CHAPTER 5

DIAGNOSIS AND CURE

Unemployment problem in India has become so acute and chronic that it has attracted not only academicians but politicians and social reformers too. More than once symposia and seminars have been arranged, researches have been made and Expert Committees have been set up to find out the causes and cure. Suggestions, summaries and recommendations are available. What needs is an effective follow up of these works.

However any study pertaining to the reasons and causes of unemployment among Muslims would be a futile exercise unless it can help one in finding a remedy. The reasons and causes of unemployment among Muslims have been found as multidimensional. Structure of the employment market, manpower planning, behaviour and personal values of the labourers, non-specialised nature of education, lack of need based technical education, lack of conscious and organised effort on the part of the community and government's policy have all contributed together to the present state of affair. This means that Muslims themselves are as much responsible for their economic misery as government of
the country. Hence there is a need to take steps by both the camps simultaneously to get rid of the chaos.

The problem of unemployment among Muslims is so colossal that it cannot be adequately dealt with without a positive and balanced economic policy. The prime objective of such a policy has to be maximisation of economic well-being of all the nationals. Economic policies of the government have not been successful in establishing a welfare state. Hence it needs a reframing. But any bias or discrimination against any community or group is ultimately bound to hamper the economic prosperity of the country as 'poverty anywhere is a danger to the prosperity everywhere'. Further Prof. Tinbergen has rightly pointed out that such changes where some individuals are improving their situation and others see it deteriorate cannot objectively be classed as either deterioration or improvement in welfare.\(^\text{5}\)

Educational policy of the government have also not been successful in removing illiteracy from the country. In the modern world, due to automation and modernisation of machines and tools, illiterates remain unemployable. Therefore it is utmost needed to wage a battle against illiteracy and make plan to educate our people so as to make them worth-employing. A committee of Experts should be

set up to devise this plan. Further, educational policy deserves a modification from another angle as it does not completely fulfil the requirements of the employment market. The present educational policy needs re-framing in the light of the following facts revealed by this and similar other studies:

(a) the present syllabus and the courses do not provide depth of knowledge and worthwhile specialisation.

(b) the considerable percentage of educated manpower lacks the knowledge of science and professional commercial courses.

(c) only theoretical knowledge is provided. Adequate training in the specific fields still lacks making them practically less productive.

(d) due to the lack of training and work experience, freshers are least demanded.

Manpower Planning and labour policy not only from the point of view of allocation of labour force into different occupations but also from the point of view of the psychology of the labour towards these occupations will help a lot in removing unemployment. The policy must help advise some plan to exchange the irrational behaviour of the labourers regarding different occupations. The survey reveals the fact that labourers are reluctant to take up blue collar jobs and hesitant to benefit from self-
employment opportunities. Government has set up Directorates to guide, assist and provide loan for the establishment of small scale and cottage industries. But unencouraging response is shown by the unemployed labour force to take full advantage of this scheme. Though there are certain operational hurdles, aggravated by the corrupt practices of the officials adding fuel to the frustrating and disappointing fire of unemployed youths, yet a little more patient and firm determination will help overcome the situation. Moreover to remove their reluctance regarding blue collar jobs, syllabus and the courses of study must include and inculcate a feeling for dignity of labour. An unemployed taking work as worship will never hesitate to do any kind of work. This behavioural change will certainly ease the situation.

The present study confirms the belief that information gap, ineffective and localised nature of employment exchanges prolonged duration of unemployment and acute poverty have collectively caused joblessness. Though government legislations have made the announcement of created or fallen vacancies of jobs compulsory, yet it has become just a formal work. Vacancies are filled before tests and interviews conducted. Moreover private sector specially non-organised and small firms succeed in avoiding such compulsions. Resultant information gap affects the meritorious and deserving candidates badly. Further, though number of
Employment Exchanges has increased considerably during recent past, yet they are much less than required. The sphere of work is also limited. It has also lost the confidence of the people regarding its role due to its functional performance. On the one hand there is need to increase the number of employment exchanges further so much so that every college should have a branch like that of a university, on the other hand area of working of the exchanges should be confined with a population of ten thousand labourers for better services. Finally it would be a laudable work if the exchanges start fortnight or a month's short term training programme leading to the preparation of candidates for tests and interviews. Further to avoid the ruins of prolonged unemployment, grants of unemployment allowance will help escape from persistent frustration and the feeling of uselessness enabling them to strive continuously with required improvements in knowledge and skill. In addition to all this, ways and methods should be adopted to get rid of other institutional factors like bad effects of joint family system, recommendations, corrupt and discriminatory practices of the labour market - an evil ghost poisoning everything in and out.

However desired and proposed measures to be taken on the part of the government alone will not bear fruit. The community herself will have to strive hard to get rid of the problem as it is a party to this affair. The following plan of action may be proposed for people themselves.

The analysis of the succeeding chapter has pointed out the traditional sources of livelihood. Role of these sources
weakened with the dawn of British Rule. This was the beginning of the decadence of Muslim economy. The efforts would have been to search out new vistas of opportunities but past orientation aggravated the situation. Non-adoptability with English and English medium schools made them worthless from employment point of view as English in place of Persian or Urdu became the official language. But the same policy continued after independence. Market value of Hindi started increasing as it was adopted as an official language. But Muslims strived only for Urdu and did not care for Hindi. The best course of action for Muslims is to strive for Urdu but simultaneously equip themselves with Hindi which have market value more than any other language in India today.

However the causes in particular for higher incidence of unemployment has been found as higher rate of illiteracy, lack of technical and professional qualifications, smaller percentage of economically active population, lack of finance and economic organisation, lack of effective leadership, past orientation towards services, fear psychology and uneconomic use and irrational family budget etc. Therefore, the panacea suggested must be in the light of the above diagnosis.

Education provides key to any progress but Muslims are far behind their fellow citizens in case of education. To meet the new challenges of the times, Muslim intellectuals
like that of Sir Syed Ahmad Khan struggle hard for educational upliftment of their fellow being. In this connection, educational societies (like the one in Aligarh) should be reactivised. The resources of these societies are spent very unwisely. They should be governed for the educational upliftment of the muslims. The muslims of north can take a lesson from muslims of south. The organiser should realise that to inject medicine in the dead body is of no use. Proper injection should be given at the proper time. In this regard an effective programme can be devised to call the intelligent and industrious students from different corners of the country to opt for education in various technical and non-technical institutions. For financing these schemes, such organisations should effectively manage the assets lying idle and collect a big fund from donations all over the country. In this connection wakf property should not remain untouched and unutilised. The students who benefit from these schemes in particular and students in general should be made aware of their duties and responsibilities towards their community – and the nation. They should be told of their rights and duties. In addition to the said organisation, the local educational societies as those in Calicut and Jammu and Kashmir should either merge themselves in an All India Muslim Educational Society to implement a uniform programme of action or extend their sphere in consultation with other similar organisations.
Earning hands are assets while non-earners a liability to the family economy. But the percentage of economically active population among Muslims in comparison to others is found less. This condition seems to be the result of idle children and late entry of youths in the labour force, early retirement, leisure loving nature of relatively richer families etc. Manpower thus is wasted though it can be used for formulating the capital other way. What needs is to create a feeling favourable to work and avoid the waste.

It has also been pointed out that fear-psychology has badly affected the entrepreneurial skill of Muslims. The frequent communal riots destroying man and material basically from Muslim community is the biggest obstacle hindering the economic advancement of this community. The irony of the situation is that government of India has adopted a 'fire brigade policy' towards this issue. It is rightly said that to avoid the traffic accident, there is Traffic Police, to have safe borders, we have Army and Border Security Force, but to avoid destruction of person and property due to riots we have no arrangement. This attitude is highly deplorable. It is demanded that discussion at the government level regarding the creation of a special force to deal with the communal tensions should immediately be finalised and set up. The force should be comprised of with corps from both the communities in proportion of their population. This may create confidence among the fear-complexed minority community.
Further it is the responsibility of Muslim leadership to stand by firmly with their grieved community and educate the way to overcome the situation. Psychological preparation to combat will remove the hurdle to a greater extent.

Lack of finance is recorded as another reason for unemployment as it blocks every opportunity of self-employment and expansion of small units of trade and industry. They legitimately claim that loans and other financial facilities provided by the government involve interest and as interest is forbidden, they cannot benefit from these schemes. But they have lagged behind in their voluntary efforts to create cooperative credit societies like Sikhs, Marwaries, and Bohras. This is the high time to organise Interest Free Credit Societies, Investment Corporations etc. Further, Muslim Wakf Property in India runs into millions. Effective organisations and proper use of this wasting asset will give a big push to the community financially. Leaders of the Muslim community should take it as a major issue and work on the same.

However, the efforts for removal of unemployment and eradication of other economic evils should not be one sided. Strategy of war against misery should be to attack on all fronts. It has been observed during the field survey that Muslims are good craftsmen but due to the lack of finance, guidance and protection, they work for others for a paltry
amount being exploited by the capitalists. Hence supply of adequate finance, proper guidance and worthy protection to crafts, business and small scale industries operated and run by Muslims is another important area that merits serious consideration and comprehensive efforts commensurate with the dimension of the problem.

The traditional small scale industries like the tanneries of Kanpur, Embroidery work of Lucknow, utensils of Moradabad, glass work (particularly bangles) of Ferozabad, shoe business of Agra, Kargha Cloth of Mau and other places etc. are even today owned largely by Muslims. These are still operated and run traditionally. In the modern industrial age, they cannot compete with machine made products unless they produce their goods with modern techniques. The cost structure of these industries would also be reduced if this is done thereby raising their productivity. A comprehensive survey should be conducted relating the present state of affairs and future prospects covering all the sphere of these industries. And on the basis of this study Muslim community should adopt a course of action for the removal of overall poverty from among them. In view of the higher incidence of unemployment, it is also advisable that Muslims should enter in the field of other small-scale and cottage industries like, Poultry farming, Fishing, Dairy and Animal Husbandry etc. Firstly they require less capital investment, secondly they require less skill and training and finally the business has good prospect in future as the demand of the products will
have rising trend due to the demographic factors. However to give a big push and to go in a big way, an All India Economic Association for the Welfare of Muslims is proposed herewith with following objectives and functions:

**Objectives**

a) To upgrade economically depressed largest minority of the country by providing them employment and self-employment opportunities.

b) To induce, encourage and establish Interest-Free-Credit-Mechanism and fair practices removing cut-throat competition in the business world.

c) To educate economic injunctions of a rational living to the people by avoiding waste and extravagancy of their family budget.

d) To contribute effectively in the overall economic development of the country.

The Association will perform following functions to achieve its objectives:

1) It will make a comprehensive survey of incidence of unemployment among Muslim community, its ratio to total unemployment in the country, percentage of educated and uneducated unemployment with sexwise rural and urban break-up.
2) It will undertake a comprehensive survey of existing small scale industries with cost-benefit approach, big land farming, wholesale trade, export and other big business houses, like corporations, chambers etc.

3) It will prepare a comprehensive report on the existing facilities in the field of information, technical advice, financial resources regarding industry, agriculture, trade, housing etc. provided by the government.

4) It will find out the factors which are responsible for low participation in business activities, industrial establishments, land, farming, dairy farms etc.

5) It will undertake a study on psycho-socio behaviour of Muslims towards low participation in educational, social and economic activities.

6) It will undertake a detailed study of Awkaf property - its assets and liabilities and flow of income and its utilization.

7) It will establish an Information Bureau for providing information in every field of economic activities viz. agriculture, industry (small and large) trade, cooperation, banking, employment, educational assistance, health and family welfare.
housing and training and vocational guidance centre etc. It will also publish its quarterly journal for this purpose excluding other media of information.

8) It will establish a board comprising Economists, Technical Experts and skilled businessmen for devising the plan to modernise the existing economic fields of Muslims particularly in small scale industries.

9) It will establish an INVESTMENT CORPORATION or DEVELOPMENT FUND which will be raised by various sources viz.

a) Charity and donations, investible fund from those who are interested in profit-sharing, Awkaf Fund, the surplus fund of various other organisations, institutions etc.

b) It will encourage the Muslim youth to prepare sound projects and interest free loan will be provided to the feasible projects.

c) It will participate in different projects on profit-sharing basis.

d) It will act as an intermediary between lenders and borrowers on profit-sharing basis.

e) It will make available interest free loan on wider scale for opening small shops for removing unemployment and hence improving economic conditions of poorest group of Muslims.
10) However it may encourage to do all such functions and extend its helping hand to other economically weaker and depressed sections of the country.

Thus the association will have basically following departments:

a) Research, analysis and planning cell
b) Guidance-cum-training cell
c) Investment corporation
d) Business cell and
e) Coordination cell.

The Association may have its head office at Delhi and branch offices at State capitals.

The Association will be run by Board of Directors headed by Director General at the Central Level. However there will be Governing Councils at State, Districts and Towns/Village level also. The board and council will have elected as well as nominated members.

Though it seems too big a task to materialise but determination and continuous effort will make the project sure success.