Hindu. Interestingly the percentage of main household industry workers is increasing from North Bengal to South Bengal (Fig 3.18).

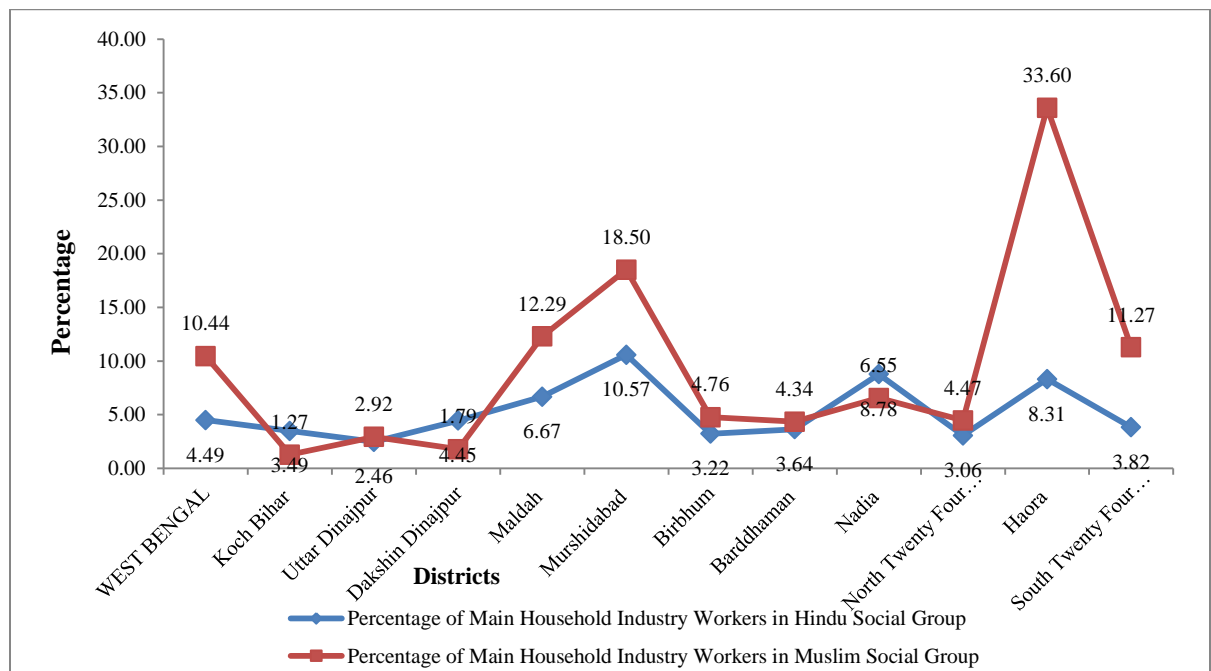


Fig 3.18: Percentage of Main Household Industry Workers.

3.8.4 Main Other Workers:

The Muslim social group are reporting lower share in main other workers as a whole in W.B and even across all MCDs than Hindu. The share of main other workers among both Hindu and Muslim is higher in the MCDs of South Bengal than North Bengal. The percentage of female ‘main other worker’ as a whole in W.B is lesser than the percentage

of male ‘main other worker’ found in both social groups. But at most MCDs, its share is higher in female ‘main other workers’ (Fig 3.19).

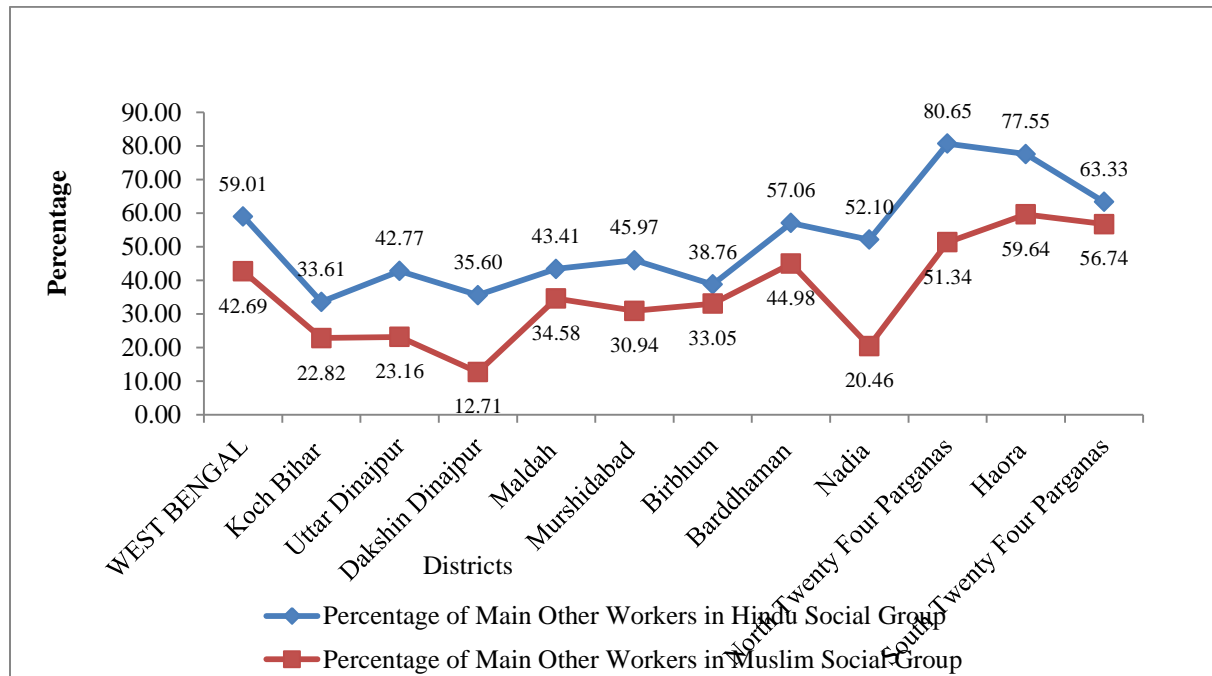


Fig 3.19: Percentage of Main Other Workers.

3.9 Marginal Workers:

The share of marginal workers among Hindu social group is higher as a whole in W.B than Muslim social group. But across MCDs of Murshidabad, Nadia, North Twenty Four Parganas and Haora, the Muslim social group has reported higher rate in main marginal workers. Compared to North Bengal, the rate of marginal workers among both Hindu and Muslim is lesser in South Bengal. Though, a sharp break is noticed in the MCD of Murshidabad interestingly which is not lower than Nadia (Fig 3.20).

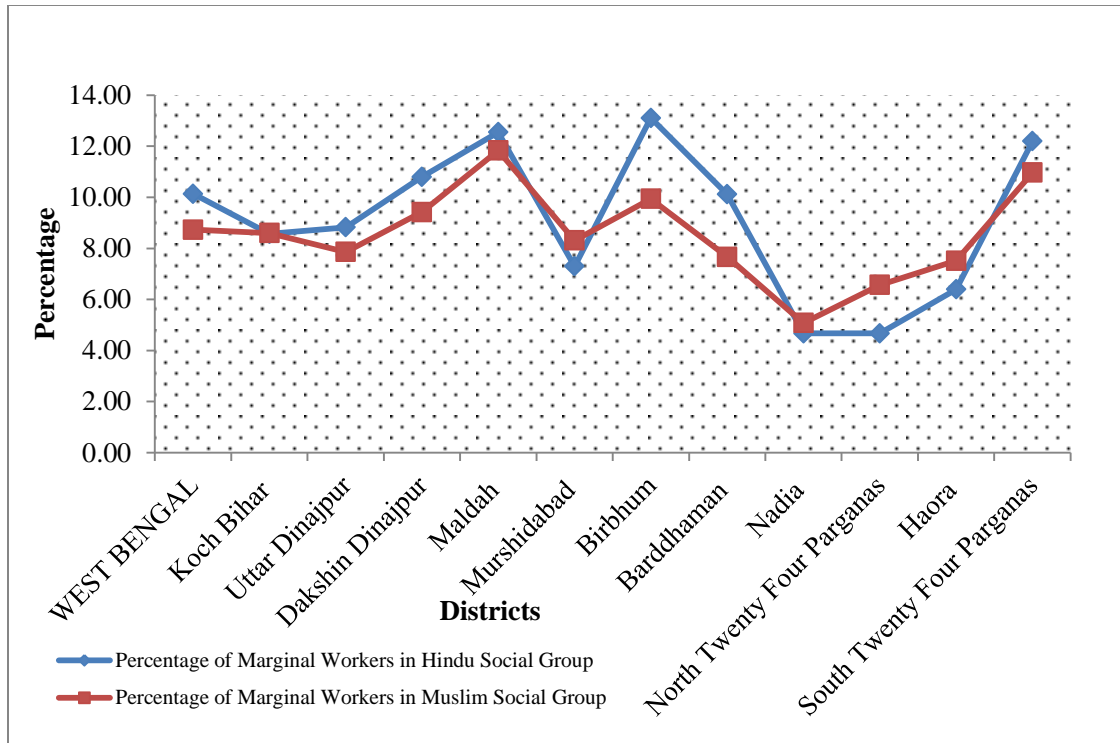


Fig 3.20: Percentage of Marginal Workers.

3.10 Differential Levels of Socio-economic Development:

A number of scholars have computed Composite Index to reveal levels of development. Some of which are discussed below:

Boysen (2002) in “An Overview of Evaluation of Composite Indices of Development” mentions that Composite Index covers multi-dimensional aspects in quantitative manner as it is presented in numerical format.

Suvendra Jenamani (2005) in “Poverty and Underdevelopment in Tribal Areas: A Geographical Analysis” has used Composite Index to show spatial development and underdevelopment of tribal areas in Kalahandi district of Orissa. He has drawn from the works of Schwartzberg (1902), Ashok Mitra (1961), Prakasha Rao, Sundaram et al. (1971), Biplab Dasgupta (1971), Marriss Jones (1975), Pal (1975), K.V Sundaram 1978),

and Amartya Sen (1998) who did work on regional disparities based on different methods and indicators (p.70).

Amitava Mitra (2002) has mentioned the use of Composite Index to show disparities in economic development of Arunachal Pradesh.

Ali et al. (2009) has used Composite index in his paper “Literacy and Backwardness of Muslims in Maldah District: A Planning Approach for Human Development”.

We have computed a composite index based on various social, economic, health and basic amenity related indicators to examine the levels of development and discuss the prevalence of exclusion. The average of the shares of female students at secondary level of education of eleven MCDs among Muslim is lower (3.17) than non-Muslim. The extent of variability in secondary female education among Muslim is lower than non-Muslim. The standard scores are positive¹¹ in secondary female education among Muslim across Dakshin Dinajpur, Murshidabad, Birbhum, Haora and North Twenty Four Parganas. The positive standard scores in secondary female education among non-Muslim are found across Murshidabad, Bardhaman, Haora, North and South Twenty Four Parganas. The average of the shares of the graduate female education of eleven MCDs among Muslim is lower (0.30) than non-Muslim (1.03). The extent of variability in the shares of the graduate female education among Muslim is higher than non-Muslim. The positive standard scores in the share of graduate female education among Muslim are reported across the MCDs of Dakshin Dinajpur, Murshidabad, Birbhum and North

¹¹ Positive standard score denotes a value of an indicator which is greater than average value of that particular data series.

Twenty Four Parganas. The positive standard scores in the graduate female education among non-Muslim are found across the MCDs of Murshidabad, Bardhaman, Haora, North and South Twenty Four Parganas. The average of the shares of the post graduate female education of eleven MCDs is lower (0.13) than non-Muslim. The extent of variability in the shares of the post graduate female education is higher among Muslim than non-Muslim. The five MCDs among Muslim and four MCDs among non-Muslim have shown positive standard scores in post graduate female education. Meaning thereby aforesaid MCDs have higher share in post graduate female education than average.

The average of the shares of male cultivators of eleven MCDs among Muslim is lower (16.24) than non-Muslim. The extent of variability in the shares of male cultivators among Muslim is higher than non-Muslim. The negative standard scores¹² in the shares of male cultivators among Muslim are found in the MCDs of Murshidabad, Nadia, Haora and South Twenty Four Parganas while among non-Muslim Koch Bihar, Birbhum, Nadia, Haora and South Twenty Four Parganas are reporting negative standard scores. The average of the shares of the male population who are practicing family business of eleven MCDs among Muslim is lower (3.97) than non-Muslim. The extent of variability in the male family business people among Muslim is higher than non-Muslim. The salaried government male employment is higher among non-Muslim as average of the shares of salaried government male employee is more than Muslim. The extent of variability in the shares of salaried government male employee is higher among Muslim than non-Muslim. The average of the shares of the salaried private male employee is higher among non-Muslim than Muslim. The extent of variability in the shares of the

¹² Negative standard score denotes a value of an indicator which is lower than average value of that particular data series.

salaried private male employee is also higher among non-Muslim. The standard scores are positive among Muslim in the shares of the salaried private male employee across MCDs of Dakshin Dinajpur, Barddhaman, North and South Twenty Four Parganas. The positive standard scores among non-Muslim for the same are found in the MCDs of Haora, North and South Twenty Four Parganas.

The non-Muslim has reported higher average of the shares of female cultivators than Muslim. The extent of variability in female cultivators among Muslim is higher (0.92) than non-Muslim. The positive standard scores in the share of female cultivators among Muslim are recorded in the MCDs of Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur, Maldah and Barddhaman while among non-Muslim the MCDs of Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur and Maldah have shown positive standard scores. It is interesting that the female population who are practicing family business among Muslim is higher than non-Muslim. The extent of variability in female family business among Muslim and non-Muslim is quite similar. The positive standard scores in female family business among Muslim are found in the MCDs of Murshidabad, Barddhaman, Nadia and South Twenty Four Parganas while among non-Muslim positive standard scores are recorded in the MCDs of Murshidabad, Haora and South Twenty Four Parganas. Muslim has lower (0.25) salaried government female employee than non-Muslim. The extent of variability in salaried government female employment among Muslim is lower than non-Muslim. The positive standard scores in salaried government female employment among Muslim are recorded in the MCDs of Koch Bihar, Uttar Dinajpur, Dakshin Dianjpur, Maldah and Birbhum while among non-Muslim in MCDs of Maldah, Murshidabad and North Twenty Four Parganas, positive standard scores are reported. The average of the

shares of salaried private female employee of eleven MCDs among non-Muslim is higher (0.11) than Muslim. The extent of variability in the share of salaried private female employment is higher among Muslim than non-Muslim. The positive standard scores in the share of salaried private female employment are found across five MCDs among both Muslim and non-Muslim.

The average of the shares of use of government hospital of eleven MCDs among Muslim is lower (30.55) than non-Muslim. The extent of variability in the shares of use of government hospital among Muslim and non-Muslim are of quite similar rate. Among Muslim, positive standard scores in the use of government hospital among Muslim is found in the MCDs of Koch Bihar, Birbhum, Bardhaman, Nadia, Haora and North Twenty Four Parganas. Among non-Muslim, positive standard scores in the use of government hospital are reported in the MCDs of Murshidabad, Bardhaman, Nadia, Haora and North Twenty Four Parganas. The use of private hospital among non-Muslim is higher as the average of the shares of the use of the private hospital of eleven MCDs among non-Muslim is higher. The extent of variability in the use of private hospital among Muslim is higher than non-Muslim. The dispersion in the percentage of families with BPL card among Muslim and non-Muslim is of quite same rate. The extent of variability in the shares of families with BPL card among Muslim and non-Muslim is of similar rate.

The average of shares of the *pucca* houses of eleven MCDs among Muslim is lower than non-Muslim. The extent of variability in the shares of *pucca* houses among Muslim is lower than non-Muslim. Five MCDs – Murshidabad, Bardhaman, Haora, North and South Twenty Four Parganas among Muslim have higher standard scores in *pucca*

housing than zero (average). Four MCDs – Murshidabd, Haora, North and South Twenty Four Parganas among non-Muslim are higher than the average in *pucca* housing.

The average of the percentage of houses electrified of eleven MCDs among Muslim is 32.13 while among non-Muslim the average for the same is 38.06. The extent of variability in the percentage of houses electrified among Muslim and non-Muslim is same with 0.50. Among Muslim, standard scores are positive found in the MCDs of Dakshin Dinajpur, Barddhaman, Haora, North and South Twenty Four Parganas. In other words, the percentages of houses electrified are above than the mean among Muslim in the aforesaid MCDs. Among non-Muslim, positive standard scores are reported in the MCDs of Murshidabad, Barddhaman, Haora, North and South Twenty Four Parganas. In remaining six MCDs the share of houses electrified are found negative standard scores among both Muslim and non-Muslim.

The mean of the shares of own hand pump and tube well of eleven MCDs among Muslim is 33.26 that is lower than non-Muslim (40.50). The extent of variability in the shares of own hand pump and tube well among Muslim is higher than non-Muslims. The standard scores are positive among Muslim in the MCDs of Koch Bihar, Uttar Dnajpur, Nadia and North Twenty Four Parganas while positive standard scores among non-Muslim are found in the MCDs of Koch Bihar, Uttar Dinajhpur, Dakshin Dinajpur, Nadia and North Twenty Four Parganas.

It is interesting to note that the average of the percentage of tape water of eleven MCDs among Muslim is higher (3.51) than non-Muslim. The extent of variability is less in the percentage of tape water among Muslim than non-Muslim. The positive scores are

recorded among Muslim in the MCDs of Dakshin Dinajpur, Maldah, Barddhaman, North and South Twenty Four Parganas. Among non-Muslim positive standard scores are found in the MCDs of Maldah, Murshidabad, Barddhaman and North Twenty Four Parganas. Both Muslim and non-Muslim have shown quite same achievement in septic tank latrine. The eight MCDs among both Muslim and non-Muslim have negative standard scores in the shares of septic tank latrine.

The average of the shares of the LPG use of eleven MCDs among Muslim is 1.99 while among non-Muslim it is 4.72. The extent of variability in the shares of LPG use among Muslim is higher than non-Muslim. In the use of LPG, only two MCDs of Koch Bihar and Birbhum among Muslim have shown positive standard scores while among non-Muslim six MCDs have reported positive standard scores. It is seen that both Muslim and non-Muslim are similar in the attainment of own-houses.

Table 3.2: Standard Scores of Indicators among Muslims in Eleven MCDs.

	Percentage of Female with Secondary Level of Education	Percentage of Female with Graduate Level of Education	Percentage of Female with Post Graduate Level of Education	Percentage of Male Cultivators	Percentage of Males involved in Family Business	Percentage of Male Salaried Employee (Govt.)	Percentage of Male Salaried Employee (Private)	Percentage of Female Cultivators
Districts	X1	X2	X3	X4	X5	X6	X7	X8
Nadia	-1.25	-0.57	0.05	-0.64	0.58	0.68	-1.60	-0.42
Maldah	-0.79	-0.46	-0.62	0.02	-0.90	0.02	-0.82	0.31
Uttar Dinajpur	-0.93	-1.07	-0.62	0.68	-1.22	-0.70	-0.21	2.67

Koch Bihar	-0.86	-0.04	0.76	0.31	-1.13	-1.02	-0.16	0.13
Haora	0.29	-0.61	-0.62	-1.78	1.81	-0.12	-0.30	-1.00
Birbhum	0.23	0.75	-0.62	0.08	-0.48	1.81	-0.44	-0.70
Murshidabad	0.61	0.00	0.10	-0.09	0.92	1.68	-0.80	-0.12
South Twenty Four Parganas	-0.24	-0.46	2.57	-1.54	0.64	-0.40	1.00	-0.59
Barddhaman	-0.28	-1.07	-0.62	1.04	0.30	-0.30	1.61	0.07
Dakshin Dinajpur	1.96	2.04	0.19	1.49	-0.99	-0.33	0.27	0.37
North Twenty Four Parganas	1.31	1.36	-0.62	0.42	0.49	-1.25	1.47	-0.75

	Percentage of Females involved in Family Business	Percentage of Female Salaried Employee (Govt.)	Percentage of Female Salaried Employee (Private)	Percentage of women giving Birth at Govt. Hospital	Percentage of women giving Birth at Private Hospital	Percentage of Households have own House	Percentage of Households have Pucca House	Percentage of Households Electrified
Districts	X9	X10	X11	X12	X13	X14	X15	X16
Nadia	0.06	-1.04	-0.92	0.06	-1.04	-2.10	-0.12	-0.55
Maldah	-0.59	1.96	-0.08	-0.01	-0.64	-0.46	-1.17	-0.54
Uttar Dinajpur	-0.52	0.96	1.08	-1.75	-0.42	0.95	-0.75	-0.62
Koch Bihar	-0.15	0.79	0.33	0.64	-0.38	-0.66	-1.39	-1.60
Haora	-0.72	-1.04	-0.92	1.55	-0.03	1.36	0.56	2.24
Birbhum	-0.48	0.04	-0.92	0.63	-0.37	0.50	-0.23	-0.24
Murshidabad	1.46	-0.08	-0.92	-0.82	-1.04	-0.14	1.17	-0.27
South Twenty Four Parganas	0.43	0.00	1.17	-1.39	0.85	0.38	0.30	0.07
Barddhaman	2.22	-1.04	-0.92	0.90	2.23	-0.03	1.50	0.34
Dakshin Dinajpur	-0.65	0.42	0.50	-0.29	1.12	-0.83	-0.94	0.08
North Twenty Four Parganas	-0.96	-1.04	1.92	0.49	-0.28	1.05	1.06	1.09

	Percentage of Households having Own Tube Well	Percentage of Households access to Tape Water	Percentage of Households with LPG as Fuel	Percentage of Households with Septic Tank Latrine	Percentage of Families with BPL Card	
Districts	X17	X18	X19	X20	X21	C.I
Nadia	0.73	-0.63	-0.46	-1.06	1.29	-8.94
Maldah	-0.45	0.66	-0.77	-0.35	-1.11	-6.78
Uttar Dinajpur	1.15	-1.39	-0.48	-0.16	1.65	-1.70
Koch Bihar	1.82	-1.10	2.85	-0.62	0.23	-1.24
Haora	-0.60	-0.13	-0.02	-0.98	0.71	-0.36
Birbhum	-1.17	-1.11	0.47	2.10	-0.20	-0.35
Murshidabad	-0.27	-0.02	-0.39	0.92	-1.18	0.72
South Twenty Four Parganas	-1.12	1.38	-0.57	-0.65	0.39	2.19
Barddhaman	-0.77	0.11	-0.06	-0.61	-0.98	3.64
Dakshin Dinajpur	-0.28	0.68	-0.37	1.10	0.30	5.83
North Twenty Four Parganas	0.96	1.56	-0.19	0.31	-1.10	7.29

Source: Computed by Author. MCD Reports.

Table 3.3: Standard Scores of Indicators among non-Muslims in Eleven MCDs.

	Percentage of Female with Secondary Level of Education	Percentage of Female with Graduate Level of Education	Percentage of Female with Post Graduate Level of Education	Percentage of Male Cultivators	Percentage of Males involved in Family Business	Percentage of Male Salaried Employee (Govt.)	Percentage of Male Salaried Employee (Private)	Percentage of Female Cultivators
Districts	X1	X2	X3	X4	X5	X6	X7	X8
Birbhum	-0.59	-0.57	-1.11	-0.32	-0.82	-0.64	-0.85	-0.53
Koch Bihar	-0.25	-1.03	-0.22	-0.90	-1.16	-1.11	-0.29	0.23
Dakshin Dinajpur	-0.69	-0.85	1.39	0.85	-0.41	-1.33	-0.96	1.61
Uttar Dinajpur	-0.93	-1.22	-0.56	1.17	-1.13	-0.11	-0.42	2.04
Maldah	-0.65	-0.21	0.11	0.99	-0.65	-0.17	-0.08	0.37
Nadia	-0.50	-0.76	1.72	-0.27	0.10	-0.67	-0.26	-0.47
South Twenty Four Parganas	0.33	0.97	-1.11	-1.48	0.84	-0.43	0.42	-0.30
Bardhaman	0.18	0.25	-0.39	1.25	-0.47	1.09	-0.48	-0.99
Murshidabad	0.16	0.49	1.17	0.02	1.34	1.24	-0.25	-0.40
North Twenty Four Parganas	0.22	1.84	-1.11	0.16	0.61	0.41	0.45	-0.53
Haora	2.72	1.07	-0.17	-1.47	1.73	1.72	2.71	-1.03

	Percentage of Females involved in Family Business	Percentage of Female Salaried Employee (Govt.)	Percentage of Female Salaried Employee (Private)	Percentage of women giving Birth at Govt. Hospital	Percentage of women giving Birth at Private Hospital	Percentage of Households have own House	Percentage of Households have Pucca House	Percentage of Households Electrified
Districts	X9	X10	X11	X12	X13	X14	X15	X16
Birbhum	-0.31	-0.53	-1.09	-0.08	-0.83	-0.84	-0.22	-0.47
Koch Bihar	-0.29	-0.37	0.12	-0.14	-0.16	-1.62	-1.14	-1.23
Dakshin Dinajpur	-0.18	-0.41	0.68	-1.24	-0.36	-1.31	-1.07	-0.97
Uttar Dinajpur	-0.36	-0.46	0.09	-1.26	-0.78	1.44	-0.89	-0.60
Maldah	-1.02	0.09	0.00	-1.24	-0.94	0.61	-0.82	-0.77
Nadia	-0.84	-0.29	-0.59	1.10	0.03	0.10	-0.20	-0.04
South Twenty Four Parganas	2.49	-0.38	-1.09	-0.58	1.97	0.75	0.49	0.12
Barddhaman	-0.42	-0.33	-0.50	0.44	1.37	0.38	-0.12	0.46
Murshidabad	1.13	0.06	2.56	0.71	-1.21	-0.13	0.85	0.20
North Twenty Four Parganas	-0.22	2.94	-0.03	0.68	0.32	-0.57	1.24	1.03
Haora	0.09	-0.37	-0.09	1.61	0.58	1.23	1.87	2.25

	Percentage of Households having Own Tube Well	Percentage of Households access to Tape Water	Percentage of Households with LPG as Fuel	Percentage of Households with Septic Tank Latrine	Percentage of Families with BPL Card	
Districts	X17	X18	X19	X20	X21	C.I
Birbhum	-1.07	-0.69	-0.49	2.75	0.16	-9.14
Koch Bihar	1.49	-0.37	-1.07	-0.37	2.07	-7.79
Dakshin Dinajpur	0.01	-0.59	-1.29	-0.28	1.13	-6.29
Uttar Dinajpur	1.48	-0.73	-1.21	-0.46	-0.88	-5.78
Maldah	-1.06	0.10	0.21	0.18	-0.30	-5.25
Nadia	1.11	-0.31	-0.79	-0.91	0.38	-2.35
South Twenty Four Parganas	-1.14	-0.25	1.41	-0.41	-0.51	2.11
Barddhaman	-0.50	0.44	0.77	-0.08	-0.09	2.27
Murshidabad	-0.33	0.34	0.53	0.13	-1.44	7.17
North Twenty Four Parganas	0.45	2.74	1.15	0.34	-0.95	11.19
Haora	-0.44	-0.70	0.78	-0.90	0.43	13.63

Source: Computed by Author. MCD Reports.

Table 3.4 Composite Index (C.I):

SL. No	Districts	Muslim	SL. No	Districts	non-Muslim
		C.I			C.I
1	Nadia	-8.94	1	Birbhum	-9.14
2	Maldah	-6.78	2	Koch Bihar	-7.79
3	Uttar Dinajpur	-1.7	3	Dakshin Dinajpur	-6.29
4	Koch Bihar	-1.24	4	Uttar Dinajpur	-5.78
5	Haora	-0.36	5	Maldah	-5.25
6	Birbhum	-0.35	6	Nadia	-2.35
7	Murshidabad	0.72	7	South Twenty Four Parganas	2.11
8	South Twenty Four Parganas	2.19	8	Barddhaman	2.27
9	Barddhaman	3.64	9	Murshidabad	7.17
10	Dakshin Dinajpur	5.83	10	North Twenty Four Parganas	11.19
11	North Twenty Four Parganas	7.29	11	Haora	13.63

Source: Computed by Author. MCD Reports.

The socio-economic condition among Muslim out of across 11 MCDs, is comparatively low in the MCDs of Nadia and Maldah with (<-5). The Muslims in Uttar Dinajpur, Koch Bihar, Haora and Birbhum have relatively better socio-economic condition with (-5 to 0). The socio-economic condition among Muslim across Murshidabad, South Twenty Four Parganas, Barddhaman and Dakshin Dinajpur is comparatively lower with (0-5) than North Twenty Four Parganas. The MCD of North Twenty Four Parganas has shown highest in socio-economic condition among Muslim with (>5) (Table 3.4).

The socio-economic condition out of 11 MCDs among non-Muslim is relatively lower in the MCDs of Birbhum, Koch Bihar, Dakshin Dinajpur, Uttar Dinajpur and Maldah with (<-5). The non-Muslims in Nadia have comparatively better socio-economic condition with (-5 to 0). The socio-economic condition is found relatively better among non-Muslim across South Twenty Four Parganas and Baddhaman with (0-5). Comparatively

among non-Muslim highest socio-economic condition is reported in the MCDs of Murshidabad, North Twenty Four Parganas and Haora (Table 3.4).

The socio-economic condition of Muslims is lower than the socio-economic condition of non-Muslims across the MCDs of Maldah, Murshidabad, Nadia, Haora and North Twenty Four Parganas. The socio-economic condition among Muslim is comparatively better than non-Muslims across Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur, Birbhum, Barddhaman and South Twenty Four Parganas. The socio-economic development difference between Muslim and non-Muslim is very less in South Twenty Four Parganas, Barddhaman and Maldah while the highest development difference is found in Dakshin Dinajpur and Haora (Table 3.4).

3.11 Conclusion:

When we come to conclude it is firstly seen that the urbanization rate among Muslim is lower than Hindu in West Bengal and even across all MCDs. The people of both Hindu and Muslim in South Bengal are more urbanized than North Bengal. The percentage of urban Muslim population to total district Muslim population is higher than Hindu only in Purulia, Haora, Purba and Paschim Medinipur. Contrary to it, the percentage of urban Hindu population to total district Hindu population is higher in remaining 14 districts. Does socio-economic differ with varying share of Muslim living in urban areas of W.B, has been tested. It is noticed that with increasing share of Muslim population in urban areas, the sex ratio among Muslim is also increasing. But child sex ratio is found higher in the urban areas where Muslim population is very high or low. The urban areas where percentage of Muslim population is more than 60 percent, the work participation rate is highest followed by the urban areas where least share of Muslim

population lives. It is also seen that in the urban areas where Muslim population is very low from 0-30 percent and from 40-60 percent, the literacy rate is higher but surprisingly very low literacy is recorded in the urban areas where more than 60 percent Muslim lives. Interestingly, it is noticed that the percentage of main and marginal workers is relatively better in the urban areas where share of Muslim population is more than 60 percent. The share of non-workers is also low in the urban areas where the rate of Muslim population is high (>60 percent). In brief, the share of main workers is found better in the urban areas where Muslim population is very low (0-10 percent). In this group (0-10 percent Muslim population), the rate of non-workers is also less than other groups except >60 percent group.

The sex ratio among Hindu is lower than Muslim in West Bengal and across most of the MCDs. Interestingly, child sex ratio among Hindu is low than Muslim in West Bengal and across most of the districts. Muslims have lower literacy rate in West Bengal with about 10 percent point difference and across all MCDs except Dakshin Dinajpur. It is quite surprising that male-female disparity among Hindu is higher than Muslim.

The work participation rate among Muslim is lower than Hindu in West Bengal and across all MCDs. The work participation rate among Hindu is higher in the MCDs of North Bengal than South Bengal., among Muslim also. The work participation rate among Muslim is higher in the MCDs of North Bengal except Uttar Dinajpur. The share of cultivators among both Muslim and Hindu is with more and less similar rate. It is noticed that the rate of cultivators among both Hindu and Muslim is comparatively less in the MCDs of Haora, North and South Twenty Four Parganas. The share of agricultural laborers among Muslim is higher as a whole in West Bengal than Hindu. The percentage

of agricultural laborers among both Hindu and Muslim is lowest in the MCDs of Haora and North Twenty Four Parganas. The share of household industry worker among Muslim as a whole in West Bengal is higher. In the MCDs of Maldah, Murshidabad, Haora and South Twenty Four Parganas, Muslims are engaged more in household industry.

The share of other workers among Muslim is low than Hindu as a whole in West Bengal and across all MCDs. The MCDs of South Bengal among both Muslim and Hindu have shown better achievement in other workers rate than North Bengal. The rate of non-workers among Muslim is higher than Hindu. The share of main workers among Muslim has reported lower in West Bengal and across all MCDs. The maximum gap in the rate of main workers is recorded in Uttar Dinajpur and Dakshin Dinajpur. The percentage of marginal worker among Muslim is also low as a whole in West Bengal and across almost all MCDs.

The rate of main cultivators among Muslim is higher as a whole in West Bengal and across almost all MCDs. The MCDs of North Bengal have shown better contribution in the rate of main cultivators than South Bengal. The rate of main agricultural laborers among Muslim is high as a whole in West Bengal and across all MCDs except Haora. The MCDs of North Bengal among Hindu are highly engaged as main agricultural laborers than South Bengal. The share of main household industry worker among Muslim is higher as a whole in West Bengal. Both Hindu and Muslim have higher share in main household industry worker across Maldah, Murshidabad, Haora, Nadia and South Twenty Four Parganas. The percentage of main other workers among Hindu is higher as a whole in West Bengal and across almost all MCDs. Among both Hindu and Muslim social

group, higher rate of main other workers is recorded in the MCDs of South Bengal than North Bengal.

Chapter 4

Addressing Socio-spatial Exclusion through Government Policies: A Critical Analysis

The present chapter examines the causative factors of social exclusion and the impact of public policies in addressing the development deficits of Muslims in West Bengal. The prime cause of regional inequalities is unequal distribution of natural resources. But sometime despite having enough resources in any region, regional inequality occurs due to man-made causes. Such inequalities may be eliminated by proper planning to develop all the regions equally. Despite planning and programs, if there is not effective process of implementation of different schemes and programs, inequality may not be abolished. The Sachar Committee Report (2006) had recommended some follow up actions for the welfare of Muslim minorities. The two area-intensive initiatives- Multi Sectorial Development Programme (MsDP,2008-09) and Prime Minister's New 15 Point Program (PM's New 15-PP, 2005-06) for the welfare of Muslims in the eleven MCDs of West Bengal are functioning.

This chapter will examine that whether schemes under MsDP and PM's New 15-PP are helping people in desired way. It is completed by conducting in-depth interviews of twenty people from ten cohorts in Maldah district.

A Minority Welfare Government Official at District Level (Chinmoy Das¹³) has expressed that they are providing facilities under MsDP to the localities. The impacts of such schemes and facilities are measured by NGOs. He was not willing to provide any probable ideas regarding comparatively lesser socio-economic condition among Muslim.

¹³ Some names of the respondents have been changed to hide their identity.

Though, he forwarded me to an employ (Sadirul Islam and Mohammad Saan) in his office where it was known that presently girls have shown better performance than boys in education. Sadirul Islam has mentioned 30 percent reserved quotas in scholarship have helped girls. Compared to reservation given to Hindus, he thinks that the reservation given to Muslim is comparatively less that is found only in the form of OBC reservation. In this regard they are not in a position to get job and to get admission in the educational institutions. According to him to reduce cut throat competition in job, more and more vocational institutions should be opened and encourage people to vocational education for self-earning. He also added that a number of initiatives are taken by the Government but very less is achieved in reality though progress is taking place. He appreciated the present annual fund allotment of Pre-matric scholarship to the students. There is higher risk of drop-out in VI-VIII standard. That is why the Scholarship amount is increased up to Rupees 5000 for class VI-VIII. Under the *Swachh Bharat Abhiyan* (2nd October, 2014), toilets are constructed free of cost. He has noticed a positive impact of it in his locality. The amount for construction of IAY has also been increased. Government has taken steps to empower women but has set limit to cover only ten thousand women under self-help group per annum in Maldah district. He has noticed that people are not facing any problem to avail loan. Most of the unemployed want to live with self-dignity and respect but scarcity of jobs pushes them for migration. For getting jobs the non-Muslims get more opportunities as they have more reservation like SC/ ST/ OBC. The Muslim satisfies with less and they do think for more to do in life. The Muslim social group has shown less effort or "*Kormoprochesta*" and finally becomes less developed. Though the health related facilities like primary sub health Centre, ASHA, ANM are available but at

some primary sub health Centre, medicine is not available. The minority scholarships are benefiting to the Muslim students. The problem of the lack of publicity about the schemes and programs persists. The bankers does not provide loan to the poor Muslims as they can't provide security money. The bankers want to earn bribery, as Muslims being socio-economically weak does not have any connection to bankers. Mohammad Saan shares that students think that as their parents were not in a position to do well in their life, how they may do well. The concept of despondency is working as he mentions that people think that as their parents could not do well in their life, how they can do.

Bhupen Ghimirey - a Teacher In-charge (34 years old) of Harishchandrapur Pipla College expresses that as education is the way of life, there is a need of education for everyone. He mentions that policy makers have to think on pass-fail system more rigorously. It is because to find out mid-way between adoption of pass-fail system and removal of it as adopting pass-fail system, drop outs are decreasing but without it students are less dedicated to their learning without any fear. He thinks that despite free education up to eight standard, drop-outs occurs due to lack of encouragement by parents and lack of awareness among parents which is caused by illiteracy among parents. Some students may have different interest from their childhood like music, dance, and sports, wants to escape from school education. Somewhere the poor economic condition of people is indirectly related to drop out despite free education. He has shown that about 60 percent students are girls at his college and remaining is boys. But Census 2011 has reported that the share of female graduate and above in West Bengal is about 33 percent and in Maldah about 22 percent which is lower than male graduate. The enrollment rate of girls at Harishchandrapur Pipla College is high as parents are less motivated to send

girls outside for education while boys are sent to better institution located outside for better education. The students get hardly 60 percent marks at colleges. The reason of it is students' irregularity to study and less disciplined at colleges. He thinks girls are equally treated. It should be done to empower them. According to him, self-help group provides benefits to engage women economically. He has noticed positive impact of *Swachh Bharat Abhiyan* (2nd October, 2014) in terms of toilet construction. The modern and digital classroom and well infrastructure at educational institutions may inculcate modern education. He thinks that if all facilities like work, school, college, transport, health facilities are available at villages, rural to urban migration may be stopped.

Md Karim-a College lecturer (34 years old) expresses that for the low rate of education in among Muslim, Government policies are responsible. The reservation of only 10 percent for about 27 percent Muslim population living in West Bengal is really a matter of concern. The Muslims are comparatively socio-economically less developed. As a result also, there is less craze of education among Muslim. Cracking competition, very few Muslims are availing job. But at some jobs which are recruited by some managing committees, the share of Muslims is too low and even in no presence. Apart from it, perhaps for less socio-economic development among Muslims, there are the reasons to keep them aside from economic involvement. According to his opinion, Government is less sincere to the development of Muslims. The reason for less educational attainment among Muslim is dealt with the issue of "What will happen getting education". Somewhere culture of despondency prevails among Muslims to educate their sons and daughters. Besides, he has also mentioned that there are some tags with Muslims which are haunting them. There are rules and regulations that in interview

panel, there must be a person from Minority. If such steps and practices are continued properly, there must be positive impact in the development of Muslims.

Bipin Kumar Singha (aged 30+ years old) – a school teacher of Bhingole High School thinks education makes people as resource. Consequently there is a need of education to everyone. It is true that free books and free meal at lunch is provided to students up to eight standards but the drop out student may not think about his own only. The drop out occurs as sons try to support their poor family members by earning. He shares that some children even do not attend school caused by unawareness of illiterate parents. The number of enrollment has increased without pass-fail system but practically it reduces quality of education. The girl students do not get equal opportunities for higher education because they get marriage. The reason of marriage of girls is societal attitude that there is no need of higher education of girls. Girls are particularly less motivated to higher education as indirectly from childhood it is told to them by their parents that after 18 years they have to get married. He thinks girls do not get equal opportunities. If girls are not educated, whole generation will be deprived. That is why girls also should give equal education. Self-help group brings women in economic sphere to flourish their honor with financial support. Parents want to educate their children but their lower economic condition force children to earn bread instead of learning at school.

Kobiruddin Ahamed (35 years old) a school teacher of Tulshihata High School expresses that from decision making to each and every aspect of life there is need of education. In behavior modification and to know about our environment there is a need of education. He says that the reason for drop outs is poverty. Mid-day meal provides food only at lunch time but chronic poor has to earn their remaining meals. Consequently there

is no need to spent time at school where poor has to earn money to get remaining meals. Some drop out students think that what will happen if they get education as they have to spend their life with labor work. The share of girls at higher education is low for their early marriage which is the result of social attitude. He mentions that both boys and girls are educated with equal care at school level but at college level parents are not willing to invest for girl's education. Girls should also be educated as it may empower them. Women should be engaged in decision making but miles have to go to fulfill this objective. Reservation to women and girls is working enough. Of late women are allowed outside of home premises as awareness and literacy has been improved. His wife has availed regular check-up and vaccination facilities from Paro primary sub health Centre. He thinks delivery at hospital is better than home. Neither he nor his wife is engaged with self-help group. Almost everyone at his village have constructed toilet under *Swachh Bharat Abhiyan* (2nd October, 2014). All parents want to give education to their children. According to him, regularity at study for anyone may bring success. He expresses that presently books are not with easy presentation of facts tough as earlier, easy presentation was followed by educationist. He wants pass- fail system. For lack of work at villages, a huge chunk of people migrate to urban areas. Directly and indirectly the poor economic condition among Muslim is the prime cause of lower share of literacy among Muslim.

Atiqueel Alam (36 years old) – a businessman of Sekhpara village has permanent shop at Chandipur Bazar. There are one ICDS center and one SSK school at his village but to get medicines and other vaccines provided to pregnant women, they have to come at Chandipur village. He thinks that mid-day meal is not helpful as it disturbs environment of learning at school. He wants pass-fail system in education to

retain quality of education. He has got education up to eight standards. Though his parents tried enough to educate him but he own self discontinued his education. He presently feels importance of education in his life. Despite free education up to eight standards, students drop out due to economic reason and unawareness among illiterate parents. According to his opinion, most of the people do not take higher education due to poverty, despondency to get job and unawareness. There are four family members in his family including one son (14 years old) who is studying in 9th standard at a private school (day hosteller) and one daughter (12 years old) who is studying in 7th standard at Chandipur High School. As there is no private school with hostel facility in his locality for girls, he is not educating his daughter at private school. He has applied for loan during January, 2016 but has not received any positive and negative response from bank. According to him, girls are also educated with equal opportunities up to school level but for the reason of marriage, girls do not get opportunities of higher education. He involves his wife in decision making other than business related decisions because her wife may not have knowledge about business. He mentions that women and girls will go for official work outside their home premises but with proper dress. He thinks that the delivery at hospital is better than home. Presently he does not come under BPL list. They drink water from tube well. Her wife is involved with self-help group for three to four years. Free cycle distribution acts as reinforcement to attract girls to school education. Since 15 years there is a toilet which was constructed by him in his house premise. About 60 percent households have toilet at his village. About electricity, it is known that about 5-10 percent households has no electricity at their home. His son and daughter has applied for pre-matric scholarship but never assisted. He expresses that school education

is better than madrasah education because in school modern education and knowledge is provided. All scheme related information is received by meeting organized at their village at each month. He opines that Muslims due to poverty and unawareness shares lower literacy rate.

Md Rafique- a businessman at Tulshihata expresses that mid-day meal disturbs the environment of school education as all activities of cooking mid-day meal is carried at school premises. Without pass fail up to eight standards, quality of education is decreasing. He wishes to have pass fail system. He mentions that all the schools at his locality are not developed with infrastructure and facilities. The process of area based admission restricts some good students from qualitative learning. He suggests that Government should either abolish territory based admission or should develop all the educational institutions. He has passed 12th standard and got admission in college. But he has not completed his graduation due to economic reason. He mentions that for overall development of individual there is a need of education to everyone. He thinks that parents send their sons to earn while marriage to daughters is the reason of school drop outs. Some parents think that few students get job then what will happen to educate their children (*“Manus to chakri-bakri pache na, bachader pore ki hobe”* / People are not getting job, what will happen if people educate their children). He wants to educate his only daughter even up to higher education. He has not availed any loan. Both girls and boys should be equally educated but girls do not get equal education as they get married. As the decision of women is not effective enough, most of the people do not engage their wife in decision making. He allows women and girls for their official work with proper dress up under (*parda*) veil. He thinks delivery at hospital is better but hospital should be

with all modern facilities. His family drinks water from *Sajal Dhara* and tap water. He is not engaged with self-help group. The scheme of free cycle distribution to girls has improved girls education. He has toilet at his house since some years. More and less everyone has electricity either by themselves or by BPL assistance. He thinks somewhere selection of BPL is faulty that is rich individuals is listed as BPL. He prefers school education than madrasah education. But modern madrasah may fulfill both religious and modern need of education. He follows news at TV, and newspaper. He has reported that toilets are constructed but are not being used at all. To him economic reason is the main reason for the backwardness of Muslims in education and consequently in other spheres of life.

Kuddus Alam- an agricultural laborer (50 years old) lives at Kahatta village under Tulshihat *Gram Panchayat*. He is illiterate but knows the importance of education to everyone's life as he experiences the value of literacy and education. For his illiteracy he does not blame his parents as they did not restrict him to go to school. Learning was tough to him as perhaps he never get any assistance in learning from his illiterate family. Consequently fear of caning gave the birth of Kuddus's drop out from primary school. Realizing the need of education in anyone's life he tried to educate his two sons of 16 years and 13 years old. The elder son was studying in eight standards and younger son was studying in fifth standard but it is known that presently both of his sons are not going to school. Kuddus was saying that as some other boys from his neighbor are also not going to school, his sons also follow the same. According to him, both boys and girls should be equally educated. If he had any girl child he could educate them. For any decision making at their home, he involves his wife opinion. There is no restriction to the

women to be out of home for any official and required work. He is clearly responding that delivery at hospital is better as at hospital all types of facilities are available. As he and his wife are not in a position to manage Rupees 30-50 per month for self-help group, neither he nor his wife has involved in self-help group. He opened his bank account at the nearest sub-Centre of State Bank of India, Borol. He is BPL listed for years and needy enough as he has *Kutchha* house with jute stick canopy but he never got *Indira Awaas*. He has only two *Chhatak*¹⁴ land where he has built his house. A tube well was given to him under BPL assistance from Tulshihata *Gram Panchayat*. He also got electricity under BPL assistance. He expresses that there is a need to have toilet at each house keeping in mind the respect of women and cleanliness. He also tries to have a toilet. Firstly an individual will construct toilet spending his own money then Government will provide payment of toilet construction. But managing own money of Rupees 7000 to construct toilet is a problem to him. Consequently, he has no toilet at his house. They are forced by *Gram Panchayat* to construct toilet. His sons filled pre-matric scholarship form but before to get that help, they dropped out from school. For security, bank requires immovable property. As he has no such property, he is restricted to avail any loan from bank. And consequently, he did not avail any loan till now from bank. He accepted that the need of Arabic education at Madrasah is also important but school education is better because it will help anyone to get job. The modern education is needed at each office of their need. As he has no any agricultural field, his total family expenditure depends upon his laboring. According to him there is no availability of regular daily work other than seasonal availability of work. Doing the work of six hours in a day, he gets about Rupees 125 on an average. Consequently, his family living is not smooth. He says that two years

¹⁴ 1 *Chhatak* equals to 45 sq. ft. Source: http://www.jamirrealestate.com/images/LM_23_11_13_2.pdf

earlier he worked under NREGS but still is not paid. He says that from primary sub health Centre situated at Borol, gets medicine and other required vaccines. An interesting fact is known from him that a meeting in each month at their primary school is conducted by *Gram Panchayat*, school teacher, ASHA workers where general discussion of current schemes and programs are discussed.

An agricultural labor of 40 years old- Mohammad Rokib lives at Shoktol village under Tulshihata *Gram Panchayat*. There are three members in his family including his only son of eight years old. His son is studying at second standard at a private school. As education at Bengali and English will help his son to run his descent life, he preferred school education other than Madrasah education (religious education). Though he and his family come under BPL, he prefers a private school as at Primary school students do not get proper education. His wife during pregnancy used to get ICDS services and services from primary sub health Centre at Paro. His neighbors take mid-day meal at Shoktol Primary School. He expresses he got education up to third standard. His parents do not asked him not to attend school but he being an elder brother of their family realized the poor condition of their family. Consequently, he dropped out from school. If such poor condition did not prevail, he could continue his study. He feels that there is a need of education to everyone at everywhere. The Government of India (GoI) provides free education up to 14 years of age of any students and also mid-day meal is provided up to eight standards. Despite of it, considerable rate of male students drops out to earn money for remaining meals. As they think that they will not get job, no need to waste time in education. During teen age period of students, few students feel the importance of education but all of them realize the need of education to their life later. If his son studies

he anyhow will continue his education and even up to higher education as presently he knows the importance of education to anyone's life. According to him, equal educational opportunities to girls and boys are provided by their parents. As education to girls will empower them also, there is a need to educate girls also with the same care. It will help them to inculcate confidence to them for any official work. Free cycle distribution to girl students promotes education at considerable way. For any decision making he involves his wife's opinion also. According to him, though earlier, women were not allowed to go for any official work but now considerable change he has noticed. He himself allows women to go for any work outside of his home premise. He prefers delivery at hospital is better than delivery at home as at hospital all medical and emergency facilities are available. He is not involved with self-help group but his wife is involved with self-help group for two years. His wife availed loan from her self-help group. His wife and he have bank account. He was benefitted under *Indira Awaas Yojana* twelve years earlier. He and his wife himself reach to *Gram Panchayat* for their required works. His family drinks water from tube well. The *Sajal Dhara* is available at his own village but he does not bring drinking water from *Sajal Dhara* due to distance. He never took any loan from bank. He thinks that there should be toilet at everyone's premises for cleanliness and women's respect. But due to lack of money, he is not in a position even to manage Rupees 7000 to construct toilet. Some years earlier he got electricity under BPL assistance. Due to humble family condition students discontinue their education according to him. He has no TV, radio at his home. Consequently, he does not follow news. Rokib has worked under NREGS six months earlier and was paid at the rate of Rupees 170 per day. Any kinds of information are taken from member, *Gram Panchayat*

and by the discussion at tea stall. The monthly meeting is not organized at his village neither by member nor *Gram Panchayat*. Such meetings to inform about new schemes, plans and programs can help villagers.

Amina Khatun (32 years old) of Kahatta village is a parent who has one daughter of about ten years old and one son of about four years old. In her family, there are four family members including two children. Their daughter studies at 4th standard at primary school but son is enrolled at private school. The reason for this discrimination is not expressed by her. But she mentions that if her daughter and son continue their education even up to higher education, her family will educate both of her daughter and son equally. They used to receive ICDS facilities. Her daughter takes mid-day meal. Her family did not avail any loan but if easy process of availing loan persists, she may take loan from banks. The quality of education is decreasing with no pass-fail system. Consequently, even after completing eight standards a student is unable even to write his or her full address. She got education up to eight standards. Though she wanted to study more but her family argued that education to girls is not necessary as there is no need of education to girls. Consequently she discontinued her education. She mentions that poor economic condition of most of the students restricts them to get education. It is true that up to eight standards, free education is provided with one meal. But at the same time students think to help his poor family as son feels poverty of his family. Consequently son migrates for work to urban areas. She thinks both girls and boys should be educated with equal opportunities that will help girls also to get jobs and to be empowered. She mentions that her daughter has filled pre-matric scholarship 3-4 times but never got any assistance. Her husband involves herself in decision making. She has opened bank

account. She mentions that women and girls can go for any official work. She herself goes to bank. If her daughter gets job even outside her own district Maldah, she will allow her to continue her job. The facilities of medicine and vaccination from Borol primary sub health Centre are received by her. She prefers delivery at hospital is better as it provides a number of facilities. Her family comes under BPL. Under BPL, they got electricity and toilet but not *Indira Awaas*. She uses water from tube well in domestic work but drinks water of *Sajal Dhara*. She is engaged with self-help group. For any work at *Gram Panchayat*, they directly reach to *Panchayat*. There is no TV at their home but they use radio for news. Her husband never worked under NREGS. But her father in law does and the problem of late payment is reported. Meeting at their village is conducted in each month by member and school teachers. From where, they know about plans, programs and schemes.

Monsura Khatun (35 years old) of Kahatta village is a parent whose children are studying at 7th standard at Chandipur High School. There are four family members at her family including two daughters of 14 and 12 years old. According to her, education at school is better than Arabic education in Madrasah. She and her daughters used to take ICDS facilities and presently her daughters eat mid-day meal. The facilities from Borol primary sub health Centre are received by her family. She is illiterate. Her parents forced her to go to school but she did not go to school but now she regrets as she is unable to help her daughters at their home work. Her husband was educated up to eight standards. Despite they are BPL listed they want to educate their daughters as she thinks there is need of education to everyone's life. As there is no pass-fail system up to eight standards, there is no fear to be failed. Consequently, the quality of education goes down. After

completing 12th standard most of the girls get married instead of further education. In decision making her husband involves her. She thinks that women and girls may go for any official work. There is no restriction to be outside home premises. If her daughters gets job and posted outside Maldah district, she will allow her daughters to continue their job. They have not availed any loan from banks. According to her, delivery at hospital is better as trained nurses and doctors are available there. They is not assisted with *Indira Awaas* but was assisted with electricity under BPL assistance. They use and drinks water of tube well. She does not bring water from *Sajal Dhara* due to distance despite *Sajal Dhara* at their village is available. She is involved with self-help group from 10 years. They have toilet which was constructed by them. Out of total households about 10-15 percent households have no toilets. Each and every household have electricity either taken by own self or BPL assistance. Her daughters have been assisted two times under pre-metric scholarship scheme. Her husband worked under NREGS two years earlier but still is not paid. Monthly meeting at their village helps her and her family to know about existing and upcoming schemes.

Masuda Parveen a college going girl (20 years old) studies at B.A final year in Chanchal College. She lives at village of Angarmuni under Tulshihata *Gram Panchayat*. There are two ICDS centers, one primary school and one upper primary school at her village. She does not appreciate mid-day meal scheme as the food provided under mid-day meal scheme is not eaten by students. Besides, wastage of time to distribute meal hampers learning environment. She prefers monthly distribution of uncooked rice instead of cooked rice daily. Masuda expresses that girls get education more than boys up to school education as boys stop their education for earning while girls continue their

education as they stay at home. She wants to complete Master of Art and to become a nurse. She shares that both boys and girls require education with same care as to empower girls also. The rate of higher education among girl is very low due to poor economic condition, early marriage and non-willing from home. She mentions that pass-fail up to eight standards are required as without it the quality of education goes down without fear to be failed. After completing her 12th standard when she wanted to get admission at college she was initially restricted by her family. Her family argued that they have to give dowry for marriage of their daughter then what is the need to waste money on the higher education of their daughter. Muslims have lower rate of literacy caused by low economic condition and religious restriction for higher education among girls. Though she anyhow convinced her family but most of the girls are unable to convince their parents. Consequently, the rate of higher education of girls goes down. Majeda expresses that presently women and girls go for official work and they should go more and more. It is not necessary that women would not be allowed to go outside home premises. If she is posted in other districts other than Maldah district, she will go for job. She filled post matric scholarship forms two times but got its benefits once. She and her family takes medicine free of cost from Borol primary sub health Centre. Regular visit of ASHA and ANM is made. She noticed to avail free ambulance services for pregnant women. She is not engaged with self- help group but has submitted all required documents to be engaged with self-help group. As at hospital all types of facilities are available by trained nurse and doctors, she mentions delivery at hospital is better than delivery at home. Her family drinks water from *Sajal Dhara* instead of tube well. Her family comes under BPL and availed *Indira Awaas* during 2010 where they had to pay

Rupees 5000 to member. Now one has to pay Rupees 10,000 to avail *Indira Awaas*. Free distribution of bi-cycles to girls reinforces them to study up to 12th standards. Under *Swachh Bharat Abhiyan* (2nd October, 2014), her family have constructed toilet during October-November, 2016 where they have spent Rupees 12,000 to complete toilet construction but only 7000 from Government will be provided to them. She says that as defecation spreads diseases, each family should have toilet. They are using electricity under BPL assistance. She has opened bank account. There is no availability of TV and radio at their home but mobile is there. Meeting in each month is conducted at their village by member, *Pradhan*, ASHA, ANM and school teachers.

Rokina Khatun (19 years old) - a college student of B.A first year in Harishchandrapur Pipla College lives at Kamlabari village under Mashaldah *Gram Panchayat*. She shares that the transportation and communication system of their locality is not good. As people from primary sub health center does not get essential and required medicines, compelled to purchase medicine from village doctors. She thinks that mid-day meal disturbs the environment of learning at school. The quality of education has been deteriorated without pass-fail system. There are two schools- one primary and one upper primary school. She prefers that delivery at hospital is better. Now-a-days, most of the delivery takes place at hospital. As parents are not fully aware about the need of education, students continue their education without motivation from their parents. She argues poverty at family is the main reason for family drop out. She has reported that to manage her educational expenditure she teaches at a private school. Girls are not equally treated and given equal facilities to them at their society. This is perhaps because of the thinking of parents that what will happen to educate girls. According to her opinion, if

girls are deprived in education, half society may be deprived. She has applied for post matric scholarship. They drink water from tube well. They have in-house toilet facility. The all villagers do not have toilet at their house.

Aniya Begam- a woman of 30 years old of Angarmuni village has four family members in her family including two sons of 12 years and 6 years. She completed her matriculation during 2001. She got married completing her matriculation while she wanted to study more. Both of her sons get education from private school. She believes that there is a need of education to everyone's life. She wants pass-fail up to eight standards as without pass fail, the quality of education is decreasing. She thinks that both boys and girls do not show interest to higher education due to economic reason. But the rate of disinterest among girls for higher education is higher due to societal restriction that their character may be bad if they are allowed to higher education. She mentions that the reason of economic scarcity is the main cause for school drop outs. According to her opinion, equal opportunities are provided to both boys and girls. Girls also should get education with equal care. Her husband involves herself in decision making. Women and girls may go outside their home premises for any kind of official works. She will suggest any girl and women to continue their job even outside home district. She opines delivery at hospital is better than home because hospital provides facilities. Presently they were BPL listed but now they are not. During their BPL status, they were not assisted with *Indira Awaas*. They drink water of *Sajal Dhara*. She is engaged with self-help group since 13 years. She avails loan from self-help group. According to her opinion, free cycle distribution promotes education particularly among girls. Her family have constructed toilet during 2005 by themselves. Her son has applied pre-matric scholarship 3-4 times

but not assisted even a single time. They have availed electricity under BPL assistance during 2005. She thinks that education at school is better than Madrasah education. Though, it is not said that madrasah education has no relevance. She has no TV and radio. Her husband does not work under NREGS. Monthly meeting helps her and others to stay well informed about government schemes and plans. She is well informed about.

Mehjabeen Banu aged 60 years old woman reports that the mid-day meal disturbs the learning environment at school. The quality of education goes down with no pass-fail system. She passed matriculation during 1974. Despite wish for higher education she cannot go for college education. She thinks education is essential for everyone as it helps people in a number of ways. She has mentioned that poverty is the main reason for drop outs. The equal opportunities of education should be provided to both girls and boys. But she believes that in Muslim social group girls get married as early as they pass 12th standard. That is why girls are deprived from higher education. Women and girls should not do job as they are for household work. If they do job peace of the family may be disturbed as women at that time may not complete the household works. She thinks delivery at hospital is better than delivery at home. As the selection of BPL is not biased, the distribution of *Indira Awaas* is also improper. Her family drinks water from *Sajal Dhara*. She finds positive impact of self-help group. Some families at her village still do not have toilet. The education at school is better than the madrasah education.

Samsur Rahaman (26 years old) - an unemployed youth lives at Paro village under Tulshihata *Gram Panchayat*. There are two ICDS centers, one primary school and one upper primary school at their village. According to his opinion, it is known that the quality of food from ICDS Centre is enough good as villagers oppose ICDS workers if

quality of food becomes down. They get all types of facilities from Primary sub health Centre. Particularly special care is provided to the pregnant women and babies in terms of regular checkup and vaccination. ASHA and ANM visits door to door to provide maximum benefits to targeted individuals. He has noticed about free ambulance services for pregnant women. He expresses that mid-day meal helps poor children but as whole process of mid-day meal cooking is carried out at school premises, the environment of learning is disturbed. As without pass fail system, learning of students goes down. He argues that unawareness among parents about the importance of education leads to drop outs. Poverty is another cause for such drop outs. Due to poverty, parents do not prefer for education other than earning by their sons by which he gets enough money to run his family. Sahajan wanted to continue his education after his Master of Art (M.A). As he being an elder brother is engaged to maintain his family, unable to do so. According to him, for overall development of individual, education is needed to everyone irrespective of gender. A tendency to give marriage to their daughters as early as possible after 12th standard reduces lower rate of higher education of girls. Politics at colleges hampers proper administration of college's rules and regulations. As there is no provision of 75 percent attendance, few students go to college regularly. Consequently, they score very poor at college level. He mentions that most of the families do not engage their wife in decision making by their husbands. Reservation to women in politics helps them to be empowered but all the decisions taken by women are controlled by their male counterpart. Women and girls can reach for their work at banks, *Panchayats*, and Blocks. Though earlier due to social restriction they were not allowed to go outside home for any official works at Banks, *Pachayats*, and Blocks. He is not engaged with self-help group

but he is a member of *Gramin Kalyan Samiti*. They are BPL listed. There is toilet at their house which was constructed by themselves. Almost everyone have toilets at their own premises. There is no *Sajal Dhara* drinking water facility at their village. Consequently, they drink water from tube well which was constructed by them. They were not assisted with *Indira Awaas*. He mentions that during October 2016 he has applied for skill development training. Due to economic cause and unawareness among parents about the need of education Muslims have lower share of literacy. He is not aware about the schemes of *Nai Uddan, Nai Savera, Nai Manzil, Nai Roshni*.

Abdul Mirza- an unemployed youth lives at Bagmara village under Mahendrapur *Gram Panchayat*. There are two ICDS centers at his village. There is one primary school at his village. The primary sub health center is located at Jabra village where most of the villagers do not go for medicine as medicine is not available. He thinks mid-day meal helps to reduce drop out from school but seems 'no pass-fail' system as negative. The economic reason is the main reason to him for drop out. After completing 12th standard most of the girls get married. This is the reason to record low rate of higher education among girls. The girls and boys are not equally treated by parents. Even the opportunities provided to girls is less than the opportunities provided to boys. He thinks boys and girls should be equally treated and educated. In decision making very few involves their wife. He allows women to reach to the offices for their official works. ASHA and ANM come door to door for visit. He thinks that as Muslims are poor, unable to bear cost of education. Consequently, they are out of their rights and other Governmental facilities.

Samima Khatun (50 years old) - an ICDS worker of Mankibari village reports that there are two ICDS centers at their village. Out of two, she works for one ICDS. At her

center, there are 131 children of below five years of age. About 75 numbers of children come daily for food. Out of ten registered pregnant women, seven comes daily to her ICDS center. Her center provides *Khichuri*, egg and vegetables. She as an ICDS worker is engaged with a number of works like that of APL/BPL survey, reporting about availability of toilet, health, Census work and election related works during election time. There is one primary school at their village where mid-day meal is provided to the students. They come to Chandipur village for primary sub health center. Medicine is available at primary sub health center. She shares that delivery at hospital is better than delivery at home as at hospital all types of facilities are available. She suggests the quality of education at school is lower than past. Presently without fear of pass-fail no one properly concentrates to their education. She got education up to tenth standard during 1979. After completing 10th standard, she own self did not go for further education. She mentions that there is a need of education to everyone's life. Despite educational importance to every individual, some students do not get education due to economic scarcity within their family. Moreover, some parents due to their poor condition send their sons for earning. She has experienced positive attitude to girls education comparing to past. From past to present, boys get more opportunities. She mentions that all boys and girls irrespective of gender should be equally educated. She allows women and girls for their work at offices. Her elder son has educated with 12th standard and own self engaged in business. Her younger son is educated with higher education. They drink water of tube well as *Sajal Dhara* is not available at their village. She is not involved with self-help group but her daughter in law is engaged with self-help group. Her family availed loans. But it is expressed that common people has to suffer

more for loan because without channel, availing loan is almost impossible. She have constructed toilet one year earlier. It is also expressed that all the families do not have toilet at her village. She prefers school education other than Arabic madrasah education because all types of knowledge are given in school education. She uses TV, radio. None of his family works under NREGS scheme. Monthly meeting is organized at school by member, ICDS, ASHA workers for general discussion about existing plan, program and schemes.

Roshida Khatun (38 years old)-an ICDS worker lives at Tulshiaghat village under Mashaldah *Gram Panchayat* in Harishchandrapur II block. She works at center of Talgachi Para where 119 students and 11 mothers are registered. The services of her ICDS center are received daily by about 95 students of 0-6 years of age. There are one primary school and one Upper primary school at her village. She reports that primary sub health center is also available at her village. People get free medicine and other facilities of regular checkup and vaccination. They are five family members including three daughters. Her elder daughter is doing graduation while remaining daughters are being educated at private school. It is just because that at private school quality education is given to the students. The abolition of pass-fail system reduces quality education. She thinks all individual should be educated as it helps people in a number of ways. She thinks that most of the students drop their education as they migrate to urban areas for work. Parents being greedy of money send their children for work to urban areas. Earlier there was error enough to prepare BPL list but recent BPL is quite comprehensive as it has selected to those who are really needy. Girls are not still equally treated. She mentions that it is not that women will stay within home premises. They may go and do

their any official work. She thinks equal opportunities to girls and boys should be provided as to empower girls. She expresses delivery at hospital is better than home. Almost whole villager drinks water from their tube well as water supply of PHE has not been started till now. Though she has in-house toilet facility but only 60-70 people at her village avail toilets. Sometime economic reason and sometime lack of interest among people to construct toilet are the reason not to construct toilet. Villagers have electricity at home but there is persistent problem of low voltage of electricity frequent electric cut, during summer disturbs them. Delay payment under NREGS and low wage is a problem to the people who works under NREGS scheme. Societal mind set and economic reason restricts Muslim girls to get education, according to her. It was noticed that the condition of road along their village is not well. Consequently, there is a problem to access this village in time.

4.1 Conclusion:

The interactions with a number of individuals which is mentioned above reveal some factors of exclusion among Muslim. Almost each and every individual have shared that there is a need of education to everyone's life but yet low literacy and more drop out is noticed among Muslim. The low literacy rate among Muslim is linked with a number of factors. Directly or indirectly, lower educational attainment of Muslims is explained with "characteristic hypothesis". It is concluded that the economic reason is highly regarded in the lower educational attainment among Muslim. Government provides free education in terms of free books and mid-day meal to everyone up to eight standards irrespective of religion. Yet the literacy rate among Muslim is low. The enrolled students may get one free meal at school but they are compelled to earn remaining two meals for

them. Besides, drop out student may not think only about their own feeding where their family sometime stay in starvation. Consequently, despite parental wish to educate their children, children feel better to drop out from school.

Some children even do not get admission to school. It is exclusively caused by unawareness among parents as some of the parents are illiterate. The children who do not get admission to school and who drop out from school are also caused by despondency among parents. The despondency of what will happen to educate their children as finally they have to do labor work for their livelihood.

A number of girls drop out for their early marriage during their schooling. From childhood parents injects in the mind of their daughters that after a particular age, girls will get married. That is why girls are not serious to their education thinking that they will get married after completing school and sometime before completing schooling. The girls are prevented from higher education due to their marriage and parents do not want to spend money in their girls' education. They think that as they have to give dowry for their daughter's marriage, it's better to collect money for dowry other than spent in girls' education.

Some parents think if her daughters are allowed for college education, may go out of their control. It is concluded that parents have given freedom to their daughters and women up to a certain limit. They cannot trust to send their daughters and women beyond of that secured limit in terms of distance. It is thought sometime for security reason and sometime feeling to be condemned by society. The changes have been noticed that

women are allowed to go for their official work within a safe distance. Yet many more changes are desired.

Almost all the respondents have shared that equal education and equal treatment to girls should be provided. But most of the family provides unequal treatment to girls in terms of educational opportunities and even in the availability of food. It is just because sons will stay at their home while daughter in future after marriage will go to home of others.

In one hand, the food quality of mid-day meal is not good enough. In another hand, it disturbs learning environment in school. The 'no pass fail system' was implemented to reduce drop out. The drop outs have been reduced but in real sense the quality of education has been deteriorated.

As there is no availability of regular work at village, people migrate for work to urban areas to feed their poor family members. If enough work is available at rural areas such rural to urban migration may be stopped. The discussion inferences that the work under NREGS is not preferred for its low and delay payment.

Most of the households drink water from tube well. The problem of arsenic water welcomes a number of diseases. The availability of *Sajal Dhara* is few only in selected villages. Though, despite availability of *Sajal Dhara* at village, some people do not drink water of *Sajal Dhara* for distance. Some villages have received *Nirmal* Certificate but some villages haven't as five to ten percent households have not constructed toilets. All of the respondents have mentioned the need of toilet as it helps to reduce spread of diseases. The Government provides post payment after completing the construction of

toilet. It is also known that poor people has no money to construct toilet without pre-construction assistance of toilet. It is noticed that each and every household have electricity at their houses but the electricity cut and the problem of low voltage is also noticed.

Very poor infrastructure facilities of *Anganwari* centers are noticed. Sometime people don't know the existence of *Anganwari* center. Without some villages, at most of the villages, not quality food under ICDS and mid-day is provided. The primary sub health center is not always with medicine. Consequently, people are compelled to purchase medicine while poor even can't purchase medicine.

Every individuals have shared that delivery at hospital is better than home because at hospital trained nurses and doctors are available to curve out any emergency situation. But he condition of the primary health center in Harishchandrapur is not enough good. The self-help group involves people in economic sphere. But it may not be denied the problem of an agricultural labor who has reported that he even has no Rupees of 30 in a month to be engaged with self-help group. There is an annual limit of numbers of persons to be engaged with self-help group also. They everyone thinks that education at school is better than education at Madrasah as Madrasah do not provide modern education. Besides, Madrasah education restricts people to get job and to know the official language of state and country.

The illiterate persons are not in a position to avail any help directly from *Gram Panchayat* and Blocks. Consequently, he totally depends upon agent. Few villagers organize monthly meeting at their villages.

Chapter 5

Summary of Conclusions

This study deals with exclusion of Muslims in West Bengal based on data drawn from MCD reports, Census of India 2011 and personal interviews. The data reveal that Muslims lag behind in education and in other socio-economic indicators. Education has manifold impacts in any society for its transformation. It is considered to reveal the reasons of educational and socio-economic backwardness among Muslim. There are a number of hypothesis which deals with the backwardness of Muslims in education. A hypothesis- “particularized theology hypothesis” deals that due to religious essentialization, Muslims lag behind in education. While in the “characteristic hypothesis” it is argued that as the socio-economic condition of most of the Muslims are comparatively low that is why they are not in a position to avail the educational opportunities depriving them of employment opportunities. Briefly the socio-economic conditions of Muslims have been concluded below. Finally an in-depth interview helps to get insight about the causes of social exclusion and the impact of public policies.

The literacy rate is reported lower in the MCDs of North Bengal. The percentage of male literacy and female literacy among both Muslim and non-Muslim are lower in the MCDs of North Bengal. The lower share of male and female literacy among Muslim is recorded than non-Muslim almost across all MCDs. Though, the percentage of students at below primary level of education and primary level of education is higher among Muslim than non-Muslim. But the share of students from middle level of education to post graduation level is lower among Muslim than non-Muslim.

The male and female dropout rate is higher among Muslim from below primary level of education. The female dropout rate is higher in the MCDs of North Bengal among both Muslim and non-Muslim. The work participation rate and female work participation rate is higher in the MCDs of North Bengal. The percentage of salaried government male employee and salaried private male employee are lower among Muslim than non-Muslim. The share of casual laborers is higher among Muslim than non-Muslim almost across all MCDs. The rate of salaried government female employee and salaried private female employee are lower among Muslim than non-Muslim almost across all MCDs.

The in-house child birth rate among Muslim is higher than non-Muslim and its rate among both Muslim and non-Muslim is higher in the MCDs of North Bengal than South Bengal. Muslims take less support from doctor on child birth than non-Muslim. The both Muslim and non-Muslim people living in the MCDs of North Bengal take less support from doctor on child birth.

The percentage of houses with electricity is lower in the MCDs of North Bengal. The share of in-house toilet facilities is lower in the MCDs of North Bengal than South Bengal. The both Muslim and non-Muslim people living in the MCDs of North Bengal use LPG less than South Bengal.

The beneficiary from IAY is found higher among non-Muslim than Muslim. The beneficiary under IAY is higher in the MCDs of North Bengal. The awareness under NREGS is higher than IAY. The Share of indebtedness among Muslim is higher than non-Muslim. The rate of indebtedness among both Muslim and non-Muslim is lower in

the MCDs of Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur and Haora. Both Muslim and non-Muslim take loan more from money lenders than government sources. The shares of loans taking from money lenders among Muslim are higher than non-Muslim.

It is concluded that urbanization among Hindu is higher than Muslim as a whole in W.B. The urbanization rate among Hindu is also higher than Muslim across all MCDs except Haora. The urban Muslim population to total district Muslim population and the urban Hindu population to total district Hindu population are compared. Here we have found that the percentage of urban Muslim to the total district Muslim is found higher only in Haora, Purulia, Purba and Paschim Medinipur. It is seen that with increasing share of Muslim population in the urban areas of West Bengal, sex ratio is also increasing. But child sex ratio is comparatively higher in the urban areas of very low and very high Muslim population. The work participation rate is higher among Muslim in the urban areas with higher share of Muslim. Where the Muslim share of population is higher, lower literacy rate is recorded. The share of main and marginal workers is high in the urban areas where share of Muslim population is maximum (>60 percent). The share of non-workers among Muslim is also low in the urban areas where more than 60 percent Muslim people lives. The scenario of main workers are also in comparatively better condition in the urban areas where lowest (0-10 percent) share of Muslim lives as compared to other groups.

The child sex ratio and sex ratio among Muslim is comparatively better than Hindus. But the literacy rate among Muslim is lower than Hindu. The work participation rate among Muslim is also low than Hindu. The share of main and marginal workers is lower among Muslim than Hindu. The rate of non-workers among Muslim is higher than

Hindu. The share of cultivators, agricultural laborers, household industry workers among Muslim is higher than Hindu. But the percentage of other workers¹⁵ among Hindu is higher than Muslim. It means that Muslims are less engaged in Govt. services, business, commerce, trade than Hindus. The people of the MCDs of North Bengal¹⁶ are more engaged in cultivation than South Bengal¹⁷. The MCDs of South Bengal particularly Maldah, Murshidabad, Haora and South Twenty Four Parganas have more engagement in household industry workers. The percentage of other workers among Hindu is higher than Muslim. Interestingly, the rate of other workers among both Hindu and Muslim is found higher in the MCDs of South Bengal.

The share of main cultivators is higher among Muslim as a whole in West Bengal and almost across all MCDs. The MCDs of North Bengal has higher contribution in the share of main cultivators. The percentage of main agricultural laborers among Hindu is decreasing in MCDs of South Bengal except Birbhum. Among Muslim also same pattern is noticed except Nadia. The share of main household industry workers among Muslim as a whole in West Bengal is higher than Hindu. The rate of main household industry worker in South Bengal is higher than North Bengal. Contrary to that, the percentage of main other worker is high among Hindu than Muslim and in South Bengal than North Bengal.

¹⁵ Other Workers include Govt. Servants, municipal employees, teachers, factory workers, plantation workers, workers engaged in trade, commerce, business, mining, politics, artist etc.

¹⁶ North Bengal comprises districts of Darjiling, Jalpaiguri, Koch Bihar, Uttar Dinajpur, Dakshin Dinajpur and Maldah.

¹⁷ South Bengal comprises districts of Murshidabad, Birbhum, Barddhaman, Nadia, Haora, Hugli, North Twenty Four Parganas, South Twenty Four Parganas, Kolkata, Purulia, Bankura, Paschim and Purba Medinipur.

The socio-economic condition among Muslim is low. Muslims are socio-spatially excluded from education to work participation. The lack of education gives manifold births of problems. An uneducated person is more prone to a number of problems. An uneducated person would be excluded not only from education but also from occupation, health facilities and so on. Despite other facilities are available to him, very little would be grasped by him as he/she is uneducated and illiterate. In this way, low literacy rate among Muslim prevents them to avail other government facilities.

It is not something like that Muslims by their choice do not get education. Among many, the economic reason directly or indirectly plays a vital role in the education among Muslim. Though, the factors of despondency and unawareness among Muslim may not be denied. The economic reason is such a way that most of the drop out takes place caused by poverty in the family of a student. Government for that reason provides free books and free mid-day meal. But he himself has to earn his remaining two meals. Besides, the prone to drop out students may not fill his belly keeping his family members in starvation. Consequently drop out takes place. The girls who drop out during their schooling are exclusively related with early marriage of them. Girls are less allowed for higher education than boys. Some families restrict their girl's higher education due to economic reason that at marriage of their girls they must have to pay dowry to sun in law. Then what is the necessity to spent double money on girl's education. Consequently, some girls sometime get married despite her will to get higher education.

The infrastructural developments under MsDP (2008-09) are noticed but not in desired manner. First of all, the selection of BPL household is not appropriate. Consequently sometime *Indira Awaas* is distributed to the non-needy households. The

district of Maldah is arsenic affected. It is very necessary to provide PHE water supply but at most of the villages, its existence is not seen. It is very difficult also to get water from *Sajal Dhara* where the distribution of *Sajal Dhara* is widely spread. Somewhere there is a problem at education in primary school. Otherwise, even a rickshaw puller who generally has low income may not try to send their sons and daughters to private school. To pull Muslims towards main stream, policy makers are required to think about to eliminate the problems from grassroots.

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