Conclusion & Suggestions
Muslims are the largest religious minority community in India. The community has long history and a rich heritage. It has immensely contributed in the development of society, economy and civilization of this country. But still they are the most marginalized community. Though in recent past India has achieved success in all fronts but Muslims are unaffected by the process of economic development in almost all walks of life. West Bengal is a state where Muslims constitute about one-fourth (25.25 per cent) of total population of the state. Inspite of that they are the most marginalized community in the state. They are unevenly distributed all over the state. Muslims are a rural community in West Bengal as more than three-fourths of Muslim population live in villages. In rural areas Muslims are landless, poor and educationally deprived. Though high literacy rate is reported in the state, only 57 per cent Muslims are literate which is lowest among all the religious communities of the state. District wise analysis shows that higher the concentration of Muslims in the district, lower is their literacy. Bengali Muslims are economically poor. In urban areas they are largely engaged in low economic activities like rickshaw pulling, fruit selling, carpentry, servants, skilled and unskilled labourers in industries etc. While in rural areas they are landless and work as day labourer in other’s field.

It is evident from the survey of literature that there is dearth of research oriented studies on Muslim’s social, economic and educational status. Further, it may also be noted that unlike the national and state level data on development indicators, the district level data by religion is either not available or has limited availability and is too difficult to assess. Hence, in such a situation, a need was felt to do some plan and systematic study of comprehensive nature to generate empirical data related to the dimensions of education, employment and fertility status of Muslims taking Malda district of West Bengal as a case study. Muslims in Malda are the most marginalized community in terms of economic and educational indices leading to high fertility among them. After foregoing detailed analysis and discussion about the dimensions of the three indices of development i.e., education, employment and fertility among Muslims in the study area, the conclusions are drawn. The main conclusions of this study may be recapitulated here.

Muslims constitute 49.72 per cent population of the district. While comparing the inter census population growth in the study area, it has been found that population of all religious groups has experienced high growth in the recent past, but the growth among Muslims has been higher than the average growth rate and much higher in the study area. The number of Muslims has grown at a faster rate than other religious groups and thereby increasing their share in total population over the decades. District wise analysis shows that higher the concentration of Muslims in the district, lower is their literacy. The literacy rate of Muslims in the study area is much lower than the average literacy of the district in general as well as the average literacy rate at state level. The share of Muslim in the categories of cultivation, agricultural labourers and household industry of the state is low, whereas in case of other works category, it is high.
The present study is basically based on primary data generated through extensive field work with the help of an elaborated questionnaire. The study is purely descriptive in nature. The findings which are drawn from the interpretation of the empirical data are as follows;

In the present study, a sample of 2590 households comprising of 14810 persons was chosen with ten percent sample households from selected sample units from both rural and urban areas of Malda district. Out of the total (2590) sample households, 1300 households (50.20 per cent) are Muslims while 1290 households (49.80 per cent) are non-Muslims. The total percentage of population in different age groups reveals that 0-6 years of age group has lower share (18.03 per cent) in population against the age group of 7-14 years (21.43 per cent), 15-29 years (27.43 per cent) and 30-44 years (19.97 per cent). Lower share population in 0-6 years reveals that overall fertility has come down in recent period and is balanced in both the communities i.e., non-Muslims and Muslims. Overall and child sex ratio (below 7 years) among Muslims is higher than non-Muslims. It is also significant to note that lower sex ratio is found in the age group of 60 years and above across both the SRCs. This has resulted in the narrowing of the gap between Muslim and non-Muslim fertility rate. Lower share of population in 0-14 years could also be attributed to the recent tends of late mean age of marriage. During survey it has been found that the average household size and percentage of complex household in rural areas in general and among Muslims in particular is higher than urban areas and non-Muslims respectively. Further the percentage of female-headed household among Muslims is lower than non-Muslims. Out of the total sampled households, more than three-fourths are originally inhabitant of villages or locality and others are migrated to sampled localities from other places and the major reasons for migration were reported to be employment and education. Muslim households are better provided with toilet and water supply but are not well served in modern fuel and lighting. Non-Muslims have a relative advantage in owning large plots of land. Muslim concentrated villages are not well served with pucca approach roads. Muslim areas tend to have proportionally less schools than non-Muslim localities. Many Muslim concentrated villages in the district do not have any educational institutions. Lack of education among the Muslims, particularly among the Muslim females is an important factor for their social and economic marginalization.

**EDUCATION**

Education of Muslims is a dismal picture affected by lack of opportunity, socio-economic marginalization, religious education and lack of initiative on the part of the community. The overall literacy rate for the sampled population is 64.29 per cent. The literacy rate for male and female is 69.08 per cent and 59.01 per cent respectively. Muslim literacy rate is 61.63 per cent. Muslims are lagging behind the non-Muslims by 5.55 per cent. The corresponding figure for rural and urban areas is 5.38 per cent and 6.52 per cent points at district level and in respectively. The rural-urban gap in general literacy rate at the district level is 25.40 per cent points and it is 25.86 per cent and 24.84 per cent points for non-
Muslims and Muslims respectively. The gender gap in literacy rate is 10.07 per cent points. The gender gap in Muslim literacy rate is 9.10 per cent points whereas in case of non-Muslims the corresponding figure is 10.90 per cent points. The gender gap in literacy is low and almost equal for both the SRCs i.e., non-Muslims and Muslims in the blocks of Chanchal-I and Kaliachak-I where highest rural literacy rate has been recorded. Among Muslims, high level of gender gap has been observed in the blocks of Habibpur, Ratua-II and Ratua-I, whereas among non-Muslims, the gender gap is high in the blocks of Old Malda, Gazol, Bamongola and Habibpur. The reason for the latter is that these blocks are dominated by SC and ST population. An analysis of literacy data by age groups gives an impressive picture of the educational achievement of the younger population even for socially deprived groups, when compared to their respective adult population. The SRCs wise literacy rate by age group particularly highlights that there is hardly any difference when one focuses on the literacy rate of 7-14 years. The gap builds up as one move to higher age groups. It has been found that 19.21 per cent of Muslims ageing above 60 years are literate, whereas it is 41.79 per cent for non-Muslims. The gaps between non-Muslims and Muslims are still wide within district; the proportion of literate female is far greater than male. This suggests the high levels of gender differentials among all social groups. The level of deprivation of female across all social groups is much lower in the urban areas. Further, age-specific analysis of literacy rate by social groups indicates that low level of literacy among Muslims is not recent phenomena, they are traditionally marginalized.

As far as the educational level is concern, gap between Muslims and non-Muslims increases as the level of education increases. Muslims have lower share of education except below primary and primary level because these categories of education include Madrasa and Maktab and Muslims prefer to send their children in traditional institutions. Thus Muslims in general and Muslim female in particular are marginalized community in Malda district. The enrolment rate in urban areas is higher than in rural areas for both the religious categories. Although the enrolment figure is same for both the communities but it has been observed that the dropout rate in schools among Muslim students is high. In comparison to the non-Muslims, dropout rate among Muslims is lower in below primary and primary stage whereas it is higher at Middle and Secondary level of education. This means that as the level of education increases, participation of Muslims decreases. However a reverse of this has been observed in case for non-Muslims and the gap in participation of Muslims and non-Muslim increases as the level of education increases. The problem of school dropout is significantly higher among Muslim female children as compared to that of male children within the community. The survey data indicates that girl’s dropout rate at every stage is higher than boys. As far as the reasons of dropout are concerned, poverty has emerged as the major factor (71.04 per cent) followed by non-availability of schools in locatilility irrespective of religious affiliations.
The spatial distribution of Muslim literacy shows that all the blocks which are concentrated by Muslim population have low level of literacy rate. Despite of being the Muslims dominated blocks, literacy rate has been exceptionally high (about 68 per cent) in the blocks of Kaliachak-I and Chanchal-I. This is mainly because of better educational infrastructure in these blocks. Contrary to this, the literacy rate is merely as low as about 54 per cent in Harischandrapur-II (the least literate block). High level of Muslim literacy rate is observed in four blocks of Chanchal-I, Kaliachak-I, Old Malda and Gazol. These blocks are equipped with better educational infrastructure and are well connected with district headquarters. Low level of Muslim literacy rate is found in the northern part to incorporate four blocks (Harischandrapur-I, Harischandrapur-II, Chanchal-II and Ratua-I). These blocks are concentrated by Muslim Badiya community, whose living standard is low as compared to other Muslims.

Village wise distribution of literacy rate by sex shows males are more educated than females in almost all the villages because girls are not sent to schools situated far away from their residence and even they are not sent to schools nearby the localities or other villages. The literacy rate among females is increasing at primary level as compared to males whereas the proportion of males is found to be higher as compared to females after high school education. Similarly the village wise distribution of Muslim literacy and education based on composite standard index shows that out of the total sample village only 5 per cent village falls in very high and high categories of Muslim literacy and education. They are situated near to main towns and are easily connected through good transportation facilities. It may be concluded that about one-third villages fall in medium level of education which covers 35.44 per cent of the total population and 37.52 per cent of the total literate sample population. Further, among the 30 Muslim concentrated villages (above 50 per cent Muslims), 21 villages show the very low and low level of composite standard index of education. The analysis depicts that the effect of population size and Muslim concentration on education is that the large size villages obtain better infrastructure facilities which aid in educational development.

Due to the inadequate educational infrastructure in Muslim concentrated areas of the district, lack of education and the dearth of proper educational facilities are the most important reason for the marginalization of district in general and Muslim concentrated areas in particular. Although Muslim female literacy rate was earlier lower but it also increased at a faster pace resulting in significant narrowing down of the gender gap in literacy. Further, it seems that there has been improvement in the literacy rate of Muslims. In fact, Muslim children mostly fail in educational advancements. They remain particularly poor in modern education. Moreover Muslims are economically marginalized, compared to other sections of the community. They are educationally marginalized with low rate of literacy, discriminated against in employment and have comparatively more insecurity of life and property. Hence, a focus on this level offers the greatest effort for improvements in educational level of the population. With the community’s growing focus on education and parents’ perception about
education in recent years, there has been a significant increase in enrolment among Muslims. The major problems for Muslims are at the level of school education. The difference between Muslim and non-Muslim in the likelihood of their enrolment rate narrows down.

**EMPLOYMENT**

The overall employment rate for the sampled population is 36.19 per cent. The male and female employment rate is 44.05 per cent and 27.69 per cent respectively. The corresponding figures for rural-urban employment rate are 36.31 per cent and 34.44 per cent respectively. Rural areas have higher employment rate than urban areas because in the former, the share of agricultural work is higher. Muslim employment rate is 35.35 per cent. In terms of employment rate, Muslims lag behind than non-Muslims by 1.51 per cent points. Employment rate among Muslim and non-Muslim males is almost equal but the employment rate among Muslim females is 3.13 per cent points lower than non-Muslim females. The total employment rate among Muslims is low because of the low female work participation. Thus Muslims in general and urban Muslim females in particular are marginalized communities in Malda district. The question of female work participation is related to their socio-cultural status. However, among Muslims both the issues of work participation and social status are governed by the religious (Islamic) values which determine the position of women within the private as well as in public sphere. The overall gender gap in employment rate is 16.36 per cent, in rural and urban areas, the figures are 16.44 per cent points and 15.01 per cent points respectively. The gender gap in employment rate among non-Muslims and Muslims is 14.76 per cent points and 17.76 per cent points respectively. This shows that non-Muslim females are more likely to work than the Muslim females. It is clear from the data that out of 15 blocks only four blocks namely: Kaliachak-III, Chanchal-I, Ratua-II and Harischandrapur-II have slightly higher Muslim employment rate than non-Muslims. The gender gap in employment rate among non-Muslims is highest in Ratua-II and lowest in Kaliachak-I, whereas in case of Muslims it is highest in Harischandrapur-I and lowest in Old Malda. Muslims have exhibited higher employment rate in the aged age group, whereas in case of non-Muslims, it is higher in middle age group (30-45 years). It has also been observed that high incidence of poverty among Muslims compels them to work in their old age (21.79 per cent non-Muslim and 26.16 per cent Muslim).

Muslims in general and Muslim females in particular have lower share in main worker’s category than non-Muslims. By analyzing the workers according to the nature of the works it has been observed that majority of the workers are engaged in household works (22.47 per cent) followed by agricultural labour (19.15 per cent), cultivation (17.05 per cent), non-agricultural labour (16.95 per cent), business (10.73 per cent). Remaining 13.64 per cent and 9.39 per cent respectively are employed in regular salaried services and in government services. In all the occupational categories, sharp differences across the SRCs and gender are noticed. In comparison to the non-Muslims, Muslims have much lower share in the category of regular salaried workers (both government and private sector) and the share of females is much higher in home based workers category irrespective of their religious affiliation.
Further, it has been found that the share of population of students and pensioners and actual workers (15-60 years) is lower while the share of unemployed is higher among Muslims as compared to non-Muslims resulting in higher unemployment rate among Muslims. A substantially larger proportion of the Muslim households are in the less than Rs.2000 income bracket.

During the course of study, it has been observed that people of Malda are engaged in diverse occupations. Although, the number of workers engaged in traditional crafts and trades or non-agricultural activities and small manufacturing units are not very large but the number of units and workers are likely to increase substantially as further diversification and proliferation of non-agricultural activities are taking place across the district. Cottage and household based non-agricultural activities in Malda district presently include traditional artisans like cobbler, black smith, gold smith, carpenter, oil-presser, potter, weaver, tile-maker, cane and bamboo craftsman etc. to fulfill the local needs of rural people. Other industrial or household based non-farm activities of a more specialized nature are also carried in particular regions and blocks. Masonry, for instance is a predominant artisanal activity in Harischandrapur-I and Manikchak blocks while the production and processing of makhana seeds by household units is a major activity in Harischandrapur-II block (where large areas are prone to monsoon water logging). Rice milling is chiefly carried out in Old Malda block while jute carpet manufacturing is recorded solely in Gazol area. Handloom weaving activity is fairly diversified and prominent in Chanchal-II, Ratua-I and Ratua-II, Old Malda, Manikchak and Kaliachak-I and Kaliachak-II block while idol making units have been reported in Habibpur. Household based bidi binding activities are mainly spotted in Kaliachak region, Manikchak, Ratua-I and Ratua-II blocks. In these blocks, large scale bidi manufacturing units are located.

The analysis of spatial distribution of Muslim employment rate reveals that high level of Muslim employment rate is reported in Ratua-II, Manikchak, English Bazar, Kaliachak-II and Kaliachak-III. All these blocks fall in south-western part of the district and are close to the main service centre of the district and have good means of transportation and communication. Low level of employment rate is recorded in Harischandrapur-I, Harischandrapur-II, Chanchal-II and Ratua-I situated in northern part, and Old Malda and Habibpur in the eastern part of the district. These blocks cover the scarcity zone consisting of the less developed and remote parts of the district. It may be noted that the Muslim concentrated blocks falling in south-western part of the district have high share of marginal workers as well as main workers. Landlessness is high among the Muslim groups who form the majority in the heavily populated Diara region. Compared to other SRCs, Muslim workers are more vulnerable as they are concentrated in the informal sector characterized by low wages, bad working conditions and little or no social security. The distributional pattern of income shows that people of northern part have lower income than that of southern part. The block wise distribution shows that Muslim concentrated blocks have low level of household income and per capita income.
The distribution of Muslim employment by villages shows that out of 30 Muslim concentrated villages, 12 villages fall in very high and high levels of employment rate, whereas 6 villages fall in very low and low categories. It may be stated further that among 19 large population size villages, low and very low levels of composite standard index of employment and occupational structure is reported only in 3 villages, whereas out of twelve small population size villages (Below 1000 persons), low level of composite standard index of employment and occupational structure is reported in one village. This means large the population size of villages better is the employment opportunities and other infrastructural facilities.

Due to the socio-educational marginalization of Muslims, their participation in the progress of the district is not vigorous as it should be. They are unable to take advantage of the innumerable facilities that the fields of cooperation, community development and small scale industries offer.

FERTILITY

At district level, the child woman ratio is 732.31, total fertility rate is 3.40 and general marital fertility rate is 143.83. The age specific fertility rate is 90.08, 179.02 and 71.34 for the age group of 15-24, 25-34 and 35-44 years respectively. This means that high fertility rate is exhibited by the 25-34 year age group. Further it has been observed that the rural areas have much higher fertility rate than that of urban areas. The fertility rate among rural women is higher than urban women irrespective of their religious affiliations. One reason could be that urban women are more likely to use contraceptives and marry at later age than their rural counterparts; therefore, the fertility levels in urban and rural areas tend to be different. Overall mean child ever born is higher among Muslims (2.63) than non-Muslims (2.52). The fertility rate for both the Muslims and non-Muslims is higher in those blocks where they have their concentration. Non-Muslim fertility rate is high in eastern blocks because these blocks are dominated by SC and ST population. Fertility is high for both the SRCs in the blocks of Chanchal-II, Kaliachak-III and they have reported lowest literacy and employment rate. Muslims have higher fertility rate than non-Muslim for both younger as well as older age groups and the difference is more pronounced in older reproductive age-group of 25 plus. In the recent time, it has been observed that the gap in Muslim and non-Muslim fertility has narrowed down.

It may be concluded that education and occupation have inverse relationship with fertility. However the degree of influence of education and occupation on husband and wife varies. The fertility varies from illiterate to illiterate and educated population. Women with primary education tend to have higher fertility than women with secondary and above education, and women with no schooling tend to have higher fertility than women with primary education. Further, it has been found that education up to graduate level for men and high school level for women is effective in increasing age at marriage which in turn reduces fertility. It can be argued that the educated couples are able to avoid unwanted births and
thereby able to achieve greater harmony between the desire and actual size of family. The differences of fertility across the various occupations held by husband and wives suggest that the highest level of fertility has been observed among the unemployed women followed by those who are engaged in agriculture, whereas in case of husbands, highest fertility rate is reported among those who are engaged in agriculture followed by those whose work in non-agricultural sector. In general, higher occupation needs higher education which may result in postponement of age at marriage, thereby indirectly help in bringing down the fertility. Family income plays a positive role for reduction in fertility. An inverse relationship is observed between household income and fertility, as fertility among high income groups is lower as compared to fertility among the low income groups. The reason could be that poor people may perceive children as a source of income and thus motivating them to have more children. Another reason could be that the poor people have limited access to education and family planning methods. In study area most of the people are aware of such programmes but the overwhelming majority of them are not curious to adopt such programmes.

The study has revealed that the relationship between religion and reproduction is complex. Socio-economic variables (education and employment) influence reproductive tendency of the people. The difference in average number of children or MCEB is indirectly determined by age at marriage, age at pregnancy and adoption of family planning measures among the couples across both the SRCs. The present study reveals that older women have a significantly higher MCEB. Fertility rate is reported relatively high in the age group where mean age at first marriage is about 20 years. It has also been found that as the age at first marriage increases, the fertility rate tend to decline. It may be observed that there is growing prevalence and demand for family planning measures. Adoption of Family planning methods is no more a religious problem, but it is determined by socio-economic and to some extent, political conditions of the area. The couples with better socio-economic status reported significantly lower fertility as against their counterparts who were at the lower strata of the socio-economic hierarchy and it is true for both the SRCs. Further, the improvement in socio-economic status, especially education results in reduction of fertility.

It has been found that fertility is relatively low in the blocks where more economic and educational development has taken place, such as Kaliachak-I in south, English Bazar in central and Chanchal-I in north. However the blocks which are economically and educationally marginalized, fertility rate is high. Some regional differences in fertility were visible in child-woman ratios and total fertility rate. The spatial distribution of Muslim fertility shows that it is high in northern blocks of Harischandrapur-I, Harischandrapur-II, Chanchal-II, and Ratua-I as the concentration of Muslims is high and low level of socio-economic development. Similarly non-Muslim fertility rate is high in the eastern blocks viz. Habibpur, Old Malda and Bamongola where their concentration as well as educational and economic development is low. This means that reproductive behaviour of any SRC is not determined by its concentration rather by its level of socio-economic development. Access to
good child delivery and other health services/facilities is relatively poor among the Muslim concentrated areas and the children of the community are slightly at higher risk of being nutritionally deprived than the children of other non-Muslims.

The distribution of Muslim fertility by villages shows that the fertility and Muslim concentration interaction effect is low. However, the size of population of a village and fertility interaction effect is absent. The overall analysis of interactions shows that the effect of population size and Muslim concentration on fertility is not constant but it may rely on levels of influence of other socio-economic factors. A minor difference is seen in the concentration of Muslim population and fertility levels.

In the linkages between education vis-à-vis employment, it has been observed that Harischandraipur-I and Harischandraipur-II have reported low level of education as well as low level of employment, whereas high level of education with high level of employment has been observed in Manikchak and Gazol. In other words, education has positive relation with the employment because there is not a single block where low level of education with high level of employment has been observed. The corresponding analysis of education vis-à-vis fertility linkage shows that the education has negative relation with the fertility because there is not a single block where high level of education with high level of fertility has been observed. Thus, it is aptly clear that the education is positively associated with employment and negatively associated with fertility. However, employment is not significantly correlated with the fertility status in Malda district.

The linkage between education, employment and fertility by village as shown in a radar diagram reveals that high level of fertility with low level of education has been observed in Niar, Gohila, Belshur, Degun, Jalapur, Udaypur, Chandi Pashad, Mirdadpur and Kamalpur. Further, medium levels of educational development with high level of fertility have been identified in those villages where Muslim concentration is high. However, the relationship between employment and fertility is low. In the present study, three tier analyses i.e., at district, block and village level of dimensions of education, employment and fertility status have been done. At the district level, this analysis is done for both Muslims and non-Muslims. The spatial distribution of Muslim education, employment and fertility has been done at block and village level and reveals the same results. This means that all the sampled villages of study area are more or less found to be the true representative of the total population of study area i.e. Malda district.

The relationship between Muslims education, employment and fertility is uneven and presents a very complex picture. The study has shown that literacy rate is positively correlated with government service while it is negatively correlated with agricultural labourer at 1 per cent level of significant. This means that higher literacy rate among Muslims will increase their chances of getting employed in government services and would decrease the same in the category of agricultural labourer. Primary education level positively correlates with occupation of cultivation and agricultural labour whereas it is negatively correlated with
non-agricultural occupations such as government service, business and private service. This means that at primary level of education there are no chances of getting engaged in business and regular salaried workers in both government and private sector. The variable graduate is negatively correlated with farmer and agricultural labour where as it is positively correlated with business and government service at 1 per cent level of significant. Thus it may suggest that by achieving higher education, Muslims can get jobs in government services and business and have least probability of being engaged in agriculture related activities. Similarly professional and technical education is positively correlated with government salaried occupations at 95 per cent level of confidence i.e., the more the Muslims are equipped with professional and technical education, the higher are their chances of getting job in government services.

In the present study, it has been observed that variable literacy rate negatively correlates with child women ratio, age-specific fertility rate (25-34 years), general marital fertility rate and child ever born at 99 per cent level of significance. The variable of high school literates is negatively correlated with total fertility rate and child ever born at 95 per cent level of significance. Thus the study corroborates the findings that higher the educational level of couples, lower will be the fertility because achieving higher educational level increases the tendency to be married at late age thereby reducing the chance of fertility. Further it has found that the Muslim employment rate is negatively associated with age-specific fertility rate (35-44 years) at 5 per cent level of significant because Muslims engaged in occupations of main workers category show low level general marital fertility rate and that of home based workers category show high level of general marital fertility rate. Employment in government service shows negative correlation with total fertility rate because the person aspiring to get job in government services has to attain high level of education which in turn leads to delay in marriage. Therefore, it may be concluded with confidence that where Muslims are poor and educationally marginalized may be they have high fertility but their reproductive behaviour does not differ from that the non-Muslims as they show a systematic and consistent change to the changing circumstances. It may quit possible that they have smaller number of children than that the non-Muslim concentrated areas where they are educated and better-off.

Finally the results of the hypothesis tested are noted briefly. Status of Muslims in Malda district portrays a dismal picture affected by lack of opportunity and socio-economic backwardness. Despite their abject poverty and illiteracy, the social status of Muslim women is higher than the non-Muslim as Muslims show better sex ratio as well as child sex ratio than non-Muslim. In Malda district Muslims are analytically identified as least developed community found to be educationally and economically more marginalized with high fertility. Muslims are at a double disadvantage with low levels of education combined with low quality education, their deprivation increases manifold as the level of education increases. The economic condition of Muslims in the district shows that they are poor and
mostly working in primary sector. Muslim’s representation in regular salaried jobs in organized sector is much lower than non-Muslims and they have low level of average household and per capita income. Present study depicts that regional disparities in educational levels and the employment by sex and occupations groups are wide.

The correlation between education, employment and fertility suggests that there is a significant positive correlation between Muslim education and employment level. Education and employment is significantly and inversely proportional to fertility at 1 per cent 5 per cent level of significant respectively. Higher the educational status higher is the employment rate and higher the occupational groups are lesser is the fertility rate. Fertility declines with increasing level of income. People who are working as agricultural laborer have high fertility rate because they want more helping hands in their work, but in female occupations it is analyzed that females who are engaged in permanent works have low fertility rate as compared to temporary workers. Increase in socio-economic conditions initiates decline in fertility rate.

Apparently Muslim community seems to be a problem for a region in achieving socio-economic development. As analysis reveals that higher concentration of Muslims is one of the major causes for low level of literacy which is the root cause of socio-economic marginalization of a region in general and of Muslim community in particular. However the study reveals that Muslims are not a problem, it is rather their mass illiteracy leading to the marginalization. It is observed that higher education tends to reduce fertility, and results in higher employment, both of which are the testimonies of human development. Enhancement of education level is the only solution for balanced development and to bring social consciousness among Muslims in Malda district. In a nutshell, entire socio-economic development of Muslim community depends on the efforts for raising their literacy and education rate which may diminish the overall disparities in population by religion in the district. The Muslim marginalization is cyclic process; economic marginalization lead to social and educational marginalization and that in turn result in economic marginalization.

Challenges and Suggestions

Muslims constitute India’s largest minority community and this minority identity leads to their alienation, deprivation, marginalization and withdrawal from the socio-economic life. Muslims suffer double discrimination, by virtue of being Muslim and poor. It has been noticed that the level of marginalization varies across the regions. There are some states, union territories and districts in the country where the Muslims are largely concentrated but they are the most marginalized community in those regions. Same is true in the Malda district and West Bengal. Among all the religious communities of the state, literacy rate of Muslims is lowest. Bengali Muslims are economically poor. While moving away from state to district, it has been found that the district has reported second lowest literacy rate in the state. The literacy in the district has always suffered because of social marginalization and also poor infrastructure. The district is still impaired with abject poverty,
acute unemployment, low level of education and depriving indices of human
development. The district lacks good infrastructural facilities. In addition to this, it has been
observed that the regional disparities in literacy, employment by sex are wide.

Muslims are concentrated in locations with poor infrastructural facilities. This affects
their access to basic services like education, health facilities, transport etc. Muslims are at a
double disadvantage with low levels of education combined with low quality of education
and as the level of education increases, their deprivation increases many folds. Muslims in
general and Muslim female in particular is educationally marginalized group in Malda
district. As far as attainment of professional and technical education is concerned, the
participation of Muslims is low. The participation of Muslims in regular salaried jobs,
especially in the government or large public and private sector enterprises, is much less than
workers of other non-Muslims. Muslims have higher than average reliance on self-
employment, home based work and are concentrated in self-employed manufacturing and
trade activities. Given the informal nature of their work participation, they tend to be more
vulnerable.

On the basis of the observations, information and addressed issues related to the
marginalization of Muslims, some suggestions have been submitted to bring the things into
perspective and for the socio-economic development of the Muslims of Malda district. They
are follows:

- Access to education is critical to benefiting from emerging opportunities that go with
economic growth. Muslims need to set up many more educational and social welfare
institutions. These require a team of dedicated social activists and local community
leaders working in collaboration with government agencies.

- To achieve total literacy in a short span of time, there should be emphasis on standard
policy approach programmes for adult literacy and continuing education on the one
hand and universalization of primary school enrolment by improving school facilities,
on the other.

- Since the Muslim women have poor educational status compared to non-Muslim,
urgent attention may have to be given through non-formal education to improve their
status and level of modernization.

- More schools for girls should be set up in localities of Muslim concentration,
particularly for the secondary level. This would facilitate higher participation of girls
in school education. Induction of more female teachers, provision of hostels for girls
and transport facilities would be helpful. This underscores the importance of
affirmative action. At a minimum the government may consider making available
more schools in minority-concentration areas, instituting scholarships and making
available free textbooks, and transport facilities etc. non-availability of schools within
easy reaches hampers access to education.
Skill development initiatives for those who have not completed school education may also be particularly relevant for some section of Muslims given their occupational structure. The eligibility of such programmes should also be extended to Madrasa educated children. Vocational training should be so structured so as to enable students to find gainful employment and tertiary education should be updated to prepare the youth for the demands of the market.

There is need to focus on strengthening implementation of the schemes for vocational skill development and education of drop out girls in Muslim concentrated areas.

Employment programmes should be introduced by keeping in view that the employment requirement of women particularly in the rural areas irrespective of their religious affiliation is necessary or essential to raise their socio-economic conditions.

ITIs, polytechnics and other institutions that provide skill training to non-matriculates need to be located as sub-branch in marginalized and minority concentration blocks of the district. Specific programmes for self-employed or home based workers to provide skill, credit, technology and market support in marginalized areas especially in Chanchal-I, Ratua-I and Gazol block are needed. These programmes should effectively combine modern managerial, technical and designing skills with artisanal skills to create effective intervention strategies.

To empower Muslims economically, it is necessary to ensure smooth flow of credit/micro credit and Priority Sector Advances. Steps should be taken to specifically direct credit, create awareness of various credit schemes, organize entrepreneurial development programmes, and bring transparency in reporting of information about provision of banking services.

The high number of children ever born indicates that more family planning and reproductive health programmes are needed which focus on creating awareness of the marriage law and the disadvantages of early marriage and large family size. Furthermore, long-running programmes focusing on increasing literacy status and wealth status are essential to improve the reproductive health status of women. Female employment in service sector should be given a priority. Increase in female employment would be direct measure of population control and smaller family size.

The findings of fertility differences by socio-economic variables evidently support the urgent necessity for providing encouragement, including incentives to the high fertility of Muslims to control their fertility along with non-Muslim community.

Female volunteers should also be appointed to provide basic information about various family planning programmes and the importance of small family size. Along with this, some general information should be extended at school level.

Proliferation of education among the residents of the district is the key for expanding personal endowments and building individual capability so that the physical and
social barriers that currently obstruct regional development within the district can be surmounted.

- In planning and implementing development schemes participation of the local community, including Muslims and other marginalized groups, must be ensured.
- Development schemes by the government should allocate resources in Muslim dominated localities on a scale proportionate to their population; it should be suitably made and implemented.
- NGOs with active participation of Muslims should guide about availability of various schemes initiated by the government and various agencies for providing financial assistance to them, like loans for higher education, educated unemployed, self employed etc.
- The educated, employed and empowered Muslim women should come forward and establish NGOs in order to guide and create awareness among the deprived Muslim women about the opportunities available. They should take initiative in forming ‘self help groups’ by Muslim women and encourage self employment and savings.
- In religious point of view, religious scholars should ensure to create proper awareness among Muslims at large both men and women about the social and economic rights given to women in Islam.
- Finally, it is suggested that further research needs to be undertaken on a larger scale on the problems identified.

The problems identified in the above discussion and their remedial measures may provide potential guidelines for planners and policy makers. Once these issues are addressed effectively, there is no doubt that the Muslim community at large will march ahead in the direction of progress and development and in turn Muslims will realize the dream of equality of status and empowerment. There is a dearth of research oriented literature on the status of Muslims and their education, employment and fertility in West Bengal in general and Malda in particular. Hence, in such a situation planners, policy makers and the government are suggested to get the existing problems reviewed and conduct further research at household level in different areas of the state in order to assess the real life conditions of Muslim in the state. It is hoped that such research will provide guidelines for revamping the governmental policies and programmes and improving the role of non-government organizations in enhancing the socio-economic status of Muslims of Malda and West Bengal in particular and country in general.