

VISION on Economic Empowerment of Indian Muslims *In the light of Sachar Committee Report*

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An initiative by the community to visit the dreamland and set a goal for its overall empowerment augers well. The organisers holding such sessions need applaud. I first take this opportunity to congratulate them for this initiative and thank them for giving me a chance to share my thoughts on the issue of economic vision of Muslims in India. In fact it was long due in view of community's dissaray and destruction. However it would be wastage of our time and energy to repent on and provide proof for our weghtlessness. The Sachhar committee appointed by the goverment of India in its report has vividly clarified the position of Muslims in various walks of life including economic condition. Its remark that "community exhibits deficits and deprivation in almost all walks of life is adequately sufficient to envision the current status. What is therefore more important is to visualise a dream ensuring power, prosperity and hapiness and identify ways and means to make it upper rather than lower hand.

Coming back to the topic assigned to this session/me to think about how to provide 100 percent employment for Muslims needs a slight amendment. Employment is just one way of deriving livlihood. There are other ways of gainful occupation (self employment) which may ensure economic growth and development of the community. Further there seems a necessity to determine to "whom" we are thinking to economically empower? Is it a community interested in its general welfare with worldly outlook or a community interested in its falah with other worldly outlook? Further whose responsibility will it be to work for materialisation of the dream? It is important for the ways and means to achieve the end changes with change in the goal. Further can there be isolated visions for different walks of life? These are some of the basic questions which must be pondered over for fixing the responsibility to make evaluation, monitoring and progress ensured.

The question of economic empowerment of Muslims of India especially in the light of Sachhar Committee findings and recommendations need to be understood in the above context. The recommendations of the report for economic gain and growth of the community emphasis the following points of general and specific nature -

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General Initiatives

- *Mechanisms to ensure equity and equality of opportunity to bring about inclusion should be such that diversity is achieved and at the same time the perception of discrimination is eliminated.*
- *Creation of a National Data Bank (NDB) where all relevant data for various SRCs are maintained is recommended.*
- *An autonomous Assessment and Monitoring Authority (AMA) is needed to evaluate the extent of development benefits which accrue to different SRCs through various programs.*
- *The Committee recommends that an Equal Opportunity Commission (EOC) should be constituted to look into the grievances of the deprived groups.*
- *A carefully conceived 'nomination' procedure should be worked out to increase inclusiveness in governance.*
- *The idea of providing certain incentives to a 'diversity index' should be explored. A wide variety of incentives can be linked to this index so as to ensure equal opportunity to all SRCs in the areas of education, government & private employment and housing.*

Specific Initiatives

Enhancing Access to Credit and Government Programmes

The following recommendations can be made:

- **All banks should be required to provide information to anyone** who asks about the localities to which loans have been disbursed. The information regarding the SRC background of customers and clients should also be maintained by the banks and made available to the RBI. It is not required to provide information on individual accounts but aggregated across SRCs.
- The Committee, therefore, **recommends promoting and enhancing access to Muslims in Priority Sector Advances**. Any shortfall in achievement of targeted amount in minority specific programmes should be parked with NMDFC, NABARD and SIDBI and specific programmes should be funded with this amount. However, the real need is of policy initiatives that improve the participation and share of the Minorities, particularly Muslims in the business of regular commercial banks.
- Instead of reporting 'Amount Outstanding', the RBI periodic **reports on Priority Sector Advances should contain data on 'Sanctions or Disbursements to**

Minorities' in the reporting period, along with the 'amount outstanding'. The modified reports on priority sector advances should also segregate figures furnished under 'Others' to reflect the deployment of funds by banks in institutions like NABARD and other financial institutions.

- The Committee also recommends that the coverage under Public Programmes should be extended to include more schemes and should also include lending by NABARD and SIDBI. SIDBI should **set aside a fund for training for minorities under its Entrepreneurial Development Programme**. Such programmes should not only aim to improve skills of artisans in traditional occupations but also reequip them with modern skills required to face the adverse effects of globalization in their area of artisanship. Given the substantial presence of Muslims in these occupational groups special attention should be given to them.
- **A policy to enhance the participation of minorities in the micro-credit schemes of NABARD should be laid down**. This policy should spell out the intervention required by NABARD through a mix of target and incentive schemes based on the population percentage of Muslims in the village in order to enhance the participation of Muslims in micro-credit. In any case, data on the participation of different SRCs in such schemes should be collected and shared with the RBI or the NDB.
- The detailed analysis of Muslim participation in government employment and other programmes has shown very limited participation in both. While no discrimination is being alleged, **it may be desirable to have experts drawn from the Community on relevant interview panels and Boards**. This practice is already in vogue in the case of SCs/STs.
- The Committee recommends that **all 58 districts with more than 25 % Muslim population should be brought under the 15 Point Programme. A special assistance package for the development of these districts should be launched**. The same principle might be applied to units taluka/block with similar concentration of Muslims.
- **There should be transparency in information about minorities in all activities**. It should be made mandatory to publish/furnish information in a prescribed format once in three months and also to post the same on the website of the departments and state governments. There should be provision for reporting default and delays in processing/rejection of application at the state / district / block levels. In line with the thrust towards greater transparency, applicants should also have full right to information about the status of their applications. The information regarding the application, and the processing stage should be made known to the applicant on request. This information should also be made available through the website and touch screens to the applicants.
- **Detailed data should be collected regularly on the participation of different SRCs in government programmes**, both at the state and the Central level. As suggested earlier such data should be made available to the NDB which will maintain it and make it available to users.

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

Improving Employment Opportunities and Conditions

The country is going through a high growth phase. This is the time to help the underprivileged to utilize new opportunities through skill development and education. The policy intervention needs to help workers engaged in growth-oriented sectors to become part of the larger network of market-oriented firms engaged in that sector. For those caught in the stagnant sectors, a transition path will have to be evolved. Skill up-gradation, education and credit availability, referred to earlier will have an important role in both these strategies. The other deficit is in regular employment as a very small proportion of Muslim workers are engaged in regular work, especially in salaried jobs with the public sector or the large private sector. The conditions of work of not only the self-employed Muslim workers but also the regular workers are precarious.

Given these conditions, the following initiatives seem desirable:

- **Provide financial and other support to initiatives built around occupations where Muslims are concentrated and that have growth potential.** These initiatives can take the form of interventions where existing skills of the workers are combined with knowledge of modern management practices, new technology, and emerging market needs. The case of Maya Organic, discussed in Chapter 5 as a good example of such an intervention. Similar initiatives need State support but market orientation of such initiatives is critical for their success. In specific contexts the skilled persons benefiting by these interventions may consist of youth who have not had adequate schooling. In these situations the intervention may need to include some educational content, as an essential concomitant.
- Since skill up-gradation needs might be high in such clusters, **location of ITIs, polytechnics and other institutions that provide skill training to non-matriculates need to be located here.** Availability of such institutions in the vicinity would not only help those sections of the workers who are involved in growth-oriented industries but also those who wish to move to new sectors through skill formation or up-gradation.
- Given the **precarious conditions of the self-employed persons** in the informal sector, especially the home-based workers, it is desirable to have **a mandated social security system for such workers.** Casual workers in the informal sector should also be able to participate in such schemes. Since the State is already thinking of such a scheme, an early implementation would benefit a large section of the Muslim population along with helping the larger segment of the informal sector workforce.

- **A more transparent recruitment system will help to build public confidence in the system.** It is not being suggested that inclusion of minorities in selection committees will improve the chances that Muslims will get selected; it can surely improve the confidence of Muslim applicants during the selection process.
- Efforts should be made **to increase the employment share of Muslims** amongst the teaching community, health workers, police personnel, bank employees and so on. **Employers should be encouraged to endorse their organizations as 'Equal Opportunity Institutions' so that applicants from all SRCs may apply. A time bound effort in this direction is desirable.**
- Some simple measures like undertaking a visible recruitment process in areas and districts with high percentage of Muslims, job advertisements in Urdu and vernacular newspapers and other media, or simple messages like 'women, minority, and backward class candidates are encouraged to apply' may create an atmosphere of trust and confidence. Similarly, not as a measure to eliminate discrimination but as an initiative to build confidence, **it may be useful to have at least one Muslim inspector/subinspector in the Muslim concentrated Thanas, Muslim health personnel in health units located in such areas, a few Muslim teachers in schools located in such areas and so on.**

Enhancing the Efficacy of Infrastructure Provision

It is alleged that in many situations, the service providers have inherent biases and show resistance to reach out to the Community. To correct this situation the following measures are suggested.

- **Sensitization of the service staff regarding issues of social exclusion** has already been mentioned and can be quite useful in reducing these problems.
- Credible NGOs, with necessary expertise, from the Muslim community are few and far between. *These institutions, being closer to the community can indeed play an important role as intermediaries between policy programmes announced by the government and their beneficiaries within the Muslim community.* Besides, there **is need to encourage the setting up of civil society organizations from amongst the Muslim community as well.** But once again, the reach of such organizations is going to be very limited and the responsibility of the State in providing basic health and other infrastructure facilities remains the main hope of all poor, including Muslims.
- The government would be well advised that **all villages/towns/habitations/ be provided with basic amenities, good quality government schools and health facilities, pucca approach roads, and general improvement in living conditions (** supply of electricity/housing/clean drinking water and sanitation). **This is in the overall interest of India and not only of Muslims alone.** Not providing these basic facilities is a violation of human rights.

The issues relating to disparities across socio to religious communities are of utmost importance to our nation today. If this Report contributes in any way in constructively

dealing with these issues and in facilitating a more informed discussion on them, the Committee's efforts would be well rewarded.

Recommendations made by the committee are quite exhaustive though not conclusive for the economic empowerment of Muslims of India. Therefore, in addition to above, following few more humble suggestions are made, which are likely to positively affect the empowering change process –

1. Community Initiative

Any positive change warrants self initiative. Let us remember that even God does not change the condition of the people unless they change themselves. Therefore a behavioural change with respect to perception with respect to poverty and prosperity, dignity of labour, and increase in work participation rates etc. is required. Muslim organizations have to play an important role in this respect. I want to use the formulae **Give them the taste of prosperity, they will become prosperous.**

2. Political Will

Only determination on the part of the people in power can only facilitate initiative and change process. For this a change in perception is required and that is – Deficits and deprivation of Muslims in India is concern of Indian people and Indian Government and not Muslims alone. Further this determination should be visible in annual budgets and five yearly plans.

3. Formation of a Think Tank and Advocacy Group

Identification, Initiative and undertaking right issues at the right moment in a rightful way most often nips the problem in the bud. Similarly in a democratic country like ours, people's opinion pressurises the government for necessary action. Unfortunately community lacks grossly on both counts. Therefore there is an urgent need that community intelligentsia comes together and addresses the community issues and problems and guides the people for appropriate timely actions. Similarly advocacy group should regularly liaison with people responsible for framing programmes and policies and implementing them.

4. Centre for Studies on Indian Muslims

There is a need to establish a centre for studies on Indian Muslims like the one announced by Jamia Hamdard. This is so because the issue of growth and development of Indian Muslim Community is a complex one and needs an in depth study and analysis. Simple material support and provisions may not supplant the real change process. Moreover variables of growth and development are dynamic in nature; hence no static model can ensure required results.

5. Chamber of Commerce & Industry, India

There is need to establish and effectively operate chambers of commerce and Industry. In addition to performing conventional functions, these chambers should focus on providing consultancy, training, interfacing with modern techniques and marketing support to small and cottage industries where from large chunk of Muslim population derives its livelihood.

6. Promotion of Small Scale Industries Cluster

Promotion of small scale industries cluster in Muslim dominated areas for opening opportunities of employment, ancillary works and recognition of production process according to Japanese and Chinese models.

7. Micro Credit Institutions

Capital formation is pre – requisite for economic growth. Micro Savings of Muslims need to be mobilized and invested for profit generation. Community initiative in this field can supplement government programmes of Micro Credit. Hence it is recommended to establish a Micro Credit institution preferably in the Cooperative Sector with a capital of Rs. 1000 crores.

8. Organic and Commercial Farming

Substantially large number of Muslims lives in rural areas with small land holdings. There is a need to orient these farmers to commercialise their farming and make use of government schemes of growing medicinal plants and diesel seed farming.

9. Employment Exchange in the Voluntary Sector

A large number of jobseekers remain unemployed on account of information gap of the employment market. This is more so in case of people living in slums and remote places and rural areas. Voluntary sector efforts to counsel, guide, retrain and bring unemployed youths to the door of job opportunities will certainly help them uplift economically. Therefore there is an urgent need to promote schemes like www.login4job.com or take new initiative in this field.

10. NGO Capacity Building Programme

There is need to take initiative for establishment of NGO's in the backward Muslim concentrated 55 districts and arrange to train the existing NGO's enabling them to become effective vehicles of benefits of private philanthropy and public sector schemes (15 Point Programme) to the marginalized people. It may be noted that NGO interventions in this field is bringing wonderful results. And therefore there is no reason why Muslims NGO's can't play a positive role in economically uplifting Muslims of India.

11. Stress on Quality Education and Training

Education and Training institutions do not produce quality products. This is why most of them remain unemployed and unemployable. Hence there is a need for focussed attention in this field. The community should consider establishing grade rating agencies on the pattern of NAAC.

12. Competitive Examinations for Jobs

Administrative sector has still vast potential for jobs. But Muslim youths participation rate is disappointing (only 4%). There is a need to do focus work like that of Hamdad Education Society. Existing institutions need to take advantage of central and state government funding schemes and prepare students for larger participations. The

establishment of **Muslim Career Council of India** for focussed work in this field may be an option in this regard.

13. Wider use of Insurance Sector

Insurance sector provides cover to life and material losses of diverse nature. It is imperative for the community to subscribe to these schemes on the wider scale. Proper awareness and educational campaign is warranted to turn economic losses into economic gains through these schemes.

14. Commercial Exploitation of Wakf Properties

It is understood that large number of wakf properties alone can economically empower the community provided they are commercially exploited. With change in lease laws, private sector developers can be invited for this purpose. Moreover the establishment of Wakf Properties Development Corporation (WPDC) under the control, participation and guidance of Central Wakf Council, State Wakf Boards and Muslim NGOs may be another option in this regard.

15. Zakat Fund

Zakat as an institution has vast potentials of a meliorating economic sickness of the community. According to an estimate, the annual disbursement of Zakat amounts to approximately Rs. 10,000 crores. This is the high time that community think and act for productive use of Zakat Fund.

Concluding Remarks

The submission made above is no way exhaustive. Much more can be written and deliberated.

Empowerment is possible only by disempowering the process of destitution.

“GOD DOES NOT CHANGE THE CONDITION OF THE PEOPLE UNLESS THEY CHANGE THEMSELVES.”

It means empowerment can be done by community itself by –

- a) Galvanising its own men and material resources,**
- b) Making government act with sincerity towards the empowerment of its second largest population segment.**
- c) Committing by each one of us to contribute towards empowerment dream in whatever humble way possible, before leaving this session of the workshop.**