

MUSLIM VISION OF SECULAR INDIA: Destination and Roadmap

An Approach Paper aimed at

- 1. Presenting a Muslim Perspective of India's national goals and policies; and**
- 2. Developing a Comprehensive National Plan for Socioeconomic Empowerment of Muslim Indians so that they can play a meaningful role in the national and global affairs**

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The Approach Paper is only an initial proposal aimed at initiating a wholesome debate. None of the suggestions, proposals or measures should be taken as final positions. Considering the enormity of the issues involved, there is a distinct possibility that several important points might have been left untouched or inadequately discussed. A final draft will be prepared after inputs from all the concerned individuals, groups and organisations.

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In the name of Allah, Kind- Merciful

Preface

We are not necessarily what others think of us. They have their own coloured glasses tinged with their own biases, ideological proclivities, perceptions and interests. We must learn to view ourselves through our own glasses. The only condition is that these glasses should be able to correct our myopic as well as hypermetropic vision. The problem with Muslims has been that for too long now they have been judging themselves and determining their goals and priorities on the basis of what others think or decide. We have forgotten that we have our own strengths and weaknesses which are often vastly different from the strengths and weaknesses that others find in us. We have our own ideological foundations, our own goals and our own ways to reach the destination. We have our own vision of the world which unfortunately we have stopped expressing and implementing. The result is that we are being perpetually kept by forces – external as well as internal, in the unrelenting grip of inferiority complex. We are being made to keep believing that we are a lost community having hardly any appreciable strength and that our future is doomed unless we follow a certain course of action and toe a certain line. We have to learn to reject without fail such an attitude of deception towards us. This however does not mean that we must reject others' views about us altogether. Criticism often provides a unique opportunity to refresh our approach; and if we find the criticism unwarranted it can engender a new vigour in our hearts and spirits. We must learn to make a systematic analysis of what others say and deal with the issues without being overawed or apologetic.

Indian Muslim Community is no different. In recent years, the community and its leaders seem to have forgotten to see anything beyond what Sachar committees are showing them and plan what Rangnath Misra commissions are planning for them. There have been initiatives at small scales in different fields. But there has been hardly any national plan and national effort on the part of Indian Muslim Community to determine their own course of action, enlisting the governmental support where it is required and engaging in their own endeavours where they can and must help themselves. This work is perhaps the first of its kind as it approaches the issues of Muslims in a comprehensive way just as the Planning commissions does and from the

perspective of Muslim way of thinking. Muslims are no ordinary minority. They are not even a significant minority. They are about 180 million people. These numbers demand a big planning followed by a big effort. This approach paper endeavours to view the whole spectrum of Muslim life in the country.

I have taken care not to present Muslims as a community that cannot simply survive without help from outside. I have purposefully tried to present them as a community that has huge potential not only to make themselves a dynamic, vibrant and prosperous community but also a people that can and must play a meaningful role in national and international affairs. They have a strong belief system and a religion that talks of “promoting good and campaign against evils”. They have their own perspective with which they view the world. This Approach Paper presents their viewpoint regarding various aspects of the system, which is in force within the country and outside. The quality of system is extremely important because changing individuals or society at large is not going to deliver if the system is not right. A good system must be peace-promoting and health-protective and must guarantee security to all the sections of the people.

I know there will be people who will object to the approach adopted in this paper. Some of them will criticise it because of their preconceived notions developed on account of the influence of the existing ideologies. Some may argue that it is not desirable to change the course of history and Muslims must only try to benefit from what exists. I personally do not believe in continuing with the status quo and feel that ideological and social campaigns must be run to seek changes for making a healthier, purer and more peaceful world. There is no reason why we should endorse anything that is not good for society at large. We cannot simply become pawns in the hands of the forces that rule the roost. At the same time, I will argue with equal vehemence that we must also learn to make adjustments and to seek cooperation and collaboration with others within the acceptable limits. While we must continue our ideological drives for change, we must simultaneously continue to do what we can do in the present conditions. I believe in comprehensiveness and simultaneity of actions. Successful functioning of any system requires multi-dimensional, multi-sectoral and multi-level approach on all fronts. We cannot ignore any aspect. While we can have certain priorities, this does not mean that we cannot work simultaneously on all the major fronts.

The idea of writing this paper developed in my mind during my numerous parleys with two of the very important persons of the community, **Mr K Rahman Khan**, Deputy Chairman, Rajya Sabha

and **Mr Sirajuddin Qureshi**, the well known Industrialist and philanthropist and President Indian Islamic Cultural Centre. Mr Khan wanted me to start working for what I have been writing in my books and articles for years. For last two years, we had been planning to start a campaign for large scale participation of Muslims in the corporate sector. But this could not take practical shape because I was living in a small city, Saharanpur and my personal issues were an obstacle in my moving to Delhi. In the meantime Mr Qureshi, Mr Khan and I continued to discuss the various issues, and then we decided to take a comprehensive line of action. I gave the idea of a national non-political organisation of Muslims that can plan and implement action for socioeconomic empowerment of Muslims at the national level the way a Planning Commission does for a country. They gave me the nod and I sat on writing this paper without delay. By the support of Almighty God, I could complete the first draft within 3 months. I hope that if people like Mr Khan and Mr Qureshi decide to turn ideas into reality and the community joins them, this endeavour will soon turn into revolution. Insha Allah.

However, I admit that this Approach Paper is still in a raw shape; it needs considerable refinement. This is why I have suggested that it must be circulated without delay among the people who have the capability to plan and think both at the macro and micro level. I request the experts of different fields to go into it and give their inputs along with the line of action without compromising the basic principles of comprehensiveness, simultaneity and distribution and coordination of work followed by sustained monitoring and reassessment.

This paper is in effect a preliminary description of Muslim Vision of Secular India. India is as dear to Muslims as to others, and they are as much anxious to seeing India emerge as the true leader of the mankind. **India of their dreams is not one that seeks hegemony at the cost of peace, human, moral and family values. India of their dreams is the leader that guides the mankind to developing a healthier, purer, and more prosperous and more peaceful world, with the fruits of development reaching every human being living anywhere in the world irrespective of his caste, colour, creed and faith. Muslims do know that, despite having emphasis on certain aspects of development, their vision is not entirely different from the vision of their fellow countrymen belonging to other religions; and this is why they have reasons to feel confident that their vision of India will be realised one day with the support of all Indians.**

1- Introduction:

“Largest Minority” or “Second Largest Majority”?

People have been looking at the Indian Muslim population in two ways. Some Muslim leaders are fond of calling Muslims as the second largest majority of the country while the rest of the country prefers to call them the biggest minority. People however fail to realize that while technically both positions imply the same, philosophically and socio-economically speaking, there is a huge difference between the two. While Muslims remain the biggest minority of the country, the truth remains that they have not succeeded in becoming the “Second Largest Majority”. It will be worthwhile here to understand the difference between these two positions. When somebody speaks of Muslims as minority, it implies that Muslims are in a disadvantageous position and are at the mercy of the majority population and a government dominated by the members of the majority community. They have hardly any say in the national affairs and they are not in a position to make any impact even if they seek to do so. They are able to live and work only because of certain rights guaranteed in the constitution, and if they are unable to properly develop, the government is duty bound to announce certain schemes for their support. The governmental actions of course depend upon political factors and the scale of the ability of the minority to pressurize the government. Sometimes, the government takes certain measures in certain fields when it feels that without these actions, certain governmental policies will encounter impediments. It is the political and economic motives rather than any desire to help the minority that often influences the governmental decisions, policies and programmes. This is what has exactly happened in India where Muslims, since Independence, have been living at the mercy of successive governments, which have not done enough to safeguard the genuine interests of the community and empower them at the socioeconomic front. The results are for all to see, and have been documented in the reports of several government appointed commissions, Sachar Committee Report and Ranganath Mishra

Commission report being the recent notable examples. A lot has been said and discussed about these reports and we will also dwell on certain issues related to these reports later in this work.

The other is the tag of “Second Largest Majority”, which is demographically the right tag considering the numbers of Muslims living in this country and their percentage in the overall population. The number of Muslims in India is around 180 million. It will increase from 177.3 million in 2010 to 236.2 million over the next 20 years. This makes Muslim population of the country bigger than that of any Muslim country except Indonesia. This position implies that Muslims must be able to wield a significant influence on the national and international policies being pursued in the country including all the programmes related to socioeconomic development of the country. This also implies that Muslims must be getting a significant share in all that the country possesses in accordance with their population. In addition, it also indicates that no government would ever be in a position to ignore their interests and they must be contributing to and harvesting benefits in all the successes of the country. Their presence in all the institutions of the country, their economic status, their social standing and their clout as individuals as well as community must demonstrate their demographical positioning. Everybody knows that unfortunately this has not happened and the chances of this happening in near future seem to be remote in the present scenario. This is at least what the experts – Muslims as well as non-Muslims feel. And this is exactly the position that needs to be reversed.

The “Second largest majority”-status however does not in any way mean that Muslims do not or must not enjoy the rights as “minority” guaranteed in the constitution of the country. For legal purposes, Muslims remain a “minority” despite their social positioning as the second largest majority.

Special Position

It should be clear to one and all that irrespective of what they publicly speak the majority community of the country, particularly certain forces representing them, and the Governmental institutions would love more to keep Muslims behaving as a minority, an insignificant minority, rather than assist them behaving as the Second Largest Majority or even a significant minority. This is consistent with the position of the majorities all over the world. **But Muslims must realize sooner than later that they are in a very special kind of situation in India. The**

sooner they realize it the better it will be for the community. The sooner they are able to make the country as a whole realise this the better it is for the country. But this entails lot of responsibilities and Muslims must learn to behave responsibly if they want to emerge as the “second Largest Majority” in true sense.

Muslims hold a very special place in India. Demographically, their population is around 180 million, greater than the population of most of the Muslim countries except perhaps Indonesia. They are the second largest majority of the country after Hindus. But considering the fact that Hindus have Dalits, which constitutionally have a separate status other than the rest of the Hindus, the gap between non-SC Hindus and Muslims further narrows making them a much more important political, social, cultural and economic entity than what looks on the surface. Their situation is special because

1. They are **citizens of a country which is the second most populous nation of the world and the biggest democracy.** India is also among the major emerging economies of the world and is strategically extremely important from the global point of view. India has traditionally been a non-aligned country with no formal linkages with any Superpower though this has suffered some erosion in last few decades. India has also **strong religious influence** with an overwhelming majority of the population having deep religious convictions. It has been a country that has given birth to several great religions of the world notably Hinduism, Buddhism, Sikhism and Jainism, and has contributed significantly to the development of many religions of non-Indian origin, especially Islam. Muslim rulers have ruled India for several centuries and Islamic culture, architecture and religious beliefs have influenced the social and cultural life in India in a remarkable way. Not only India has visible stamp of Islamic architecture all over the country, it has also contributed significantly to Islam through several important movements like Sufism, Tablighi Jamaat, Deobandi movement, Jamat-e Islami and Aligarh Movement.
2. India is also a **Secular country**, with a totally different understanding of “Secularism” from what is understood in West. In West, secularism means total negation and disregard of religion. In India it means respect to all religions without any discrimination, recognition of all ethnic minorities as equal and recognition of all religions by the State without having any religion of its own.
3. **Muslims are highly religious people** having unshakable faith in their religion. They

never feel comfortable in any developments that are contrary to religious teachings in general and Islamic teachings in particular. They often react emotionally to any provocation or any action that ostensibly appears to be violating their beliefs. Living in India they often feel that the majority community is insensitive to their religious convictions and often tries to pressurise governments to do things that are not viewed positively by Muslims.

4. Two factors have played hugely on the psyche of Indian Hindus, particularly those influenced by Hindutva ideologies, which have affected Muslims in a big way. The first is a long Muslim rule in India. Some Hindutva organisations have culled events of their liking to make sweeping generalisations of Muslim Rule having been anti-Hindu, a position challenged by most of the serious historians. The second is the Partition of the country in a way that led to continued animosity and hostility between India and Pakistan. Pakistan being a Muslim majority country, Indian Hindus often tend to view Indian Muslims as some kind of extension of Pakistan. This feeling has been a hurdle in bonding between Muslims and Hindus; and has often been used by vested interests to arouse communal hatred in the country. When this feeling combines with some specific events or local tensions, this often leads to riots. The history of riots in India is notorious for being largely one-sided in terms of the victims and the support of the governmental machinery. This has generated a sense of insecurity in the minds of Muslims leading to their continued ghettoisation. They often tend to be suspicious of the governmental moves particularly when some political party or leader believed to be close to Hindutva controls the power.
5. Despite their failures and shortcomings on various fronts, **Muslims are very well aware of their hidden potential and capabilities.** They are aware of their numbers, their strong historical background, their talents in various fields and their ability to influence the turn of events once they sit together to find what has gone wrong.

2- What has gone wrong?

It is important to analyse what has gone wrong. Having a glorious historical background with Muslim rule covering most of the last 1000 years of the country, a very strong religious inclination and a distinct culture, Muslims of India tend to be more emotional than practical in their approach. They have been the victims of

1. The power game by the political parties

India's democratic model has many positives about it, the biggest positive of course being that it has survived against all odds. It has been able to imbue a belief in Indians that they can play a decisive role in throwing any government and replace it with the other. If however the ability of the people to change the governments becomes the sole criterion of success of a democracy, it is nothing but a cruel joke. Indian democracy like many other democracies of the world has many negatives. It has not always brought the best people in the forefront of politics. The nexus of corporate-politicians-bureaucracy has more harmed than benefited the masses. The demographic realities and constraints have made the greedy politicians to look for communal agendas to gain an upper hand. No political party or group has succeeded to earn acclaim from all sections and all communities of the people. There are certain parties that are considered to be openly anti-Muslim; but the truth is that no political party has cared about the masses in general and Muslim community in particular. All political parties without exception are guilty of criminal ignorance of the needs of the people including Muslims. The so-called Secular parties have only used Muslims as vote banks, making big promises but taking only some cosmetic steps to keep them glued. The anti-Muslim organisations and parties have labelled even these minor cosmetic changes as "appeasement".

2. The game played by Muslim political leaders

The selection of candidates for elections and ministries has in general been dismal with hardly any regard to the public service records and personal integrity of the candidates, the

only criteria being their ability to spend money and garner votes. This has been true in the case of Muslims as well. Not only their representation in numerical terms has been significantly lower than it should have been but also in terms of representing their community they have not proved up to the mark. Most if not all of them have cared more for toeing the party line than arguing the case of Muslims. They were neither fully aware nor interested to know how the Muslim issues can be resolved. Some of them have used their political clouts for their personal ends.

There have been several Muslim political leaders whose love for the community was demonstrated in merely using sentimental issues for their political aggrandisement. It is not that these issues – the issues related to Personal Law, Religious places, Communal riots, etc-- were not important or should not have been politically raised. They in fact required greater attention than they actually got. But the biggest problem with the Muslim political leaders was that they could not see beyond these issues. They had absolutely no socioeconomic agenda and no effort was made to develop institutions for macro level planning covering all the aspects of the needs of the community and their role in national and international affairs. Even when dealing with sentimental issues, they usually sought short term solutions and did not have a clue to what should be done to ensure that such issues do not recur.

3. The inefficient role played by the traditional religious scholars (Ulama)

Ulama are traditionally simple, devoted and conscientious people whose personal lives have always been exemplary. They are rightly credited for preserving the texts of Islam in their original form and for maintaining certain degree of morality and spirituality in society. Indian Ulama have made significant contributions in the field of *Deen* and are rated very high in the world of Islam. However, the loss of political power in the country and domination of non-Islamic ideologies all over the world have led Islamic learning to shrink to the theological domain. The Madrasa System in the country has failed to realise the threat posed by un-Islamic ideologies and have made absolutely no attempt whatsoever to objectively understand and analyse the developments taking place in various fields. With lack of knowledge of the contemporary developments, the modern educated class started losing confidence in their leadership. Ulama tried to exert their dominance through emphasis on theological agenda and did not show any interest in the socioeconomic development of the community. The gap between traditional religious scholars and modern educated Muslims

on the one hand and Ulama and the masses on the other hand has continued to widen with every passing day. The government and the Hindu organisations have also been viewing the role of Ulama as either against the interests of the country or as negative. This is unfortunate that such a view has developed and continued to gain strength because this is not wholly true. Ulama are still seriously concerned about the community as well as the country, but in absence of a formal relationship with the Muslim experts in different fields, they often do not respond adequately to the situation. The recurrent criticism has further alienated them. The decreased role of Ulama in the community life, especially in socioeconomic fields, has not done any good to the community.

The non-Madrassa Islamic scholars and organisations too have not responded adequately to the rapidly changing circumstances. These organisations too have either remained confined to the theological agenda of Islam or have often jumped straightaway to the political agenda without realising that the successes at the political front have minimum chances in absence of a strong socioeconomic agenda. Moreover, the religious scholars – both traditional and modern, have more often than not adopted defensive and apologetic approach in matters of religion. This has led to development of an inferiority complex in the Muslim community, which started feeling insecure in face of the onslaught at various fronts.

4. The selfishness of Muslim intellectuals

Muslim intellectuals are no less to blame. Most of them proved to be self seekers who showed hardly any interest in the development of their community. The Muslim officers feared that any support to the Muslim cause could land them into trouble, as their departmental bosses would not like this kind of approach. They would often be reluctant to help Muslims even where it was absolutely justified. The intellectuals have been nothing but drawing room thinkers and analysts, with little interest in using their intellectual power to develop a comprehensive strategy for an all-round development of Muslim community. Instead of doing anything worthwhile themselves, they would waste all their time in criticising Ulama and political leaders. This is true even of the products of institutions like Aligarh Muslim University and Jamia Millia. Despite being passionate followers of Sir Syed Khan, only a few Aligarhians followed his example and have been only busy in celebrating his birthday.

3- Time to reverse the tide

The situation cannot simply be allowed to continue any further. It is in fact already too late. But it is better late than never. If Muslims have to reverse the tide and have to empower themselves at every front, they will have to

1. Realise their real potential

Despite shortcomings at many levels, Muslims have the capability and potential to emerge as the leaders of the world. Muslims are followers of a religion, which is not a mere set of rituals but a complete System readymade for application in all the spheres of the world. They have a glorious past, which they can always feel proud of. In the last few decades Muslims of the world have fast tracked the road of progress. With the exception of a few Muslim countries like Pakistan, Bangladesh, Afghanistan and Sudan, Muslim countries in general have one of the highest per capita incomes, very high life expectancy, very good literacy rates, extremely low crime rates, extremely low level of family disturbances, extremely low rate of abortions and sex related diseases and highly developed infrastructure. Unfortunately, Muslims in India do not only suffer from the deficiencies of the country as a whole like low literacy rate, not very high life expectancy and low per capita income but are also behind the average in these parameters in comparison to the other communities. Their inability to influence the national policies and to derive benefits from what the country offers has not allowed them to prosper. But the current situation should not in any way heighten their inferiority complex. They must realise their high potential. They have unparalleled creativity and innovative talent, which is no less than any community. This is demonstrated by the fact that despite overall lack of progress, Muslims have more than a substantial share among the celebrities. Abdul Kalam is credited with being the mastermind behind India's Missile as well as Nuclear Technology. Azeem Premji has revolutionised Computer technology in India and is one of the richest people of the world, who is also known for his philanthropic inclinations. The Music and Film world are dominated by Muslim names with several top stars being Muslims. Late M F Hussein was the first Indian artist who made a presence on the world map. Several other top scientists, sportsmen, politicians,

social activists and literary figures are Muslims. Even illiterate Muslims demonstrate high skills and are the backbone of several small industries. Once they realise their true potential and know the ways to use it, there will be no looking back, and they will emerge fast as a vibrant community. They also have to realise that, with more than 180 million-population, they have that many consumers and if they enter the corporate world in a big way their success is guaranteed. In addition of course, their political potential is immense and they must play their political card with all the churning and planning it requires with both the interests of the country as a whole as well as the community in mind.

2. Analyse their role in the country as a whole;

One big problem with Muslims has been their minority complex and their tendency to see their issues in isolation. They have to understand the truth that they are no ordinary citizens of the country but are the second largest majority, and they must play their role as such. Muslims cannot leave the country to run in accordance with the wishes of a particular community or some of their leaders. This is our country and we must be ready to play a role consistent with our status. **Moreover, we have to realise that the question of minority or majority cannot be based merely on the ground of ethnicity. We may be a minority or second largest majority in terms of our religious associations but we are part of majority in the sense that the majority of Indians are poor and backward and have same kind of problems confronting their lives.** We can be the leaders of this majority because of our faith that tells us to campaign for delivering the weak and underprivileged. We have to think about the whole mankind, and we know that a sizeable portion of mankind lives in our country.

3. Realize the national issues

Once Muslims decide to play a bigger role rather than being a minority, they will have to recognise issues which affect the population of the country as a whole affecting Muslims as much as other sections. As explained above, the nation cannot and should not be always divided on communal grounds. There are different classes in society; and Muslim individuals belong to different classes as well. **There are Muslim elites, Muslim middle class and Muslim poor; and in all these capacities they share the problems or privileges of the people belonging to the respective sections of other communities.** India is largely a country of poor followed by a very big middle class followed by a minuscule percentage of elites. Muslims must learn to identify themselves with these classes as well; and must seek

national policies that positively affect these classes. They must know that any tilt in national policies towards poor, labour class, middle class, artisans, skilled workers, small scale industries and small farmers and workers in rural sector is going to benefit Muslims as much as they will benefit Hindus and other communities. In truth these will benefit Muslims even more because the bigger percentage of Muslims falls in these categories.

Furthermore, there are issues related to basic infrastructure – roads, water supply, electricity, environment, health infrastructure, bank and insurance policies, inflation, communications, etc that have as much effect on the lives of Muslims as on any other community. Then there are issues related to security including crimes and social issues like alcohol, drugs, smoking, gambling, promiscuity, prostitution, pornography, corruption and bribery that affect the whole nation, and Muslims have hard views about how these issues should be tackled. Muslims must not lose sight of these issues and must be active participants in any dispensation – public or private, which positively deals with these issues. Muslims must know that the issues related to security, religion and economy are not the only issues. The issues of health, civic amenities and transportation are equally important for comfortable living. In fact they are more important because they affect almost every life.

In addition, Muslims must be aware of international issues because they are part of mankind; and their religion rightly claims to be a religion for the whole mankind. Moreover, Muslims have natural emotional linkages with the underprivileged and oppressed people of the whole world particularly if they happen to be Muslims. Being second largest majority of the country, Muslims have the natural right to ensure that the government's foreign policies give full consideration to their sensitivities. **Anything that is not in the interest of the second largest majority of the country, 18-million strong, cannot be in the interest of the country.** The government must recognise this truth sooner than later; and must be careful towards developing strategic alliances with countries that are regarded by Muslims as the enemies of Islam or Muslims.

4. Realize their specific issues

In addition to recognising the national issues Muslims have to realise their specific issues. The tendency so far has been to focus on religious and cultural issues and the socioeconomic issues have been ignored. Education received some attention during last 20-

25 years but in absence of failure to work on the economic front, educational development has neither progressed with an adequate speed nor has this led to any significant improvement in the general condition of Muslims. Muslims have to recognise their religious, cultural, political, social and economic issues and make detailed analysis of all these issues. No single issue can be ignored. The tendency to give one issue more importance than the other is not the right way to adopt. Emotional issues cannot be ignored but focussing only on emotional issues, which has generally been the case, has not helped Muslims. Even when some issue has assumed extraordinary importance, other issues should not be allowed to be ignored for long.

Muslims have also to plan their strategies in accordance with their special conditions. They have a greater percentage of younger population than the national average, greater increase in younger population and greater increase in the number of labourers as well as consumers. All these specifics require special modes of planning in the social as well as educational areas.

5. Have to prepare a Comprehensive strategy for working on all fronts almost simultaneously

Here the emphasis is on three words: “Comprehensive”, “On all Fronts” and “Almost Simultaneously”. Muslim community has been unable to prepare a comprehensive strategy for their respectful existence in the country. As Muslims, they have either concentrated on the theological agenda of Islam or have straightaway jumped to the Political agenda. As Indians, they have only sought benefits from the country without playing any substantial role at the national and international level, except in individual capacities. When they thought of socioeconomic development, they could only focus on one issue: Education. Even in their educational pursuits, the strategy has not been comprehensive. For a social existence of a community, which happens to be the second largest majority of the country and second largest in terms of Muslim population of any country in the world and placed in a unique political situation, they must have begun working on a Comprehensive Plan right after Partition. But the political and religious leadership failed to act and were busy only in dealing with emotional issues. But there is no use in blaming the historical mistakes now. We must start afresh. Muslims are a country within country. Their planning has to be on a scale a country makes its plans. The government of a country cannot ignore any aspect of living or

administration. It cannot leave some issues for the posterity to handle. It has to work simultaneously on all fronts making a comprehensive time bound plans for not only the survival but also the growth and progress of the country. The work is distributed and ministries are formed with ministers and big staffs taking charge of respective departments. In the same fashion, there have to be **separate Departments for *Education, *Economics, * Political issues, * Religious and Ethical Issues, *Urdu and Cultural issues, *Health, *Social Issues, *Women and Children, *Youth Affairs, *Media, *NGO Networking, *International issues, industries, Civic Amenities, Rural Development, Agriculture, Tourism, Wakf, Security, etc.**

This has to be realised that all needs of life are inter linked. If you do not have education you cannot hope to have money. But if you don't have money, you cannot give proper education to your children. If Muslims have not achieved adequate progress in education, one of the reasons is that they have not developed industries. A rich man, even if he is illiterate, sends his children to best schools. An educated person without sufficient funds has often to make compromises. Furthermore, establishment of institutions depends on the number of wealthy persons in societies. Mere education cannot bring big money. It can be argued that the main reason for failure at the industrial front is the lack of education but it can be equally vehemently argued that big efforts at the industrial level require many other things and examples of illiterates as big success stories in the field of Entrepreneurship abound.

6. Have to concentrate on

(a) What the government can do and must do for them

Muslims are equal citizens of the country. They pay all the taxes like other communities. They save and submit their savings in the banks. They buy shares. They contribute to Indian development in every possible way. They have therefore the right to all kinds of support from the government. They do not only have to know and get what the government has decided in accordance with its policies and programmes; they must also pressurise the government to take actions that directly and indirectly benefit them. The policies of the government must change so that the economic disparity must get drastically and rapidly reduced. They must suggest measures and pressurise the government to act in a way so that the masses benefit. They must also see that the benefit of the government programmes reach Muslim masses. In addition, they can and must seek special support in all the

possible areas.

(b) What they can and must do for themselves

However, depending only on the mercy of the government without making any efforts themselves is suicidal. Both have to be given equal importance. We cannot shrug responsibilities for our own failure. We have worked in bits and pieces, most of the time at minor levels in only certain fields. We have failed to act as a COMMUNITY THAT CAN SUCCESSFULLY GOVERN ITSELF. We never thought of preparing any comprehensive strategy for the community at the national level. Our organisations have emerged and responded mainly as reactions to certain events. We have always been lambasting governments and political parties for neglecting Muslim issues. We did not become part of the nation and part of the government. This is high time we renewed our whole strategy. While our efforts to force the governments to take corrective measures must not cease and must in fact be redoubled, we must now start the action at our front on a war footing. We must not wait any more for establishing a Body that can plan for the community the same way as the National Planning Commission does for the whole country. We have to study and analyse every single issue – big and small, must make our own studies and surveys where required, must gather our own resources – human and material, must fix our own targets for next 1 year, 6 years, 10 and 20 years and must set up our own implementing and monitoring mechanisms. We do not have to depend on the ideological tilts of the government in socioeconomic spheres but must develop our own concepts, parameters and ideologies based on our own perceptions of development. Where we feel the government and other organisations and institutions are acting in the right direction, we must not hesitate to support them. Our approach must be guided by the realities and not by emotions.

Objectives to be achieved

For an over-all holistic approach, following criteria of development have to be addressed:

1. Health

- 1 Level of Life Expectancy among Muslims and related issues,
- 2 Access to governmental health infrastructure,
- 3 Availability of all other medical related services,

- 4 Medical education among Muslims,
- 5 Hygienic conditions
- 6 Muslim share in NGOs working in Health & Family Welfare

2. Education:

- 7 Primary,
- 8 Secondary,
- 9 Higher including technical,
- 10 Educational institutions owned by Muslims
- 11 Career planning centres
- 12 Muslim share in NGOs working in Education

3. Economic conditions

- 13 Per capita income,
- 14 Muslim participation in growth: How to monitor and then augment it
- 15 Building a Muslim Corporate in India
- 16 Islamic Financial institutions
- 17 Halal Stock Exchange
- 18 Survival of Small Scale Industries;
- 19 Improvement in the lives of labourers: Education and Training of skilled and unskilled labourers
- 20 Improvement in agriculture in Muslim majority areas
- 21 Muslim shopkeepers: How they can expand their business; improvement of markets in Muslim areas
- 22 Employment level of Muslims to be properly monitored
- 23 Service Sector: all forms of services; orientation programmes of Muslim students seeking jobs and special drives for placements

4. Civic amenities:

- 24 Conditions of Muslim colonies and Muhallas: sanitation, water supply, roads, electricity, houses, availability of primary schools, proper market areas
- 25 Conditions in rural areas: primary schools, road access, water availability, power
- 26 Power supply in Muslim areas

5. Security:

- 27 Security against riots
- 28 Issues related to false implications of Muslims
- 29 Crimes in Muslim population
- 6. Social peace issues: (i) alcohol, smoking, drugs, gambling, prostitution, promiscuity, pornography, (ii) Unity of Muslims: sectarian issues, (iii) Interfaith issues
- 7. Family issues: steps to maintain a strong family system
 - 30 Treatment of women: as children, girls, wives and individuals
 - 31 Divorces and separations,
 - 32 Promiscuity,
 - 33 Domestic violence;
 - 34 Child care
 - 35 Islamic Model of Sex Education
- 8. Political issues:
- 9. Regular discussions on different issues with political leaders and groups;
- 10. special efforts on the eve of election
- 11. Religious issues:
 - * Introduction of applied Islamics to Madrasas,
 - * Mosques acting as Islamic centres,
 - * Religious institutions act
- 12. Cultural issues and Urdu

Multiple Interventions

We will take each of these issues one by one. We will study the actions required at three levels:

- 1. Change in the general policies of the government that will favour common masses including Muslims;
- 2. Comprehensive Plan of Action by Muslim Community;
- 3. Muslim Specific Policies of Government: Analysis, Monitoring and Reassessment

4- Changes in Government Policies & Economic Ideology Required

1. Radical steps required to drastically reduce Economic Disparity

Today's world can be called a world where economic fundamentalism rules which implies supremacy of economics in all the affairs of the nation. With the fall of Soviet Union, economic fundamentalism has taken the form of Corporate Fundamentalism where Corporate World has become the virtual leader of the world. All the governmental, non-government, national as well as international institutions are directly or indirectly under its control. The growth models adopted by countries including India are largely aimed at realizing the interests of the Corporate. The result is that the wealth produced is being distributed in a way that is multiplying economic disparity much faster than the real growth. The truth is that the growth today means nothing but the growth of the market, without any consideration to its impact on the masses, which are more negative than positive. Economic disparity is increasing the relative poverty in the country. Obviously the communities and sections of society that are poor are the biggest sufferers. Under these circumstances, a decrease in the absolute poverty level has hardly any significance.

The big business steadily gained successes, because they did not hesitate in using every possible trick, every method of exploitation and all possible means--good, bad, legal or illegal, and moral or immoral for their growth. Their fundamentalist approach had modified every department of social and political life. They had succeeded in popularising secularism and democracy, which gave them immensely greater space to manoeuvre. **The marginalisation of religion and remodelling of social values had opened new vistas for their growth.** While, they persisted in their endeavours to transform the whole of society into either the consumers or the consumed, they also took well-calculated steps to monopolise wealth by restructuring the economic system. **The plan comprised liberalisation of economy, popularly known as *laissez faire*, adopting of a tax system that helped the cause of the**

industrialists and not that of the common people, establishment of a banking system and stock exchange that mobilised public money for their use, construction of such economic structures as would accelerate the upward mobility of wealth (from the poor to the rich), complicating the science of economics so that the common people, not even the intelligentsia, except the experts, can comprehend what happens at the economic level, using the economists to devise such criteria of economic development as suit their strategy and multiplication of demands by transforming treachery, dishonestly and falsehood into art.

It is high time the role of Big Business and the institutions created by the modern economic order were re-examined.

1. The role of banks has to be re-examined

One significant step taken for the purpose of monopolising money in the hands of a few was the establishment of the **banking system**. The banking system-- private or nationalised has hardly helped to bring about the economic betterment of the poor. It has done just the contrary. The little money that the labourers, the artisans, the peasant the clerks, the lower middle class people and the upper middle class servicemen are able to save by curbing their desires and curtailing even some essential expenses is mostly deposited in the banks. The businessmen get hold of this mammoth money, (which becomes mammoth because it is contributed by millions and billions of peoples) in the form of loans to establish mills, factories, agencies, departmental stores and companies. With this money, they earn huge profits, ranging sometimes **from 50 to 300%**. **A very small portion, usually between 8- 15%, of what they amass is given back as interests to the banks, and a smaller portion, 4- 10 %, of that interest is distributed among the real owners of that money.** This small interest is used as a decoy to trap the naive commoners. The common people have no other option as their money is not big enough to be turned into an asset (gold, property) or to set up any business, and the **security problems compel them to put their hard-earned money into the reservoirs of banks**. If the ordinary people even contemplate to start their own business with the assistance of bank loans, they either fail to fetch it on account of their inability to submit sureties or if at all they succeed in getting some loans, they have to run the great risk of getting entangled into a debt-trap; for their incomes are usually not high enough to simultaneously fulfil their routine requirements and pay regular instalments to the bank. In case their business fails, the

probabilities of which are considerably high in the face of hard competition with the big businessman, they do not have sufficient financial backing to make up for the losses. They often have to clear their loans by selling whatever little assets they have. So, in effect, even if it is conceded that the banks do often give loans to small businessmen and professionals, it often ends up in their losing whatever wealth they had.

Moreover, the loans too are more likely to be given for those activities that ultimately benefit the big industry, like for purchasing cars, motorbikes and other electronic items. **The private banks, wherever they exist, accentuate this upward mobility; for, while the incomes from the nationalised banks is utilised, at least, partially for the welfare activities, the whole profits of the private banks are credited to the owners.** The industrialists themselves do not believe in keeping the majority of their money in the banks; **they either invest in profitable ventures or convert it into movable or immovable assets, the cost of which keeps on rising.** These assets prove to be of great utility in procuring further loans. **Their business continues to expand with the help of people's money** and the value of their assets continues to show an upward trend. Inflation, which is the outcome of the conspiracy by the industrialist and their cronies in the government, ensures that whatever they pay as interest on the loans (and taxes) is compensated and whatever the public gets as interest on their money is more or less recruited; **inflation recycles the money back to the industrialists. The poor account holders, in effect, get virtually nothing, while with their money the big businessmen and of course the bank owners build palaces and companies.** In short, **banks have become mere vehicles for transferring wealth from the less-moneyed to the more-moneyed.** Businessmen also run big financial companies where again the depositors' money is used to give loans at much higher rates of interest to those seeking it. Finance companies do not only earn themselves but also help the industries by increase in sales of consumer items of all kinds including vehicles, air conditioners, TVs and refrigerators. The insurance companies are also booming; these companies are able to compete with banks, because they cash in on the **personal fears of the people.** The common men are always wary of accidents and sudden deaths, and to ensure financial safety for their survivors, they oblige the insurance company despite the fact that these companies often pay interests even less than what the banks do.

It is also important to note here that banks can normally do a business ten times of the deposits they have. This is because Central Banks can provide them ten times the

money they have as their deposits. This means that if a depositor deposits 100 dollars in a bank, the bank can be earning 60-90 dollars from that money in one year. And out of this the poor depositor gets just 5-10 dollars, 4 to 10 percent being the normal “interest” in different categories. More often than not, this gain does not even cover the annual inflation rate. The net gain to the depositor is almost none. And when the depositor happens to be a Muslim, the clerics tell him that these few dollars are *Haram* for him, as they are “interest” forbidden by Islam. **Instead of banks being told to give a substantial portion of their earnings to the depositors, depositors are told not to use this money for their personal needs;** even if they give it to the poor, this money will neither be included as any form of charity nor should they hope for any reward in the Hereafter.

Furthermore, banks continue to take steps that increase their earnings at the cost of ordinary people. The charges on the bounced checks, the way the interests are adjusted in the repaid amounts; the maintenance charges for several kinds of accounts, the interest rates given to the depositors and the interests taken from the loanees, especially in the case of the loans taken by the ordinary people – all these issues need to be re-examined. It has to be calculated how much of the money of the banks directly benefit the ordinary people without benefiting the corporate. It will be seen below that the role of the banks in the flow of money – from below upwards or from above downwards, depends on the tax structure that exists in the country. With the present tax structure and the ideology of banking system, banks are nothing more than vehicles of transfer of the money of the less-moneyed to the more-moneyed. It can be seen that **the international banking sector is a big vehicle in the upward transfer of money from the less moneyed to the more.** It helps the big business by

- * **Giving them loans that help them swell their coffers;**
- * **Giving loans to the common people for buying the luxurious products, which again helps the big business;**
- * **Helping them in preserving their immovable assets, the value of which increases with higher rate than the rate of interest.**

2. The role of Stock Market has to be re-examined;

The forces of economic fundamentalism have benefited immensely from banks. But, there were some drawbacks of the banking system.

First, they have **limited capacity to cater to the ever-increasing demands of the manufacturers and traders**;

Second, banks could provide money only up to a certain limit and for only a certain period. The compulsion **of paying back the instalments**, shortly after the procurement of loans, would sometimes bring the companies and their directors under insurmountable pressure. This would stall or terry their growth.

Third, the banks **regularly meddled** in the affairs of the business.

Fourth, in case the business suffers loss, the banks did not share it and had to be repaid the whole loan along with the interest. The banks having been managed by competent persons, it was **not easy to deceive them**.

To overcome all these obstacles, companies were floated allowing the common people to buy shares and to facilitate selling and buying of shares, stock-exchange was erected. This would provide a regular supply of money, and by the establishment of private limited and limited companies they had already limited their legal responsibilities in case the companies failed. The stock exchanges serve their purpose by amassing wealth of the common people for their use at tremendously easy conditions. They **would not have to face the innumerable constraints put by the banks**. The common people would be easier **to convince of the “enormous benefits” of investing** in their companies. The biggest advantage of course would be that in case there are diminished returns, **the loss would not fall on their shoulders alone; they would without much of a difficulty transfer the major portion of their losses to the small shareholders who have no option in such circumstances except to sell their shares at much lesser prices than that at which they were purchased**. It is hardly surprising then that the frequent **ups and downs in the stock-market are often artificially produced** in order to benefit a major investor or harass a competitor in the market. The **minor shareholders, the common people, almost always have to bear the brunt**. Share-market has turned **speculative on account of the increasing role being played by the middlemen and dons of betting**. The companies being limited, the directors, in case the company is on the verge of collapse, use the manoeuvrability of the laws and regulations to minimise their own losses; **but the minor shareholders, who together often own more than the directors, are in no position to avert the disaster. They have money to invest in the companies but no role to play in formulating the policies**. The directors use their positions to safeguard their own interests, obviously at the expense of the tens of thousands of minor investors. **When the equities are declared open, the public has no method of its own to examine the credentials of the**

company and has to rely solely on whatever little information, obviously presented in a way so as to attract the investors and to avoid any legal implications, is made available to them by the directors. There is no foolproof procedure to determine the genuineness of a company. With increasingly greater number of people falling to the lure of the **share-market, which has become no less speculative than the lottery and bookies**, several investment companies have surfaced. These companies succeed in luring the commoners because being unable to understand the nuances of stock-exchange they prefer safety. These companies are adept in the art of investment, and their guile helps them make big fortunes. Whatever they earn, is naturally ultimately paid by the people. **Betting** has further complicated the matters, and the bosses of the bookies use their links and influence to generate false ripples in the exchange. To boost up public investments, the news of share-market and sensex-indexes are broadcast daily on radio and TV; **the impression that goes to the public is that the survival of economy depends only on the sensex.**

There is a need to have a total blanket review of the functioning of the Stock Market and how its ups and downs more often than not affect the fortunes the people at large and of small shareholders in particular. The role of brokers needs to be curtailed and the minor shareholders have to be given a larger role in the functioning of companies.

It was alright if the people would have become shareholders in companies and they would have earned directly from their investments (Primary market). But the **creation of stock exchange (Secondary Markey) is proving to be nothing more than large scale institutionalisation of gambling and betting.** The values of the shares of the companies go up and down dozens of times daily with the result that the brokers and **hardcore players of the game loot hundreds of millions of dollars; the common people are the obvious victims.** What are gambling and betting?: the games of speculation and chances in which people are attracted towards making some easy money by the runners of the gambling and betting businesses and all but “lucky” few are robbed of their money. **Isn't it is ridiculous that while the prices of the products of the company are fixed by the companies themselves and they take extraordinary measures to have strict control over the supplies of their products only at the prices fixed by them, which do not change for months, often years, the prices of their shares are allowed to be determined in the Stock Exchange, which go up and down dozens of times daily?** There is absolutely no reason why the value of shares must change without any declaration of the balance sheet of the companies. But the market forces are quick to plunder the money of the

less moneyed.

3. The role of the Corporates has to be re-examined:

The corporates have not only been busy in generating wealth by commercialising even those activities that were not meant for commercialisation, and by creating conditions often at the cost of healthy, family peace and social equilibrium, favouring the sales of their products; they have also taken every possible step to monopolise wealth. They have achieved this by

- (a) Giving more importance to economics than any other department of social life,
- (b) Establishing a banking system that puts at their disposal colossal public money with which they generate huge profits, while giving virtually nothing to the real owners of that money,
- (c) Establishing stock exchange that attract the public money at much less risk and conditions than the banks,
- (d) Supporting a tax system that enables them to part with the least possible portion of their possessions,
- (e) Maintaining an inflationary trend which enables them to recover most of the money they have to pay as taxes or interests,
- (f) Insisting on increasing privatisation that helps them expand businesses,
- (g) Projecting misleading statistics and criteria of development,
- (h) Changing the taste and perceptions of the people through steady campaigns.

When the corporates use their own money, they seek to make huge profits out of it, but when they use the public money, channelled through banks, financial agencies and stock market, they are willing to pay the people only a negligible portion of the profit they have amassed through that money. Whatever is paid to them is channelled back by way of inflation. This exploitation has to be countered, if economic justice is to be brought to the denizens of the earth. To achieve this grand objective, two major changes in the industrial set-up will have to be brought about as early as possible.

First there should be an equal share in profits between investing partners and working partners. Secondly, the minor share holders, who together often own more than half of the total shares in the company, must play a more active role in the affairs of the company so that the directors do not exploit or cheat them depriving them of their money. This can be achieved by the creation of a Minor Shareholders' Association in every company. The office bearers of the Association can be elected at regular intervals. The representatives of the association must be among the

directors of the company, their number depending upon the shares they represent. This would enable them to ensure that the interests of minor shareholders are not compromised, they get due share in the profits, are continuously in the know of the state of affairs and in case the company is suffering losses, these are not entirely thrust upon them (minor share holders). This would also help them in receiving dividends at regular intervals, and the directors would find it difficult to withhold them in the name of residual value.

There is also a need to study

1. **PriceWatch** : the Profit rates earned by companies and its impact on the prices of the goods and services. A PriceWatch should be established, which should study the prices of the brands available in the market and must tell the people how much is justified. This will put pressure on the companies to reduce prices without the government controlling prices
2. **More equitable distribution among investing and working partners:** The portions going to the working partners of the companies; (There is huge gap between the earnings of the owners and the earnings of the employees and between the perks of the highest paid employees of the companies and the lowest paid. This gap has to be decreased.
3. **The portions going to larger and small shareholders:** Normally small shareholders have hardly any knowledge of the inside working of the companies and have negligible role in determining the strategies. In case of losses, they are caught unawares and are the worst sufferers. Major shareholders increase their shares through various indirect methods including g salaries and expenditures on their movements.
4. **Easing Pressure on employees:** The extraordinary physical and psychological burden is being put on employees in order to ensure bigger growth. The employees have to work much harder and longer to make the companies work with smaller number of employees. The weekly hours must be fixed keeping in mind the physical limits and family and social needs of people. Longer hours for employees increase unemployment, cause psychological problems and generate dissatisfaction at family front with women and children bearing the major brunt.
5. To make it possible for women to play a more valuable role within family, there is a need to experiment **outsourcing work to women employees** through internet and mobiles so that they can complete the assigned jobs while remaining in their houses.

6. **The whole tax structure needs to be evaluated** in relation to its impact on economic disparity (A few fundamental changes can bring revolutionary impact on reducing economic disparity.)

Need of Revamping Tax System

The rich particularly the big industrialists know that they have no option but to contribute to the revenue of the government. They are however hard bargainers. Whatever they pay as taxes is recovered in multiplied amounts through the friendly policies of the government and by manoeuvring the ministers and officials to favour them. Thus, despite the fact that several alternative forms of taxes such as expenditure tax, wealth-tax and luxury tax have been time and again mooted at different platforms, it is the income tax that continues to hold sway in almost all the countries of the world. Income tax serves only the interests of big business, and has devastating effects on the economic interests of the rest of nation. The industrialists prefer the income tax over the other taxes due to several reasons. First, the income tax envisages a tax only on the preceding year's income and has nothing to do with the cumulative assets which keep on growing. It can be easily noticed that the value of the assets held by the affluent is always many times greater than their annual income. Thus, the income tax is the minimum possible amount they have to submit. Secondly, unlike the expenditure-tax, it has no depressing effect on the purchasing tendencies of people; the annual turnovers of the companies are therefore not affected. Thirdly, it is easy to evade income tax through subtle manipulations of the rules, purchase of assets which are bought either surreptitiously or are shown to have been purchased at much lower than their real prices, display into accounts of much greater expenses than actually incurred, and bribing the tax-collectors. The damaging effects of income tax are multi-fold. The black money sustains its upward march; the prices keep on soaring; the land, the houses and the other immovable properties become costlier. Thus inflation helps the industrialists in strengthening their hold over the economy; for the value of the assets amassed by them continues to grow, their annual turnovers increase, and whatever they have to pay as income tax, or as interests on the loans, is more or less neutralised. They conceal their own incomes, convert their savings into assets and avail their resources as sureties for taking huge loans from the banks and financial institutions. It means that the loans are availed only by those who do not need them; those who are in need of financial support, have little chances of getting their application for loans accepted. All these damaging effect on economy can be reversed by

introducing assets-tax.

The other taxes, namely, the sales tax, the excise duty and the customs are paid not by the manufacturers or traders, but by the customers. These taxes add to the cost of goods, and whenever there is an increase in the rates of these taxes, the resulting spurt in prices causes additional burden on the shoulders of customers. It would not be wrong to assert that the coffers of the state are filled, not with the money of the big business, as they claim, and is also generally understood, but, with the money of the lower, lower middle and upper middle classes. **What a travesty of social justice and the welfare system! The billionaires submit as taxes what they have amassed through manipulation, deceit and sordid machinations, and want to be paid homage for the “great service” they are doing to the nation or mankind.** And it is through the enormous influence wielded by these payments that they blandish the government to implement “economic reforms”. It is not that the government is unaware of the truth. It is happening, because the government finds it somewhat less tedious, and more, because the men controlling the government are regularly pampered by the industrialists. It is not the interest of the government or the nation it governs but the interests of ministers and officials that coincide with those of the barons of the business world. The result is that the grand exploitation of the masses by the industrialist elite and their minions continues unabated.

To understand the truth that most of the revenues collected by the Government come directly or indirectly from the masses, let us study the Government’s tax collection of one financial year.

Indian Government's direct tax collection in 2009-10 (Apr-Mar) is estimated at Rs 3.77 trillion, In the break-up, corporate tax collection in 2009-10 was Rs 2.45 trillion and income tax Rs 1.32 trillion. Gross Tax receipts were estimated at ` 9,32,440 crore.

Corporate Tax	359990
Income Tax	172026
Wealth Tax	635
Customs	151700
Union Excise Duties	164115
Total tax on union territories	1973
Grand Total	932439

This shows that only 172626 of 932439 collections that are around 18 per cent come from the big rich class. Almost all the corporate tax is earned through high price taken from the consumers and lower salaries paid to the employees. The rest come directly or indirectly from the people including consumers. The sales tax revenues, which are much huger, also come from the consumers. The richest become rich by earning huge profits and by transferring all their burdens on the poor. The change of Sales Tax to VAT further ensures that only the end consumer pays most of the tax collections, and the businessmen who have paid tax on purchase of certain items for further processing, do not have to pay sales tax.

Even if the whole of the tax collected by the Centre is taken as the amount coming from the richer class, the sales tax paid by the common people and collected by states is at least 6 times the total tax collected by the Centre. In India this is even more deplorable because in most of the Western countries, Sales Tax collections are only about 50 pc of the total tax and in many countries including Arab countries, there is no sales tax.

This is a **list of States of India by projected own tax revenues of their governments** (excluding the shares from Union tax pool) assessed for the year 2010–15 by the *Thirteenth Finance Commission* with figures in crore of Indian Rupees. Data for Union territories are not available. (Wikipedia)

Rank	State	Tax Revenues
—	India	3,033,087 crore (US\$615.11 billion)
1	Maharastra	451,777 crore (US\$91.62 billion)
2	Andhra Pradesh	323,369 crore (US\$65.58 billion)
3	Uttar Pradesh	296,417 crore (US\$60.11 billion)
4	Tamil Nadu	273,424 crore (US\$55.45 billion)
5	Karnataka	252,620 crore (US\$51.23 billion)
6	Gujarat	179,578 crore (US\$36.42 billion)
7	West Bengal	169,910 crore (US\$34.46 billion)
8	Rajasthan	150,741 crore (US\$30.57 billion)
9	Kerala	138,221 crore (US\$28.03 billion)
10	Haryana	136,291 crore (US\$27.64 billion)
11	Madhya Pradesh	127,222 crore (US\$25.8 billion)

12	Punjab	118,022 crore (US\$23.93 billion)
13	Chattisgarh	72,382 crore (US\$14.68 billion)
14	Jharkhand	70,748 crore (US\$14.35 billion)
15	Orissa	66,181 crore (US\$13.42 billion)
16	Bihar	37,036 crore (US\$7.51 billion)
17	Jammu and Kashmir	34,644 crore (US\$7.03 billion)
18	Assam	32,238 crore (US\$6.54 billion)
19	Uttarakhand	32,202 crore (US\$6.53 billion)
20	Himachal Pradesh	27,409 crore (US\$5.56 billion)
21	Goa	23,251 crore (US\$4.72 billion)
22	Tripura	4,725 crore (US\$958.23 million)
23	Meghalaya	4,592 crore (US\$931.26 million)
24	Arunachal Pradesh	2,711 crore (US\$549.79 million)
25	Manipur	2,685 crore (US\$544.52 million)
26	Nagaland	1,776 crore (US\$360.17 million)
27	Mizoram	1,547 crore (US\$313.73 million)
28	Sikkim	1,368 crore (US\$277.43 million)

One positive step towards minimising economic disparity is to change the tax system in a way that tax comes from the pocket of the rich and not the less-moneyed. The above list of collections must drastically change. Taxes on income and purchase must be slowly but steadily reduced and taxes on assets should be increased. A “Tax on Production” preferably in the form of goods (not currency) can be introduced, which can then be sold or distributed by the government according to a plan. This will reverse inflation, will reduce the cost of land and houses, more people will be in a position to have their own houses, sales will increase, the income will be generated not through inflation but through increased work and production, business will grow and more people will get employment.

The present economic planning influenced by corporatisation talks of a TRICKLING EFFECT, where money flows from the top to the bottom, with the rate of flow decreasing fast as it comes down. This is truly harsh. We have to make sure that the

most impoverished sections are taken care of first with the trend upwards.

“Growth” should be measured in terms of goods and services and not in terms of currency, which is a false indicator of economic activity in a country.

7. The governmental policies are to be discussed in detail particularly how these policies are adjusted to suit the needs of the corporate.

Support business instead of businessmen

In the name of strengthening the economy and the business, the governmental policies tend to favour corporate bosses. It has to be recognised that there is a difference between supporting the business and supporting businessmen. **Business is the backbone of economy but not the whole of economy. Increase in business at every level is to be supported. But support to the business and support to the dons of business are not always the same. Any business particularly that at the corporate level runs through the involvement of**

- * Owners or major shareholders**

- * Minor shareholders**

- * Administrators**

- * Workers**

- * Distributors**

- * Consumers.**

If a business grows, all the above should benefit from it. But in the current scenario, it is only the major shareholders, administrators and distributors that earn the booty. Minor shareholders have hardly any say in the company matters and often end up as losers or insignificant beneficiaries in the longer run. Consumers are to pay much more than what they should pay. All the expenditures related to the (1) popularisation of the brands, (2) the taxes on sales and (3) the increase in price on account of the popularity of the brands have to be ultimately born by the consumers.

Furthermore, the difference between economics and business is to be understood. While

business is important, it is not the whole of economics. In the current scenario, the rural sector has been largely ignored. If the products of the agriculture become costlier, there is hue and cry. This is because the industry wants to keep the prices of food items (supplied directly by the agriculture sector) low. The reason is simple. The greater the share of the Agricultural Sector in the expenditures of the people, the lower will be the share of Industrial Sector. The more a family spends on rotis, vegetables, fruits and meat, the less it will save to buy the market products. They will like the people not to buy a Rs 5-glass of Mausami or Sugarcane juice from fruit vendors but a 20 Rs-packet of Chips or Cold drink from the market. The partisan behaviour of economy has to be changed with greater emphasis on non-corporate modes of economy.

Effect on Muslims:

The effects of all these policies on Muslims are profound because the rising economic disparity devastates it more than any other community, as they are poorer than others.

8. Democracy or Corporatocracy: How the current model of Democracy has degenerated into Corporatocracy at the cost of the masses

The history has witnessed the birth of different forms of democratic systems. Little wonder that the democracies prospered primarily in those lands where the industrialisation was in full swing. Multiple-party democracy was the obvious choice; for, in party-less democracy, the individual leaders might have ignored the interests of the market as soon as they seized the reins of power. On the other hand, the parties had long term interests, and it was more improbable for the parties to forget the pre-election promises.

Though the avowed goal of democracy has been to fulfil the long cherished aspirations of the people, and to work for their all-round betterment, it has miserably failed in guarding itself against the damaging intrigues of the vested interests, particularly the industrialists. The power can be seized only through the elections; the big business either fields its own candidates, or more often, it supports a political party that is expected to best serve its interests. Any meaningful electioneering requires not only huge funds, but also other extreme methods including the use of muscle-power, facilitating the entry of criminals. Thus a permanent nexus has developed between politics, organised crime and industry. This is true of almost all the big democracies of the present world. The bracket has extended itself to include the

bureaucracy, administration and media. Elections are regularly held and the people can exercise their right to franchise. But the issues on which the elections are contested are usually such as suit the game-plan of the economic fundamentalists. The media creates and un-creates issues, and the masses are beguilingly reconditioned into thinking the way the media thinks. Politics has become highly expensive and hazardous. The word “moral” has ceased to exist in the political lexicon. Anyone with semblance of conscience does not dare to venture into the political arena that has become a playground for the rich and the criminals. The upright and educated have, in fact, developed repugnance for it. Not only the politicians have harmonious relations with the criminals, the criminals have themselves developed fascination for politics; in the absence of any strict legal criteria for candidates, the undesirable elements gain a sort of legitimacy, once they enter the election fray after joining one of the parties that are expected to fare well in elections. It is much more tedious for an intellectual or social activist to convince the party stalwarts of his claim for party ticket; the criminals' wish to become people's representatives is expressly granted. Once they enter the Parliament or the assemblies, they acquire a distinct halo of respectability and esteem; big functions are organised to shower encomia on them for their “services” to the nation. After a few years of politicking, they become veterans, and ministerial chairs are, often, occupied by them. The ongoing politicisation of criminals breeds criminalisation of politics; and the criminalisation of politics enhances the prospects of the economic fundamentalists.

Had democracy been properly put into practice, it might have been a sacred blessing for the common people. It might have guaranteed them a lion's share in power, and their rightful needs and aspirations might have been truly realised. It, still, holds true that they can, successfully, overthrow any government out of power. It is, therefore, mandatory for a party in power to keep the masses in good humour. **But, in reality, the remote controls of almost all governments remain in the hands of the big business.** Through media, which blossom under its auspices, it succeeds in enthralling the imaginations of the people. The disinformation campaign in the media is too effective to permit them independent thinking and judgement. Consequently, the real issues hardly surface into prominence, and the minor, insignificant and frivolous matters are made to appear as big issues that do not haunt but hunt the mind of the common-man. The political bigwigs, when they ascend a public rostrum to deliver speeches that usually have plenty of rhetoric, cry their hearts out for the poor and the downtrodden. But in the comforts of their ministerial offices, they minister only to their industrialist benefactors, and their beneficences are gifted back multifold through convenient adjustments in policies and rules and regulations, grants of licences and ministerial orders for their products or services. All through

their terms, the problems of the masses never bother them; but as the expiry of their term and the new elections approach, they again revert back to their favourite theme: concern for the poor. A few schemes favouring, though marginally, and often only on the paper, are announced with great media hype. If they return to power, they are back in paradise; if not, still, they have great many privileges to enjoy throughout their lives. And, of course, as opposition, they have now more opportunities to stand on the rostrum, and harangue about the necessity to raise the standards of life of the poor; for that to happen, the best course for the public is to bring them back in the next election.

Thus, in economic fundamentalism can be traced the roots of what can be termed political fundamentalism that seeks to use all possible means -- moral or immoral, to come to or stay in the saddles of power. Communalism that so ferociously struck India in the eighties and continues to sway the mass hysteria in the nineties, is, in fact, product of the political and not the religious fundamentalism, which has usually been the victim of opprobrium. If the religion has been misused, it is none of the religion's fault; the political fundamentalists have not missed a single opportunity for their elevation in the power-game, and have unabashedly used the religious, linguistic, casteist and other parochial sentiments. Communalism, regionalism, linguism, racism -- all are products of the political fundamentalism, and nationalism is its worst form. Patriotism is a benign and natural love for one's motherland; but, nationalism is based on the concept of supremacy of one's nation over the others, and an attempt to dominate over them. When Nationalism ascends the ladder, it gets transformed into colonialism, and gives rise to block politics at the international level. The majority of wars and separatist movements are the outcome of extreme nationalistic fervour, based on one of the sentiments with which the people of a particular area identify them. No wonder that the geographical boundaries and international borders continue to change at regular intervals. The obvious outcome is the periodic emergence of new, sovereign states, though, occasionally two or more nations may coalesce to form a bigger nation.

Democracy literally means 'a government by the people, of the people and for the people'. In truth it is "Corporatocracy" -- a government of the corporate, by the corporate and for the corporate. The result is that in most of the cases it is not the best among the people that ascend the ladder of politics but the ones chosen by the corporate, who often prove to be the worst for the people. The irony is that it is the people who appear to be voting them to power; they have no option but to elect from among those chosen by their rich masters.

Effect on Muslims

Democracy turning into Corporatocracy has hit the masses but it has hit the Muslim community more because of the simple fact that Muslims are poorer and there is hardly any presence of Muslim Corporate in India. The result is that Muslim politicians and Muslim political parties do not have the kind of funds that can sustain them and turn them as important political players in the country.

9. Reservation of the Rich: How the governmental policies have resulted in virtual reservation of the rich in higher education and employment at the cost of the people at large:

There was huge political and social response to the Implementation of Mandal Commission Report in 1990s and the media was abuzz how this would be a grave injustice to the students who do not fall in the reserved categories. But the rapid industrialisation of education has seen no mass movement against it because the big business is involved and it supports the rich. No one is arguing that the policy of promoting private institutions in the country has resulted in Reservation of the rich. The ones who can afford to pay the fees can get admission in management, technical and other professional courses in reputed private institutions even if they have 60 to 70 percent marks in Intermediate. Those who cannot afford cannot get admissions even if they have more than 80 pc marks. These institutions develop partnerships with major companies and their products get good placements. Again this reservation of rich is hitting the Muslim community in a bigger way than others because it is poorer than others. With lesser percentage in private institutions, their percentage in private sector services is going to further decrease.

2. Steps required for countering commercialisation of human weaknesses

I have made it clear in the very beginning that this Approach Paper is not merely about highlighting the already known problems of Muslims in India and trying to present their solutions; it is in truth aimed at presenting Muslim Vision of India, which can be summed up as follows:

1. India as a secular country, where every religion is given respect, disrespect to religious figures and books is not permitted, there is no discrimination on the ground of religion, and all

religions and religious communities cooperate with one another in building a cleaner, purer, healthier, more peaceful and more prosperous India;

2. India on High Moral Pedestal: Where moral, family and social values are protected and promoted where the system acts as health and peace-protective mechanism; where social evils such as alcohol and drugs, gambling and betting and unhealthy sexual practices like prostitution, promiscuity, pornography and homosexuality are not only recognised as evils but effective measures are taken at every possible level to eradicate these evils including a campaign on war-footing against commercialisation of human weaknesses;

3. India as a Country with genuine equality: Where all forms of economic disparity including region to region disparity, state to state, community to community, urban-rural, etc are kept at minimum possible levels;

4. India as a Secure country; Where security issues are given top priority including crimes of all types, riots of all types, all other forms of violence including terrorism; crimes against women; corruption etc;

5. India as a Citadel of Peace; which fights against all the attempts of hegemony by world powers; and comes to the aid of the poor and weak nations.

6. India as a prosperous country; which achieves prosperity through proper and genuine means and where the fruits of developments are shared by all its citizens; and

7. Where Muslims do play a meaningful role in the development of the country becoming part in the efforts as well as the fruits, and they are allowed to play their role without violation of their religious and cultural beliefs and without discrimination and security concerns.

Commercialisation of Human weaknesses

As I had described in the previous chapter, India too is fast becoming a victim of the ugly side of the globalisation which banks on the commercialisation of human susceptibilities. Before starting a discussion specifically on the issues concerning Muslims, I have to take the issue of

commercialisation of sex.

Freedom and Choice: Let them not become Destroyers!

'Freedom' is the catchword for the champions of modern "civilisation", led by corporates. This augurs well for them because it opens a great number of avenues for their business. Free man tends to do whatever he feels like doing at a particular moment of time, *irrespective* of its consequences on his own life or on the lives of others. The rationale behind this, according to liberalists, is that man is himself responsible for the consequences of his acts, and others have no business to interfere in his personal matters and to teach him morals. **If one wants to drink, it is one's right even if it causes severe mental anguish and financial burden to one's dependants and well wishers, and makes one vulnerable to several life-threatening health problems. If one wants to lie with a person of one's choice, one must have full liberty to do so even if it destroys one's family, and leads to several other unforeseen problems including fatal or incapacitating illnesses.** If one wants to roam in minimal or no clothes it is one's prerogative to dress as one likes even if it blazes the passions of onlookers and drives them to raping unwilling women. One must be free to commit suicide even if one's self-destruction brings intolerable pain and suffering to one's relatives and friends. **What sort of freedom is this that kills people, maddens men, women and children, leads to sexual assaults, destroys families, makes parents and children alien to one another, turns the old into destitute and kids into orphans and gives people sleepless nights?** Today's men and women are not humans but another species of animals, the *Homo sapiens* whose animal instincts are always positioned in the driver's seat. They are in fact even worse than beasts, as **beasts do not manufacture weapons, drinks and eatables for their own destruction, and their actions are simply the result of impulses and reflexes that ensure their survival.** Whatever animals do is without the foreknowledge of the consequences of their actions. Man is mostly prescient of the possible adverse consequences of his actions on himself and on society. Still, his knowledge does not stop him from indulging in evil acts. The king of the jungle rules only due to his sheer physical force and commits "excesses" on fellow-animals only to fill his empty stomach, having no other option to satiate his hunger. Neither do lions neither exploit the other inhabitants in their territories nor prevent them from availing themselves the products of nature. **The rulers of the world of *Homo sapiens* commit excesses, oppress and cheat their species-fellows for their own nefarious designs.** They are worse than carnivores and saprophytes. It is not the compelling necessities but their covetousness that makes them

ruthless dictators. They kill people not to fill their hungry intestines but to perpetuate their rapacious hold on the economic or political power; their intention

. None -- individual, society, corporate sector or government, can be allowed to offer the **choice of death** to the people; **freedom of choice must be limited to choice among the good**. A choice between life and death cannot be given to the people. A child cannot be left on a highway hoping that it will take all the necessary precautions to save it from being crushed by fast moving vehicles. People are like children who more often than not are guided by baser instincts that suck them into all forms of life-threatening and peace-threatening habits. **Addiction has hardly any regard or fondness for knowledge and sanity**. Who knows better, about the effects of alcohol, smoking and sexual perversions, than do doctors? Still they often succumb to the temptations. A smoker, a drinker, a drug addict and a promiscuous person understand that they face huge risks on account of their habits; but such is the effect of these on baser instincts that they find it hard to be governed by their knowledge.

It is well known how organised businesses of prohibited trades, riots related to racial or communal hatred and wars and civil wars have killed hundreds of millions of people in the twentieth century. **Scientific advancement without deterrent laws, especially laws against crimes and dangerous practices bring greater threats than comforts** for mankind. **Inflaming hatred on any ground is unacceptable; those involved in it have to be severely punished. Similarly, those that use their "rights of expression" to malign or slander great personalities held dear by any community must be given exemplary punishments, for their callousness or designed mischief for motivated interests may hurt sentiments and inflame passions, which often lead to riots causing loss of innocent lives**. If an author or artist really regards him a revolutionary and feels he has justifiable reasons to target any ideology or its sacred personalities and books, he must be ready to face punishment at the hands of the law or aggrieved masses. If he inflames passions and then hurries for shelter, it would clearly mean his intentions were not genuine. A "revolutionary" must be ready to sacrifice his own life rather than risking lives of others.

The commercialisation of human weaknesses has a massive devastating effect on the lives of individuals, families and society. The Big Business with the help of media and other institutions, all of which are dependant in one way or the other on their money, produces every possible argument to keep the Dirty Businesses going on. Alcohol, gambling, smoking

and sex are all some of the biggest trades of the world and they are the biggest destroyers of human lives and peace. Despite their having no place in Islam, in absence of a system that effectively prohibits them, Muslims too especially living in non-Muslim countries succumb to them. In India, the lesser educated Muslims are more vulnerable to gambling, drugs, smoking and prostitution.

Social Evils in India

We will be giving here some statistics related to Social Evils in India.

Alcohol Consumption in India

These are some of the important findings related to alcohol consumption in India according to T T Ranganathan Clinical Research Foundation, Chennai:

- * Alcohol consumption has been steadily increasing in developing countries like India and decreasing in developed countries since the 1980s..

- * **62.5 million alcohol users estimated in India**

- * Per capita consumption of alcohol increased by 106.7% over the 15-year period from 1970 to 1996. (It has surely increased much more in last decade but I could not find the data)

- * Due to its large population, India has been identified as the potentially third largest market for alcoholic beverages in the world which has attracted the attention of multi national liquor companies.

- * **Sale of alcohol has been growing steadily at 6% and is estimated to grow at the rate of 8% per year.**

- * About 80% of alcohol consumption is in the form of hard liquor or distilled spirits showing that the majority drink beverages with a high concentration of alcohol.

- * Branded liquor accounts for about 40% of alcohol consumption while the rest is in the form of country liquor.

- * **People drink at an earlier age than previously. The mean age of initiation of alcohol use has decreased from 23.36 years in 1950 to 1960 to 19.45 years in 1980 to 1990.**

- * India has a large proportion of lifetime abstainers (89.6%). The female population is largely abstinent with 98.4% as lifetime abstainers. This makes India an attractive business proposition for the liquor industry.

- * Changing social norms, urbanization, increased availability, high intensity mass marketing and

relaxation of overseas trade rules along with poor level of awareness related to alcohol has contributed to increased alcohol use.

- * Taxes generated from alcohol production and sale is the major source of revenue in most states (Rs.25,000 crores) and has been cited as a reason for permitting alcohol sale. * Four states - Gujarat, Mizoram, Manipur and Nagaland - have enforced prohibition.

- * Profile of clients in addiction treatment centers in 23 states (including states with prohibition) showed that alcohol was the first or second major drug of abuse in all except one state.

- * Large amount of revenue is generated from sale of alcohol. Yet, the hidden, cumulative costs of health care, absenteeism and reduced income levels related to heavy alcohol use are higher. These costs were estimated to be 60% more than the revenue generated in a study from Karnataka.

According to another study, India: Alcohol and public health by Dr Vivek Benegal):

- * The prevalence of current use of alcohol ranged from a low of 7% in the western state of Gujarat (officially under Prohibition) to 75% in the Northeastern state of Arunachal Pradesh.

- * Repeated observations have documented that more than 50% of all drinkers, satisfy criteria for hazardous drinking. The signature pattern is one of heavy drinking, typically more than 5 standard drinks on typical occasions.

- * Alcohol related problems account for over a fifth of hospital admissions but are under recognized by primary care physicians. Alcohol misuse has been implicated in over 20% of traumatic brain injuries and 60% of all injuries reporting to emergency rooms. It has a disproportionately high association with deliberate self-harm, high-risk sexual behaviour, HIV infection, tuberculosis, oesophageal cancer, liver disease and duodenal ulcer.

- * **A study from the state of Karnataka in South India estimated that monetizable direct and indirect costs attributable to people with alcohol dependence alone, was more than 3 times the profits from alcohol taxation and several times more than the annual health budget of that state.**

- * The local alcohol industry, quick to seize upon this emerging market, has introduced new products such as flavoured and mild alcoholic products, aimed to recruit nondrinkers, targeted primarily at women and young men.

I tried but could not find any data on the Muslims in India. But if such a study is conducted, following facts are obvious to emerge:

1. The general rate of consumption among Muslims will be found lower than other communities. It will be found even lower in Muslim women compared to other communities.
2. It will be found that young Muslims too especially studying or working in areas where majority are non-Muslims are more likely to start drinking
3. Uneducated Muslims of labourers are perhaps bigger consumers than the educated Muslim class in general, which is showing greater awareness for Islam'
4. Muslims are more likely to give up alcohol, and drugs than others if properly counseled.
5. There is an urgent need that Muslim organizations must come up with a plan to keep Muslims away from alcohol and drugs;
6. A Muslim initiative against social evils can help in integration of communities in India with decreased level of communalism.

The problems related to alcohol and other social evils are likely to multiply fast in coming decades.

Commercialisation of Sex

The champions of women rights talk a lot about the problems of women related to divorces and polygamy but hardly talk of prostitution, which is a much bigger problem involving much greater number of women and causing much greater damage to life, dignity and peace. Yet, if there is any campaign on the issue, thanks to the forces of globalisation, it is aimed at the legalising rather than banning the prostitution and all other forms of sexual misdemeanours and perversions.

According to a report appearing on Wikipedia:

"An in-depth study of the red light area and the pattern of functioning reflect the dehumanizing situation that the commercially sexually exploited women (CSEW) face every day. **They are pushed into the trade at a young age, at times even before they attain puberty and thus are not aware of the trap they are falling into.** Once in the trade, there is no escape till the brothel keeper has earned well enough through them. Here they are subjected to physical and mental torture if they refuse to abide by the wishes of the keeper. As most women have no formal education, they have no knowledge of how much they earn. **When they are allowed to leave the set-up, they are most probably a victim of life threatening diseases like AIDS, without any place to go to.** Thus in all probability, they will continue in the area and start soliciting and earning. Once trapped in the trade, women get pulled into a vicious circle from which escape is difficult. They get succor through the contacts with various organizations working in the area. They form the bridge for them to develop linkage with the outside world,

which also form the support system to the women, should they choose to move out of the trade.

In 2007, the Ministry of Women and Child Development reported the presence of over 3 million female sex workers in India, with 35.47 percent of them entering the trade before the age of 18 years. ^{[11][12]} **Human Rights Watch puts the figure of sex workers in India at around 20 million, with Mumbai alone being home to 200,000 sex workers, the largest sex industry centre in Asia.** ^[13] The number of prostitutes has doubled in the last decade. ^[14]
http://en.wikipedia.org/wiki/Prostitution_in_India.

The sex trade has now assumed another transformation with high profile women entering the trade in a high profile way earning millions. I am presenting before parts of a report which may be of special interest for the readers for various reasons:

"Zeba, a 23-year-old model and actress, says she has found the perfect job. The money is great, she rubs shoulders with the very wealthy and her working hours are convenient. Zeba is one of thousands of high-price call girls servicing India's nouveau riche and the throng of foreign businessmen drawn to a booming economy.

"If you have a modeling assignment, you have to work hard," Zeba said in American-accented English. She declined to give her full name, saying that she was doing so to protect her identity.

"But over here," she said, "it's just one hour. You talk to the person for half-an-hour and then the other half-an-hour in bed. You make a lot of money and it's easy."

Zeba charges 200,000 rupees, or more than \$4,000, for a one-hour encounter, of which the escort agency keeps half.

Call girls like Zeba live in a world far removed from the infamous GB Road in New Delhi, the city's main red-light district, plying their trade in five-star hotels rather than on the streets or in brothels.

Many high-price escorts are educated women from middle-class families who consider prostitution a lucrative and even glamorous profession.

Ranjana Kumari, an advocate of women's rights and director of the Center for Social Research in New Delhi, said: "Only 2 to 3 percent of India's prostitutes enter the profession willingly.

These are the high-class girls, and it is them exercising their democratic rights."

Kumari added, "These high-class escorts are definitely an outcome of globalized India."

The growth of upper-class prostitution in India underscores not only the affluence among those who have the money to hire such prostitutes, but also the changing role of women in a deeply conservative society.

Even today, Indian women are expected to cover up in public and conform to strict social norms. Premarital sex is taboo and Bollywood movies tease but they generally stop short of kissing.

Yet the country's newfound economic affluence and expanding middle class has also brought an insatiable appetite for the good things in life, from designer clothes and fast cars to Champagne dinners.

"With the changes in the economy and increased consumerism, the Indian woman is under pressure to conform to a highly capitalistic image which requires a lot of money to upkeep," said Anuja Agrawal, a sociologist at the University of Delhi.

"If Indian society were to really allow their women to be free," Agrawal added, "they won't be forced to conform to such a rigid behavior."

High-priced sex workers in India charge anywhere from 10,000 to 50,000 rupees for an hour, but some charge many times more.

Sameer Chamadi, who runs an escort agency in India that has branches in Dubai and London, said: "I accommodate the rich multimillionaires and business entrepreneurs. Obviously, it's a very big industry and in India it is especially fast-growing."

Chamadi added, "If the guys have money, they can have my escorts."

His business is one of many online escort agencies in India that are sprouting up on the Internet.

The police in India say they try to enforce ant prostitution laws by checking classified advertisements and the Internet for those soliciting sex. But they acknowledge that it is difficult to clamp down on expensive prostitutes and wealthy clients whose liaisons are usually arranged and conducted in private.

Chamadi and other escort agency owners insist that their call girls are worth the high price and can do anything for their clients, from conversation to bondage fetishes.

Zeba said, "It's a major, major, class difference, and with us it's not just 'slam, bang, thank you, ma'am.' You can actually sit and have a proper conversation with us."

Starting out in Mumbai as a model, Zeba, a college graduate, got her break in movies through a client who was influential in Bollywood. She said she had no regrets about her chosen profession.

"I really hate people who put on an act about not liking something when they actually do," she said. "I mean, sex is not just what men want. We women want it also."

<http://www.nytimes.com/2008/09/14/business/worldbusiness/14iht-escort.1.16126839.html>

This report shows many aspects"

1. In India, Muslim women too are falling prey to both kinds of prostitution: forced and choice;
2. The number of prostitutes in India is much bigger than the so-called victims of divorces and polygamy'
3. The prostitution and promiscuity along with pornography are the major factors in the spread of AIDS and other sexually transmitted and sexually linked diseases including Hepatitis B which combined may have at least 7 to 10 million patients in the country.
4. Islamic and Muslim organizations have never bothered to campaign on these issues. No attempt whatsoever has ever been made to rehabilitate Muslim prostitutes or against prostitution in general;
5. If Muslims take lead in these campaigns, they are likely to earn more respect in the country and many people from other communities will come to support them.

Gambling

The gambling is another important social problem that attracts attention. But I will discuss this and other issues like abortion at a later stage. In the next chapter I will be discussing is why government is not going due emphasis on rural development, following which I will start discussing Muslim specific issues covering almost all the relevant fields.

We will discuss later how radical constitutional changes will be required to counter the

menace of the commercialisation of human susceptibilities, which will include introduction of “Fundamental Prohibitions” and “Right to Health”.

Emphasis on Rural Development

The economic fundamentalists have made conscious efforts to equate “economic growth” mainly with the industrial growth. “Growth” is neither indicative of the general economic scene nor does it duly focus on agricultural growth. The truth is that “economic growth” has been a well-orchestrated movement primarily targeting agriculture; for the consumer industry regards the expansion of agriculture as counter productive for its own growth. The overwhelming majority of the world population still lives in villages. This is particularly true for a country like India where over 70 per cent of the people live in rural areas, and their main source of income is their land. Despite the fact that they provide food to the whole population for survival and many other items of comfort, they continue to pass their lives in pathetic conditions. The main reason for this may be summed up as follows:

First, what they produce is usually sold at very low prices (compared with the products of industries). Secondly, they are not able to increase the demands of certain products like ghee, milk, butter, honey, etc. as they do not have the means to advertise. They cannot compete with the industries which sell, thanks to high profile advertising, even harmful, non-nutritious and tasteless items at very high prices. Thirdly, being mostly uneducated, they have not been able to organise themselves at different levels. They have a very little role to play in the politics and administration of the country. Even the political and non-political organisations speaking on behalf of the farmers tend only to make demands that are mostly of cosmetic nature.

It must be realised that the villagers are engaged in extremely important economic activities, which are in fact, more valuable than those of the industrialists. Not only do they deserve credit for supplying the essentials for the very survival of mankind, but also for deriving them directly from their natural resources. In contradistinction to the industries which only modify, restructure or refine what has already been produced by Nature, agriculture, husbandry, poultry and fishing convert natural energies and materials into essential items. Their contribution is the real addition to the sustenance of mankind. It is therefore necessary that the villagers be given generous assistance in using their capabilities to the full, and they receive due returns for their labour. If it does not enhance the status of the villagers, the economic development has no meaning at all.

Emphasis on development of undeveloped urban areas particularly civic amenities

Not only there is a huge gap between cities and villages, there is also a huge gap between underdeveloped and developed urban areas. The conditions in many of the colonies and muhallas are pathetic. **The power supply to these areas is 50 to 50 pc of the more developed areas, the water supply is highly deficient and defective, the conditions of roads and streets is extremely bad, the hygienic conditions are at their worst, the presence of good schools in these areas is minimal, there are hardly any good medical facilities and the social and cultural conditions are as bad as they can be.** The government machinery right from the highest to the lowest level, the politicians from MPs to Municipality members, social organisations and religious leaders – all seem to be blissfully unaware of the hell in which the people are passing their lives there. All of them tend to blame the people living or operating there without owning any responsibilities. The social evils like gambling, alcohol, smoking and drugs are the order of the day. The health indicators of the overwhelming majority of the population are in poor shape. Muslim muhallas are of course the major sufferers.

Give Muslims Role in Governance

Constitution Amendment Act or CAA recognises that governance can no longer remain solely the prerogative of governments. Government needs to become a collaborative effort of the government and non-government sector, a fusion of public and private initiatives of citizens particularly in governance. As such, the creation of suitable structures and process is vital to the success of democratic decentralisation. This process must include Muslims also who should be allowed to become a partner in governance especially in the areas related to their healthy and prosperous living.

Muslims have much lesser role in governance because they have just 2.5 percent of the administrative and executive services. This is drastically lower than the 15 percent required for representative influence on the policies of the government. This is true not only in IAS, IFS, IPS and allied services but also in state level administrative jobs. The judiciary also has much lower presence of Muslims. The same is true of the electronic and print media. The presence of

Muslim Ministers, MPs, MLAs – are all much below the numbers they deserve in accordance with their population. They are therefore effectively in no position to influence the direction of the nation or the policies of the government. Moreover, the psyche with which they are imbued has a hidden fear of being dubbed “communal” or “Islamist” in case they feel inclined to say what they think. More often than not they are reluctant to take decisions that may appear to be in favour of their community or a position that can be closer to Islamic ideology. Additionally, their educational background and their long conditioning during training and service tilts their way of thinking in the direction the others around them have and what they read and hear in the media and public and private gatherings.

If government, parliament, judiciary, military, executive and administration, all the important wings of governance do not have adequate representation of Muslims, how can Muslims get their share in the governance? This has to be reversed without wasting any time. The government, the political parties and the community – all will have to play their role. The government must ensure that the number of ministers in the cabinet should not be less than the required share. It must find ways to increase the share of Muslims in administrative services through reservation and through special drives to raise the level of education among Muslims and by attracting more and more Muslim students towards civil service exams. Parties must take steps to ensure that they should allot at least 15 percent seats to Muslims. **In fact, parties like Congress, Samajwadi, BSP and other secular parties must allot tickets to Muslims not in accordance with their share in population but in accordance with their share in their votes in the last elections.** With BJP votes having an overwhelming majority of Hindus, it can be safely assumed that the percentage of Muslims in the votes of the “secular” parties is surely significantly higher than their percentage in the population. To make sure that Muslims get due representation in Parliament and assemblies, seats may also be reserved for them the way they are reserved for scheduled castes.

Muslims on their part have to create conditions to increase their role in governance. Their educational pursuits at all levels have to be multiplied in efforts. Muslim students must develop an appetite for civil services. Muslim electorates must take strategic decisions to help their favoured candidates in elections. Muslim ministers, MPs and MLAs, judges and bureaucrats must play their role without any fear or bias. They should not hesitate to act where they can favour the community without being unjust.

Equal Opportunities Commission

The Sachar Committee had, inter-alia, recommended as follows:-

“It is a well accepted maxim in law that not only must justice be done but it must appear to be done. It is in that context that the Committee recommends that an Equal Opportunity Commission (EOC) should be constituted by the Government to look into the grievances of deprived groups.” It has been decided to set up an Expert Group to examine and determine the structure and functions of an Equal Opportunity Commission.

The salient features of the report of Expert Panel are as follows:

1. ‘Equal Opportunity Commission: The Expert Group is of the opinion that there is a need for an Equal Opportunity Commission in the country and recommends that the Government of India should set it up along the lines suggested in this report. The setting up of an Equal Opportunity Commission (EOC), sooner than later, will be a significant step towards fulfilling the Constitutional promise of equality in its different dimensions. The Expert Group has also drafted a Bill, published with this report, and recommends that after due consideration the Bill should be placed early before the Parliament.
2. Though Equality is a foundational value of our Republic, stark inequalities mark our present social reality and prospects for the future generations. Inter-group inequalities often coincide with boundaries of communities and are becoming more visible than before. Hence there is an urgent need to address these inequalities and supplement the existing policies of reservations by fine tuning the definition of the beneficiaries, expanding the range of modalities and evolving a forward looking and integral approach to affirmative action. The proposed EOC will serve as a path-finding institution that serves as a mechanism to evolve and evaluate mechanisms for affirmative action, following **an evidence-based approach**.
3. The Right to Equality enshrined in the Constitution goes beyond a formal requirement of ensuring absence of direct discrimination. The Constitution, as interpreted by the judiciary, provides a positive mandate for creation of a level playing field by appropriate State action. The proposed EOC is anchored in this approach that puts a positive obligation on the State to control direct as well as indirect discrimination, eliminate extreme forms of deprivation and take into account the burden of history.
4. A review of EOCs or similar bodies across the world demonstrates the utility of such an institution, if it is tailored to the specific socio-economic, judicial and institutional context of the

country. The experience of such institutions shows that there is no alternative to recognizing social identities and to developing, gathering and publishing of evidence about persisting inequalities in opportunity, that the EOC needs to be pro-active and autonomous of the government; and; that a wide range of context-specific policy options are needed in each country.

5. The jurisdiction of the proposed EOC should be wide ranging in terms of social groups and sectors but delimited in terms of domains and the nature of issues that it can take up. It would serve its purpose best if it is open to any citizen of India and the beneficiaries are identified by evidence, rather than being predetermined at this stage. **The scope of the EOC should extend both to the public and the private sector. The EOC should give priority to education and employment and should entertain only group equality related cases.** Thus defined, the scope of EOC may apparently overlap with other Commissions, yet the EOC will have its own niche and unique role, for it would provide a service that is not currently on offer. Parliament has the requisite power to legislate on this subject.

6. The EOC should focus on **advisory, advocacy and auditing functions rather than grievance redressal.** Such an evidence-based advocacy role would involve many functions: research and data gathering, monitoring and auditing, advisory and consultative role, policy intervention, grievance redressal in a limited and supportive capacity, coordination, promotion and advocacy, and dissemination including the preparation and publication of performance reports and Status Reports on Equal Opportunity situation.

7. The EOC needs the powers of a Civil Court, but not penal powers, for its inquiries and investigations. The impact and the efficacy of the EOC would depend mainly on its ability to influence public opinion and provide credible evidence. Accordingly, the proposed EOC would have the power to announce Codes of Good Practice; the standard powers of a Civil Court relating to inquiries; power to provide legal assistance to complainants and engage legal counsel; power to demand information and to inspect records; and power to require compliance of equal opportunity practice codes.

8. The EOC would be expected to adopt a fresh approach and come up with innovative procedures. Generating, collecting, processing and disseminating various kinds of data on equal opportunity issues – generic data, reporting data, indices and data from case studies - is going to be the key to the success of the EOC. Besides, the EOC would conduct general and special investigations by following a standard, transparent, fair and time-bound procedure.

9. The composition of the EOC needs to reflect its diverse constituencies and multiple functional requirements. These can be met if the proposed EOC has a chairperson and six (at least two

full time) members, enjoying a tenure of five years. **The members should be selected from among experts (at least one each from law and social science), professionals and activists, with due representation to women and other disadvantaged groups, by a bipartisan Committee**, following the model of the selection of the members of the NHRC. The EOC would need to work in a transparent manner and involve various stakeholders. Five Regional Commissions are proposed, within two years of setting up of the EOC, to make the institution accessible and relevant in different regions of the country.

The Equal Opportunity Commission is a welcome step though omitting redress-measures in its functions will make it a toothless tiger. This however will help in highlighting the levels of discrimination at various levels, which in itself, may be expected to pressurise the governmental institutions to be fair to the weaker sections including minorities.

Indian Waqf Services

Another suggestion based on the recommendations of Sachar Committee Report that has been mooted by Dr Zafar Mahmood, one of the members of Sachar Committee, and needs attention is the introduction of Indian Waqf Services on the lines of other civil services. Twocircles.net quotes him saying:

: As far as state waqf boards' autonomy is concerned, the institution of Indian Waqf Service will not make a difference. Even now, the CEO and the Administrator are appointed by and hold office at the pleasure of the state government.

The State Waqf Boards work suffers because the CEOs are: Veterinary Doctor, Naib-Tahsildar, BDO, Junior Employment Officer, Survey Inspector, Primary Teacher (or, if rarely govt officer, he has usually additional charge of Waqf CEO.) (Information, spanning the decade 2001-2011, has been collected under RTI Act by Zakat Foundation of India in 2011. Details are available at www.zakatindia.org).

The JPC on Waqfs headed by Mr K. Rahman Khan, Deputy Chairman of Rajya Sabha (9th Report) expresses its deep concern that Muslim officers of appropriate seniority are generally not available to be posted as CEO of State Waqf Boards.

This was also strongly put forth by Sachar Committee. Both the committees stated this after collecting information from whole of India and after extensively touring the country and seeing ground level realities by themselves.

In fact, Muslims do not comprise more than 2.5% in higher bureaucracy. So, there is real problem of finding Muslim officers to be posted as CEOs (which is a statutory requirement). Creation of Indian Waqf Service will bring in systematization and professionalism in the day-to-

day running of the waqf boards rather than the lopsided manner in which CEOs position is currently filled in at the whims and fancies of the political dispensation of the state at the given point of time. That is why the establishment of Indian Waqf Academy has also been recommended. For gauging the problem and trying to solve it let us have a long term national perspective and not form our opinion based on an individual state for a particular year which could be an exception.

Waqf work and retrieval of waqf properties are complex issues. Even after we have Indian Waqf Service officers in place as CEOs, we will still have to have continuous support of the bureaucracy in general. Hence, additionally, the IAS, IPS officers etc will have to be sensitized for Waqf matters. Authentic series of lectures need to be systematically imparted on Waqf law and related issues to the probationers at Lal Bahadur Shastri National Academy of Administration, Mussoorie. Necessary additions should be made to the syllabus.”

National Minority Commission has already endorsed this proposal but the government has so far been cold on it. Pressure should be built on the government to introduce Indian Waqf services. This will go a long way in the better use of Waqf properties for the socioeconomic empowerment of Muslims.

Radical Steps needed by Muslim Community with the State acting as Facilitator

5. Related to Religious Education

1. Remodelling of Madrasa System: Introduce Applied Islamics

There has been a lot of talk in recent years about the modernisation of Madrasa system.

The friends as well as foes have developed a feeling that Madrasas are not doing what they must do. The champions of modernism and the forces hostile to Islam want radical changes in the Madrasa system so that they do not pose threats to their interests. The intellectual Muslims cry for change because they think that the Madrasas have become irrelevant in the modern world. They feel that the introduction of English, Computer Education and job-oriented courses would help them become more suited to fulfil the needs of the community. The Islamic scholars on the other hand want Madrasas to play a more proactive role in disseminating the knowledge of Islam and to counter the growth of un-Islamic systems in the world. If Madrasas are not producing the desired results, the main reason is that the Madrasa people are not studying the developments taking place in the world in different fields and are not in a position to analyse them with the help of Islamic principles and concepts. They have failed to bring out critical studies of international concepts, programmes and policies and producing alternative Islamic models. The change has to be brought not only through introduction of the languages of communication like English and Computers but also **introduction of the subjects of Applied Islamic Studies** including Law, Politics, Economics, Natural and medical sciences; particularly the analysis of the world developments, policies and programmes in the light of Islamic principles.

Islam is for all times to come. Islam's ultimate aim is to achieve peace. When the Qur'an calls, **"Enter Islam wholeheartedly"**, it does not merely invite its adherents to follow the institutionalised system of Islam; it also beckons to them that the real, comprehensive and long lasting peace can be achieved only through total acceptance of the System of God. In Islam, peace is not just a state of absence of war or chaos in society; it has the broadest and the most comprehensive meaning, in terms of extent, depth and longevity.

Thus peace has to be not just personal, not just family and not just social; it has to be at all the three levels and in the widest discernible sense. At the individual level, it does not merely mean peace of mind; it encompasses physical, mental, spiritual and social health. At the family level, it comprises peaceful relationship between the husband and wife, between the parents and children, and between children themselves. At the social level, it does not only indicate absence of war or chaos, it also means absence of all forms of crimes and social tensions, and prevalence of mutual brotherhood and justice. Peace is also not something bound by time or space; it is as much for this world as for the Hereafter; peace is eternal.

The educational, social, political and economic development of mankind must have ideally been under the premises of the Divine system. The aim of development must have been none other than the aim of Islam: attainment of peace at all levels. Unfortunately the development of modern world and modern sciences has taken place without taking into consideration the Qur'anic guidelines.

This study of all developments in the light of Islam, based on Qur'an and Sunnah, and proposing of alternative paradigms is termed as Applied Islamics. Islamic scholars have time and again touched some of the related subjects. But there has not been a concerted effort to develop it as a well-defined broad discipline of social and natural sciences. What is to be stressed here is that it is the new sciences and new developments that are to be studied in the light of Islam and revised accordingly rather than studying and revising Islam in the light of the modern developments. Unfortunately, most Islamic scholars working in these fields have been sticking to the latter approach. We need to create a right balance in this approach. While modern sciences need to be introduced to Islamic scholars, Islamic principles also need to be introduced to the modern scientists. This however requires a thorough understanding of modern sciences as well as of Islamic sources. Applied studies of Islam may have numerable branches. But the most important are:

Islamic Sociology,

Islamic economics or Peace Economics,

Islamic Law,

Islamic Health Sciences,

Islamic Physics,
Spiritual Sciences,
History from Islamic perspective,
Politics in Islamic perspective,
Culture in Islamic perspective,
International relations in Islamic perspective,
Literature in Islamic perspective,
Therapeutic Sociology,
Criminology, etc.

Thus, there is a need to establish an International Institute/Centre or University for the Applied Studies of Islam (or Islamics). What is to be kept in mind however is that Applied Islamics must work for the benefit of the whole mankind and not just for Muslims. Its aim must be to promote universal peace. It must not be defensive in approach but must aggressively pursue programmes and policies in different fields all over the world, and must collect data, analyze them and declare results. The results must be duly publicized. The politicians, social activists and media must be supplied with the reports and pressurised to attend to them. If Applied Islamics can develop into a really formidable subject, it can certainly contribute hugely to the attainment of universal peace under Divine Guidance.

Islam is perforce a future-oriented world-view. We should learn from our historical experiences and incorporate them in our present actions in order to make our future better. We project the glories of the past into the future through the contemplation of the present wishing to make the possible real. The solution to our past mishaps and present agonies lies in the future.

It is quite obvious that Applied Islamics is inter-disciplinary. The contemporary societies with complementary and interconnectedness used the linkages and interactions between diverse fields of learning and approaches to the discovery of new knowledge. All this has forced us to adopt a holistic and dynamic approach.

In Applied Islamics there should be no place for the purely artificial phenomenon for the division of reality into independent disciplines. The classical Islamic principle of the unity

of all knowledge developed polymatics, the coherent and unified manifestation of Islamic scholarship. The contemporary and future Islamic scholars have to be the counter parts of the polymaths of classical Islam – Al-Burani, Ibn sina, Al-Guzzali and Ibn Rushed, Ibn Tufail and Ibn Bajjah. Hence Islamic pursuits in future should be regarded as the foci of advancing knowledge, having an interaction among many fields and techniques.

An inter-disciplinary approach is like an ‘intellectual-communication’ in which many disciplines cross-interact. The interaction may range from simple communication of ideas to the mutual integration of organising concepts, methodology, procedures, epistemology, terminology data and organisation of research in a fairly large field. Such an approach bears the unification of all knowledge. The existing disciplines have to be integrated into a unified body of knowledge which is the need to study complex reality.

Applied Islamics shall activate a system of concepts, ideas and values that germinate from the world-view of Islam in an effective, rational and creative way, and put it into a framework of thinking and action having a high degree of diversity.

The main objective of Applied Islamics is to develop a contemporary integrated Islamic system of thought and action that presents a genuine alternative to the present system. The task is to elaborate the world-view of Islam, within a macro- or micro-perspective, using the conceptual matrix to build viable modules and develop appropriate routes.

Had Islam been the guiding factor in the development of all sciences and advancements in various fields, mankind would have not just attained prosperity but also peace at every level. We cannot resuscitate the past. But we can certainly work for a better future. It is therefore necessary to critically analyse all the developments, campaigns, programmes and movements in all fields in the light of Islamic principles. Islam clearly lays down the principle that all developments must take place to ensure health, family peace and social order. Islam also clearly lays down guiding principles in different fields. After critically analysing these developments and programmes, endeavours should be made to develop alternative paradigms consistent with Islamic teachings. This can very well be regarded as the most lovable form of Ijtihad.

2. The Government must consider the possibility of passing **Religious Institutions Act**

that must ensure governmental financial aid without any governmental intervention. The Act must create a self-regulatory mechanism through which there can be a continuous monitoring of the institutions. **Muslim Personal Law Board should be taken into confidence regarding all the aspects of the Act**, and may in fact act as the Parent Body for monitoring all the activities of the madrasas.

Religious institution act assumes importance in view of recurring controversies within factions controlling different madrasas, one taking steps to get the Madrasa registered under Societies Registration Act, and the other vehemently opposing it on the ground of the change in nature of the ideology. Once a Madrasa or the society running it is registered under Societies Registration Act, it changes from a religious institution to a theological one. This controversy started when Darul Uloom Deoband was registered and the other fraction opposed it with the result that the Madrasa got divided into two. This again happened in Saharanpur where Mazahir Uloom got divided into two factions that are still engaged in acrimonious legal and public rivalries. To avoid this, **Religious Institutions Act can be introduced which guarantees the functioning of Madrasa in accordance with the principles of the Fiqh to which it belongs without any outside intervention in its ideological proclivities and syllabus and without any threat to the ownership of properties and assets of the madrasas.**

The **possibility of governmental grants for Madrasas** should be seriously considered. When Muslims contribute to the Government why should, generally speaking, they hesitate to receive aids from it? When Muslims are ready to receive scholarships and other aids from the government, why they cannot take it for religious institutions if their conditions are duly met with. This is their right. **Why should Madrasa ustaads who are as good as lectures and professors of any university or college not be given salaries and perks comparable to their counterparts in universities and colleges?** It has to be stressed here that religion based moral education including theology is an important requirement of social life, which is in no way less important than the studies of history, theology, languages and various other non-technical courses being taught in modern colleges and universities. Having said that, I also know that despite the fact that they deserve much more, the Ulama themselves are normally God-fearing people who are relatively less attracted towards the worldly glare. They have therefore rejected such offers in the past and have preferred to be contented with very small salaries. Even if

offered again, they would be reluctant to receive higher salaries, particularly if they have any doubts about the source of the money. Indian Ulama have in general been reluctant to receive any grants from the government due to genuine fears of intervention. It should therefore be left entirely to them to see if they can be ready to receive funds if suitable conditions are agreed upon and if the All India Muslim Personal Law Board is given the supreme authority to distribute and monitor funds. This is only a suggestion, which I will not like to insist upon. But I strongly feel that we should find ways to give better salaries to Ulama so that their families can enjoy a more comfortable life.

In short, I propose the following broad principles regarding the government funds:

1. As Muslims pay all forms of the taxes levied upon them, they have their constitutional and moral right to seek and get the governmental aid wherever possible and necessary;
2. This aid must never be at the cost of any compromise on the principles of Islam, rights of minorities to open and run their own institutions in accordance with their religious and cultural requirements and their right to run these institutions without any outside intervention in any form including that in the name of financial irregularities;
3. There is a special need to be extremely cautious in the matter of religious institutions, as there are strong apprehensions in the Muslim community including Ulama about the acceptability of such an aid;
4. We will not accept any aid unless we develop a fail-proof mechanism by which this aid can be taken without compromising our commitments and concerns;
5. Such a mechanism needs to be studied. Is there any possibility that a body created by the AIMPB receives grants from the government with full guarantee to receive and use it without compromising commitments and concerns and with the full responsibility of distributing and monitoring?
6. Till everybody is satisfied, we will not support any proposal for the government aid to madrasas. The final decision should of course be left to the Ulama themselves.
7. At the same time, the teachers and research scholars of the madrasas deserve attention regarding their salaries. Most of them are working on paltry salaries, and there needs to be a way where they can be given good salaries. Though the possibility of proper generation of Zakat funds and its use for religious studies has to be studied, we have to make sure that Zakah goes to the truly needy in accordance with the requirements of Shariah.

Other Steps

1. The hurdles and unnecessary encumbrances in the functioning of already government-aided Islamic institutions must be removed.
2. The **Madrasas should arrange regular lectures for its teachers and students by the Islamic experts in different fields** particularly those who can analyse the world developments in the light of Islamic principles enshrined in Qur'an and Sunnah.

This will enlighten the students and lecturers about the on-going policies and programmes at the national and international level and their implications. The new generation of Ulama will be in a better position to emerge as good leaders and guides of the mankind. The interaction between traditional (Lama) and modern educated Islamic scholars will have far reaching consequences. They will be in a better position to respond to new situations and their mutual differences will substantially subside. This will pave a way for good working relationship between Ulama, modern educated Islamic scholars, other academicians and the common people. In 10 years of time it can be expected that the new generation of Ulama will be in a stronger position to face the challenges to Islam and Muslims.

3. The **modern institutions should arrange lectures by Ulama** so that the teachers and students can enhance their Islamic learning and develop deep sense of devotion, morality and Taqwah.

It is equally important that Modern Muslim institutions – primary, secondary and higher, should arrange lectures by Ulama for their students depending upon their level of understanding. This will bring students closer to Islam particularly the moral and spiritual aspects of faith. They will learn the Fundamental Duties, Fundamental Rights and Fundamental Prohibitions enshrined in Islam, and will develop greater devotion towards Allah, His prophets and Qur'an and Hadith. Special programmes should be arranged in the month of Ramadhan, on the occasion of Hajj, Prophet's Birthday, Muharram, Meraj Day, Shab-e Baraat etc so that people can know their religious and historical significance. Qirat, Naat, Essay and Islamic GK competitions should be organised. Care should be taken to organise these functions in a way that the sensitivities of different

fiqhs in the area are not hurt. Parents should also be involved in at least some of these programmes.

4. The **Ulama should play a more proactive role in fighting against the forbidden practices** at the national and international level and in guiding the Muslims to successes both in this world and the Next World. Madrasas should issue statements regularly pressurising the administration to effectively ban social evils; and they should also launch awareness campaigns for that purpose. In such programmes, it would be better to invite non-Muslims as well. This will help in development of an all-religion alliance for implementing a Common Minimum Agenda acceptable to all religions; and will also reduce inter-religion rivalries and communal conflicts.

Ulama must make a renewed effort to present Islam for the whole mankind rather than for Muslims. They and other Islamic scholars are also expected to understand the difference between Islam and Muslimism, the former being a God-given system for the whole mankind, and the latter being a desire to support Muslims at various levels.

4. **Keep the Minority Education Institutions including the Madrasas outside the RTE 2007 Act**

This is necessary to make Madrasas feel more secure in their functioning. These madrasas are working on very small budgets with minimal staff, and there are many elements in society that want them closed. RTE may become a tool in their hands to pressurise these institutions so that they cannot function smoothly. However, an internal mechanism to monitor any irregularities can be put in place. For example, a team appointed by Muslim Personal Law Board may regularly interact with the administrators of Madrasas to make sure that everything is beyond suspicion.

India Muslim Personal Law Board has put up a strong case against the Act. A report appearing in Milli Gazette says:

“After the analysis of RTE 2009, it was found, that there would be hazardous consequences of the RTE 2009 which are yet to unfold, as its clauses are likely to make it impossible to survive for any Muslim madrasa as well as minority-run institutions throughout the length and breadth of the country. RTE 2009, will make it impossible for any madrasa to impart religious education, and also it would disallow any madrassa or any minority-run-institution, until class VIII, to impart education in its mother tongue (Urdu), as Hindi language has been superimposed through the

Act.

According to the Act, if the present madrasas, matkabs (Muslim schools of learning) and minority-run-institutions, are not to comply with the new set of rules within three years, and apply for their recognition, then ultimately they would be shut down! "This would be in stark contravention of the guarantees given by the Constitution of India, which through its Article 25 (Freedom of Conscience, profession, practice and propagation of religion, Article 26 (Freedom to manage religious affairs) and Article 30, makes it amply clear, that minorities can teach their own curriculum, in their institutions, or can impart education, by way of a slight amendment, in the government education policy too, but, this present RTE 2009, through its sections 8 & 9 has given this right to the state governments and the local bodies! What local bodies and state governments, do, would always be guided, by the sentiment of the majority community. RTE 2009 is a mockery of sorts. A Neo-liberal fascism on the floor," castigated Bishop Gerald Mathias.

RTE 2009, also makes it clear, through its section 21, that the managing committee of a minority-run-institution, would cease to have the right to induct a minority-community member in it, hence, it would be the prerogative of the government, to impose a member of its choice! Even in minority-institutions. "The erstwhile NDA government could not dare implement such decrees to swallow up minorities. What do minorities have except for a few schools and colleges and even they are thorn in the side of the present government," said Syed Kalbe Sadiq. "The Article 30 of the Constitution has empowered the minorities to appoint members of minority communities in their run institution," he reiterated.

RTE 2009, through its section 3/ 4 vests the decision for the Educational Qualification of teachers, into an 'Academic Authority' appointed by the central government, and hence, this right too would be snatched from minority institutions.

"The minority institutions will not even have the right to accord the educational qualification to those teachers who impart religious education! This is total anarchy in the educational forum. Moreover, RTE 2009 stipulates that children would be admitted to schools closer to their homes, and through its section 3, education is to be compulsory and absolutely free. This would lead to a situation as Muslim children would be forced to study in schools in their areas (which may be Shishu Mandirs run by RSS) and non-Muslim students would be in strength in minority-run-institutions. This would lead to a non-homogenous environment, and all minorities would be subjected to go haywire, as the safeguards to their culture, language, identity etc would be thrown to the dogs. What kind of an India has this government envisaged? All diversity would

soon become a thing of the past. RTE 2009 is actually a direct onslaught on the culture of all minorities, to be finally assimilated into the Hindu culture. Article 30 is now blown to smithereens,” said the piqued Zafaryab Jilani.”

Muslim Personal Law Board has also objected to the imposition of Direct Taxes on madrasas. The issue of Direct Taxes Code Bill 2011 it calls, for levying taxes on all religious and charitable trusts, institutions, societies and anjumans (organisations) “which is nothing but a ploy to hamper the working of such bodies.”

Transformation of Mosques into Islamic Centres

(Within the boundaries permitted by respective fiqhs) so that they play an important part in the overall development of Muslims with greater emphasis on their moral education, and campaign against social evils;

This again is an extremely important idea that can have far reaching consequences on the physical, moral, social and spiritual health of Muslim community. Almost every Muslim visits a mosque, daily, weekly or at least on the occasions of Eids. Fortunately the percentage of Muslims visiting mosques is steadily growing. In the days of Prophet SAW, mosques used to be the nerve centre of the Muslim Community. Unfortunately, in India, their status has been reduced to prayer-places. **The visitors of mosques therefore and the community as a whole do not derive the benefits that must be the automatic outcome of the congregational prayers. Issues related to general well being, education, health, hygiene, environment, social evils and collective approach are hardly if ever discussed in the mosques.** There are no organised efforts to fight social evils and un-Islamic customs and practices and to develop cohesiveness in the community. Friday Khutbas, at least in Northern India, have become tame affairs with most of the people having no idea of what is being said in the age old Khutbas. The role of mosques should drastically change:

- a. Every mosque should have a **small library** with books on Islam, of course consistent with the Fiqh the mosque follows;
- b. Every mosque should hold **regular lectures on all aspects of the religion** particularly issues related to moral, social and family values. There should be

special weekly programmes for students and women and children. (Programmes for women can be organised in a house close to the mosques, if the local trend does not accept their programmes in the mosque.)

- c. **Jumaa Khutbas** should relate to the specific occasions, events and must focus on all the issues in a systematic manner. Issues related to theology, Haram and Halal, family laws, social evils and need of unity must all be included in weekly jumaa Khutbas or bayaans. With internet facility now available everywhere, Khutbas in Urdu may be prepared by some higher authorities and then distributed to all the mosques where they can be read just before the beginning of the formal Arabic Khutba.
- d. **Special efforts during Ramadhan:** People are more inclined to religious teachings in the month of Ramadhan. The number of visitors to the mosques increases multiple times. The month of Ramadhan should be used for imparting messages that have lasting effects on the lives of the people. Taraviah should not be allowed to become mere exercise of recitation of Qur'an but a gist of Qur'anic messages given in the chapters being recited on the day should be described by someone who can do this in a systematic manner. Similarly Eidul Fitr and Eid-al Adha Khutbas must be more comprehensive with strong moral, spiritual and social messages in them.
- e. **Special meetings** can be organised for improving the hygienic standards of the area and for any other problem affecting the specific areas or general population.

All these activities should however be done under the strict vigilance of local religious authorities.

6- Modern Education to be remodelled and expanded

With a National Literacy rate of 63.07%, India fares the worst among the BRIC nations in Education. Only 10% of the roughly 20 million who enrol in the first grade every year finish high school. A BGCG (the Boston Globe Consulting Group) report states that 40% of India's workforce of 400 Million is Illiterate and another 40% comprises of school dropouts.

"Without hundreds of millions of Indians receiving a better basic education, it will be virtually impossible for India to achieve its "dream potential," stated a recent Goldman Sachs report. Janmejaya Sinha, MD of BGCG says "... We will have an army of young people left behind and increasingly frustrated with their lot. They not only have the potential to derail India's growth prospects, but also challenge the basic fibre of our society". Bidisha Fouzdar, who works with the Education campaign group Child Rights and You, says the lack of School education "is like a silent Emergency". Nobel Laureate, Amartya Sen opines "India does have many achievements in the success of a relatively small group of privileged people well trained in higher education and specialized expertise. Yet our educational system remains deeply unjust. Among other bad consequences, the low coverage and low quality of school education in India extracts a heavy price in the pattern of our economic development".

The condition of Muslims is far worse in terms of education. The Muslim Literacy rate is 41.27% versus the National Literacy Rate of 63.07%. Muslim women have 21.66% literacy rate versus the non-Muslim women literacy rate of 40.54%. There are less than 2% Muslims in government jobs. Of the 479 judges at the all-India level, only 30 are Muslim that makes it just 6.26%. In the IAS, the Muslim Percentage is a mere 2.7%. Of the 3,284 IPS officers, just 120 are Muslims (3.65%). In the Central Govt. ministries, the figures are pathetic. Of the 59 Secretaries in the Home Ministry (Joint Secretaries, Directors, Advisors etc), the Percentage of Muslims is ZERO. The situation isn't different in the Labour, Power, Defence, Finance, External Affairs, Personnel, Public, Pensions and Grievance Ministries. Of course, the HRD and information and Broadcasting ministries do have an officer each out of 26 and 33 respectively, making it 3.44%. Of the total 426 officers in all the ministries, only nine are Muslims, which means a meagre 2.11%.

The Free and Compulsory Education for all the world's children forms the backbone of the

International Human Rights law. The International community has made pledges to meet the MDG “Millennium Development Goals” and the objectives of “Education for All” (EFA) include the goal to ensure that by 2015 all children have access to a Free and compulsory Primary Education of Good quality. It is the recognition of Education as a Public Responsibility. The Govt. of India passed the Right to Education Act in 2010 guaranteeing education for all in the age group of 6-14 years.

According to Rangnath Commission Report, the number of students, “who continued in educational institutions doubled from about 30 million in 2004-05 to over 60 million in 2009- In the age group of 5–14 years, 89.3 per cent of children were in school in 2009-10, up from 82.4 per cent in 2004-05. Further this increase was higher for girls, rising from 79.6 per cent in 2004-05 to 87.7 per cent in 2009-10. In the 15–19 year-age group, 59.5 per cent of young people were in the educational system in 2009-10 as compared to 46.2 per cent in 2004-05. Once again, the increase was more for girls, from 40.3 to 54.6 per cent. In the next higher age group of 20–24 years, 22.5 per cent of boys and 12.8 per cent of girls were still in the educational system in 2009-10 against only 14.9 and 7.6 per cent respectively in 2004-05.”

This general situation is to be compared with Muslims. Special Conditions of Muslims means there are more percentage of young and. Increasing number of students including girls

Objectives of Education

However, we have to make sure that we do not toe the Western model of education in entirety. Education in the modern world has only become a road to employment, and the corporate world and their political supporters are using the educational model to develop a class of human beings, which is ruthless in pursuit of its goals, is honest only to the requirements of the companies it is representing, is not God-fearing, has no inhibitions regarding his activities and has an individualistic approach in life. We have to make sure that while education is kept connected with the needs of the livelihood, at the same time it becomes a vehicle of transformation to Taqwa, morality, avoidance of forbidden practices, care for the mankind in general especially for the nears and dears, neighbours, poor and the needy.

We need to prepare a nation having these qualities:

A) Hard working, visionary, smart, because conscious, clear minded confident, positive, team players, time seeker, result oriented and high achievers.

- B) Honest, non-materialistic, sound character, strong will power, courageous, down to earth,
- C) People who realize the necessity of wealth but can differentiate between right and wrong, and between necessity and greed.
- D) GOD fearing , true momin, unbiased, people who can build the nation of “ummatun wasatun” (as described in the Qur'an: Nation of Modest and Moderates)

Modes of Education:

A number of changes have occurred in the Educational field in the last three decades. These include:

- * New developments in Pedagogy and Teaching methodology;
- * New Educational Information Technology applications;
- * Online Education,
- * Distance Education,
- * Adult Education and Continuing Education;
- * Extensive availability of Software,
- * Hardware,
- *Text books and Open Source Ware

These and many others have opened doors to disseminate quality Education on a mass level. IGNOU is a shining example using all these with considerable success. It is currently catering to the educational needs of 4 million students. A big chunk of the students are those who were earlier deprived of education or were pessimistic of getting it. It is providing various streams of Education. Literacy to Adults, Vocational and Technical Education, Regular Education, Distance Education, Online Learning etc. It is working with UNESCO and other International agencies, charging reduced fees and using innovative methods to broaden its appeal. It uses the Infrastructure of its Partners to conduct classes. It is able to leverage all instruments like Radio, TV and Satellite to bring education to millions. Its shortcoming is that it deals primarily with Higher Education. The quality of Education it imparts is substandard and the degree it awards is discounted in the educational market. However it is a great experiment and we need to develop tens of such Universities with a focus on Elementary Education while upholding the Quality of Education. Muslims need to take advantage of the IGNOU and other open courses because it suits them more. But it should be used more to revert to education. Higher technical qualifications should better be pursued through other regular institutions whose

credibility is more in the market. Distance learning can of course be a very helpful addition as part time training, especially for those who are in jobs.

The Usage of Technology in Educational growth

Computer Science has made possible the wildest dreams that man could think of in the field of Education. Digitization has enabled corporations to bring together the information available in the world's top Libraries on one platform that is easily reachable. The Google search enables one to research and access any information that is required, instantaneously. ERP (Enterprise Resource Planning) software allows huge institutions (Universities) with tens of thousands of students to be run without a hitch. Databases with Terabytes of information pool all records of every student and place it on the desk of the Administrator. Changes in schedules and planning can be done way ahead using the Management software. For those who need flexible timings, there is Online Education and also Distance Education. In short, Education can be optimally expanded and quality brought into it with the Tools that exist today.

Web streaming and Web conferencing allow Mentor Teachers to give Lessons in one corner of the world and the same can be followed around the world. Radio and Mobile phone lessons are seen to be very popular in the Third world since they lack IT infrastructure. Video, TV, Interactive Boards, Software, Customized software, Hardware are commonplace in the Developed world and are coming up in the developing world.

What is missing is the political will and commitment to Education on the part of those who are running the Establishments. They still adhere to the notion that Education needs to be exclusive to a few and it is best served by limiting its growth to themselves and those who serve them.

Special Efforts for Communication Skills

One problem among Indian Muslims has been that the products of madrasas and holders of BA degrees in subjects like Urdu, Arabic, History, etc, are unable to get good services because they lack communication skills, including command in English and computer use. This problem is common even among the products of institutions like Aligarh Muslim University and Jamia Millia. There is not enough emphasis in these institutions on the development of communication skills. Not only these institutions should be persuaded to start special communication skill courses within their campuses, private and community efforts must be made in a big way in that direction. Special Communication Skill Centres for Muslims must be opened in all the city headquarters and blocks of districts. Campaigns should be run to

motivate all the students studying in undergraduate courses to learn basic computer skills and improve their written and spoken English.

Private Investment in Education

Many Equity funds are lining up to Invest in Private Education from K-12 as well as in Higher Education. It is even being considered as the “new silk route” where high profitability is achievable. Foreign Universities have been given the Right to establish Partnership with Local Educational institutions and they are actively pursuing the same. Minority owned Educational Institutions have mushroomed in the past two decades providing mainly Higher Technical Education. The vast number of seats in the colleges has allowed tens of thousands of Minority students to enroll in colleges. Minority Institutions have focused on giving Seats to those who can pay hefty sums of money for Professional seats (Medical College, Dental College, and Engineering College) and are seen to have discriminated against Minority students who had good grades but did not have the financial means to pay them. In the above cases Minority Institutions are seen to be of advantage to upper middle class students who can afford to pay the High fees. Its negative consequences is that it creates elite students who will have a huge advantage in the Job sector and will be endowed with skills to successfully manage and run businesses while those unable to afford this education must remain content with lower jobs and lower skills, serving the interests of the elite. In some states (Andhra Pradesh) the Govt. is giving Tuition fee reimbursement to students pursuing Professional degrees and having low family income.

Here the **Islamic Development Bank**, Saudi Arabia, can play a role. So far they are only supporting students in governmental institutions with some amount of scholarship. The IDB must realize that India is not just another country with Muslim minority but a country with more Muslims than most Muslim countries. IDB must not only expand its target group to include students in private colleges but should also give interest free easy educational loans to Muslims. Indian banks give educational loans, which are instrumental in access to the higher education. Muslims are less likely to receive these loans on account of the well-known factors. If IDB provides loans at easier conditions, it can bring about a huge change. It is learnt that IDB is supposed to have taken some steps already in that direction and is considering other important steps.

Investment in Education by Muslims (locally and from NRI's) will definitely enlarge the growth of Education. This needs to be taken up by the community on an All India level so that Investment is not frittered and Investor is assured the safety and gain from his Investment

Network of Private Muslim Girls Schools

Coeducation institutions on surface appear to be the need of the time. But coeducation is causing serious social complications, especially viewed from Islamic and Muslim cultural point of view. The mixing of boys and girls of vulnerable age groups is a big problem in the schools and colleges, which is negatively affecting boys and girls in more than one ways. . If a campaign for establishing pure Muslim girls' schools (till at least 12th level) in cities is run at the national level, it is going to have a definite positive effect in many ways:

1. It will help in development of Muslim Education Industry.
2. Boys' schools can have more boys
3. More Muslims will be inclined to impart higher education to their daughters;
4. Girls can study in a more Islamic atmosphere and learn more about the importance of a healthy family system;
5. Social problems on account of coeducation will be under better control
6. More Muslim women will get employment
7. Every institution brings itself opportunities for various other businesses. Establishment of these institutions will help in the development of better colonies in the long run, as with the requirement of large piece of land for these schools, new areas of development convenient for Muslims will emerge. As will be discussed elsewhere, the urban development by Muslims may be planned in a way so that there are enough spaces for schools and colleges and other institutions to fulfil the needs of the community.
8. These institutions should ideally have the hostel facility so that girls from rural areas can also study.

Other Efforts

The focus areas of Educational investment should be in the K-12 level and also in Vocational and Technical Education. Other steps include:

1. **Teacher Education Centres** where Teachers are given Training to Teach;
2. **Adult Education centres** where Adults are educated on job skills and given awareness of social programs meant to help them and are taught the skills that will enable them to utilize the programs.

3. **Specialized coaching centres** where the cream of the community is given coaching in the preparation for Competitive State services exams like IAS, IPS etc as well as other competitive exams catering to the Central and State govt. sector as well as the Private sector.
4. **Investment in Technology that caters to educational growth** through popular means like Radio, TV channel, Print and Mobile phone will also tremendously enhance Educational growth. The motto of Investment should be less Profit and more of “Social Responsibility”.

Social Investment in Education is also being taken up by corporate houses like Tata, Infosys, HCL, Wipro etc. They provide Training to their employees to make them come on par with industry needs. They are also building Universities, giving access to regular students. The approach of the Azim Premji foundation is to focus on Providing Teacher Training. To quote Mr Anurag Behar “We did not want to go into establishing islands of excellence. We could have said, lets establish 100 great schools where we would take underprivileged children” but decided against it since it would mean neglecting the tens of thousands of schools that need help in qualitative improvement. So far they have provided Teacher training to 20,000 schools in nine states and are establishing a Teachers Training University.

Working with RTE and the Government’s Strategic Plan

The RTE Act will ring hollow if the Government does not work on bringing Quality education to Government run Schools and Colleges. This is where the predominant majority of Indians go to learn and it is also where most Minority students attend. The RTE act would have schools set up in the neighbourhood so that they are in walking distance to students. This will call for building of tens of thousands of schools in the country. This quantitative growth must not have qualitative growth missing. This is the key to Educational improvement and is a humongous task. A high commitment, ample funding and Innovative means are needed to effect qualitative improvements.

Muslim students attending Madrasa education should be allowed to avail this Right to Education where they obtain not only their Theological education but also receive regular education and are educated to take the standard Board exams and also pursue regular Higher Education or Vocational education, as per their choice.

One of the provisions of the RTE Act is to allocate 25% of the seats in Private aided and unaided schools as well as “specified category” schools like Kendriya Vidhyalaya and Navodaya

Vidhalaya for “children belonging to weaker section and disadvantaged group in the Neighbourhood”. **We need to actively see that the Quota does not discriminate against Muslim students of the neighbourhood who are poor and qualify for the seats.**

The Government has drawn Strategic plans to connect 31,000 colleges through a national Knowledge network, to bring wireless Broadband to every village and connect the villages using Fiber Optics. It is proposed to have 1500 Universities in the near future. We need to understand the implications of this and work with the Government in the formulation of plans that are inclusive of Muslims, taking their input and also giving them opportunity to work with the Plan. This needs to be done on an All India level by a Steering committee appointed by the community. Not only the increased percentage of Muslims in these universities has to be ensured, efforts should be made to establish at least 150 Muslim universities in the country in next 10 years.

Special Awareness drives for admissions and re-engaging drop-outs

Endeavours on the war footing to improve the educational status of Muslims especially from Higher Secondary onwards with an aim to minimise the drop-outs and to make them able to choose professional careers

Lots of efforts are being made on educational front in the Muslim community. This is one area where Muslims have shown considerable concern, with the result that things are now moving in the right direction. But as will be discussed elsewhere in the book, efforts on educational front without a simultaneous front on economic front, especially industrial, has had a negative effect on education also particularly in higher education. Despite improvements in educational status of Muslims, still this is an area of concern. All children are not entering schools and the drop out rate is very high.

According to Rangnath Misra Report, “It can be seen that though at the entry level Muslims have higher rate of admissions, i.e. 65.31 per cent, against the national average of 55.57 percent, but high drop out at subsequent levels brings down the rate of those among Muslims completing graduation to 3.6 per cent. The national average of those completing graduation is 6.72. One of the main reasons for this high drop out is found to be poverty.”

Special Centres for 10th exams through Open Schools

How poverty should be alleviated is to be discussed elsewhere, but another important factor in the drop-out rate is the lack of a large scale drive in that direction. Muslim parents especially those residing in the rural areas are not firmly convinced that higher education will bring any worthwhile change to their socioeconomic status; the performance of children at matriculation level is not good enough to enthusing parents and the atmosphere within muhallas and villages is not amenable to drive children to educational pursuits. Not only mosques, all kinds of Muslim organizations, Muslim panchayat members, municipality members and MLAs have to work on war footing to generate a positive attitude in the community for higher education, special programmes should be run to make sure that all the children clearing 8th get admission in 9th and all children clearing 10th to 11th. Once students go pass 12th, their likelihood of joining colleges will surely increase. There is a huge population of Muslims who did not continue education after 5th and are already in the age group when they should have been appearing for 10th. There is a need to enlist all these drop-outs and arrange 1year coaching for them to make them able to pass the 10th through open exams, which are now easily available all over the country for all those who have passed 5th. **This one step can make a massive turn around if it is run at the national level and Muslim NGOs play an active part in it.** Governmental and other funding agencies can be approached to fund such projects either directly at the district level or through a national Muslim organization. There should be at least one coaching centre for every 50000-strong population. This will require a large number of full time or part time teachers, which will also have a positive impact on employment. Once the students pass the 10th they would be more inclined to take admission at the next level. The students of that age can easily travel from rural areas to city or block intermediate schools.

February-June: Education Drive Months

The months from February to June should be declared Admission Drive months. Messages from mosques and all other community institutions must go to generate awareness. Village and Muhalla committees should be formed and they should run a door to door campaign to make sure that every child of school going age should go to the school. Where poverty is an inhibiting factor, arrangements for their education must be made through all available and possible sources. Retired people and elderly women must take special interest in these types of activities. Their experience and respect in the minds of the people will go a long way in making this campaign successful, and it will have a beneficial effect on their own health and social standing. A record should be kept of how many children were approached and what was the

result. There should be collection of these results by a national organization, which must examine the results and plan future strategy.

Establishment of Higher institutions – both private and government-aided, especially for professional courses

There are hardly a few Muslim universities in India. The number of universities – both private and government, are growing with rapid speed. But Muslim controlled institutions are hardly visible except in South. The few private management and engineering institutions that have emerged have not been adequately successful in attracting good students in great numbers and their record in placements of their pass-outs has not been good enough to enthralling students to join them. This is not only because of lack of high class infrastructure and availability of highly qualified staff but is also because with their meagre resources they are not able to advertise themselves in a big way. In absence of any significant Muslim Corporate and Education Sector available, and the clear bias of companies towards the products of Muslim institutions, the placements are bound to suffer. Efforts are to be made to establish new quality institutions, to improve the standards of already existing institutions and to make increased efforts to attract companies to these institutions for placements.

There should be at least 150 Muslim universities in the country as soon as possible if the community has to keep pace with the others. Out of these at **least 4 Exclusive Women Universities should be at least in the 4 metropolitan cities of the country.**

Diversification of Studies

There is a general tendency among the people to find success only in Medical and Engineering. The time has changed; the branches have diversified. There are hosts of new subjects in which career opportunities are excellent. Muslims must diversify their options in career. First of all their aim of education must not always be simply to seek jobs. They must also look for options in small or big businesses. Those who have money must explore the possibility of starting businesses at various levels depending upon their inclinations, special interest, conditions and opportunities. Second, they must also look for career in various business, law, mass communications, academics, civil services of all types, merchant navy, military services, accounts and other finance related courses.

Career counselling centres must take care to prepare a complete list of all the possible options for students passing 10th, 12th and graduate courses. Muslims must make special efforts to increase their presence in civil services, military and police. These facts should be taken into consideration when opening new universities, establishing new departments, new colleges, coaching centres and career counselling.

Sports Colleges also need to be established. Muslims have shown huge talent in sports. Despite absence of any support, a large number of Muslims have made a mark in almost all the sports. At least 4 Muslim Sports Colleges should be established at the earliest in the metropolitan cities with special emphasis on Cricket, Football, Tennis, Table Tennis, Hockey, Athletics, Golf and Chess. In addition Sports Education degrees and diplomas should be introduced. Training courses for coaches and sports journalism may also be included.

Promotion of Urdu

ACCORDING to the available data, Urdu occupies the sixth position among the Scheduled Languages after Hindi, Bengali, Telugu, Marathi and Tamil but above Gujarati, Kannada, Malayalam, Oriya, Punjabi and Assamese. Only 13 out of 22 have more than 10 million speakers.

The Urdu speaking population is concentrated (above one per cent of the national Urdu-speaking population) in the 10 States of Andhra Pradesh, Bihar, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal (in alphabetical order). An overwhelming proportion of the Urdu speaking population lives in the six States of Uttar Pradesh, Bihar, Maharashtra, Andhra Pradesh, Karnataka and Jharkhand (85.8 per cent of national Urdu speaking population). Other four major Urdu-speaking States, namely, West Bengal, MP, Tamil Nadu and Rajasthan constitute 8.7 per cent, to make 94.3 per cent, living in 10 States.

This has been shown by several experts that there is a certain bias in the methodology of determining the status of languages towards Hindi. Syed Shahbuddin says:

“Table IB also shows that the difference between the total number of persons grouped under each language and the number of persons who returned the language proper as their mother tongue is the highest in the case of Hindi. It shows that nearly 39 per cent people, who have

been shown under Hindi, speak other identified languages, close to or similar to Hindi. This includes 26 languages which have recorded more than one million speakers. In the case of Urdu, it stands by itself, though linguistically it has several dialects but they all appear to have been grouped with Hindi (Table IC). Table IC gives the major languages grouped with Hindi.

Including Sanskrit, among the 22 languages recognised as Scheduled Languages, nine languages —namely, Santhali, Kashmiri, Nepali, Sindhi, Konkani, Dogri, Manipuri, Bodo and Sanskrit—are spoken by less than 10 million persons. Seven of them are spoken by less than five million people. Therefore, there appears to be no reason to include major languages such as Bhojpuri, Magadhi, Marwari, Mewari, Rajasthani and Chhattisgarhi under Hindi. Until 1991, Maithili was also in this category; now it is recognised as a separate Schedule 8 Language.

It follows that if associated languages are excluded, the total of Hindi-speaking population will fall to 277.2 million and its national percentage will go down from 41.3 per cent to 26.9 per cent. Hindi will, no doubt, still remain the biggest single language, far above the second biggest language, namely, Bengali.”

There has been sustained campaign by the Urdu lovers to promote Urdu as the language of all Indians and not Muslims alone. This exercise is good for the purpose of communal amity and for earning the applause from the non-Muslims in the audience. But the practical truth is that Urdu is now almost as much the language of Muslims alone as Bangla of Bengalese and Maratha of Maharashtrians. Some non-Bengalese may be knowing very good Bengali and non-Maharashtrians may be speaking Maratha, but that does not make these as their languages at large. Between 1991 and 2001, Urdu has declined from 5.2 to 5.0 per cent while Hindi has risen from 39.3 to 41.0 per cent. Urdu's ratio of growth is lower than that of the national population or Muslim population. This means that Muslims are not making adequate efforts to preserve the language.

Syed Shahbuddin has summed up the dangers ahead for Urdu in a remarkably forthright manner:

“THE impact of this process of assimilation is increasingly perceptible as the Urdu-speaking population in the post-independence period moves from the second to the third or the fourth generation in Hindi-speaking areas. The denial of facilities for learning Urdu in schools could not deprive the second generation from learning to speak the language at home. This generation was not able to read or write Urdu but even then while writing in Devanagiri script, it used Urdu

vocabulary, which it had learnt at home and in social intercourse (and perhaps through the film). But, steadily, because the dots have been given up in Devanagri script and azadi is written as 'ajadi', to give an example, it has lost the capacity to pronounce Urdu words correctly. In the third generation, one notices a clear setback. This generation has lost its command of basic Urdu vocabulary and has become largely dependent on the language it learns at school.

This deliberate and steady linguistic genocide has created a situation when children of Urdu speaking families cannot communicate with or write to their parents and vice versa and reached a point where the younger generation cannot even speak its mother tongue at home or with the family.

Thus, Urdu faces the prospect of becoming an ethnic language as far as Hindi-speaking States are concerned. Soon it will be limited to those whose parents take special pains to teach Urdu by sending them to local Maktabas and Madrasas or by arranging private tuition at home.

One does not know whether and how long Urdu in north India can stand this steady erosion and multi-pronged encroachment. Urdu may soon become extinct in the region of its birth, while it continues to expand horizontally, in all its glory beyond its borders and even across continents and oceans."

Muslims must therefore take it upon themselves to make efforts for the promotion of Urdu and must keep a sustained pressure on the central and state governments to give protection to it and provide necessary infrastructure for its promotion.

One big block in the promotion of Urdu language is the debate on the use of Devanagri script for Urdu. Initial campaign against this was understandable because by promoting Devanagri script, the danger of the people not having access to the already existing massive literature in Urdu will become greatly reduced. But the situation has now changed. People have become so much engaged in day to day routine of life, people have hardly any time in reading books. They are switching more to watching TVs and using Internet. While the promotion of Urdu through sustained use of Urdu should continue, there is now an urgent need to use Devanagri script for the language. The problem of phonetics can be easily overcome by designating special symbols to differentiate between words like jeem, swaad, zay, zaal and zoy and seen, sa and swaad etc. Of course the problems will remain but something is better than nothing. Non-Muslims are often very fond of Urdu words. Urdu shayri is extremely popular. The so-called Hindi films have more words of Urdu than Hindi. The use of devanagri script will also lead to faster Urduisation of Hindi. This will also have an impact on the census. Even those who cannot write and read the Urdu

script will be emboldened to declare Urdu as their first language.

Unfortunately, the Northern states like UP, Uttarakhand, Bihar and MP have shown much less interest in promotion of Urdu than states like Karnataka. Muslim institutions must make special efforts to teach Urdu. As suggested in this Approach Paper, Muslims must now concentrate on spreading the network of private institutions in the country. All these institutions, from primary to technical, must have Urdu as a subject in accordance with the procedures allowed.

The government cannot shy away from its responsibility to help a language, which is so dear to its second largest population, and which in the past has been so intimately associated with India's glorious history including the freedom struggle. While Urdu has been given the status of second language in Uttar Pradesh, Bihar, Delhi, Himachal Pradesh, Andhra Pradesh and Jharkhand, on ground level this hasn't improved the status of the language. Recently, Chief Minister Mamata Banerjee declared similar status for Urdu in West Bengal also. There have been constant demands to declare Urdu as the second language of the country as a whole.

The other steps that need to be taken are:

- 1- Urdu departments should be ensured in all universities and degree colleges, throughout the country;**
- 2- Special Summer Camps for Urdu and Moral Development for children studying in schools and colleges that do not teach Urdu;**
- 3- Urdu speaking courses on the line of English speaking courses especially for people involved in all kinds of media**

Special Drives for admissions of Muslims in private institutions at confessional rates

The number of Muslim students in higher institutions is much lower than their percentage in the population. The mushrooming of private universities has made the task much more difficult. Hardly few Muslims are able to pay high fees of these institutions. Lately it has been seen that many seats in these private institutions remain vacant. **If special drive committees are formed that bargain with these private institutions to give admissions to Muslims at a say 40 pc less fee structure in return for a bunch of Muslim students taking admissions there en bloc, the chances of the success of**

such a bargain are quite good. This must be tried immediately without delay. Advertisements in papers and through letters to institutions must invite registration of all Muslim students seeking admissions in technical courses like Engineering, Management, Law, Accountancy, etc. They must be asked how much they are ready to pay for these courses, if they get admissions. Then the appointed persons can meet the managements of institutions to strike deals.

Emphasis on the education of **girls**:

Establishment of girls-only English Medium schools, with preliminary Islamic Knowledge as a subject, in all the cities of the country with considerable Muslim population

Formation of a **Board of Muslim Education** to look after the establishment of institutions, to monitor the educational standard of the schools and colleges and to introduce religious and moral education in accordance with Islamic principles;

Special Training Centres for Specific services.

Those appearing in interviews must be given special training for 10 – 15 days

Emphasis on Rural areas:

Rural areas need more urgent and more vigorous efforts. The level of education is certainly much lower in rural areas than in urban ones. While in urban areas, the bigger trouble begins after secondary education, in rural areas the problem is almost: at every level. The steps that need to be taken are:

- (i) **Establishment of good primary schools**, private or government, in every single village;
- (ii) **Annual drive** to ensure that every single child of the school-going age goes to a school his parents can afford;
- (iii) **Establishment of Higher Secondary Schools** in rural areas to ensure that the children of village do not have to travel to long distances to get education at that level;
- (iv) **Special Training and Coaching Centres**;
- (v) Introduction of **primary education in madrasas** situated in villages and introduction of religious education in schools;
- (vi) **Establishment of reading rooms** in every village where the children of the school can come and study. Books may be made available to them and a teacher can be appointed

to monitor and help them in solving their problems.

Clear Stand on Education

On the issue of Education, the National committee should take a stand on:

1. **How best can Muslim education be pursued in the Govt. schools?** How can accessibility be broadened to include the Poorest among the community? How can we bring Education to Muslim women? How to tap into the possibilities and opportunities arising out of the RTE Act? How to coordinate with the Govt. towards the unbiased and non-discriminatory implementation of the RTE Act? Should we channel the community's limited resources on developing "Centres of Excellence" catering to the Minority elite or broad base and democratize education to include the Poor and the marginalized?
2. **How can Madrasa students be served best so they learn Theology as well as Regular subjects;** how can they be made to take standard Board exams like Xth and X11 grade and allowed to pursue Higher education? How can Vocational education be brought to them? Of course, as discussed above, Applied Islamics as a regular discipline needs to be introduced in madrasas at all levels. The author of this report has done an extensive work in the field of Applied Islamics and he will be more than willing to lead any effort in this direction including the production of necessary material, preparation of syllabi and training of teachers in the field.
3. **How to channel resources that are brought from Investors within the country and by NRI's?** What guarantees can be given to the Investors? How are the resources to be utilized? It should identify opportunities for Investment at the National, State and District level.
4. **Establishing relationship with National and International agencies** that work in the Educational realm and monitoring the relationship and making it effective.
5. How to build a Databank that will pool relevant data and collect data? How to use the Data to further Educational work for the community?
6. How to project the Muslim Educational issue in a favourable light that evokes sympathy and not charges of appeasement from the Majority community?

It will act as an Advocacy group on behalf of the Indian Muslims and build rapport and support for its Educational work with the leaders of the OIC (Organization of Islamic Cooperation) countries and solicit their support.

Working with International and National Agencies

Mr Azim Premji made an exemplary donation of \$2B to his Educational foundation called the Azim Premji Foundation. Likewise a number of Educational Trusts are seen actively working in India. Also in the USA (Ford Foundation and Bill and Melinda Gates foundation etc) and Europe, there are tens of Non-governmental and Non-profit organizations focused in bringing the benefits of Education to the door step of those who are deprived of it. These organizations need to be tapped.

UNESCO, USAID and many other International organizations are committed to the principle of EFA (Education for All) and to enhancing Education to the poor and the marginalized.

OPEN SOURCE WARE is a non-proprietary source of free information that has been put to Public use by Universities, Foundations, Governments etc and is a huge source of valuable educational material that can serve multi needs. Educational material on the Web etc are also very useful learning tools for the serious student and need to be brought home to the student.

It is not enough to establish a relationship but it is necessary to nurture the relationship and show openness, flexibility and accountability when dealing with these Agencies. Honesty of purpose, credibility of those who are at the helm and transparency in working are necessary components for working with them on a sustained basis.

Teachers Vacancies

According to the Approach Paper of the 12th Planning Commission, there are half a million vacancies of teachers in the country and another half a million teachers are required to meet the RTE norms on pupil-teacher ratio. Besides 0.6 million teachers in the public school system are untrained. Pre-service and in-service training of teachers has to be mounted on a mission mode during the Twelfth Plan for which information and communication technologies could be effectively leveraged. Apart from expansion, the regulatory framework for teacher education and training requires complete overhaul. There is acute shortage of high quality teachers. If 5 lakh vacancies are there, Muslims should fill at least 60000 of them. This will require a big drive and monitoring to see that adequate numbers of Muslim teachers are produced by the community and they apply for these vacancies. National Mission on Teacher Education is meant for promoting Adult Literacy with Sakshar Mission as the main vehicle with focus on women, SC/ST and minorities covering all Educationally Backward Block (EBBS). This is to be seen that the government departments follow these norms and Muslim institutions play their role effectively.

Other measures

Twelfth Planning Commission makes certain other suggestions that need to be properly analysed to see how these can be utilised or developed to ensure maximum benefits for Muslim Community. These include:

1. There is a need to establish **an institutional mechanism for providing access to information on skill inventory and skill maps** on a real time basis.
2. A **sectoral approach is required for the purpose with special emphasis on those sectors that have high employment potential.**
3. A system of funding poor people for skill development through direct financial aid or loan also needs to be put in place
4. Vocational **education at the school level and vocational training through Industrial Training Institutes (ITIs) and Industrial Training Centres (ITCs) need significant expansion** and overhaul. We should aim to increase the percentage of the workforce which has received formal skills through vocational education and training from 12 percent at present to 25 percent by the end of the Twelfth Plan. This would mean that about 70 million more people have to be imparted formal skills in the next five years (10 million Muslims). During the Twelfth- Plan period, an additional enrolment of 10 million could be targeted in higher education equivalent to 3 million additional seats for each age cohort entering the higher education system. (This means that 1.5 m Muslims should ideally benefit.).
5. The concept of **Meta University** aimed at collaborative and multi-disciplinary learning that redefines knowledge-creation and knowledge-sharing in the twenty-first century could also be explored.

ROAD MAP:

National Committee formed by all sections /Groups of the Community

National Steering Committee on Education

State Steering Committees on Education

District Steering Committees on Education

National Steering Committee

- a) Formulates the community position on Educational issues of concern to the community; coherently articulates them to the Central Govt. and to the media; mediates them with the

Central Govt. and passes them to the State committees for execution.

- b) Works with International and National foundations and Trusts towards meeting its Educational goals
- c) Formulates the community position on the allocation of Wakf property for Educational Institutions and establishes criteria for availing the same
- d) Works with the OIC countries and requests their support
- e) Establishes guidelines for Investment in Education and identifying areas where it can best serve the community
- f) Works with Central govt., on Govt. Strategic planning and synchronizes its work with that of the Strategic plan
- g) Works as an Advocacy group for Minority Educational Institutions with the Central Govt.
- h) Monitors the execution of the RTE act in practice as applied to the community
- i) Delegates the work to the State committees and oversees its work
- j) Coordinates working with National Steering committees on Economic Empowerment, Political empowerment and Social Empowerment

State Steering Committee

- a) Follows instructions of the National Steering Committee
- b) Works with the State Government towards implementation of RTE Act and works in sync with State Government's strategic planning
- c) Monitors the implementation of the RTE Act at the State level
- d) Works with NRI businessmen and Local Businessmen towards Investment in Education
- e) Works with National and International foundations and funding institutions
- f) Works with OIC funds as per OIC guidelines
- g) Builds a database of existing Minority Educational Institutions, Madrasas and statistics pertaining to Minority students in the state so it helps in the framing of National and state policies
- h) Acts as an Advocacy group for Minority Educational Institutions at the State level and work with the State Education Ministry and the Minority Ministry
- i) Monitors the allocation of Wakf properties to Minority Institutions and acts as a watch guard

against its misuse

j) Delegates work to the District committees and oversee their work

District Committee

- a) Follows instructions of the National and State Committee
 - b) Works at the District level with the District collector towards the implementation of the RTE Act and other Educational plans of the State govt.
 - c) Works with the Education Dept and Minority Ministry at the local level towards achieving its objectives
 - d) Builds a database of existing Minority Educational Institutions, Madrasas and statistics pertaining to Minority students in the District
 - e) Works with NRI businessmen and Local Businessmen towards Investment in Education at the District level
 - f) Monitors the allocation of Wakf properties to Minority Institutions and acts as a watch guard against its misuse
- g) Works with Mandal level committees and oversees them are

I would like to quote from the Conclusion section of an article written in February 2009 by Mamoun Abuarqub in www.islamic-relief.com titled "Islamic Perspectives on Education".

Islam has a holistic view of human development, which views education and knowledge as central. Islam encourages the acquisition of knowledge and its use for the benefit of humanity. Furthermore, the principles of justice, equality and equity are important in Islam; by extension, this entails acquiring knowledge, wisdom and skills to carry out one's duties. While knowledge is needed to fulfil religious and spiritual responsibilities, it is also highly important for achieving social and economic development, for the wellbeing of the community, and for ensuring social harmony, freedom and human rights.

The Qur'an and *ahadith* indicate that knowledge and education is important for all Muslims in order for them to fulfil their duties and obligations to Allah and humanity. As such, it is clear that obtaining knowledge and providing equal access to education for all sections of society is of central importance in Islam. While focusing on economic and social development is fundamental for international development organizations, Muslim Faith Based Organizations focus mostly on relief work rather than on long-term development

projects, which would include education (underlining is mine). As illustrated above, both the acquisition and the provision of knowledge are obligatory in Islam. Therefore, Muslim FBOs should consider focusing on education as obligatory while setting their priorities. Furthermore, education for marginalized groups such as girls and members of disadvantaged sections of the society should have a priority in project planning. The calls from international institutions as well as the teachings of Islam make it imperative that Muslim FBOs focus on providing access to quality education for all as part of their agendas, especially in those areas that are in their influence.

Note: Some parts of the discussion on modern education are based on Jaceed Mirza's paper on the subject.

7. Scope of Islamic Economics in India

Ideological Position: Qur'anic Philosophy of Peace Economics

To understand the true nature, scope and extent of the Islamic philosophy of economics, we need to know what Qur'an intends and how the aims of Islamic philosophy are different from the current philosophy.

1. The current economic philosophy that rules the world revolves around **economic fundamentalism**, which dominates all the spheres of life. Its overriding influence can be seen in all the programmes at every level and in every field. **Islamic economic philosophy is based on the supremacy of peace, which is a comprehensive state covering individuals, family and society; human peace, health, security and welfare are the guiding factors, and howsoever strong are the economic reasons, any activity that threatens comprehensive peace cannot be permitted.**
2. In Islam, **economics cannot be seen or developed separately from the grand objectives of the system; the economic system has not only to work within the framework of Fundamental Rights, Fundamental Duties and Fundamental Prohibitions but has to play a proactive role in achieving those objectives.** In the current economic scenario, market forces rule and play the most decisive role in determining what is good or bad for society; their interests are often directly opposite to the interests of a healthy, secure and peaceful society.
3. In Islam, all actions are economic activities but it makes a clear distinction between **prohibited, undesirable, desirable and highly desirable activities depending upon their effects on society.** An activity that is prohibited cannot be allowed to take place; if it takes place, the culprits will have to be punished in accordance with the procedure **of Law, the punishment being proportional to the dangers posed by the activity.** In the current international system dominated by the market, only an activity that is **supportive of the market interests is a desirable economic activity;** other activities are either totally disregarded or are given minimal importance.
4. The aims and objectives of Islamic philosophy of economics **are for the whole**

world, not just for the Muslim world. Its aims are: (i) To ensure the overall **peace in society at every level: individual, family, national and international**; (ii) To ensure that no individual or group of individual indulges or is made to indulge in any activity that is **dangerous to their own health or the health of others** or for the general level of peace and security of society; (iii) To ensure that **all the activities are duly rewarded in accordance with their benefices for society or punished in accordance with their hazards**. (iv) To ensure that while individuals are given adequate freedom to engage in economic activities of their liking, **society acts proactively to reverse any large scale disparities and prevent all forms of exploitation**; (v) To ensure that the **disabled, the less privileged, the needy and the ones who sacrifice themselves for larger aims are duly protected, socially and economically**; (vi) To ensure that the diverse abilities of individuals are given societal and economic support.

Unfortunately, “Islamic Economics” has been reduced to Islamic finances meant for Muslims and has failed to address the needs of the world. An article, “Islamic economic jurisprudence”, appearing on Wikipedia and “Islamic Economics” says:

“Islamic economics is economics in accordance with Islamic law. Islamic economics can refer to the application of Islamic law to economic activity either where Islamic rule is in force or where it is not; i.e. it can refer to the creation of an Islamic economic system, or to simply following Islamic law in regards to spending, saving, investing, giving, etc. where the state does not follow Islamic law.” The definition fails to capture the Qur’an’s philosophy of economics and does not indicate the basic aims of the Islamic economics. In the following definition, I have tried to capture the true nature of Islamic Economics:

“Islamic Economics refers to the establishment of a world order where people, individuals or groups, are free to earn their livelihood through rightful use of the provisions of God and their abilities, natural or acquired, without the violations of the true goal of Comprehensive Peace that Qur’an envisages, that is within the boundaries of the three-dimensional system of Fundamental Rights, Fundamental Duties and Fundamental prohibitions, and the establishment of a system that ensures comfortable living for each and every human being including those who are in a disadvantageous position, temporarily or permanently, due to some reason.”

It needs to be emphasised that economics is not just about the currency but is also about the work and services; it is not just about the goods and services produced by the big industry but also about the services of all kinds and goods of all kinds produced by all the individuals and all the groups, small or big; and it is not just about the calculation of Gross Domestic Product, Annual Growth and Per Capita Income but also about the effects produced on individual's health, family peace, social order and national and international peace. **The position taken in the above statement is quite different from the current international definitions of economics as well as from the so-called Islamic Economics.** The modern economic system dominated by market economics is not ready to accept anything that restricts its functioning, does not care about the adverse effects of economic activities and is not interested in helping the needy at the cost of the interests of the market; **if it makes any concessions it is only for political reasons so that their position does not face any substantial challenge from society.** "Islamic Economics", the way it is being understood, **on the other hand is more or less the continuation of the modern economic system with minor adjustments to suit the religious requirements** so that the money of Muslims can be attracted and the clerics are kept in good humour. **Islamic finance simply involves** legal tricks to make it look compatible with *Shariah* **in finer details without changing in any substantial degree the economic philosophy behind the system, which continues to be nearly the same as that of the market economics.** The effects of such a financial system, especially in absence of a coexistent fiscal policy based on the spirit behind the Qur'anic directives, are only marginally different from that of the modern financing systems. In addition, it is an abysmal failure in influencing in any way the direction of the globalisation, which revolves around the commercialisation of not only human strengths but also of human weaknesses.

Dynamic Theory of Economics: Wealth Generation

Unfortunately, most of Islamic thinkers including Islamic economists have only been promoting what at best can be called a static model of economics. The whole focus has been on "interest free" economics, leading to Islamic financial system including Islamic banking, and the institution of Charity especially Zakah. There has been hardly any emphasis on wealth generation, not realizing that without the generation of wealth neither Islamic finances nor Zakah based institutions can prosper. The truth is that Wealth generation through permissible means

remains the cornerstone of a prosperous and healthy economics. The following verses from the Qur'an and Hadith demonstrate the importance of wealth generation:

"Eat of the provision of your Lord, and be grateful to Him".(34: 15)

"...and give them something out of the wealth that God has bestowed upon you".(24:33)

"God is rich but you are poor" (Qur'an 47:38).

"That man can have nothing but he strives for" (53:39)

"Give to them from the property of Allah which he has bestowed upon you". (24:33).

"O Children of Adam! We have bestowed raiment upon you to cover yourselves and as an adornment; the raiment of righteousness; that is better for you".(7: 26)

"And Who has created all the pairs and has appointed for you ships and cattle on which you ride in order that you may mount on their backs and they remember the favour of your Lord when you mount thereon, and say, 'Glory be to Him Who has subjected this to us and could not have it by our effort alone'. ". (43:12-13)

"Give not unto the foolish (what is in) your (keeping of their) wealth, which Allah had given you to maintain; but feed and clothe them for it, and speak kindly unto them".(4:5)

" O ye who believe! When the call is heard for the prayer of the day of congregation, haste unto remembrance of Allah and leave your trading. That is better for you if ye did but know. And when the prayer ended, then disperse in the land and seek for Allah's bounty and remember Allah much, that ye may be successful". (62: 9-10).

"Those who devour usury (riba) will not stand except as stand one whom The Evil One by his touch hath driven to madness. That is because they say: "Trade is like usury", But God hath permitted trade and forbidden usury (riba)".(2:275)

,"O who you believe, do not eat property among you in a false way, except through trade by mutual consent" (4:29)

" Take alms from their wealth, so that they may thereby be cleansed and purified, and pray for them, for your prayer will give them comfort. God hears all and knows all".(9:103)

Prophet said:

"Learn the law of estate distribution, and teach them to people; for it is one half of knowledge and it will be forgotten and the first to be taken up from my community". (Baihaqi, Tarmizi and

al-Hakim).

“Whoever develops an idle land, it belongs to him”. (Sahih Bukhari).

Prophet: “youth before old age, healthiness before sickness, wealth before poverty, ease before difficulty and life before death”.

The prophet said “the upper hand is better than the lower hand”.

The Prophet said that on the Day of Judgment, the son of Adam will be asked four questions and one of the questions is how he gets his wealth and how he spends it. He also said that the best wealth is owned by a good man. He also praised that the wealth of one of his companions thus ‘there is no wealth that is more meaningful to me than the wealth of Abu Bakar’.

It is clear that the following are the desirable activities in the sight of Allah:

1. Income Generation through (i) agriculture (ii) trading (iii) searching new sources of economic activities (iv) employment
2. Spending major portions of what one has earned, of course in activities permitted by Islam; for one’s spending is other’s income; the more the majority of the people belonging to a community, society or nation spend, the more is the growth of the economy in that community, society or nation. Clearly, while individuals are allowed to safeguard their own economic future by saving as much as they like, they are encouraged to spend more and save less. Spending is of two major types: Spending in Halal activities; and spending in the Path of God meaning spending in welfare activities. Spending in the path of God is different from the duties imposed on man – Zakah, Ushr and Khuums.
3. While Ushr can be described as a duty on production (10 pc of the produce; and in my view should be applicable not only on agricultural produces but also on industrial produces), Zakah is a tax imposed on such accumulated wealth, which is not being used for economic activities and is beyond the specified limits of wealth. These limits in my view can be fixed by the authorities in view of the requirements of the time.

It is also evident from Qur’an and Hadith that Islam does not celebrate poverty. But it is equally true that it does not condemn poverty. Poverty is a condition that arises due to several factors, some of which are beyond human controls. Poverty is surely not desirable but is a fact of life. People may fall into its trap due to variety of reasons. Islam wants the avoidable reasons to be avoided. These include poverty on account of excessive spending,

which means spending beyond manageable limits, usury, bad habits like drinking, smoking and sexual misdemeanours, mismanagement in business pursuits and undue risk taking in the methods of earning including gambling and betting. But poverty can also arise from unavoidable reasons like natural calamities, diseases, deaths or injuries of the earning or non-earning members of the family, sudden losses in the business or property due to variety of reasons and emerging of demands beyond one's means. Poor are therefore to be not only helped in the dire circumstances but also supported to be able to come out of their poverty. The help and support must come from individuals, community organizations and the state. How this help can come is a long subject and has various dimensions. But certainly one of the major methods of removing poverty from a society, community or nation is through generation of economic activity. If the members of society are keener on earning as well as spending most of what they have earned, this will result in much faster alleviation of poverty than through Zakah. Even Zakah depends directly on the amount of wealth the members of the community possess. This is why, in the sight of Allah, one of the qualities of a muttaqi (One who is God conscious) is that he "spends of what We have provided him):

*"This is the Book; in it is guidance sure, without doubt, to those who fear Allah who believe in the Unseen, are steadfast in prayer, and **spend out of what We have provided** for them;.." (2: 2-3)*

The following verses further signify the importance of economic pursuits:

"He knoweth that there may be (some) among you in ill-health; others travelling through the land, seeking of Allah's bounty (73:20)

It is He Who has made the sea subject, that ye may eat thereof flesh that is fresh and tender, and that ye may extract there from ornaments to wear; and thou seest the ships therein that plough the waves, that ye may seek (thus) of the bounty of Allah and that ye may be grateful. (16: 14)

And among His Signs is the sleep that ye take by night and by day, and the quest that ye (make for livelihood) out of His Bounty: verily in that are signs for those who hearken. (30: 23)

Then give the Glad Tidings to the Believers that they shall have from Allah a very great Bounty. (29: 47)

And when the Prayer is finished, then may ye disperse through the land, and seek of the Bounty of Allah. and celebrate the Praises of Allah often (and without stint): that ye may prosper. (60:

10)

It is no crime in you if ye seek of the bounty of your Lord (during pilgrimage). Then when ye pour down from (Mount) Arafat, celebrate the praises of Allah at the Sacred Monument, and celebrate His praises as He has directed you, even though, before this, ye went astray. (2: 198)

Qur'an does not tax income; neither does it tax spending. If one earns billions and spends all, one does not have to pay Zakah. Income generation is welcome. And when one has income, spending and investing are the preferable options in preference to hoarding wealth for the purpose of the increase of its value (which is a big sin) or for the purpose of saving for one's own status (which is allowed). If one saves money however, one has to pay Zakah on total accumulated wealth. The net message is clear: Islam aims to increase the economic activity through all possible and permissible means.

It may be argued that wealth is different from income. But in reality, wealth is nothing more than the saved income. A person is not only wealthy on account of his having assets but also on account of his ability to spend more. There are always certain persons in society -- and their presence is a gift to the whole mankind -- who care less for their wealth and more for the general welfare of society. They are the moral guides who should be respected and sung. But such people can always be expected to be in minority. The majority engages in economic pursuits for the sake of their families and also for gaining in financial strength. If their pursuit is within the bounds of *Deen*, this is certainly admirable, as their labour would directly or indirectly help the whole community. If he spends for the sake of himself or his own family, he is helping the economy; if he invests, he is again helping the economy of the nation and community; if he gives part of his savings as charity, he again helps the economy. It is in this backdrop of wealth generation coupled with charity and welfare that Muslims must build up their economic infrastructure. **The economic activity must therefore centre on:**

- 1. Wealth generation: Corporate Sector, Medium Industries, Small scale industry, Trading; Islamic finances, agriculture, non-farming rural industry, employment generation, etc;**
- 2. Charity and Welfare: Insurance schemes within Islamic parameters, welfare programmes for poor, weak, downtrodden, wayfarers, people involved in *Dawah*, research and welfare activities, old, destitute, sick, etc.**

3. **Campaign against dirty economics: Commercialisation of human susceptibilities, economic disparity, corruption, etc;**

“Peoples’ Corporate India”

Exploring the scope of large scale Muslim participation in Corporate Sector, especially the Consumer Market

The national GDP growth is 8.2 pc. This is common knowledge that the “Growth” of a country, in modern terminologies, in effect reflects the industrial growth of the country. Employment problem cannot be solved except through a process of accelerated growth which would create additional demand for labour and also provide the increase in labour productivity needed to achieve the much needed improvement in employment quality. A 6.5% GDP growth is not likely to bring about a significant improvement in the employment situation. According to the Approach Paper of the 12th Planning Commission, growth rates of GDP between 8% and 9% are needed over the next ten years “if we want to see a significant improvement in the employment situation in the country”.

Though agricultural and other growths are also part of “Growth”, but in today’s world, the whole emphasis is on Industrial growth. Muslims have unfortunately not benefited from this model because they have not been able to enlist their presence in the corporate sector. Muslim GDP growth rate should be at least the same as the national GDP. There is no mechanism by which we can specifically study the growth rate of Muslims but this needs to be done as soon as possible.

We have to accept a Multi-dimensional concept that results in:

- * Lower incidence of poverty,
- * Broad based and significant improvement in health outcomes,
- * Universal access for children to school,
- * Increased access to higher education and improved standards of education, including skill development. (Moral education)
- * In better opportunities for both wage employment and livelihoods and

* Improvement in provision of basic amenities like water, electricity, roads, sanitation and housing.

* Particular attention needs to be paid to the needs of the women and children.

For an all-round development of community, what was required was a comprehensive and coordinated planning involving both religious and modern education, political and economic empowerment, social revival with reforms wherever required and an ideological position covering all aspects of community, national and international affairs. Muslims have unfortunately tried only to concentrate on education, and have ignored economic empowerment altogether. Education without economic empowerment can only lead to an increased production of a low middle class, with most being the employees of others. This is what has exactly happened in the Muslim world especially India.

We are living in a world which is neither controlled by Sciences nor by religion. **Today's world is controlled by the forces of economics especially the market forces. It is they who decide what is right or wrong; it is they who from behind the scene control the affairs of the world; the political leaders are only their minions who just carry out their plans with suitable adjustments in the legal framework and governmental policies. If Muslims are not part of the Market dynamics in an effective way and are mere consumers, not the leaders of the market, the effects are bound to be devastating not only for Muslims as a community but for the mankind as a whole. Mankind will have to face the consequences of the adoption of the policies that ignore moral values to please the demands of the market.** But Muslims have largely been obsessed either with limited political issues concerning them or adopting education; and have not taken any notable steps in the direction of empowerment of Muslims as a powerful political and economic entity. This is high time we rectified our blunder and started concentrating on the proportionate participation of Muslims in the corporate sector, especially the consumer market.

With the kind of figures of Muslims in the Indian population, the number of companies owned by Muslims should have been at least one in seven. But among the Indian companies listed on Wikipedia, only two names with Muslims' ownership figured out of several hundred. These two are of course Wipro and Cipla. A few others like Wockhradt, Mid-Day Infomedia and Allana Group are emerging on the scene. The same is true for the world. While Muslims have made some notable successes in the financial sector with the rising popularity of Islamic finances, the Muslim participation in the consumer industry remains

negligible. This is despite the fact that as consumers, Muslims with around **1570 million-population are about one fifth of the world population; and with a population of around 180 million** are about one seventh of the Indian population. The mere size of Muslim population is enough to ensure the success of any serious attempts to establish a Muslim corporate world.

The Indian consumer market is set to scale new heights. With an estimated ten-fold increase in middle-class population and three-fold rise in household income, aggregate consumer spending is likely to more than quadruple from around US\$ 428.69 billion in 2005 to US\$ 1.76 trillion in 2025. **If you give Muslims even a 10 percent share in this, it means that Muslim consumer market was as big as around 43 billion dollars in 2005 and will become around 0.17 trillion in 2025.**

According to a report, the continuous increase in the consumer demand has led to the industry clocking accelerated growth rates in the recent past. While the industry recorded growth rates of 8.5 per cent in 2005-06 and 11.5 per cent in 2006-07, it is estimated to grow by 12 per cent in 2007-08. Going by the industry figures, sales have rocketed by 22 per cent in value terms in 2007.

According to ORG-GFK data, the combined size of five big-ticket product categories-colour television, refrigerators, washing machines, air conditioners and microwave oven-rose from US\$ 4.1 billion in 2006 to US\$ 5.1 billion in 2007. Products like split air-conditioners (60 per cent), frost-free refrigerators (54 per cent), fully automatic washing machines (35 per cent), microwave ovens (35 per cent), high-end flat panel TV (100 per cent) are all estimated to record impressive growth rates in 2007-08. If we look at the market size of different items, it shows how big they are:

Pain Balm Market Size :Rs 90 crore

Total Balm Market Size :Rs 250 crore

Tooth Paste Market Size :Rs2700 crore

Events Market Size :Rs 330 crore

Domestic consumption of butter : 45,000 tonnes

Ready to stitch garments market :Rs 1600 crore

Imported wine Market Size: 1.2 lakh cases

Local wine Market Size: 3.8lakh to 4.6 lakh cases

Detergent Market Size :Rs 3000 crore

Popular Detergents Market Size : Rs1800 cr

Premium, compact and Mid range detergents Market Size:Rs 1200 crore

Tea Industry :Rs 3000 crore

Iodised salt Market Size :Rs 500 crore

Toilet cleaners,utensil cleaner, mosquito repellent

& air freshener Market Size :Rs 2000 crore

Cookies Market Size :Rs 3000 crore

Music :Rs 750 crore

Denim Market Size :Rs 1200 crore

Indian Luxury Market :Rs 2000 crore

Ad Industry :Rs10,000 crore

Internet ads :Rs 100 crore

Chyavanprash Market Size : Rs 300 crore

Soap Market Size : Rs 4500 crore

Shaving cream Market Size : Rs 50 crore

Color Cosmetics Market Size : Rs.250 crore (organized)

Skin care Market Size :Rs 400 crore

Total cosmetic Market Size :Rs 2000 crore

Total skin care Market Size :Rs 1300 crore

Premium Skin care Market Size : Rs 325 crore

Ketchup Market Size : Rs180 crore

Noodles Market Size :Rs 200 crore

Battery Market Size : Rs1800 crore

Automotive Battery Market Size : Rs1200 crore

Men's innerwear Market Size :Rs 2500 crore

Premium Inner wear Market Size : Rs150 crore

Branded innerwear Market Size :Rs 750 crore

Hair Oil Market Size :Rs 1300 crore

Biscuit market Market Size :Rs 4000 crore

Marie biscuits Market Size:Rs 600 crore

Writing Instruments Market Size:Rs 1500 crore

Branded Writing Instruments Market Size:Rs 1200 crore

Gel pen Market Size :Rs 350 crore

Watch Market Size :Rs1300 crore

Premium watch Market Size :Rs 600 crore

Fast Moving Health Goods (FMHG) : Rs 4500 crore

Shoe shine category size :Rs 65 crore

Out of the above, except for the Wine and Music industries, all others are where Muslims must show their presence. Why can't Muslims float companies that manufacture and market toothpastes and other products of oral care, shaving creams, cosmetics, food products like biscuits, cold drinks, pens, shoes, garments, etc.

Top Fastest growing industries:

Industry rank	Industry	% change from 2007
1	<u>Food Production</u>	48.8
2	<u>Energy</u>	34.9
3	<u>Petroleum Refining</u>	27.8
4	<u>Diversified Financials</u>	27.1
5	<u>Metals</u>	25.5
6	<u>Engineering, Construction</u>	22.4
7	<u>Mining, Crude-Oil Production</u>	21.2

Industry rank	Industry	% change from 2007
8	<u>Utilities</u>	19.4
9	<u>Beverages</u>	19.3
10	<u>Trading</u>	15.9
11	<u>Shipping</u>	14.3
12	<u>Chemicals</u>	13.9
13	<u>Industrial Machinery</u>	13.3
14	<u>Specialty Retailers</u>	12.5
15	<u>Food Consumer Products</u>	10.7
16	<u>Telecommunications</u>	9.8
17	<u>Household and Personal Products</u>	9.6
18	<u>Food and Drug Stores</u>	9.0
19	<u>Health Care: Insurance and Managed Care</u>	8.4
20	<u>Building Materials, Glass</u>	7.1
21	<u>Banks: Commercial and Savings</u>	7.0
22	<u>Aerospace and Defense</u>	6.8
23	<u>Network and Other Communications Equipment</u>	6.2
24	<u>Wholesalers: Health Care</u>	5.8
25	<u>Mail, Package, and Freight Delivery</u>	5.7
26	<u>Entertainment</u>	5.5
27	<u>Pharmaceuticals</u>	4.9

Industry rank	Industry	% change from 2007
28	<u>General Merchandisers</u>	4.8
29	<u>Computers, Office Equipment</u>	4.1
30	<u>Airlines</u>	1.9
31	<u>Electronics, Electrical Equip.</u>	0.6
32	<u>Insurance: Property and Casualty (Stock)</u>	-2.3
33	<u>Insurance: Life, Health (stock)</u>	-2.4
34	<u>Motor Vehicles and Parts</u>	-3.6

We can again see that there are many industries in which Muslims must not face much of a problem. The chances of successes are not merely because of the large consumer population but also because of the religious sensitivities of the community and the preferences of products that can ensure Halal methods of manufacturing and halal nature of components. According to statistics, **Consumer buying makes up 70 percent of economy. And Muslims must vow to become a part of consumer industry so that they are not just consumers but also manufacturers. If they can ensure that their products will be alcohol free, pork free and cow products free, surely not only Muslim consumers will be driven to buy these products, even some of non-Muslims will buy them. And if we maintain the best quality and our marketing is effective, the whole Muslim world will love to buy our products.**

It is therefore necessary that steps are immediately taken to exhort Muslim participation in big consumer industry. A research team should be formed without delay, which will study the areas of biggest potential, and at least 10 groups of like minded industrialists, merchants and other moneyed persons who can combine to float new companies. Mouth care, skincare, food products, garments, shoes etc should be the initial attractions.

Small and Medium Enterprises (SMEs)

Small and medium enterprises form a large segment of the national plan to augment growth. There are many priority sectors such as:

1. Sectors that will create large employment

Textiles and Garments
Leather and Footwear
Gems and Jewellery
Food Processing Industries
Handlooms & Handicrafts

2. Sectors that will deepen technology capabilities in Manufacturing

Machine tools
IT Hardware and Electronics

3. Sectors that will provide Strategic Security

Telecommunication equipment
Aerospace
Shipping
Defence Equipment

4. Manufacturing-Technology sectors for Energy Security

Solar Energy
Clean Coal Technologies
Nuclear power generation

5. Capital equipment for India's Infrastructure Growth

Heavy electrical equipment
Heavy transport, earth moving and mining equipment

6. Sectors where India has competitive advantage

Automotive Sector
Pharmaceuticals and Medical Equipment

Although Muslims can play a role in all these sectors in their individual capabilities, it can be seen that the first category has massive scope for Muslim community where they can develop small and medium industries of their own and their skilled and unskilled

workers can also become part of the industries owned by others. Efforts can be made to train Muslims for all the sectors in the 2 - 6 categories so that the level of employment improves.

Muslim share in Public Private Partnerships PPP projects

“Public Private Partnerships” is a growing concept in India. India has 1,017 PPP projects accounting for an investment of Rs. 486,603 crore. According to the Private Participation in Infrastructure database of the World Bank, India is second only to China in terms of number of PPP projects and in terms of investments, it is second to Brazil. PPPs in several areas such as power transmission and distribution, water supply and sewerage and railways where there is significant resource shortfall and also a need for efficient delivery of services. Similar efforts would also need to be initiated in social sectors, especially health and education.

These PPP projects have a lot of scope for Muslims to seek their due share. They must not only be the leaders in at least some of these projects, they must also provide personnel to these projects. Special efforts need to be made in this direction by making a committee to specifically look into these projects and develop a network of potential Muslim contributors. It is also to be ensured that these projects help the Muslims in an adequate way.

Special Interest Industries

Tourism including Religious & Cultural Tourism

Tourism is one of the biggest and fastest growing industries of the world. The World Travel & Tourism (T&T) industry accounts for US \$ 7,340 billion of global economic activity, and this is forecasted to grow to US \$ 14,382 billion by 2019. It also accounts for approximately 7.6% of global employment. India's Approach Paper for the 12th Five Year Plan takes special interest in this sector. It says that “The Tourism and Hospitality sector has a key role to play in promoting faster, sustainable and more inclusive economic growth—the goal of the 12th Five Year Plan.” According to the paper, along with construction, it is one of the largest sectors of the service

industry In India.” It accounts for about 8 percent of total employment. It is capable of providing employment to a wide spectrum of job seekers from the unskilled to the specialised, even in the remote parts of the country in areas such as transportation, accommodation, eating and drinking establishments, retail shops and entertainment businesses.

Tourism along with hospitality services is the area where Muslims can be especially successful. The reasons are many:

1. The tourists anywhere in the country include Muslims in sizeable numbers, It can be safely assumed that around 7-8 percent of tourists to all tourist places (except Hindu religious tourist places) are Muslims;
2. The Muslim tourists have some special demands. They are always looking for Halal food preferably cooked and served by Muslims. They are looking for hotels where they can offer prayers, and where their children are not exposed to things (alcohol, improper dressing and mixing behaviour) which are not in accordance with their Islamic roots. In addition, they are looking for relatively cheaper hotels and restaurants; their preferences for entertainment are also often culture dependent. They have special liking for mushairas, qawwalis and ghazals.
3. There are a large number of Muslim religious centres in the country where an overwhelming majority of tourists are Muslims. These tourist centres have not yet risen to the emerging reality that now there are increasing number of Muslim elites who want to enjoy better hospitalities including cleaner environment, peaceful surroundings, amusement parks, more variety of foods and drinks and better staying conditions.

The conditions favourable for tourism are in general conspicuous by their absence. There are many constraints. These include

Inadequate transportation infrastructure;

Accommodation;

Land;

Multiple taxes and an overall high tax burden;

Inadequate financial resources for enterprises; skills; safety and hygiene conditions around tourist attractions; and

Convergence of actions by multiple agencies

The requirements for successful promotion of tourism go well beyond simply promoting

community tourism, heritage tourism, eco-tourism, wellness tourism and the like. There is need for a diversity of actions, from micro to macro level, including product and infrastructure development, marketing, branding and promotion, planning, policy and investment.

The conditions around Muslim tourist centres are specifically poor. The road transport system leading to these centres is generally not in good shape particularly in states like Uttar Pradesh, Rajasthan and Bihar. **The areas around main dargahs are extremely congested and there are hardly any good parks or picnic spots near these dargahs.** The result is that tourists hardly stay there beyond the time required for visiting dargahs. There is a strong need for

Clean environment around the main spots;

Beautification of the cities/qasbahs where they are situated;

Parks and other picnic spots especially for children;

Good accommodation facilities

Regular organisation of lectures, Documentary shows regarding Islam, Islamic historical centres and the Islamic personalities, Naat competitions etc.

There is a need to put many places of importance from Islamic or Muslim point of view on the tourist map. **For example, Darul Uloom Deoband is the world's largest Islamic university after al-Azhar. But Deoband remains a poorly developed town with hardly any attraction for visitors. The roads heading to Deoband and to the University are in extremely bad shape. There is hardly any good hotel or restaurant available in the town.** Now Deoband has one of the biggest and most beautiful mosques of the world. But again the surroundings of the Masjid are anything but beautiful. Deoband can easily become a big tourist place for Muslim tourists both from India and abroad. Darul Uloom can conduct regular workshops in the university for intellectuals, students, academicians. Short courses on Islam can be run for the students during winter and summer vacations. But nothing of that sort has ever happened. **If such programmes are regularly organised and the town is put on the tourist map, this will help in many ways:**

- 1. The communication between the people and Ulama will improve;**
- 2. The moral and social behaviour of the educated class will improve;**
- 3. The economic development of the town will gather momentum; Muslim owned industries like Wood Carving, Pottery, Brass and Garments etc will have a beneficial effect.**

Community Centres as part of Economic Development will be discussed later. Community centres need to be established in all major tourist centres. These must have good accommodation facilities, good Halal food on relatively cheaper rates, a small library and a hall for community functions and cultural events. Special programmes may be organised in season times.

Need of Network of Roadside Halal Dhabas

On almost all major roads, there is huge number of Dhabas to cater to the food needs of the travellers. There is no survey report to tell the percentage of Muslim Dhabas among them but it can be safely assumed that the percentage is nowhere near the percentage of Muslims among travellers. These Dhabas do a roaring business, and if good Muslim owned dhabas come up, not only will they attract Muslims in large numbers they will also have an attraction for non-Muslims who want to eat good non-vegetarian food. These dhabas can either be run by a big company owned by Muslims or Muslims living in the nearby villages and qasbahs can be encouraged to open these dhabas. They may be advised to learn some basic skills in hospitality and food catering and involve good cooks and caterers to make them good enough for tourists of all kinds.

Construction sector

Construction sector in India has been growing at a compounded annual growth rate (CAGR) of about 11.1 per cent over the last eight years. The Construction sector accounts for around 9 per cent of GDP today. This is obviously a massive industry and Muslim involvement is larger here. Muslims have shown considerable interest in construction sector and there are several success stories of the Muslim builders in the country. Several builders have also made big money in the West Asia. But considering the massive scope that construction sector provides, these successes are of only limited value. Muslims have to put maximum efforts in this industry. This is because this is one sector where Muslims have greater chances of success on account of the easy availability of Muslim workers, both skilled and unskilled.

Building (76), Roads (63), Bridges (65), Dams, etc. (75), Power (38), Railways (78), Mineral Plant (18), Medium Industry (20), Transmission (22), Urban Infrastructure (66 and Maintenance (81) are all high construction intensity sectors and all of these have a great scope. Obviously

several of these sectors are in the government hands and others are for private industries. Muslim Construction Companies need to emerge at a quick rate and take all possible steps to secure government contracts.

The Construction sector is extremely important ingredient of any economy particularly in a growing economy. It has strong linkages with various industries such as cement, steel, chemicals, paints, tiles, fixtures and fittings. It is important because it is good in the short as well as in the long term. While in the short term it serves as a demand booster, in the long term it contributes towards boosting the infrastructure capacity. According to Planning Commission Report, infrastructure construction accounts for the maximum share (54 per cent) of construction activities. Industrial expansion contributes to 36 per cent of overall construction activity, and residential and commercial 5 per cent each. Again, though there is hardly any report available to confirm this but can easily be assumed that **Muslim industrialists are more involved in residential construction and need to increase involvement in infrastructure construction**. These companies have to develop their capabilities to undertake big projects and they must be in a position to use the best available techniques. Their management skills should also be smart enough to earn profits.

According to the report, the Construction sector provides direct/indirect employment to about 35 million people and is expected to employ about 92 million persons by 2022 as described. Thus almost 50 million additional jobs may be created in construction in the next 10 years. This is where Muslims must step in a big way. They must make special efforts to conduct special training for that purpose to Muslims. **At least 12 millions of these jobs should go to Muslims**. Efforts need to be made not only at the training and educational level, there should also be efforts at the political level to ensure this.

To sustain the growth of the Construction sector, Skills Development Corporation (NSDC) is facilitating a Sectoral Skill Council (SSC) for the Construction Sector. An ambitious target of 35 million construction workers by 2022 has been fixed and the process of formation of the Skill Development Council is continuing. Muslims must take full advantage of these developments and may set up special units specifically for Muslims in Muslim institutions including inter colleges, universities, madrasas and other community institutions.

Increasing the number of qualified trainers to bridge the future demand of quality, skilled

manpower in the Construction sector is required. There is a need to set up an institutional framework to ensure the quality of training imparted at various training institutes across the country, e.g. setting up an umbrella organization for providing certification and accreditation to training institutes across the country

Islamic Community Centres

There are hardly any good Muslim centres in most of the cities catering to the social, religious and cultural demands of the community. Most Muslim marriages and other celebrations take place in hotels owned by non-Muslims. If there are some Muslim baraats, they are normally not of a good enough quality to attract rich and educated class. There is a need to construct these centres on a scale that they attract not just Muslims but also non-Muslims. The success story of India Islamic Cultural Centre at New Delhi is a valuable example. In Delhi alone there is a need to have at least 10 more centres of that quality, and all city headquarters with significant Muslim population must have at least one such centre. All these centres must have mess and restaurants serving halal food, library, auditorium, halls for Muslim cultural events, bookshops, general stores, gift shops etc, and open space for marriage and other functions. Tourist places must also have Islamic Community Centres that provide services at relatively cheaper rates.

Unorganised Sector needs special focus

According to the survey conducted by the National Sample Survey Organisation (NSSO) in 1999-2000 and its results showed, out of total workforce of 397 million, only 28 million workers are employed in the organised sector and remaining are involved in the unorganised sector. The employment in the organised sector has been almost stagnant or slightly declined and it has continued to increase in the unorganized sector, which also covered non-agricultural enterprises. The survey revealed that there were 44.35 million enterprises and 79.71 million workers employed thereof in the non-agricultural informal sector of the economy. Among these 25.01 million enterprises employing 39.74 million workers were in rural areas whereas 19.34 million enterprises with 39.97 million workers in the urban area. Among the workers engaged in the informal sector, 70.21 million are full time and 9.5 million part times. Percentage of female workers to the total workers is 20.2 percent.

About 370 million workers constituting 92% of the total workforce in a country were employed in the unorganized sector as per NSS Survey 1999-2000. The unorganized sector is defined as the organizations that do not maintain a proper record of economic activities and do not make proper distinction between the commercial and household work. The contribution of the unorganised sector to the net domestic product and its share in the total NDP at current prices has been over 60%. In the matter of savings the share of household sector in the total gross domestic saving mainly unorganised sector is about three fourth. It can be easily concluded that the percentage of Muslims in the unorganized sector is almost as much as their percentage in the population. This means that around 40 million Muslims work in the unorganised sector. That is huge number, and their interests and security cannot be ignored. There is a special need to take care of the interests of the workers by providing them training, upgrading their skills, and other measures to enable them to find new avenue of employment, improve their productivity in the existing employment, necessary to enhance the competitiveness of their product both in terms of quality and cost which would also help in improving their income and thereby raising their socioeconomic status.

Presently, there are number of models of providing social security to the workers in the unorganised sector. These include:

- 1 • Centrally funded social assistance programmes: such as Swarnjayanti Gram Swarojgar Yojana, Jawahar Gram Samridhi Yojana, Employment Assurance Scheme. National Social Assistance Programme (NSAP) comprising old age pension, family benefit and maternity benefits
- 2 • Social insurance scheme: Janshree Bima Yojana Yojana, 'Krishi Shramik Samajik Suraksha Yojana-2001'
- 3 • Social assistance through welfare funds of Central and State Governments, and
- 4 • Public initiatives: such as Self Employed Women's Association (SEWA) in promoting social security through the formation of cooperatives

The Government has also enacted a Central legislation for the building and other construction workers towards creation of welfare funds at the level of States. There are around 20 million construction workers in the country. A small cess is collected on the basis of the cost of a construction project which makes the corpus of the welfare fund for the construction workers.

Muslim organizations must not only monitor all these schemes and make special efforts to create awareness about these among Muslim workers; they must also run their own schemes of

skill development, vocational and religious education. Workers tend to be more involved in smoking, drinking and gambling. Programmes for their moral development through inculcation of religious values can go a long way to improve the environment within their families. The Tablighi Movement can play a very important role by specially targeting these groups.

Economic Relations with Muslim Countries

India is a country of 1.2 billion people out of whom 0.18 b are Muslims. Muslims on the other hand have more than 1.7 billion population worldwide. There are 57 Muslim majority countries. Except a few countries like Afghanistan, Pakistan, Bangladesh and Sudan, most of Muslim countries have a very high per capita income. About 30 Muslim countries have higher per capita income, higher life expectancy and higher literacy rate than India. Many Muslim countries have significantly high growth rate with Qatar leading at around 15 per cent. UAE, Qatar, Kuwait, Saudi Arabia, Iran, Turkey, Malaysia, Indonesia, Libya and Nigeria are all rich countries. Muslim countries are also the major oil exporters of the world and their potential of influencing the economic shift of the world is huge. **Any country that can supply what Muslims need – military and technical expertise – can emerge as a major power in the world. The truth is that no country can emerge as a big power without taking into account the relationships with the Islamic world.** Except for Pakistan, there have been hardly any hostilities between India and Muslim countries. Most of the Arab nations, Iran, Malaysia, Indonesia, Turkey and African Muslim countries have a long history of cordial relationship with India. Middle East has been a favourite destination for India's technical as well as skilled work force for several decades. Muslim as well as non-Muslim NRIs living in Muslim countries earn significant amount of foreign currency.

It important that India recognises certain emerging realities:

- 1. Demographically, Muslims are not only the second biggest majority in the world; they are also religiously most cohesive people.**
- 2. They hold the edge in terms of world's energy resources, without which no country can survive;**
- 3. Traditionally, Muslim countries have been allies of the United States during last few decades. But the relationship has soured beyond a point of no return in the last decade. The overwhelming majority of Muslims all over the world including India have developed immense**

aversion for the Western powers particularly the United States;

- 4. The Arab Spring is almost sure to bring Islamically inclined parties to power. The distance with West is sure to grow, despite Western interventions and eagerness to ensure that Muslim world does not go beyond their reach;**
- 5. Slowly and steadily, Muslim countries will emerge as a major political and economic force in the world affairs;**
- 6. With the distance between the Western and Muslim World growing, other nations will try to fill the gap. The countries that are expected to try hard will be China and Russia;**
- 7. India must realise that its recent fondness for America could not have developed at a worse time. Now when America is fast losing its Super Power status and European countries are in woeful conditions, it is hard to understand why should India ignore its ties with the Muslim World and China and Russia for the sake of America and its allies;**
- 8. What India can get by developing strategic ties with the Islamic World, it cannot get from the Western powers. Muslim countries can be a much bigger market for Indian goods and workforce, and can make much greater investments in the country than America and its European allies can do.**
- 9. India cannot hope to be in a leadership role if it allies with the Western powers but can surely emerge as a major force in the world affairs if it develops strategic ties with the Muslim World.**
- 10. If a corporate boom occurs in India with Muslims playing an aggressive role, the investors from Muslim countries will be more attracted to invest in India. Furthermore, the exports to Muslim countries will multiply fast.**
- 11. With strategic ties developing with Muslim countries, particularly Arab countries and Iran, it will be easier for India if need be to isolate Pakistan. However, if economic ties with Pakistan can also**

be improved, it will also have far reaching consequences on the socioeconomic development of both countries. If Pakistan and India learn to respect each other, it will be in the best interests of both the countries and for the world as a whole.

Export Promotion

According to Planning Commission Paper, during the year 1999-2000 (the latest year for which data is available), the following commodities constituted India's principal exports (with their percentage share in India's global exports in parenthesis): (i) Gems and Jewellery (20.3 percent); (ii) Agricultural and allied products (14.09 percent); (iii) Engineering goods (13.6 percent); (iv) Textiles (excluding garments) (13.4 percents); (v) Readymade garments (11.0 percent); (vi) Chemicals and allied products (9.0 percent); (vii) Leather and leather manufacturers (4.1 percent); and (viii) Marine products (3.1 percent).

It says that the exports of following other services (besides software) hold high potential for India's export earnings during the period 2000-2001 to 2025-2026:-

- (i) Tourism;**
- (ii) Information Technology Services in broad spectrum;**
- (iii) Management of Consultancy Services;**
- (iv) Yoga and Stress Management education/practices;**
- (v) Advising/Managerial Contracting for Turn Around of sick industries;**
- (vi) Export of low to medium skilled manpower;**
- (vii) Export of high skilled and scientific, technical, medical, educational, cultural and managerial manpower.**

Simultaneous pursuit of an efficient export promotion policy as well as an efficient import substitution policy is the ideal that needs to be stressed.

The Paper further says:

"It can be seen from the contents of this chapter that India's niche markets are mostly located in

the Asian region (including Central Asian Republics and the Middle East). An aggressive and refurbished “Look East” trade policy will enable India to actually achieve its realistic positioning in the competitive and dynamic world economy.

The Government must create most favourable and attractive conditions for market-based development free of bureaucratic hassles and corruption for encouraging both domestic and foreign investment especially Foreign. “

The above remarks confirm the importance of economic ties between India and Muslim countries. The Muslim NGOs in India must campaign for these relations by organising conferences of Muslim Finance Ministers/Ambassadors in India. Agreements of cooperation between Indian universities and hospitals with those of Muslim countries will also help both countries in improving educational and health standards of their people. With such a policy, the communal amity will also have a boost in India.

Islamic Exhibitions all over the country

Muslims have had a good presence in small scale industries. But small scale industries are on the wane in recent years due to overpowering effects of the corporate world and inability of small scale industries to market their products. Apart from the various measures to improve small scale business suggested in the Planning Commission papers, Muslims need to make their own efforts. Big Islamic Exhibitions can be organised in all the big cities of the country, which can have exhibitions of wood carving, brass products, carpet industry, shoes, fashion garments, books, decorative items, creative pieces of Muslim artists and the cultural programmes like Mushairah, Ghazals, Naat, Qirat, etc. These programmes can initially be organised on annual basis in cities like New Delhi, Mumbai, Chennai, Bangalore, Kolkata, Hyderabad, Patna, Jaipur, Ahmedabad, Sri Nagar, Bhopal, Trivendram and Lucknow, and can then be extended to relatively smaller cities like Kanpur, Agra, Allahabad, Ajmer, Udaipur, Baroda, Chandigarh, Dehradun, Gorakhpur, Indore, Nagpur, Pune, Dharwar, etc.

Islamic Finance

Islamic Finance including Islamic Banking and non-Banking Finance sectors have generated considerable interest all over the world in the last few decades. There is an increasing demand for permission to establish Islamic Banking in India. This is a natural demand considering the fact that India has more than 0.18 billion Muslims. But this entails many problems as well owing to various governmental policies. Dr Muhammad Najeeb Ghazali Khayatm Director Islamic Economics Research Centre, SA, writes:

“The Islamic financial services industry has come of age. According to one estimate there are presently over two hundred Islamic banks and financial institutions all over the globe with total transactions valued at over 120 billion US dollars. A cursory look at these financial institutions and the nature of their operations reveals an interesting aspect of the growth of this sector. There does not seem to be much of a correlation between the numbers of Islamic financial institutions established in a given region with the size of the market that these institutions can potentially serve. For example, countries like Indonesia and India which together account for over one-third of world Muslim population do not score very high in terms of growth of the Islamic financial services industry. This may be due to a variety of reasons, which are often not rooted in economics. India with a population of over 150 million Muslims particularly lags behind with a near-total absence of organized Islamic banks and financial institutions. As such, the situation merits serious attention of researchers and scholars.. Notwithstanding the scant attention that Islamic banking has received from regulators and policy makers in India, small Muslim communities have taken initiative to establish a fairly large number of tiny and small institutions, often in the cooperative, informal and unorganized sector to serve local needs. The challenges confronting these institutions are many, further compounded by the absence of an appropriate legal and regulatory framework. “

I will like to quote here from two important papers on the subject, which describe the history of Islamic finance institutions in the country and the hurdles in their successes:

“A well-developed and efficient capital market is an indispensable prerequisite for the effective allocation of savings in an economy. A financial system consisting of financial institutions, instruments and markets provides an effective payment and credit supply network and thereby assists in channelling of funds from savers to the investors in the economy. The task of the financial institutions or intermediaries is to mobilise the savings and ensure efficient allocation of

these savings to high yielding investment project so that they are in a position to offer attractive returns to the savers.

“The attempts made by Indian Muslims in this regard and how some of the later developments in the form of changing regulatory environment has affected their functioning.

“Since the last two decades, India has continuously managed an average saving rate at above 20 percent of the GDP (Bhandari, & Aiyar, 1999, p.29). Considering their relative economic backwardness even 15 percent saving rates for Muslims would fetch an enormous amount of annual savings to the community. Besides, there are billions worth properties lying in the form of *Awqaf*. Zakah potential of the Indian Muslims still largely remains untapped and under utilized.

“.. they define Banking in such a way that Banks can accept deposits from public only for further lending. For example, Section 5 (b) and 5 (c) of the Banking Regulation Act, 1949 prohibit the banks to invest on PLS basis , 1949, 1999, p. 12) reads, “No banking company shall directly or indirectly deal in buying or selling or bartering of goods ...”.

“On the other hand the insurance sector, which has recently been opened for the private sector, is still beyond the reach of small capital holders. Entry norms and regulatory framework makes it further difficult for the small capital owners to think entering this field. Mutual funds are open to the private players. But they too are beyond the reach of small capital holders. Besides the initial requirements of large capital and some other stringent requirements are well beyond the reach of Islamic financial institutions. In short anybody going for Islamic alternatives in finance has the option of choosing only the Non Banking Financial Companies format for its easy entry norms, low capital requirements, lower regulations and flexibility in registration and functioning.

“The Tata Mutual Fund made a pioneering attempt when, at the instance of the Barkat and some other Islamic financial group, it launched Tata Core Sector Equity Fund in 1996 (IEB, 1996a). This scheme was specially tailored keeping in view the Muslims inhibition of dealing with interest bearing and *haram* investments. This scheme surprised many by being able to raise Rs. 230 million from the public. After initial hiccups the scheme did well for three years. After that the nomenclature was changed to the ‘Tata IT sector Fund’ (IEB, 2000a).”

“By 1980s, Muslims started venturing into profit oriented business as well. This was made possible for three reasons; firstly, by that time, Indian Muslims had gained some financial expertise through successful running of non-profit financial businesses; secondly, the Islamic financial movement started in late seventies had gained momentum

throughout the Islamic world giving an impetus to the Indian Muslims as well; lastly, the new economic policy initiated in early 1990s focussing on privatisation, liberalisation and globalisation from the old controlled regime provided new opportunities for the overall growth of the business.....

“ The decade of 1980s and 1990s saw proliferation of Islamic NBFCs. India’s decision to introduce large-scale regulatory changes in the non-banking financial sector at a time when most of the South Asian countries were passing through severe economic recession did not augur well for the non-banking finance sector. More so Islamic NBFCs appears to have suffered more because of the distinct nature of their business and other religious constraints like not being able to avail the conventional avenues available to other financial institutions. In a fast changing regulatory environment like this, a conventional NBFC would prefer keeping its money in commercial banks than to go with risk associated ventures that are part and parcel of Islamic financial institutions. On the other hand small size of Islamic NBFCs and a lack of the lender of last resort besides naive and complacent attitude towards the regulation also had a fair share in their failures. Perhaps the recessionary economic phase could have easily been tackled had the management been more alert and investors more informed..... (Paper by *Shariq Nisar Joint Editor *Islamic Economics Bulletin*, India)

Shafiq Nisar then gives suggestions how Muslims can operate in India. He says:

“Experiences of the Islamic NBFCs in India underscore at least two points:

- (ii) Internally, Islamic NBFCs should be well **capital adequate** besides being **highly cautious** in their business operations and
- (iii) In a secular democratic country like India there is need for some sort of **advocacy groups that work quietly in creating soothing conditions for Islamic oriented businesses.**”

He says that “Islamic financial institutions constantly need to diversify their investment basket through innovations and improvement in technology. In a secular country like India it could be difficult due to non-recognition of Islamic principles but nevertheless they are important and need to be conveyed to the regulators through all the legal means.”

He adds:

“Self imposed moratorium on certain qualified modes of finance by certain Islamic finance

houses instead of **increasing the reputation** led to isolation and lopsided investments. Therefore, **more flexibility** is needed to cope with the changing business environment. **Lack of the lender of last resort** has been a major cause of concern for Islamic financial institutions worldwide. Therefore, the establishment of any such **institutions that could act as the lender of last resort** should be the topmost priority by Islamic economists and policy makers.”

He is also right in having a dig at the “Islamic” institutions that are running covert operations, which have nothing to do with Islamic principles of economics. “Another issue that needs immediate attention of the policy makers is to put a **check on tainted profit seekers** who just for the sake of their small profit vitiate the whole environment for genuine concerns. Many institutions that operate on the basis of interest disguising them as an Islamic financial alternative, either overtly or covertly only help in creating a crisis of confidence. People also need to be informed about the Islamic finance principles so that at the time of crises they do not create unnecessary panic and rumours leading to contagion.”

According to another paper, entitled, “ISLAMIC FINANCIAL INSTITUTIONS OF INDIA: PROGRESS, PROBLEMS AND PROSPECTS*, there are about 300 IFIs in India. Even most of the Indians including Muslims do not know about them. Very little is known about the functioning, socioeconomic performance and potential of IFIs in India even to the knowledgeable Islamic Economists.” The study makes a critical assessment of these IFIs. Analysing their performance it says:

“Unfortunately after independence Indian Muslims in general have fallen from grace, their collective socio-economic productivity has declined, poverty and suffering have increased. Perhaps by giving a boost to the organisation and operation of IFIs they can turn around their own socio-economic status as well as contribute a new institutional set-up to the growing needs of their progressive country and economy. A well-organised, well managed chain of purposeful IFIs can be utilised to finance their entrepreneurship and economic growth on the one hand and enhance *Falah* or social welfare on the other hand. We have every right to utilise the forces of economic liberalisation and globalisation for our own and the country’s progress and welfare. Economic environment is just right for the promotion of large-scale profit and loss sharing (PLS), Equity or Venture Capital based IFIs

‘The Directory of Islamic Banks’ by Dr. Rehmatullah in 1992 has described brief profiles

of a few IFIs in India and the addresses of 159 Indian IFIs. However various types of IFIs, about 300, are flourishing in India... Based on their functional model and registration this study has classified all the Indian IFIs into four distinct categories.

I. Financial Associations of Persons (FAPs). These are unregistered, interest-free, self help groups belonging to unorganised sector of Islamic Finance in India.

II. Islamic Financial Societies (IFSs) registered under Societies Act. or Charitable Trust Act.

III. Islamic Co-operative Credit Societies (ICCSs) registered under various state Co-operative Societies Acts.

IV. Islamic Investment and Financial Companies (IIFCs) registered under companies Act.

The conclusions that can be drawn are simple:

1. There is great scope of Islamic Finance of all major types in India including Islamic Banking. The chances of success are high because Muslims in India are more than 0.18 billion and they are expected to enter into a new phase of relative prosperity.
2. These chances depend on the acceptance of Islamic Banking by the Indian government;
3. The Indian government will have to remove hurdles in the way of Islamic Financial Sector considering the demands of its second largest majority;
4. If Indian government takes necessary steps in that direction, it will ultimately benefit the country as a whole;
5. Muslims will have to make simultaneous advances in the corporate Sector, Small and medium sized industries as well as on education front if it has to benefit from Islamic Finance. Islamic Finance depends ultimately on wealth generation and massive efforts are needed in that direction.
6. Muslims will have to take various precautions if they have to develop Islamic finance institutions.

Shariah-compliant stock exchange

According to a recent study by the Reserve Financial institution of India found that while the

national credit-to-deposit ratio hovers around 74 percent, it is only 47 percent for Indian Muslims. Indian Muslims might buy assets for under the rest of the Indian population or start a business too. "This is because Indian Muslims borrow a lot compared to what they save, reports the WSJ." The Islamic Stock Exchange made its debut in Mumbai with the introduction Islamic stock exchange courtesy Bombay Stock exchange (BSE), the Mumbai-based Taqwaa Advisory and Shariah Investment Solutions. This is to facilitate Muslim investments in compliance with the Shariah based prohibitions on interest. Islamic Stock Exchange can certainly become a trillion dollar industry but there are certain points to be noted:

- 1. Shariah compliance must not simply mean "Interest free." It has also to be ensured that the companies are not involved in any business of Haram activities like alcohol, gambling, film industry, etc.**
- 2. Islamic Stock Exchange should not be allowed to become a permanent vehicle of the flow of Muslim money into corporate sector dominated not only by non-Muslims but also on un-Islamic economic objectives. Sooner than later, Muslims should enter the Corporate World in a big way so that Muslims become direct beneficiaries of the economic growth.**
- 3. Islamic Stock Exchange should be able to ensure that speculation, which is currently the mainstay of ups and downs in the Stock exchanges, is rooted out. Shareholders must feel confident that they are not going to lose;**
- 4. Islamic organizations must pressurize the government to have a fresh look into the way Stock Exchange works contributing to economic disparity.**

Islamic Development Bank's Role should be expanded

Islamic Development Bank has been active since 1973 as a multilateral financial institution. It is based at Jeddah and has 15 shareholding member states. The main shareholders are Saudi Arabia, Libya, Iran, Egypt, Kuwait, Turkey, Qatar and UAE. The basic condition for membership is that the prospective member country should be a member of the Organisation of Islamic Cooperation (OIC), pay its contribution to the capital of the Bank and be willing to accept such terms and conditions as may be decided upon by the IDB Board of Governors. Describing the vision of IDB, H.E. Tun Dr. Mahathir Mohamad had said, "As a multi-lateral development financial institution based on Shariah principles, the IDB Group has many reasons to be proud

of its achievements. It is now well-positioned to be an effective agent of change to prepare its members in facing numerous challenges brought about by the forces of globalisation and rapid technological change. The collective group of the IDB Member Countries can be a formidable one, taking into account its multi-faceted resources. The greatest challenge in this group is to focus on common development issues facing us all."

Its affiliated agencies include:

Islamic Corporation for Insurance of Investments and Export Credits (ICIEC)

Islamic Research and Training Institute (IRTI)

Islamic Corporation for the Development of the Private Sector (ICD)

International Islamic Trade Finance Corporation (ITFC)

World WAKF Foundation (WWF)

International Centre for Biosaline Agriculture (ICBA)

OIC Networks Sdn Bhd; and

Saudi Arabian Project for the Utilization of Hajj Meat.

It runs many programmes. The Bank extends loans to its member countries for the financing of infrastructural and agricultural projects such as roads, canals, dams, schools, hospitals, housing, rural development, etc. both in the public and private sectors, which have an impact on the economic and social development of the member countries concerned and are accorded priority by the governments concerned. Such loans, in conformity with Shariah, are interest-free and the Bank recovers its administrative expenses by levying a service fee.

India is not a member country of IDB. Its role in India is limited to providing scholarships, grants to educational and health projects and providing scholarships to Muslim students in certain technical courses like Engineering, Medical and Business Administration.

It is high time both India and IDB recognized each other's importance in pursuit of their respective goals. India is not a Muslim country. But its Muslim population is more than any other Muslim country except Indonesia. Muslims in India are currently socioeconomically weak but have great potential of emerging as a major force in the country as well as in the Islamic world. It is high time Muslim organizations of India started a concerted, sustained and high-pitched campaign for India becoming a member state of IDB. No doubt there are many hassles. Some Muslim countries, especially Pakistan may oppose the move. India cannot be in a position to

fulfil all the conditions of IDB. But all these hurdles can be removed through sustained negotiations. Failing this, a Special Status should be given to India with bigger potential for IDB involvement in India, especially in schemes related to socioeconomic empowerment of Muslims. IDB should be able to provide loans to Muslim owned industries in India and its coverage of scholarship schemes must increase. So far it gives scholarships only to poor students pursuing career in government institutions. But time is changing fast. The role of private institutions is increasing with ever increasing velocity. Muslims are not able to take admissions in these colleges on account of their not being in a position to afford the exorbitant fee structures and also on account of being unable to secure Educational loans from the conventional banks in India. IDB must now provide loans and scholarships also to Muslims joining private institutions. It must also expand the scope of scholarships by including all postgraduate courses in the universities and a greater number of graduate courses including laws, NDA, police services, BBA, BCA, etc.

Blueprint of the Action plan for establishing “Peoples’

Corporate India” dominated by but not exclusively Muslims.

Aims

1. **TO MAKE MUSLIMS A STRONG & VIBRANT COMMUNITY**
2. **To make Muslims play a meaningful role in National and International affairs:**
3. **To bring them out of inferiority complex;**
4. **To make them socioeconomic ally self-reliant and strong**
5. **To raise their general living of standard**
6. **To make them join the mainstream as respectable partner, so that they do not just join but can influence the direction of the mainstream**
7. **To attract other weaker sections belonging to all communities to be partners**
8. **To demonstrate how the Bib Business should support the business and not merely top businessmen; and how Big Business can help the socioeconomic empowerment without aggravating economic disparity**

Governing Principles

The whole plan has to be followed within the parameters of Fundamental Prohibitions, Duties and Rights enshrined in Islam. **Qur'an promotes business, investment, rightful spending, welfare activities and charity.** All these must be stressed with a proper balance. Without business, there cannot be wealth generation, and without wealth there cannot be charity.

Strategy, not sentiments, to prevail

Whether Muslim connection of the companies should be highlighted or not, must depend on strategic grounds and not sentimental ones. There are sectors where Muslim sensitivities for Halal products can be publicly used. There are other sectors where Muslim connection should better not be publicized. These days, even non-Muslim conventional banks are utilizing Muslim sensitivities for interest-free finances all over the world. So in principle there should be no hesitation in using the Muslim sensitivities for Halal products, and the products produced by Muslim owned companies. But where this can prove counterproductive, it would be better not to unnecessarily use these

sensitivities.

Selection of Priority Consumer Industries

The emphasis has to be on the absence of alcohol, pork and cow contents. The following areas have great chances of successes:

- 1 Food: Biscuits, Cakes, Butter;
 2. Cold drinks: Fruit juices, milk items;
 3. Mouth care: Toothpastes and brushes;
 4. Skincare;
 5. Cosmetics;
 6. Perfumes and deodorants;
 7. Garments especially Muslim culture items;
 8. Shoes;
 9. Religious tourism with hotels and tour packages to tourist centres with organization of Islamic and cultural events in peak seasons'
 10. Hotels and restaurants;
 11. Decorative items with emphasis on Islamic arts and calligraphy;
 12. Finance sector with more Islamic banks and Islamic insurances;
 13. Soaps, detergents;
 - 14 Gifts
 15. Printing and paper
 16. Health infrastructure with a chain of advanced but relatively cheaper hospitals; with Muslim doctors of all the country being shareholders
 17. Education with particular emphasis on institutes giving professional degrees.
- There are numerous other areas in which companies can be established. And once Muslim dominated companies start emerging, print and electronic media too will have greater chances of success.

Formula of Success

1. Where Muslim sensitivities for Halal products are important, they should be used for marketing; where this is not required, marketing should be general
2. In each sector, at least a certain portion of shares should be sold to those who are directly or indirectly involved in the production or marketing of the products of that particular sector. For example, if an Apollo type Hospital is established, around 50000 Muslim doctors of the country can be specifically invited to be its shareholders, with the advantage of referring the patients to it given to them. This will ensure the success of the hospital. In case of consumer industries, campaigning should be done to find out potential Muslim depot holders, distributors and wholesalers who should have shares in the companies, as well as the agencies. This will provide them double benefit, and will ensure the success of the companies.
3. There should be absolutely no restriction on non-Muslims becoming part of the network in any of the ways; they should in fact be encouraged, especially in those sectors where it is important, but the over-all dominance of Muslims and Muslim ownership must be maintained.

Flow chart (Business Network to be created)

Company
to
Depots (States or Regions)
to
Wholesale distributors (Districts and Big Cities)
to
Departmental Stores (Cities and Towns)
to
Shops (Bazars, muhallas, colonies)

Campaigning

A Coordinating Body for Economic Rise of Muslims or a Muslim Chamber of Commerce must take the responsibility of campaigning on itself. Meetings should be organized in all the important cities. There should be a separate group for each sector. Each group must involve

those who are interested in investing in that sector. This group must do a market research about all the aspects of the production and marketing of its area of items in advance and must be able to give all the details to the invitees. Selection of candidates for depots, distributorship and departmental stores should be done.

Partners and investors

1. Investors in India
2. Investors from Muslim world
3. Investors from among NRIs
4. Islamic Banks and Financial institutions
5. Indian government and financial institutions
6. Muslim countries -- governments and financial institutions
7. Development of Muslim Stock Exchange in India

The industrial sectors to start with

The following areas have great chances of successes: The emphasis has to be on the absence of alcohol, pork and cow contents.

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Impact

- 1- **Better economic condition of Muslims with greater opportunities of employment;**
- 2- **Greater opportunities for trading as more Muslims will have agencies and wholesale deals;**
- 3- **Bigger say in country's affairs, as say 50 corporate giants will have a much bigger impact on national policies;**

- 4- **Big high quality professional colleges and institutes will emerge, leading to increase in the number of high educated Muslims.**
- 5- **With support of big corporate sector, Muslim media will become stronger and effective;**
- 6- **Greater chances of Muslims becoming a major political force;**
- 7- **With the full-fledged campaign for developing an economic alliance of India with Muslim countries, communal situation in the country will improve.**
- 8- **With a strong Corporate Muslim India, it will be easier to campaign against commercialization of evils (Haram practices) like gambling, betting, sex, alcohol, drugs, smoking, abortions, etc.**
- 9- **More funds will be available for Muslim NGOs, which can be used to run Islamically correct campaigns to make the world cleaner, healthier and more peaceful.**
- 10- **Corporate Muslim India can set an ideal example how the corporate world should work, giving more emphasis on providing goods and services at a relatively cheaper rates, giving a better share to employees and safeguarding the interests of small shareholders.**

8- Health Infrastructure

Health is undoubtedly the most important gift of life; and the health status of a nation or community must surely be regarded as the most important parameter of human development. Thanks to the overriding influence of the economic fundamentalism, health has been relegated to a secondary status; and health parameters are usually defined and used in a way that the business does not get affected.

While the medical scientists have persisted in their efforts to find out the aetiologies and remedies of various health problems, the magnates have been incessantly engaged in popularising whatever suits their interests, irrespective of their impact on human health.

The tragedy is that the medical scientists too have lately become mere tools in their hands. The medical world is not dynamic enough to aggressively push health concerns through. The problem has been further compounded by the privatisation of medical institutions and research laboratories; the industries are now buying medical specialists for their own ends. They have the money power to lure experts who too seem to have found a heavenly haven in the garden of materialism.

The callousness of medical experts and the passive nature of the medical education have strengthened the resolve of the economic fundamentalists to market everything, a demand for which already exists or can be created through high-pitched propaganda, without being least bothered about the adverse effects on the individual, family and social wealth. The medical scientist has proved unequal to the dire challenges of the bazaar. First the tobacco and cigarettes of various tastes entered the market; these became symbols of high standard with increasingly large numbers of people becoming addicted to smoking. To multiply their demands, women, too, who previously were disinclined to smoking, were also encouraged. Doctors have declared in unequivocal terms that smoking is not just harmful but is extremely dangerous to health. They have established that cigarettes cause lung cancer, that still remains almost incurable, bronchitis that leads to asthma causing severe distress in breathing and are a significant factor in the development of coronary heart diseases. Each one of these diseases is either fatal or severely crippling. Similarly, tobacco has been associated with mouth cancer, which is incurable, except when it is detected very early, and Buerger's disease, a disease of the veins of legs that may lead to gangrene of the foot. But all these caveats have failed in discouraging

smoking; for the doctors are not assertive enough to pressurise parliaments to pass bills proscribing the production and sales of cigarettes, cigars and tobacco.

Similarly, such has been the glorification of alcohol that any person trying to prove his credentials in society has to serve drinks to his visitors, especially on the occasions of celebrations. The medical science informs in categorical terms that alcohol is damaging to the health of a man whatever the amount imbibed. Yet, with the support of some partisan investigators, it has been campaigned that alcohol is harmless in small doses; some have gone to the extent that they have declared it beneficial for the heart, capable of increasing a specific kind of cholesterol that seems to have a soothing effect on the cardiovascular system. It need not be said that most of these advocacies have been chiefly guided by the financial motives and have little to do with the medical truth; at the most they are truncated facts. What the medicine tells is that once a person starts taking alcohol, the level at which the desired euphoria is attained rapidly increases necessitating an increased intake. No person becomes an addict the day he or she smokes the first cigarette, or takes the first sip of beer, whisky, rum or wine; all the present addicts had small beginnings, and the ones who introduced it to them had convinced them that these were injurious only if taken in huge amounts and regularly. It is very well known that alcoholism may lead to fatal diseases like cirrhosis and korsakoff's psychosis, and has a damaging impact on almost all the organs of the body. It disturbs the power of reasoning, thus leading to crimes, accidents and suicides. Alcohol, directly or indirectly, kills millions of people every year, destroys innumerable families and leads to countless rapes. It causes severe financial losses to the well-established individuals who often get ruined on account of their intemperate drinking habits. Divorces are common outcome, and the wives and children of habitual drinkers have to pass their lives in an environment of extreme fear, insecurity and tension. Children too often start drinking in their teens. The party culture coupled with women's propinquity to try their hands at whatever men do as a manifestation of 'equality' and the encouragement by men for their own rejoicing have made alcohol popular among women too.

The campaign for freedom of sex is a direct product of economic fundamentalism. The medical science has been a mute spectator to sexual waywardness, despite the incontrovertible fact that it causes no less mortality and morbidity than do smoking and drinking. In many ways, its effects are even more dangerous. Time and again, the epidemics or endemics caused by promiscuity or sexual perversions have hit mankind. Many of them have proved to be devastating killers.

Syphilis was the first sex-produced disease that killed people in large numbers. The homosexuals and the promiscuous heterosexuals were the common victims. Chancroid, Gonorrhoea, Lymphogranuloma venereum, Herpes and Reiter's disease are other sexually transmitted diseases having varying severity, and, often, producing crippling complications.

When the discovery of Penicillin was announced, the sex-merchants had heaved a sigh of relief. A new thrust to the sex market was then observed in the West. Thus the historical achievements of the medical experts were usurped by the tycoons to push their own stratagems, in spite of the unambiguous warning that uninhibited sex had always an inherent tendency to produce new infections. And when the sex-bazaar had touched new heights, it received another concussion in the form of AIDS. AIDS had the potential to paralyse the industry for ever. But, within a short course of time, lines of the campaign were drawn. It was decided to emphasise the use of condoms ("safe sex"), so that the sex-industry remained intact, at the same time expanding the market of condoms. What the world has witnessed in the last decade is the emergence of a condom culture; it has not remained incarcerated in the Western countries, and pervades every society of the world.

Few will disagree with the statement that the medical profession too has become fully commercialised. It has ceased to be a profession the primary objective of which was to alleviate the suffering of the sick without expecting money, power or fame in return. It is now only a business, pure business, which aims at exploiting the sufferance of men, women and children. But doctors cannot be blamed for the ugliness of this situation for they are a part of society that admires only the wealthy and the famous. Most of the students, quite often acting on the persuasion of their parents and elders, choose their profession not to serve mankind nor for any spiritual elevation but only in the hope of pocketing easy money and high status in society. The hard fact that it has no more remained easy to earn money as a medical professional, without first expending sizeable sums for doing the medical courses, and then investing millions for establishing clinics and nursing homes, has metamorphosed the professionals and servers into merchants. To make up for their investments, they have no option but to charge high fees from the patients, and to extract money from them by advising admission in the nursing homes, and expensive tests, even when they are not required.

The pharmaceuticals have played a major role in the commercial turnaround of the medical

profession. They misappropriate information collected by the dedicated pharmacologists for their own interests. The newer medicines are periodically added to the market, and such are their marketing skills that the doctors immediately start prescribing them without understanding their pharmaceutical details, even in those cases where the old, time-tested medicines can better serve the purpose, and without caring for the pocket of the patient. The newer medicines are invariably costlier increasing the turnover of the manufacturers. Such injudicious use of drugs has reached extremely high level, because the pharmaceuticals thrive on this. They have enough marketing acumen to divert petty shares of their huge income to the medical practitioners in the form of gifts, samples, commissions and cocktail parties. The man inside a doctor is weak enough to be easily pleased with these presents and offers. To enthrall the practitioners, the pharmaceutical companies use their best-trained salesmen and marketing executives; no wonder then that lately the charm of the fair sex is being recruited to successfully represent the companies.

At the highest level, the expertise of the professors and scientists are misused to assist the government and the industrialists in making policies that more often than not are complimentary to one another. Thus, when the liberalisation of sex posed problems by way of unwanted pregnancies, the medical experts came to the rescue of concupiscent men and women, providing them a number of effective contraceptive methods including abortion. Similarly, when the growth of population was sought to be controlled, the newer and more advanced contraceptive techniques were put into practice. Surgery was not only commissioned for abortions but also for tubectomies and vasectomies. The economic fundamentalists had enough cogency to entice the saviours into believing that the abortion did in no way tantamount to killing, and for the sake of "women's reproductive rights" and for the sake of mankind, it had become unavoidable. No doctors advanced the argument that once a human being comes into existence, none -- not even the parents on whom it depends for several years - has the right to deny it the right to be born and grow, and the duty of a doctor is to save and not to kill anybody; if killing an infant is ghastly, killing a foetus is ghastlier.

The emergence of social and preventive medicine (also called community medicine or public health) as one of the important disciplines of medical science has as much to do with economic fundamentalism as with the health of society. Here it is the medicine that is used to propel social and economic policies, and not vice versa, formulated, separately or in tandem, by the secretaries of the government and the tycoons of the industry. The secretaries, in fact, act as

connoisseurs of the big business. The population control, the AIDS control and the control of communicable diseases -- all these programmes have been fine-tuned to suit or adjust the market forces. If, endeavours have been, and are being, made to eradicate small pox, chicken pox, polio, rabies and other such diseases, for which vaccines are available, it is because no medical cures are available for them in the market, and vaccines can be sold on a much higher scales, if the government and other agencies working in social fields are properly convinced of their importance. This has been one of the ways to pull back the money which the government might have exacted in the form of taxes, or the agencies might have collected as donations from the rich. The ostensible human spirit behind these programmes would vanish in a few moments, once alternative ways having bigger market potential are found.

It also happens that a few partisan research reports are used to introduce a new product in the market. When the milk powders were first marketed on a large scale, an impression was deliberately created that the powder-milk was more salubrious for children as it contained the right balance of carbohydrates, proteins, fats, vitamins and minerals. The propensity of young women to maintain their figures was also banked upon; they were made to believe that breast feeding could damage the shape and contour of their breasts. The campaigns tremendously enhanced the sales of milk powders. The children suffered, and the industry thrived. Thanks to the paediatricians who have exhibited greater dedication and wisdom than the other medical specialists, after a lapse of few years, the campaign for breast feeding again picked up. Another factor that has helped in the rejuvenation of interest in breast feeding has been its contraceptive role; the population control programme is extremely dear to the economic fundamentalists. Similarly, in the marketing strategy for *vanaspati ghee* and refined oil, the fear of increase in cholesterol level was used with astonishing effect. The people conscious of their cardiovascular health, and frightened with the possibility of death due to hypertension, heart attacks, and cardiovascular strokes, have been readily responsive to these campaigns replacing the animal *ghee*, first, with the vegetable *ghee* and then with the refined oil. It does not bother the industrialists that the reports in favour of the refined oils may not have been fully substantiated and may ultimately prove, as happened in the case of milk powder, premature; by that time, they would have earned billions.

Community medicine, as has been said earlier, is often misused to ensure that the interests of big industries are not jeopardised. The world organisations, working in the field of public health, like WHO, World Population Fund, UNICEF, etc. seem to have been established less with the

objective of saving the people from diseases, death and destruction, and more with the aim of safeguarding the economic fundamentalists. These organisations may or may not accept it publicly, but the truth is that a certain game-plan can be deciphered in almost all their campaigns. It is certainly not without reason that the likes of the animated, high-cost and worldwide movements that have been regularly run for eradication of smallpox, poliomyelitis, diphtheria, pertussis, rabies, etc., have not been planned for eradication of malaria, tuberculosis, syphilis, gonorrhoea, amoebiasis and worm infestation, in spite of the fact that the latter have been responsible for more mortalities than the former. The diseases in the first group have no medical cure and the vaccines that have been developed can be best sold through public health programmes. The diseases in the second group, on the other hand, have medical treatment available in the market and eradication of these diseases would cause high losses to the pharmaceuticals where manufacturing and marketing of antibiotics, anti-tubercular drugs, anti-malarials, anti-amoebiasis, anti-pyretics and anti-spasmodics fetch them billions of dollars every year. This is also why the international organisations continue to pressurise the developing countries for adopting more effective population control measures and running big vaccination programmes but they hardly ever raise issues of sanitation.

It is also not without ulterior motives that it is only the secondary prevention that is stressed; primary prevention is mercilessly side-lined. Thus campaigns at national and international level are launched only for secondary prevention. The programmes of the nature of primary prevention, such as maintenance of sanitary conditions, anti-mosquito drives, avoidance of promiscuity, smoking, drinking, gambling etc. are either not initiated at all or if the enormity of the problem compels them to take some action, it is at a substantially lower scale. The primary prevention, obviously, is inimical to the market forces, for it can lead to momentous damage to the production. Even the illiterate know that low sanitary conditions are responsible for the majority of diseases in the developing countries. Yet, no projects of the intensity and magnitude of the "Pulse Polio" or smallpox eradication campaigns are prepared and implemented to improve sanitation in the rural and suburban localities.

The study of the Western Model of AIDS prevention programme, that is being pursued all over the world, leaves an unmistakable impression that it has been designed keeping in view the commercial interests of the business world where sex, with all its ramifications, has become a colossal industry, whose interests cannot be side-tracked. The scale of commercialisation of sex can be gauged from the estimated figures that Mumbai alone has more than seventy thousand "sex-workers". Each of them entertains, on an average, eight clients daily. That means, more

than 5 lakh men visit prostitutes in a single day in a single city. Already, about 80% of the sex-workers have been found to be HIV positive. Thus, about 4 lakh males are exposed to HIV virus in one day. While the sex-barons are sincerely interested that the disease was controlled as quickly as possible, for it threatens their survival, they do want it to be done in a manner that causes the least damage to their business. Consequently, the whole emphasis in anti-AIDS programmes has been on "safe sex". The so called safe sex is doubly advantageous for the sex-industry. First, it does not forestall people from getting enjoyment from sexual "recreation". Second, it helps boost the sale of condoms. An overwhelming majority of the anti AIDS messages exhort the people to use condoms during sex rather than avoid liaisons with anybody other than one's marriage-partner. The result of this strategy is that the sales of condoms are rapidly multiplying, the persons involved in the campaigns are earning handsomely, and the magazines, advertising agencies and video-companies are reaping huge profits through their "fight" against the killer disease; but AIDS continues to attack with devastating speed and force.

Muslims must play their role in making Health Supreme

Islam is a system where health has dominance over every other aspect of Life. The prohibitions and permissions in Islam are directly related to health. Anything that severely affects health is prohibited and all practices that have a positive effect are promoted. Muslims must be able to use this ideological supremacy in teaching the lesson of healthiness to mankind. They must run a campaign to **make "Right of Health" a fundamental right** in the constitution and for introduction of **"Fundamental Prohibitions:** in addition to "Fundamental Rights" and "Fundamental Duties", which are already there in the Constitution. **This will go a long way in ensuring that the health of the population is never compromised and the system accepts the responsibility of safeguarding the health of the people.** Any practice or item that has devastating effect on the health of the population must not be permitted but the interests of the big business would not let "Health" be the deciding factor in permission, prohibition or promotion of certain practices or items.

Focus on Health of Community Paramount

Unfortunately, due to various factors (lack of education, poverty, unhygienic surroundings and many more), the health status of Muslims in India is pretty low. Every third woman in India is undernourished (35.6 per cent have low Body Mass Index) and every second woman is

anaemic (55.3 per cent). The ratio is more among Muslims. Rangnath Misra Commission Report tells about the status of health among Muslims. Infant and child mortality rates among Hindus are much higher than Muslims, Christians, Sikhs, Jains, and Buddhists. However, the infant and child mortality rate are higher among Scheduled Castes and Scheduled Tribes. Among minorities, infant and child mortality rates of other minorities are lower than Muslims. Mortality rate differentials among different religious communities or Scheduled Castes and Scheduled Tribes may be due to factors other than religion alone e.g. urban or rural residence or economic conditions of the family or availability of health facilities and access to them. The Report shows that more than one-third of women among Scheduled Tribes, Scheduled Castes, Muslims, no religion category, Other Backward Classes and Hindus have not gone for antenatal checkups

National Health Policy should be more home oriented

Unfortunately, the national health policy does not pay much attention to health areas other than RCH. The importance of hygiene in the over-all health status of the nation or a community cannot be overestimated. In India, most of the day-to-day health problems are related to poor hygienic conditions. The gastrointestinal problems do never attract governmental attention despite the fact that an overwhelming majority of Indians suffers from recurrent or chronic gastrointestinal infections and worm infestations. The hyperacidity and peptic ulcer problems are becoming increasingly common and gastrointestinal infections are a contributory factor among other factors. The whole nation is too careless to spit, defecate and urinate with care. Water is polluted. Air is polluted. Sound pollution is bad. The diseases due to mosquitoes and flies cause huge morbidity and mortality every year. In recent years, Dengue, Chikengunya and other viral infections have caused havoc all over the country especially during rainy seasons. But the Ministry of Health is only interested in pursuing what it is being directed to by the WHO and other international organizations whose chief concerns are population control, pulse polio campaign and AIDS. National Health policy is so dependant on WHO that it forgets the special circumstances of countries like India. Even in matters related to population control and AIDS control, we need not toe the international models, where the hidden motives of these programmers are not exactly what are presented to the public. They have no concern for the survival of family system and the sex industry is very powerful. Religion there has minimal importance. In India we need to develop strategies that are more in line with India's culture and special needs. Here are some health related programmes that are more in league with India's

religious and cultural traditions. Some of these programmes are based on Islamic principles but hold equally good from the point of view of other religions.

A National Drive for Hygiene: Comprehensive Hygiene

As explained above, hygiene is central to health. We need to redefine hygiene. A Comprehensive Definition of Hygiene is needed. If we want peace, we need a ***purser world***; if we want a purser world, we need ***total hygiene***. Hygiene is currently being used in a very limited sense. **Physical hygiene is of utmost importance for the corporate world because it suits them; mental hygiene, sexual hygiene and social hygiene have no meaning for them, as counting them can pose serious threats to their vested interests.** If internal hygiene is promoted tobacco and alcohol industries will nosedive; if sexual hygiene is applied many industries including film, pornography, prostitution and tourism will become defunct; and if a campaign for social hygiene ensues, gambling industries will perish. For the economic fundamentalists, it is the health of industries not that of human beings that matters. Let people suffer but under no circumstances market can be allowed to suffer. **Let the people be killed, families be disintegrated, tensions of all kinds plague society, but the interests of the corporate must never be allowed to be killed, slump must not disintegrate them and non-growth must not plague them.**

Islam on the other hand prefers to preserve human health, dignity and honour. Monetary interests do not influence Islam's concept of hygiene; it is the *betterment of mankind* that concerns it. It therefore promotes comprehensive hygiene, which alone can ensure a *purser, safer and healthier world*. It takes every possible step to ensure physical, mental and social hygiene. For **total hygiene**, some of the steps taken are as follows:

- Total ban on alcohol, flesh of dead animals, pork, drugs, tobacco (it should be declared prohibited in accordance with the principles laid down by Qur'an), blood, etc. **(Internal Physical Hygiene)**
- Regular bath after impurities, 5 times washing of the exposed organs of the body, cleaning of the area after each passing of urine and defecation, cleaning of hands after touching any unclean things including animals like dogs, maintenance of mouth hygiene through *miswak* (brushing of teeth), etc **(External Physical Hygiene)**
- Sex only with spouses of opposite sex, total ban on promiscuity, homosexuality, sex with

animals, incest, paedophilia, anal sex and sex during menses and immediate postnatal period, washing of mouth and private parts soon after intercourse, **(Sexual Hygiene)**

- Total ban on any such activities that can incite people to indulge in forbidden activities, like pornography, watching sex and violence, reading materials that can lead to corrupting thoughts. **(Mental Hygiene)**
- Regular prayers, *tasbeehat* (repeated rehearsing of God's Attributes, invocations, preaching to others, meditation, charity **(Spiritual hygiene)**
- Cleaning of clothes, surroundings, environment **(Environmental Hygiene)**
- Ban on usury, bribery, commercialisation of forbidden practices, economic exploitation, murders, spreading mischief, rumours, promotion of brotherhood, mutual co-operation, well-established marriage system, proper care of children, etc. **(Social Hygiene)**.

It can be safely assumed that the concept of Comprehensive Hygiene will be acceptable to other religions as well, including Hinduism, Sikhism, Christianity and Buddhism. We can call upon other religions to study Islamic position and give their points of view so that a common minimum programme acceptable to all can be presented to the Government.

Primary versus Secondary Prevention

Economic fundamentalism in the medical world has percolated right down to the lowest level. Pharmaceuticals thrive on the spread of diseases, and so do doctors, the owners of nursing homes and hospitals and paramedical personnel. Prevention has therefore been able to grasp much less attention than cure; for **prevention, especially the primary prevention is perilous for their commercial interests. Primary prevention can be defined as the avoidance of such activities and attempts to prevent such environmental conditions to emerge and grow as may be conducive to the development of diseases. Secondary prevention can be defined as the prevention of diseases through the use of certain materials, medicines, vaccines, or equipment. The latter has received greater attention, for it is beneficial for the industries.** While the mouth hygiene and body hygiene have been emphasised upon as these propel the sales of thousands of varieties of tooth-brushes, tooth-pastes, lotions, soap, sanitary pads etc., a term like '**sexual hygiene**' **has found no mention anywhere.** The result is that, while all other infections in the US have shown remarkable decrease in the last half century, Sex transmitted diseases are on the rise. Out of the top 10 infections in the US, five are STDs and about every fifth of adult has a STD. More than 15 million Americans contract STD annually. These are staggering figures for a superpower that has the biggest medical network in

the world. **Sexual hygiene** means having sex only with one's spouse, avoiding rectal sex and sex during menses and immediate postnatal period. **If this were popularised, the sex-market could have crashed.** Hence, only the secondary preventive methods that invariably advocate the use of condoms were chosen to allay the fears of the promiscuous and the pervert and those coming in their contact. **The odour emanating from the mouth of a person not properly brushing his teeth gives sleepless nights to the industries, but the foul smell from the mouth of smokers and drinkers have never caused any alarm.** The health of mouth and skin (that is to be kept healthy through creams, lotions and powders) has always kept them worried **but not that of liver, heart, brain and lungs.** **The death and destruction on a much greater scale due to alcoholism have never bothered them.** Similarly, the problems due to the steady increase in human population has been a matter of huge importance necessitating world-wide campaign, but **the much greater and severer problems owing to the rapid increase in the population of vehicles have not even come to their notice.** Such indeed has been the perfection with which the economic fundamentalists have been promoting their plans that their interests can easily be visualised in almost all the campaigns being pushed by the government or international agencies. To sum up, the modern approach towards health is to promote secondary prevention of diseases requiring the use of certain materials produced by the market, like toothpastes, creams, vaccines of different types, condoms, jellies, etc. Primary prevention involving **ban on harmless practices like alcohol, unhealthy sexual behaviours, prostitution, promiscuity, smoking, gambling, etc. has no takers, as such a strategy of prevention would pose imperil the interests of the bazaar.**

Drives against Mosquitoes

Mosquitoes are notorious creatures as they cause great panic every year in most of the third world countries. They cause much bigger problems than polio. Still there have been no efforts whatsoever to run programmes to eradicate mosquitoes on the lines of pulse polio programmes. Health industry does not seem to be interested in prevention campaigns against mosquito born diseases, and other infectious diseases like Tuberculosis. If special nationwide drives against mosquitoes are planned for the whole year, surely the mosquito menace can be substantially reduced. From February onwards, 10th of every month can be declared "anti-mosquito day: with popular campaigns to cover all the pits in nearby areas, use of mosquito killing sprays and cleaning of coolers and air conditioners in all the urban as well as rural residential areas. This must continue till October, with campaigns in July-September months run every fortnight (10th

and 25th of every month).

If such campaigns are not run by the government, **Muslim organizations should take it on themselves to run these campaigns in their residential areas.** This will improve the hygiene in general and will be of great help in avoiding viral infections and malaria in addition to all other infection related diseases.

Family Welfare within Islamic Parameters

It has been a common complaint that Muslims of the country do not follow family planning norms. This in fact has been one of the arsenals the anti-Muslim lobbies in the country have used to garner the support of the majority community. Data collected in the third All India Survey of family planning practices in India indicate a growing acceptance of family planning in the country. 33.8% of Muslim couples, 45.5% of Hindu couples, 61.6% of Christian couples, and 63.2% of Sikh couples practice family planning. India is home to almost 180 million Muslims. If Muslims have not followed family welfare norms the way others have, the reasons are multiple. Muslims are less educated and their level of family planning corresponds with their literacy rate in the same way as in other groups. The same is true about their economic conditions. But it is also true that many Muslims including Ulama and Islamic scholars are not fully convinced about the way the Family Planning programme is being pursued in India. We will discuss the ideological lacunae of the programme below and will see how Islam can be helpful in preparing a better model of family welfare programme. Before that I do also want to highlight another important factor which has been missed by the researchers. The percentage of Muslims in the Health Sector (doctors, paramedical staff) has been significantly lower than what their population demands. Even the percentages of Muslim NGOs working in the field and Muslims working in the NGOs are very low.

There is need to develop an Islamic model of family welfare, consistent with Islamic principles. For this however, a threadbare analysis of the current international model of family planning programme has to be made, which unfortunately is guided by the primary objective of population control. Let us first try to analyse the pros and cons of the population control programme.

Population control programme has been pursued in varying intensities not only by the countries that have been under the influence of the West but also by several hard-core socialist countries

including China, non-aligned countries like India, Egypt and Cuba and Islamic countries like Iran, Malaysia, Pakistan and Bangladesh. That the programme is not all garbage is also evident from the fact that it had its inception when capitalism and socialism were at loggerheads with one another. If communist countries have also adopted and aggressively pursued it, it could not essentially have been anti-people. Yet, if during the last few decades, the implementation of the programme has received an extraordinary thrust, it is because the big business has developed several interests in its pursuance. It may be true that the population is growing at a rate considered fast by the experts. It may also be true that such a rapid growth of population escalates several problems. If infectious diseases cause mortality and morbidity at alarming rates, mothers still die during deliveries, a sizeable percentage of infants do not remain alive to celebrate their first birthday, and out of the rest, many more die in their paediatric age owing to the lack of nutritious food and unavailability of good medical care, and cities are becoming overcrowded, the population growth may be a significant, if not the only contributory factor. But there are other factors related to the issue that are conveniently forgotten. Disinformation is generously used to further the birth control programme. For example, the impression has been usually disseminated that a steep rise in population would create the shortage of food. Studies by the organisations monitoring food production have been categorical in proving that the rise in food production in the last half century has been greater than the rise in population. If the people still starve, it is because the food is not allowed or made to reach them. It can be said with confidence that if the distribution of food becomes equitable no human being on earth will remain hungry. The earth allows the birth of only as many humans as it can sustain. The economic fundamentalists know this. This is why some economists have gone to the extent of arguing that increase in food production must not be allowed to occur; for if the food production rises the population will naturally expand to consume it. It can thus be the reason why food is not allowed to reach all the corners of the earth for if it reached all humans it would save many a life from starvation. This would obviously cause an increase in population. Once there are no more deaths owing to starvation, the drive for population control will receive further setback..

Another point that has been missed is that the total biomass of the earth remains the same. If the human population grew, the population of animals would decrease and, if the human population were reduced by natural or artificial means, the animal population would increase. The question arises: should we reduce the number of human beings and increase the population of beasts? If the human population has always continued to increase it is because Nature designs to replace the less developed creatures with the better developed. Should we

endeavour to interfere with this natural preference? Similarly, in order to popularise family welfare programmes, the advertisements suggest that early marriage is detrimental to the health of the girl. This again may be disputable; for if Nature has made her physically capable to reproduce the probability of damage to her body would be minimal, provided of course she takes adequate diet and receives appropriate medical care, which are essential as well for the older mothers. Ironically, boys and girls are never discouraged to have sex before a certain age. It has been very well documented by gynaecologists that the chances of congenital abnormalities in children and certain kinds of malignancies (cancers) of women rise with the increase in the age of the mothers. The best period for procreation is below thirty. Family welfare programmes are definitely worth following as far as their objective is to save mothers and children from diseases and death. Proper spacing is essential. Avoidance of pregnancies in mothers who are ill, or when their other children are not healthy, or if the income of the family is too meagre to sustain a large family, is also understandable. But, is the programme really aimed at alleviating the problems of the common people? Unfortunately not. There is much more to what meets the eyes. Behind the “mercifulness” for the poor are several undeclared motives.

One, by fixing the blame of every problem of the world on the population growth, the economic fundamentalists are able to divert attention of the people from their own sinister games that are in fact responsible for the sweeping poverty. When less than five per cent have more than ninety per cent of the country's income (and wealth) in India, for example, how a population growth of less than two percent per annum is going to aggravate the problems? Despite the high rate of population growth, the country has become self-reliant in food production, and is now in a position to export it. Still, poverty haunts the nation in many sections. Even if the population growth becomes zero, with the continuous flow of wealth from the poor to the rich and from the richer to the richest, would the situation show any signs of improvement even in decades? The situation warrants harsh measures and requires that the holders of ninety per cent of the wealth of the country be made, either through force, or through change in policies, to share the benefits of their wealth with the rest of the countrymen. It is not the explosion of “population bomb” but that of the bomb of truth that frightens the economic fundamentalists. Lest the people know the truth, it is better to keep them engaged in debates on the adverse effects of population growth.

Two, the big industries know that a bigger family uses a bigger chunk of its income to purchase food items. Rest is utilised in purchasing clothes that too are usually of cheaper

variety often produced by small industries. Little money is left with it to buy costly consumer goods manufactured by the big industry. It tends to assist agricultural growth (and that of small-scale industry) at the cost of industrial growth. It is essential therefore that the size of the family remains small so that it can save enough money to shower on the big industries.

Three, the popularisation of contraceptive devices through promotion of small family norms is a great boon for industrialists. Through these programmes, men and women are informed and habituated of the use of methods for avoiding unwanted pregnancies. This awareness helps the commercial sex. If women had not become fearless on this account, promiscuity could never have become common. Furthermore, through the marketing of various contraceptive devices, the industries earn billions.

Fourth, encouraging men and women to marry as late as possible again immensely benefits market in general and fashion, film and sex market in particular. For the sustenance of the flesh-trade, demand and supply are essential; and if the people start marrying as soon as they attain puberty, the market would take a nosedive. It is hardly surprising therefore that to achieve success in population control encouragement to promiscuity as a method to discourage people from early marriage has been advanced by the Western experts. It is also for the same reason that the so-called champions of human rights do never raise their voice against killing of millions of children by way of abortion every year. The truth is that the so-called family welfare programmes are aimed at the disintegration of family system, for family system is not consistent with the “development” model. The weaker the family system is the more likely the members of family are to squander money in the consumer and sex-market and therefore to help the “development”.

The current international model of family welfare is replete with shortcomings. It is primarily aimed at population control, Family Welfare being only a secondary objective. In Islam, the primary aim is the welfare of family itself that indirectly helps the control of population as well. Furthermore, Islam designs its programmes in a way that general moral values are not compromised with. Here are the outlines of an Islamic model of family welfare, which can be called Family Peace. It will not only be acceptable to Muslims but will also be seen with respect by Hindus, Sikhs, Buddhists and Christians.

Fundamental Principles

1. Recognition of *family* as an *essential* and equally important institution of human organisation along with individual and society;
- 2- Recognition of *family peace as a fundamental principle of a peaceful human living. (Family Welfare cannot be pursued at the cost of family peace)*; Family Peace or health has to be defined as a state of complete physical, mental, spiritual and social well-being of each and every member of family and creation of **a family-friendly environment** within and outside family (society);
- 4- Recognition of a legally sanctioned properly solemnised marriage between an adult male and an adult female as the starting point of the establishment of a family and rejection of all forms of casual relationships.

Objectives

- 1- To strengthen the institution of marriage;
- 2- To strengthen the concept of a cohesive family that essentially means good understanding between husband, wife, their elderly parents and children;
- 3- To ensure that all the members of the family are physically, mentally, spiritually and socially healthy;
- 4- To ensure that all such practices as are destructive of family peace and health are effectively prohibited.

Steps for ensuring Family Peace

1- Steps for strengthening family system

(i) Strong measures at all levels (Social, spiritual, legal, administrative, etc.) against unhealthy and immoral sexual practices:

- * Extramarital sex
- * Premarital sex
- * Homosexuality-Sodomy and Lesbianism
- * Other sexual perversions like incest, etc.

(ii) Effective measures at war-footing against all dimensions of commercialisation of sex:

- * Eradication of prostitution and social rehabilitation of prostitutes by adopting a proper procedure

- * Total and effective ban on all forms of pornography, eroticism and obscenity
- * Censoring of all such materials in all forms of the media as provoke or promote unhealthy sexual practices including promiscuity and other sexual perversions

2 Steps at all levels to ensure health of all members of family

- * Emphasis on the health of the father (If the earning member is unhealthy, the whole family will suffer)
- * Emphasis on the health of mother-antenatal, natal and postnatal and during breast-feeding
- * Emphasis on the health of children (boys and girls without any form of bias)

3- A balanced, ethical, scientific and humanist approach to birth control

(i) Desirable (General encouragement)

- * Active *breast-feeding for a period of two years* and use of *harmless* mechanical methods (in case menses start) to ensure that the period of breast-feeding is completed
- * Delay of marriage till the man is not only physically and mentally adult but also is financially competent to maintain his family and the woman is physically and mentally adult (that is mature enough to bear the burden of a family). (There should, however, be no lower limit in years of the marriage except the biological adulthood)
- * Use of harmless methods like *AzI*, rhythmic methods and condom if the mother is unhealthy or previous children are sick

(ii) Permissible when the couples are already overburdened on account of any form of hardships

- * Harmless methods like *AzI*, condom, Jelly, etc.

(iii) Normally undesirable but selective encouragement of harmful contraceptive methods where the hazards to mother's or child's health are more than the adverse effects of such a method

- * Oral pills in certain types of diseases
- * Vasectomy or Tubectomy when any of the parents are suffering from a disease likely to be transmitted to the child (Such as AIDS, some genetic disorders, etc.)

(iv) *Ban on abortion* as a method of birth control

(Permissible only for pure medical reasons when there is an imminent threat to the life of mother)

or child or there is an imminent risk of developing a serious disability)

(v) Campaign against newer methods unless their harmlessness is proved beyond doubt

(vi) Campaign against false propaganda and misinformation to popularise family planning

(vii) Campaign for due recognition of the right of parents to determine the size of their family (They can be *forced* neither to increase nor decrease the size of their family)

(viii) Campaign against the use of force or disincentives for promoting birth control

4- Special programmes to promote moral development of the whole family

5-Popularisation of personal hygiene for good reproductive life

* Circumcision

(This protects from a large number of diseases including sexually transmitted diseases especially AIDS, Gonorrhoea, etc., cancers of penis and cervix and phimosis and paraphimosis)

* Proper washing of private parts after intercourse

* Avoidance of sex during menses

The model presented above may be an ideal ground for discussion. Islamic scholars can deliberate over it and give it the final shape after making suitable amendments. They can show to the world that Islam can care for women and children in a much better way than the current world ruled by economic interests. Population stabilisation will be achieved, but numerous adverse effects on family and society will not accompany it.

Islam takes other measures to ensure good individual and family health. Some of these are to be popularised at the global level. For example, *breast-feeding for a period of two years* has been prescribed in Qur'an. This is extremely important. It has been proved beyond doubt that breast-feeding plays an extraordinary role in the proper growth of children. It has been found that children who have been breast-fed are 10% less likely to develop Hypertension, 20% less likely to develop Heart Attacks and 30% less likely to develop cerebrovascular strokes.

They are likely to live 10 years longer. They are also less likely to develop criminal tendencies and problems of social isolation. It has been documented that the best period of breast-feeding remains 2 years. This also means that if properly followed the average gap between two issues would increase towards an ideal 3 years, which is good for mothers as well as children.

Population Control versus Population Management

It is also to be argued that Population Management is even more important than population control. The so-called problems related to population growth are primarily due to the mismanagement of population. The distribution of population is highly uneven with an overwhelming majority living in much smaller space of big and small cities. The urban/rural ratio is fast changing towards urban and big cities/small cities ratio is fast changing towards big cities. The result is that people are having much less space and air per person to consume. This coupled with the huge increase in vehicles is making the life hell in cities. In terms of the value of the place of living, the urban people may be richer than the rural and residents of small cities but in terms of the space they are much poorer. The distribution of resources is not equitable; and above all the inequality in distribution of wealth has reached dangerous levels. The richest 1000 families in India own so much of wealth that even if one fifth of their wealth is distributed in the rest of the population, every single family will become a lakhpatri.

Comprehensive Programme for Control of AIDS

The whole AIDS control programme has to be revised. The nonsense of safe sex being promoted as the mainstay of the strategy to control AIDS cannot be tolerated any more. As has been elaborated earlier, safe sex is only a ploy to perpetuate commercial sex and the free sex it promotes. Safe sex is not safe enough. The effectiveness of condoms in preventing sex transmitted diseases and AIDS is hardly 50-60%, if it is used properly and constantly. The failure rate of condoms as contraceptives is as high as 12%. The size of HIV is much smaller than sperms, and their probability of crossing the barrier is quite high. Furthermore, it is used by hardly ten percent even in those countries where the level of awareness is substantially high. Sex workers cannot insist on the use of condom, as they risk losing business. The promotion of safe sex is in fact counterproductive. It often tends to ensure a false sense of guarantee against HIV. Adolescents feel inclined to explore sexual liaison thinking that by using condom they would protect themselves. Condom promotion can however be utilised in specific areas: (1) Where a person is already promiscuous, and before he gives it up, he may use condom; (2) where one of the spouses suspects the other to be involved in extramarital relations; and (3)

where one of the partners has already tested positive and the other partner does not want to severe relations.

There is hardly any justification in justifying the on-going strategy on the basis of reports that the situation has stabilised in many countries. The stabilisation does not mean a drastic downfall in the seroprevalence rate. Even till now, about 20,000 people die of AIDS in the US annually. That is no small figure in a country where infections other than STDs have been on the decline for several decades. In India currently more than 20 lakhs are living with HIV. About 1.5 lakh persons died of AIDS related diseases in 2010. The declining trend in new infections should not breed complacency. The strategy to control AIDS has to be multi-pronged, multidisciplinary and multi-sector. Only a comprehensive approach can help.

Total sexual hygiene

One of the most important steps in the fight against AIDS will be to popularise the concept of total sexual hygiene. Thanks to the globalisation, while other forms of hygiene like oral hygiene and body hygiene gained substantial popularity, a term like sexual hygiene has not even been proposed. How can it be when total sexual hygiene would signal serious consequences for the whole idea of free and commercial sex? Total sexual hygiene comprises physical, mental and social sexual hygiene. Physical hygiene includes proper washing of private parts and mouth after intercourse, avoidance of anal coitus and avoidance of intercourse during menses. Circumcision may also be included, as it has a preventive role in several diseases. Mental sexual hygiene includes conscious attempts to keep the mind free of polluting thoughts by avoiding provocative images, literature and talks. Social sexual hygiene means avoiding of casual liaisons of all kinds and restricting oneself to one's spouse only.

The other major steps comprise a total and effective ban on the commercialisation of sex particularly prostitution and pornography and strengthening of family system through measures that promote healthy sexual relationship within the ambit of marriage. There are certain legal issues that have to be tackled. First, a person must have the right to divorce if one's spouse tests positive. Second, a woman must have the right to refuse intercourse if her husband does not take adequate measures to safeguard her from the threat of AIDS. Third, sterilisation may be made compulsory for an HIV positive woman. Fourth, spouses must have the right to know each other's HIV status before or at the time of marriage.

If AIDS has to be controlled, the strategy has to be planned keeping in consideration three essential objectives: (1) preventing people from getting infected; (2) stopping infected persons from spreading infection; and (3) creating an environment conducive for healthy sexual practices. The current international programme addresses only the first objective and that too partially. The other two are ignored altogether. An alternative comprehensive programme is being proposed here that alone can be effective in the prevention of AIDS.

I. Sexual Hygiene

Washing of private parts after intercourse

No anal sex; oral coitus (ejaculation inside mouth) to be avoided

No sex during menstruation periods and postnatal period

Male' circumcision

Avoidance of corrupting influences

Use of condoms whenever suspicion of catching infection

II. Strengthening of Family System

Marriages to be promoted; laws to be suitably amended

Premarital and extramarital sex to be actively discouraged and punished

Promiscuity to be suppressed

Moral and family values to be strengthened

III. Concerted and effective campaign against commercialisation of sex

Total ban on prostitution and rehabilitation of prostitutes

Total ban on all forms of pornography

Campaign against nudity and obscenity in public

Cleansing of tourism

Effective and concerted campaign against drugs

IV. Medical measures: Sexual quarantine

Proper screening of blood

Sterilisation of syringes

Effective sexual (not social) isolation of HIV positive persons: HIV status of a person to be informed to marriage-partners (present and future), boy/girlfriends, clients

V. Legal Measures

Right to divorce if one's spouse tests positive

Right to refuse intercourse if her husband does not take adequate measures to safeguard her from the threat of AIDS

Sterilisation compulsory for an HIV positive woman

Right to know each other's HIV status before or at the time of marriage

For the purpose of the rehabilitation of prostitutes, they have to be kept in an asylum for a period of three months. At the expiry of this period, they will be thoroughly examined for any evidence of sex-transmitted diseases and HIV. If they have no disease, they must be helped to join the mainstream preferably marrying as early as possible. If they have any disease other than HIV they must first be treated before allowing them to join the mainstream. (My article on "The Importance of Iddah" has shown that the incubation period of almost all sex transmitted diseases and the window period of HIV is less than 3 months in most cases.) If they are HIV positive, they must be sexually isolated. Apart from these medical measures like proper attention to screening of blood to prevent spread of HIV through blood, availability of anti-AIDS drugs to all and legal measures discussed above have to be incorporated. Promotion of condoms has to be done as a supplementary not the chief weapon of defence.

Special Efforts on Health Front needed by Muslim Community

The XII Plan set seven measurable targets, reflecting the health status to be achieved by the end of the Plan period. These targets related to

- (i) Infant Mortality Rate (IMR),**
- (ii) Maternal Mortality Ratio (MMR),**
- (iii) Total Fertility Rate (TFR),**
- (iv) Under nutrition among children,**
- (v) Anaemia among women and girls,**
- (vi) Provision of clean drinking water for all**
- (vii) Raising child sex ratio for age group 0-6 years**

The Twelfth Plan will prioritise convergence among all the existing National Health Programs under the NRHM umbrella, namely those for Mental Health, AIDS control, Deafness control, Care of the Elderly, Information, Education and Communication, Cancer Control, Tobacco

Control, Cardio Vascular Diseases, Oral health, Fluorosis, Human Rabies control, Leptospirosis. Both, the Government and Muslims must ensure that Muslim get full benefit of all these measures. Muslim organisations must have each one of them on its monitoring list.

Muslim Doctors

The percentage of Muslim doctors is surely less than those belonging to other communities. The community requires a greater percentage of doctors because its health status is low. The lack of Muslim doctors in the community is hurting them doubly. Their health status is suffering because Muslims have to go to non-Muslim doctors who are often located in distant localities and are relatively costlier. It is also affecting Muslims socioeconomically because the difference between flow of money away from Muslims to other communities and the flow of money from other communities to Muslims accentuates further. The percentage of Muslims among patients visiting non-Muslim doctors is generally much higher than their percentage in the local population. Out of total number of Muslim doctors – Allopathic, Unani, Ayurveda, Homeopathic and others, the ratio of MBBS doctors is not good enough to cater to the urgent needs of the community. Though non-MBBS doctors are playing their roles in their own way, MBBS doctors remain the primary source of treatment in most of the infectious diseases, respiratory and cardiovascular problems and diseases requiring surgery. Even Muslim allopathic doctors are not often as successful as their non-Muslim counterparts because they are not able to establish clinics which can match their non-Muslim counterparts in terms of the building, equipment and fanfare. They are often not able to use same kinds of techniques to woo the patients as others do. Often they are not able to establish clinics in prime localities and markets that can attract both Muslim and non-Muslim patients. Their position in terms of popularity is often lower than their abilities.

Medical business has today become a highly grown industry. A lot of money needs to be flown into it. Muslim community does not only need increased number of doctors and paramedical staff but also needs to understand the dynamics of the industry. Industry requires not only money and expertise but also a networking of doctors at various levels – higher centres, towns, muhallas and villages. What is urgently required is the need to establish an All India Muslim Doctors Body to look after all the aspects of the health concerning Muslim community and the needs of the Medical industry. This Body must make efforts that:

1. **More and more Muslims must join the medical profession**, This of course will have a lot to do with the rise of general level of education particularly at the higher secondary

level;

2. Several Muslim agencies like Islamic Development Bank offer **scholarships** for MBBS students. Considering the new realities, this must be extended to students of private medical colleges as well and easy education loans must be made available. This of course will combine well with Finance and Industrial sector among Muslims grow fast.
3. **More specialists and super specialists** are now needed. For this a regular contact has to be kept with the medical students to exhort them to go for higher studies
4. The **Unani degree holders should have much higher knowledge of modern medicine** than they usually have. Their ability to diagnose in modern terms must increase. Family Medicine should be added to the curriculum of Unani courses. While they must have knowledge of what Unani medicine can offer in various diseases, they must have an adequate knowledge of diagnostic procedures. Exclusive Unani education will not do in the future and the earlier we take decisions to prepare integrated medical syllabi the better it would be for the health of the community.
5. There is a need to develop a **network of doctors** in every district. Non-MBBS doctors practicing in muhallas and villages must be given regular training by the MBBS doctors so that they are better able to manage patients at their local levels and refer them at the right time to more qualified doctors. Such a training schedule will also help them increase their businesses through mutual help.
6. The **doctors at all levels** must get more and more involved in health awareness activities. There must be awareness programmes related to hygiene, family welfare within Islamic parameters, importance of Islamic practices regarding health, health impacts of alcohol, smoking, drugs and substance abuse, unislamic Sexual behaviour. Gambling, etc. All these problems are becoming increasingly common among Muslims. Smoking and tobacco chewing somehow have not yet been openly declared Haram by Muftis despite the well known principle that Islam cannot approve practices that cause mortality and morbidity at such a high scale. If smoking, tobacco and drugs are declared Haram, it would have an immense impact on the incidence of the diseases related to these practices.
7. As has been discussed elsewhere in this paper, there is a need to campaign for introduction of “**Right to Health**” and “**Fundamental Prohibitions**” in the constitution. Doctors Body must take the lead in mobilising campaign to that effect. They must use their individual and collective clouts to broad base these campaigns and mobilise the general medical fraternity to work in that direction. Indian Medical Association meetings

more often than not serve alcohol to their members in their get-togethers; so it is not easy to convince them but the pressures should be increased on them with the help of non-Muslim non-drinker non-Muslim doctors.

8. **Corporate cum charity Hospitals:** In this world of fast corporatisation, Muslims must not lag behind with the only condition that Muslim corporate must not adopt the exploitative attitudes of the corporate world. Muslims must establish corporate cum charity hospitals in all the major cities of the world beginning with New Delhi, Mumbai, Chennai, Hyderabad, Bangalore and Lucknow. These corporate cum charity hospitals should have the best facilities available. They must charge relatively lesser fees than the ordinary hospitals (around 70 pc) so that they can successfully attract large number of patients without losing business. These hospitals must have a poverty fund, to which contributions can come through donations, funds from funding agencies and Zakah. 10 percent of the income of the hospital itself must be submitted to this Fund. The Fund should pay the bills, partially or fully, to the poor patients depending upon the conditions of the patients. The hospitals should be manned by the best possible staff though preferences must be given to Muslims without compromise on their abilities. These corporate hospitals must have a network of referring doctors all over their catchments areas. Muslim doctors should be made shareholders in these hospitals. These hospitals should also run a marketing campaign to attract overseas patients particularly from the Middle East. They may also invite investments from the Arab World; and may run joint ventures in the major cities of the Middle Eastern countries.
9. **Paramedical Staff training:** Special efforts also need to be made for the paramedical staff training.

10. De-addiction Centres and Islamic Counselling

“Islamic Counselling: is a field that has perhaps never been properly explored particularly in relation to psychological and psychiatric problems of the people. Religion in general has a very deep impact on the psyche and attitudes of the people. Spirituality is being used to treat various problems in life, especially in reducing tensions, anxiety and depression. Faith in God, His Books and Messengers and the company of spiritually enlightened persons have a positive impact on almost all men, women and children irrespectively of the religions and sects they belong to, except perhaps very few who are absolute atheists. Islam has an added advantage because not only Islam is known to have more commanding influence on its followers; it also

has a highly developed social, family, moral and spiritual system. It has very clear guidelines about Fundamental Rights, Fundamental Duties and Fundamental Prohibitions. Most of the Muslims tend to believe that not indulging in prohibitions and following the prescribed duties pleases God. The strong concepts of accountability with Unimaginable incentives in the form of an Everlasting Life of Paradise and an equally unimaginable Disincentive in the form of Wrath in Hell, leave an unmistakable tendency to gravitate towards piety. Muslims tend to show greater tolerance, patience and resolve due to their faith. It is often seen that young people under the external influences of their surroundings deviate from the rightful path. But more often than not, they tend to mend their ways as their age advances. Regular schedules of prayers, fasting and a life time Hajj – all have remarkable effects on attitudes and behaviour.

The belief in God and Hereafter also helps a man to overcome depression, which often sets in seeing huge injustices being perpetrated in the world, massive sufferings of the weak and the apparent successes of oppressors and exploiters. One often feels inclined to think if God is there why He allows these enormous sufferings and why oppressors go scot-free. Many atheists utilise this as an argument in favour of the non-existence of Supreme Being. The truth however is that the apparent sufferings of the weak, poor and innocent and the apparent successes of the strong, debauched and aggressors necessitates the presence of Supreme Being and Hereafter. If this alone is the whole life and there is no Hereafter and none to take cognisance of what is happening there is no way all these sufferings can be undone, honour of the sufferers can be restored and the perpetrators of crime can be brought to justice. If a person is murdered, there is no way he can be restored to life; no amount of compensation to the family of the deceased and no amount of punishment to the murderer can undo his death. If a father or mother loses their son, how can they get him back? Even if the killer is hanged this will not fill the vacuum created in their life; their son cannot get back his life and they cannot get their son back. Millions of people died at the hands of Hitler, Stalin and many other dictators. Hundreds of thousands lost lives in American bombings in Hiroshima and Nagasaki. All those killed were innocent. How can they get justice in *this* world? This is a world where one can be punished for one's actions, but more often one escapes the punishment. Here people suffer for others' faults. Qur'an clarifies that this world is a place of *trial*, not that of judgement. It makes clear that humans suffer here due to their *own* faults. This does not mean, as is erroneously interpreted sometimes, one suffers due to one's faults in the past. On the contrary, it applies to mankind as a *whole*. Man suffers due to man's faults, not necessarily one's own but often somebody else's. This necessitates Judgement Day where every single deed of an individual will be taken into account for arriving at the judgement. No act, good or bad, of no individual will remain

unaccounted for. The judgement will be without blemish; everybody will feel satisfied for what he gets.

Faith in Hereafter strengthens the confidence of the good and the sufferers. Their sadness at not being able to get what they deserve is compensated by the hope of getting their due in Hereafter. Those who behave well here without any benefit and sacrifice their desires will get a wholesome reward in Hereafter, which will have an entirely different set of natural laws and social rules. Those who have avoided drinks in order to obey the commands of God will receive drinks in Hereafter that will exhilarate their spirits without causing any damage to them or others. They have been asked to avoid certain kinds of sex, and in return, they will enjoy a better companionship in Hereafter, which will be without any undesirable consequences. If on the other hand, they indulge in forbidden acts here not only they but also their contemporaries and their posterity can develop serious problems on account of their actions; they will face severe punishment in Hereafter themselves. Believers know that they *can* escape punishment in this world but *cannot* in the next world. Law may not have the eyes to see their deeds, but God can see even what they are doing away from all the eyes of the world. The expectation of incentives and the fear of disincentives combine to prevent them from undesirable actions and encourage them to conduct righteously. It is this right conduct that prevents individuals from a number of problems, and when people in society *generally* conduct well peace *prevails*.

While faith in God and Hereafter go a long way to ensure psychological and spiritual peace, when this combines with the faith in Muhammad (Peace be upon him!) as the Last Messenger of God and Qur'an as the last scripture, this paves way for physical, family and social peace. Qur'an and Muhammad (Peace be upon him!) explain what bad or good conduct is. It is they that discriminate between the right and the wrong. It is they that provide the constitution, the guidelines and the example. Normally, opinions on the desirability or undesirability of certain actions vary to a degree. Man wants to accept the desirability or undesirability of an action only by ascertaining its consequences himself. His methods are ridden with probabilities and it often takes enormous effort and time for arriving at the conclusive evidence. There are always elements in society having vested interests in the continuance of certain practices; they do everything in their grasp not to let the people form any definitive opinion. For a true follower of Islam it becomes an easy task to decide what to do or what not to do. Though his curiosity leads him to try to find out the consequences of different actions, he is always convinced that injunctions and principles enunciated in Qur'an and put into practice by

Prophet Muhammad (Peace be upon him!) are enough for him to have a wholesome life. He is satisfied in his heart that no man can know better than Muhammad (Peace be upon him!) and Qur'an because God Himself dispatched them. God is not dependent on the unfolding of events for knowing the effects of anything or action; He is omnipotent. When His omnipotence merges with His kindness, He will provide human beings with the best system: a system that will ensure a comprehensive and eternal peace and will take *pre-emptive actions against chaos*. The effects of this system on individual, family and society will be discussed at appropriate places.

Prayer is an essential part of all religions. Worship of One who is in charge of everything in the universe is sure to attract His special attention. *"No prayer goes unheard,"* says the Prophet, *"But God listens to prayers in three different ways. First, He can grant the wish, as implored. Second, He does not grant the wish itself, but gives something else in its place, which is more beneficial for him. Third, he does not grant anything, but rescues him from some impending loss."* Prayer indirectly helps in many other ways. It diverts attention from the ennui of routine activities and provides an escape route for worries, at least for the time being. It revitalises brain, so one can start afresh. Imploring God imbues a feeling of immense satisfaction in the mind; one feels as if one has shared one's worries with One who is Omnipotent. One feels confident that God will surely find a way for Him. Burdens do seem to have lightened; diffidence does appear to have evaporated. This helps mental peace in a big way. Depression and anxiety get a thrashing and are less likely to devastate an individual who pays regular attention to his prayers.

In Islam, prayers assume distinctive character in many ways.

- (1) Prayers in Islam are directed to none but the Highest Authority in the Universe; *no deputy* stands between God and man. One therefore feels guaranteed that God has listened to his invocation. This *direct* relationship with Almighty generates a much greater degree of confidence than an indirect relationship through an *intermediary*.
- (2) Prayers in Islam are more frequent and disciplined. At least five times a day a Muslim bows to God, glorifying Him, seeking His forgiveness and imploring his help in all the spheres of life. This means that he has a break from the routine at least five times a day. This not only disciplines his life but also has a much greater relaxing effect on brain than once a day prayer would have. Obviously, anxiety and depression will be far less likely to distract the person. Timings of prayers have been perfectly chosen: before sunrise, immediately after noon, in the afternoon, after the sunset and in the night. Regular reminders of God's

presence and His injunctions have definite influence on his actions; he is less likely to engage in forbidden practices; the more sincere, attentive and regular he is the more the chances are of his leading a *purer* life.

- (3) In Islam, prayer is not merely a ritual; it is a physical, mental, spiritual and social exercise. Every prayer is to be preceded by ablution (*Wudhu*) requiring washing of exposed organs in a specified manner. This involves rinsing of mouth, brushing of teeth, washing of face, hands and forearms, soaking of head and soaking or washing of feet. I had shown in a paper written about 25 years back that *Wudhu* involves an area of the body that represents about 80 percent area on the sensory map, present in brain. I had also shown that the sequence of the washing of the organs is in accordance with the sequence of the organs on that map. Five times *Wudhu* is sure to result in a marked reduction in the incidence of a number of diseases of teeth, gums and skin.
- (4) The sequence of different movements in the Muslim prayer is also in accordance with their innervation. *Salat*, in addition, is a physical exercise of great value. Islamic prayer does not involve a mere sitting or standing, as is often the case in other religions; it is well-organised regime of a number of movements that involve almost all the muscles of the body. A person first stands, then bends on the hip, then stands again, then prostrates putting his hand on the earth, then sits, then prostrates again and then stands erect again, repeating this several times. *Sajda* is often referred to in medical sciences as Mohemmaden prayer position. In this posture, out of all other postures of the body, cardiac output is known to be maximum, the supply of blood to brain is optimum, breathing is in the best state and blood contains maximum amount of oxygen. Every *Salat* refurbishes all the important organs ridding them of fatigue. One finds a renewed enthusiasm to work; common problems like body-ache, headache, nervousness, fatigue, lassitude etc are less likely to set in.
- (5) Apart from being a terrific spiritual, physical and mental exercise, *Salat* is an extraordinary *socially beneficial* exercise too. In Islam, *congregational* prayers are preferred to individual prayers. Almost all the mosques conduct congregational prayers regularly five times a day. People gather there to bow before God in the leadership of an *Imam*. This inculcates discipline, order and brotherhood. People know one another; they wish one another and inquire about their well being; they feel concerned when a regular fellow fails to turn up. Those who are in need of support or assistance often use a mosque as the forum for appeal; more often than not they get a positive response from the worshippers. Furthermore, *Salat* helps a person to avoid social evils; one gets regular reminder of what is liked or disliked by God. One is least likely to falling victim of alcoholism and gambling; the

probability of indulging in unhealthy sexual practices markedly decreases. *Salat* is expected to have a sobering effect on all individuals; if there are some weaknesses of behaviour and character these show, in almost all cases, a steady improvement; they are certainly better individuals praying than if they had not been praying at all. Persons are likely to become more honest, righteous and humble once they start to offer prayers; the more regular they get the more improvement they are expected to show in their behaviour. If one does not show distinct improvement in one's behaviour, it indicates lack of sincerity in the prayer; there are persons who join prayers in order to deceive people; their prayers will be of no avail either in this world or in Hereafter.

Just as *Salat*, **fasting** (*Saum*) has immense physical, mental, spiritual and social benefits. Fasting of one kind or the other is prescribed in almost all the religions of the world. It symbolises self-sacrifice, devotion, discipline, patience, control, generosity and purification. Fasting of all kinds has a soothing and purifying effect on the body, mind and soul. In Islam however, it becomes a much more comprehensive exercise.

Islamic fasting is directly related to the beginning of the revolution of Islam. Its observance in the month of Ramadhan marks the beginning of the revelation of the messages of God to Muhammad (Peace be upon him!), Qur'an being the collection of these messages. This also means it also marks the beginning of the Prophet's mission. This is why, there are strenuous efforts to recite the whole of Qur'an at least once in the month of Ramadhan; people do it individually as well as collectively. This refreshes the whole mission in the minds of followers; they get an annual reminder of what is expected from them, how they must conduct and what is their ultimate mission: mission of Peace. They are told in categorical terms that the best form of *Jihad* is *Jihad* against *Nafs* (soul) and the best way to do this is to engage in an intellectual and ideological *Jihad* with the help of Qur'an.

- (1) Islamic fasting is a much better organised and disciplined activity. It is obligatory on all Muslim adults to fast for the whole month of Ramadhan every year. Rules are much more precise. Nothing can be taken, not even water, during the fast that lasts the whole day. Having sex is not permitted during the fast, but is allowed in the night after the fast has ended. Thirty fasts in continuation, along with stress on the spiritual enlightenment through recitation of Qur'an, have a rectifying and purifying effect on the whole personality. This is a sort of strict training period, which reconditions the body for virtues and against vices. It also

helps a person to curtail his weight, increase his resistance and immunity, give up his addictions and forsake his moral weaknesses. After each Ramadhan, many people give up smoking and drinking and become better Muslims. During Ramadhan at least gambling and drinking show a steep decline in Muslim community. In pure Islamic states, of course, the problems are minimal even in the ordinary days.

- (2) Fasting also brings with it the month of charity; its socio-economic impact is well known. Zakah is an obligatory charity and if properly interpreted and organised can go a long way in helping the needy, alleviating poverty and keeping economic disparity in check.
- (3) The month of fasting each year also reminds Muslims that though *Jihad against* self and through Qur'an are the best in normal circumstances, in certain situations, armed *Jihad* becomes mandatory. It was on the 17th of this month that Muslims had been permitted to take up arms against the aggressors after a fourteen year long period of patience against severe persecution. This will also be discussed in detail in a later section.
- (4) Fasting month in Islam ends at Eid, the festival of thankfulness to God, peace, brotherhood and equality. The populace of the area or city gathers at one place to pay obeisance to God and listen to the sermon of *Imam*. They hug one another, exchange visits and gifts and help their poor brothers and sisters; each one pays a certain minimal amount, *Fitra* to the needy. At a larger scale functions are organised to promote communal harmony, especially in areas where diverse religious communities cohabit.

Thus the month of fasting does everything that wholesome peace necessitates. It strengthens physical, mental and spiritual health of individuals; increases their awareness and knowledge about injunctions of God; involves practical steps to reduce economic disparities in society; promotes equality, brotherhood and communal harmony; and reminds followers of Islam of their duty to combat acts of aggression against them and those by the forces of evils against mankind.

The same is true for Hajj. Pilgrims understand that this is a lifetime opportunity to seek God's forgiveness for their sins, enhance their proximity to their Guardian and mend their ways. They sacrifice their time, their money, their emotional attachment to their nears and dears and their physical comforts for the pleasure of God. Their total involvement in spiritually elevating rituals for several weeks goes a long way to make them better human beings; a person who has performed Hajj has an increased credibility in the eyes of the people.

(1) People from all over the world gather at Mecca not only to pay obeisance to the Lord but also to listen to the sermon of Imam, who has an unparalleled opportunity to bring home Islam's message of universal brotherhood, equality, justice, peace, to call for unity against the forces of evils, destabilisation, oppression and exploitation and to emphasise the role of God's system in the world affairs. All pilgrims adorn the same cloth, join prayers together without any discrimination and invoke God collectively. This provides a *unique spectacle of equality and brotherhood* and determination to fight against evils.

(2) Visits to various places of historical importance at Mecca and Medina rekindle revolutionary fervour in hearts, minds and souls of pilgrims. They recollect the huge sufferings of Prophet Muhammad (Peace be upon him!) and his followers in the face of the severest kind of persecution and hostility, their unflinching faith in God, their unshakeable determination and their ultimate triumph. When they return home, normally they are much transformed persons; most of them if not all demonstrate visible changes in their attitude towards themselves and the people around themselves. They are less likely to reach the same level of vices they had touched before they had embarked upon the pilgrimage. Many of them lead a truly pious life throughout the rest of their life.

These facts can form a formidable combination for a highly effective Islamic Counselling regime. Islamic Counselling must be introduced as a regular subject in all the big madrasas, and special Islamic Counselling courses can be devised for introduction in Muslim institutions like Aligarh Muslim University, Jamia Millia, Jamia Hamdard, Al-Ameen institutions. This can also become a subject in all medical courses where Muslims are in majority.

A team of doctors, particularly psychiatrists, psychologists and Ulama, particularly those practising spiritual sciences must come together to develop a Counselling Regime. The regime must include special training to inculcate Faith, Taqwa, to understand the implications of Fundamental Prohibitions and Fundamental Rights, in terms of their effects in this world and Hereafter, importance of healthy relationships within the family, with neighbours, other people, kindness, patience, tolerance, humility, etc. **These counselling regimes must be able to deal with cases of Depression, anxiety and other psychiatric problems of exogenous origin, failures in career and love, failures at family front, addiction problems of all kinds and guidance for future successes on career, family and personal fronts.** The Ulama must know the various kinds of issues with the help of specialists and specialists must know from

Ulama the religious lessons that can be of great help in dealing with these cases. **Once the concept gains ground, the Islamic Counselling Centres will mushroom rapidly. Muslim Hospitals, Big Madrasas, Degree Colleges, Community Centres and Khanqahs and Dargahs can be the ideal places for these centres, which should ideally have at least one doctor and one religious scholar trained in Islamic Counselling. Special De-addiction Centres can be established to deaddict the addicts of alcoholism, drugs and substances and pathological gambling.**

9- Urban Development

As explained before, the emphasis on nothing but education has hit the Muslim community in a big way. Education in itself contributes heavily to socioeconomic development but education itself depends on the socioeconomic conditions particularly health, economy and living conditions of the people. Children living in the midst of a crowded family in a rural area or an urban slum with poor health, scarce power supply, unclean water, untidy food stuff, no money to go to school or have tuition, no environment conducive for studies and unwilling parents, relatives and neighbours, can, with few exceptions, hardly be expected to perform well. Almost everywhere even in the urban areas, conditions are neither good for healthy living, nor for good education nor for good moral development.

Even otherwise, speaking in general terms, conditions in Indian urban areas can hardly be described as good. According to the 12th Plan, “Whatever be the basis of definition, food intake, levels of consumption, access to physical and social facilities or environment, about one-third to one-half of the population in most Indian cities are now regarded as marginalised.”

Let us quote some more passages from reports on the conditions of cities in India:

“We are witnessing once again that large cities and their peripheries are able to corner much of the national and international capital. The major investment projects are going to metropolitan regions. For instance, the investments have favoured the developed national capital region around Delhi and the western and southern parts of the country with 13%, 42% and 45% of the investment projects respectively up to 1998 in these areas. Economic opportunities would thus get concentrated in these few “global cities”. The rest of the country is likely to get very little of the public or private sector investment. This in turn would worsen the existing regional disparities, resulting in increased unemployment and poverty.

The provision of infrastructural facilities required to support such large concentration of population is lagging far behind the pace of urbanisation. As a consequence, the urban environment, particularly in large cities, is deteriorating very rapidly. All cities have severe shortage of water supply, sewerage, developed land, housing, transportation and other facilities. The level, quality and distribution of services have been very poor. Several studies have indicated large segments of urban population do not have access to drinking water, sanitation, basic health services and education. These deficiencies have serious health impacts particularly affecting the urban poor. Deteriorating infrastructure, weak municipal institutions and poor

delivery systems have constrained the urban economy and its ability to generate employment, incomes and services for the poor. The impact of urbanisation may be considered in the context of urban infrastructure services comprising water supply, sanitation and solid waste management, land and urban environment.”

“According to the 1991 census, 81.4 per cent of urban household had access to safe drinking water but 40 million persons (18.6%) were reported to be without access to safe water supply. It is claimed that in metropolitan cities like Delhi, Calcutta, Mumbai and Hyderabad, the water supply is more than 200 lpcd. However this figure hides the very serious inequities in access, quality and quantity of water supply available to different parts of the city. In many cities, water availability ranges from 3-8 hours per day. India’s three largest cities (Mumbai, Delhi and Chennai) are worst in terms of hours of availability of water per day varying between 4 to 5 hours.” (Paper on Urbanisation by C. Sivaramakrishnan and B. N. Singh)

“Nearly three-fourths of the population living in cities have no access to any human waste collection and disposal system. The sewerage system exist in 60 Class I cities out of 300 but where systems exist they cover the area only partially. Less than half of the total sewage is collected and only 30-40 per cent of which is treated properly. In the circumstances only 15 per cent of the urban population have access to private toilets. More than half of urban population particularly in small and medium towns resort to open defecation. Provision of sewerage system continues to be expensive particularly in regard to collection and conveyance. A national programme of low cost sanitation aimed at elimination of manual scavenging has been taken up. This programme seeks to replace about 6 million dry latrines by sanitary latrines in 3600 towns. So far works have been taken up in 1155 towns and 6.95 lakh units have been completed by 1997. Low cost sanitation is not considered a total substitute. Due to inadequate sewerage and lack of water treatment facilities, pollutants enter ground water, rivers and other water sources causing water borne diseases.” (Paper on Urbanisation by C. Sivaramakrishnan and B. N. Singh)

Poor conditions of Muslim Localities

The conditions are far worse in Muslim localities. Even in New Delhi, there is marked difference in Muslim and non-Muslim localities in terms of power supply, water supply, road and street cleanliness, availability of good schools, good markets and good doctors and good general environment. For example, Okhla area in Delhi and the nearby localities have become the most populated Muslim area of New Delhi. A large number of Muslim intellectuals and businessmen live in this area, which has attracted people owing to the proximity with Jamia Millia. Offices of the majority of well known Muslim organisations including Jamaat-e Islami, Majlis-e Mashawirat and Ahl-e Hadith are located here. A large number of Muslim owned business houses and shops are in this area. Many renowned politicians, academicians, industrialists, social activists, Ulama and religious activists reside in or around Okhla. But you start moving from Sarita Vihar, a Hindu dominant colony to Shaheen Bagh, and the difference starts pricking your eyes. Sarita Vihar is a posh colony with clean streets, plenty of open spaces, amusement parks, almost 24 hour power supply and good schools in the locality. As soon as you cross the road and enter Shaheen Bagh, a newly emerging Muslim locality, you will find a totally unorganised and untidy development taking place. There is no plan, the roads are narrow and broken and muddy, with lot of filth all around. The power supply is not the same as in Sarita Vihar or Jasola, there are hardly good schools and good markets with branches of banks. You move ahead into Abul Fazl Enclave, a place with offices and residences of many leading organisations and personalities of national stature, the conditions worsen. And it is hell in Jamia Nagar, Zakir Nagar and adjacent localities. If you discuss the situation with the Muslim representatives or the municipal authorities, the oft-repeated answer is: illegal constructions, so government cannot do anything. The questions are multiple. All these legal occupations did not occur in one day. Why did the Government not take preventive steps from the beginning? Why were no corrective measures taken? If now the Government or municipal authorities feel that no large-scale corrective measurements are possible to plan the whole development afresh, why does it not legalise what is beyond them? But keeping basic municipal amenities away from the population on one or the other pretext is just intolerable. How does the illegal construction hamper the activities related to cleaning of roads and lanes? How does it affect the power supply? And why is illegal construction being still allowed? The government cannot escape its responsibility to ensure hygienic conditions in all these localities, clean water supply and uninterrupted power supply. It has to find ways to develop amusement parks in the area and to take all possible measures to improve environmental conditions. Muslim community leaders and organisations in the area must come

forward to help the municipality and other authorities to develop a plan for these areas which is practicable and can achieve desired results within smallest possible period.

The failure of the authorities to prevent illegal colonies and subsequent failure to legalise them has shut the availability of bank housing and other loans for Muslims. This is absolutely nonsensical that loans are not available to those who need them most. Something concrete and immediate has to be done to relieve the situation.

Every Muslim locality should have a society to monitor its affairs. It can have a monthly collection from the houses in the locality and can work to ensure that the locality gets proper power supply, water supply, streets and lanes are well-maintained, hygiene is proper and there are no undesirable activities. There should be proper wastage management and regular sprays of vector repellents. Special efforts should be made to ensure smooth functioning on the occasions of festivals and during the month of Ramadhan. The Society should be able to exercise influence on local authorities to make sure that the locality receives due attention. It should have the current and former municipality members, imams of masjids and principles of schools in the locality as its members among others.

Absence of planned Muslim Colonies: Let's have Peace Cities

Fear factor due to long history of riots and other security issues leading to ghettoisation, lack of education, lack of money and above all lack of any organised effort has led to a situation that hardly any well planned fully authorised, clean Muslim colonies exist in most of the cities of the country. Muslims like all other communities of the world prefer to live in areas with Muslim population in plenty around them. This is natural considering their distinct religious values and practices, eating and drinking habits, festivals, hobbies and habits and their security and other needs. The psychological blocks have been so strong that even the affluent prefer to live in old muhallas rather than in planned colonies. This has accentuated Muslim backwardness in many ways. Lack of basic civic amenities and good educational institutions deprives children of an environment conducive for their proper growth. The economy suffers. No new markets, good institutions, mosques and parks emerge. The density of the population in old muhallas continues to increase alarmingly causing further problems.

This needs to be reversed without any delay. A national level plan should be prepared with the

involvement of Muslim businessmen interested in Construction Sector, architects and other planners to develop what can be called “PEACE CITY” in every single city with considerable Muslim population. **These Peace Cities must be fully authorised, well-planned and well administered colonies with**

At least one Community Centre having a mosque, a library and a small hall that can serve the purpose of teaching Qur’an and Islamic practices to children and also as a meeting place.

Amusement parks per every 20-30 houses

A bigger park that can also serve a place for organising various functions;

Proper roads good enough for meeting the parking requirements of the residents and expected visitors;

Proper arrangements for water supply;

Proper gates for security check-ups,

At least one top quality public school for primary education;

A suitable space for local market;

Some empty spaces for any future allotment of government run schools and hospitals.

This will make a huge effect on the socioeconomic conditions of the community. It will give a big boost to Muslim Corporate and can be greatly successful if the rates are within reach of the local population. A survey will have to be conducted in advance to determine the size of the colony, sizes of different types of houses to be built (2-4 bed room flats, bungalows, etc) and the other locality-specific requirements. In bigger cities, more advanced form of colonies can be developed with facilities for sports and swimming, bigger places for parking and other facilities.

Syed Haseebuddin pointed requirements for “Green buildings”, which should also be kept in mind in planning Peace Cities, “If we dig deeper the concepts presented by the US green building council or the Indian Green building council is that of sustainable development and regional and local development. “

When one applies for a green building certification for a building he has to fulfill certain criteria which include that

- the building is not constructed on a prime farm land,

- the building is giving sufficient open space for the occupants for walking and exercising,
- the natural habitat and ecosystem has not been damaged,
- soil erosion and sedimentation has been taken care off,
- potable water is not wasted in landscaping,
- the building is properly insulated and weatherized to save energy on cooling for heating load,
- the indoor environmental quality is maintained, encourages agriculture and farming,
- renewable energy is generated on site ,
- the building has utilized regional products in the construction to support local businesses and so on.

Benefiting from Government Housing programmes

The 12th Plan Approach Paper explains:

“The housing sector needs to be viewed within the perspective of the emerging macroeconomic policies. In the political rhetoric, housing is regarded as one of the basic needs. Despite this recognition, in terms of public policies and investments, housing has generally received a very low priority. The benefits of public housing programmes have accrued disproportionately to the better-off sections of society. Despite considerable investment and efforts over successive plan periods, the housing problem continues to be daunting. The housing crisis manifests itself in many ways: growth of slums and haphazard development, overcrowding and deficient services, increasing homelessness, speculation and profiteering in land and houses.

The policy thrust of National Housing Policy is in consonance with the macro-economic policy in advocating a supportive and facilitative role of government in housing. The envisaged roles of governments at various levels and other public agencies for implementation of this policy are to act as a facilitator, provider, catalyst, to reorient and promote the various housing activities. The policy, undoubtedly, envisages that the direct role of government in the construction of houses should be specifically reduced and focused on the poorer and other vulnerable sections of the society. The new National Housing and Habitat Policy, 1998 has clearly defined the roles of

various stakeholders including the state and central governments. The need to protect the interests of women, particularly women headed households has been recognised. “

Muslim organisations must monitor these government programmes and must see how best Muslims can benefit from them. There are other areas of attention as well such as

- Housing Affordability and Housing Finance (problem of unauthorized colonies, not getting loans as already discussed.)

- Of housing finance institutions

- Availability of Developed Land*

- Facilitative regulatory and support system by providing license for development of land.

- Increased Involvement of NGO/CBO/Co-operative Efforts*

- Sealing or closing non conforming industries had to begin

Muslims have to take some corrective measures themselves with the support of local authorities:

- * **Crimes in Muslim areas are to be taken care of.** These criminal activities are juxtaposed with other issues of urban growth such as poor municipal governance, lack of services, and lack of common citizen's awareness and responsibility for the city. Muslim immigrants from other areas often indulge in criminal activities. The police does not play its part effectively. First it allows these activities to continue and then harasses the culprits in an illegal way. Crimes have to be reduced through (1) sustained monitoring of criminal activities (2) actions taken against the culprits within legal parameters; and (3) moral rehabilitation of criminals.

- * **Public Transport connectivity with Muslim regions** is to be ensured. If public transport is not in proper shape, people will find it harder to travel to places of work. The road transport stands are often not close to Muslim areas and the roads leading to Muslim localities are too narrow to allow transport.

- * **The urbanization of poverty**, which is one of the more visible impacts of the kind of growth that the country is witnessing, is going to affect Muslims more. The new migrants to urban areas taking up informal sector employment with low wages, occupying illegal settlements without basic services and security of tenure in its peripheries, with longer journeys to work will be the dominant feature of this process. This will lead to increasing overcrowding, worsening of access to shelter and environmental health problems, a visible manifestation of the process of future

urbanization

*** Muslim share in urban infrastructure development has to be monitored. It is surely not what it should be. We have to find out the mechanism how this can be done at regular intervals.**

Environmental concerns

According to the renowned environmentalist, R.K. Pacharuri, "The economics of environmental pollution, depletion and degradation of resources has in fact been neglected as compared to the issues of growth and expansion....Urban development in India is presently going through a very dynamic stage, the percentage of population in urban centres itself having increased from 14% in the 1940s to about 33% in 2000 (HSMI 2000).....

"The rapid expansion of cities has brought to the fore acute problems of transport congestion, atmospheric pollution and unwise water and solid waste management resulting in the degradation of the quality of life. The deterioration of environmental quality in Indian cities is but one aspect of the threat to the quality of life, the other perhaps more pertinent issue being that of the sustainability of growth itself.,,,,,,

"For instance, the iron and steel industry contributes 55% of the particulate matter load while adding 16% to the total industrial output. The industrial BOD load from chemicals and food processing industries is as much as 86% against the industry's contribution of 25% to the total industrial output.....

"The major sources of air pollution in the country are industries (toxic gases), thermal power plants (fly ash and sulphur dioxide), and motor vehicles (carbon monoxide, particulate matter, hydrocarbons and oxides of nitrogen). Major polluting industries and automobiles emit tonnes of pollutants every day, putting citizens, at great health risk. The national capital — Delhi, is already among the most polluted cities in the world.....

"The incidence of respiratory diseases in most of the major cities in India has also increased considerably over the years. In a study of 2031 children and adults in five major cities of India, of the 1852 children tested, 51.4% had levels of lead in their blood above 10 µg/dl. The percentage of children having 10 µg/dl or higher lead levels ranged from 39.9% in Bangalore to 61.8% in Mumbai. Among the adults, 40.2% had lead levels of about 10 µg/dl (George Foundation 1999, cited in CPCB 2000 a). ...

"Vehicular emission is the major contributor to the rising levels of all major pollutants. It is an issue of prime concern since these emissions are from ground level sources and thus have the

greatest impact on the health of the population exposed to it. The increase in the number of vehicles contributes significantly to the total air pollution load in many urban areas. The number of motor vehicles in India has increased from 0.3 million in 1951 to 40.94 million in 1998 (MoST 2000). CO (Carbon monoxide) and HC (hydrocarbons) respectively account for 64% and 23% of the total emission load due to vehicles in all cities considered together (CPCB 1995.”

The situation is going to affect Muslims more, and so Muslims have to be more conscious about the impacts of overcrowding, poor hygienic conditions, lack of greenery, lack of waste disposal and noise pollution. They have to take conscious decision to establish new colonies and to improve conditions in the existing localities. As already suggested, **Muhalla/colony societies** should be formed in every single locality, which should take requisite steps. The retired persons living in the locality including women who are relatively free of household work must take special interest in these activities.

10 - Rural Development

Rural Development has largely been ignored for the sake of the Corporate World. If we study various national programmes, the conclusion can be easily reached that the current model of rural development in itself is a part of the need of the corporate world, which is interested only in more and more villagers consuming their products and services. This can be gauged from the following observation: “Unless the rural incomes grow, especially in the backward regions this potential market will not be realized. Corporate India must realize that its future lies with the masses. Raising rural incomes should no longer be looked upon only as a philanthropic objective. It has to be increased.” It is really painful. **The whole exercise of rural development should not be performed merely to see how best villages and villagers can be used for the growth of the corporate sector.** It has to be realised that economy is much more than the business, and business is much more than the corporate level business. The rural development must primarily be aimed at securing a comfortable, peaceful and prosperous life for villagers. This involves comfortable houses, safe water supply, uninterrupted water supply, good transportation facilities, hygienic conditions, access to good health infrastructure, quality education including moral and religious education, availability of wholesome food and scope of earning through agricultural as well as non-agricultural means

The major reason for the continued poverty of villagers too is the role of the corporate world, which has hit the villages in two ways. First, they have tried every trick in the book to stop money from going into farm sector because the more the money goes to the farm sector the less it remains for the corporates. And when the government is acting merely as a pawn in the hands of the Big Business and institutions are geared up for “economic Growth” which effectively means nothing but “industrial Growth”, what hope can there be for the villagers? The population control, the specific way in which inflation is measured, the loan policies and the population management – all are resulting in lesser flow of money to villages and more to industries. If the products of rural sector become a little costlier, the whole administrative machinery swings into action. If the people are spending more on food, they would have less to spend on the products of the industry. Even if they have to drink fruit juices or have some preparation of potatoes, groundnuts etc, they should buy the branded packets and bottles supplied by the companies rather than directly from the villagers. Concepts such as fresh juices, fresh fruits, are conveniently forgotten. There is no way that rural sector can popularise its products and get direct benefit of its labour. There is nobody asking a company the question

why it is selling Potato Chops for Rs 10, which should ideally cost not more than Rs2. But if the vegetables become costlier, the whole machinery gears up to bring the prices down.

Secondly, thanks again to the interests of the corporate world, the distribution system is all faulty. There is unequal distribution of population with 10 percent of the country housing 90 pc of the people. As soon as you move out of a city, you will see calmness prevailing everywhere. There is unequal distribution of wealth, with 10 pc holding more than half of the wealth. (These are official figures. The reality may be far bleaker.) There is unequal distribution of industries with all the major industries situated in small areas of or near some big cities. There is unequal distribution of distribution with all the major distributors in the big cities. Consequent upon these, there is unequal distribution of opportunities with most of the opportunities available only in major cities. All the big educational institutions too are situated in the metropolitan and other big cities. This all is done to maximise profits of the companies in the name of "Growth". If rural India is to grow, there has to be a war like effort to reverse the distribution of population, industries, opportunities and educational institutions. Recently the Commerce Ministry has increased the number of items that form the Inflation Basket of Goods, which is a welcome sign. But still much more has to be done. The cost of housing and accommodation and communication (mobiles), films, and transport has also to be added. And not only these have to be added but the emphasis on the reduction of the prices of market products has to be more in order to contain inflation than merely on the price of vegetables and fruits.

Let us first study some of the observations made in the Approach paper for 12th Plan:

"The Census of 2011 estimates that 833 million people continue to live in rural India. A very large proportion of them are either wholly or significantly dependant on their livelihoods on farm activity – be it crop agriculture, horticulture, animal husbandry or fisheries. The expansion of income opportunities in the farm sector and a progressive absorption into non-agricultural activity is the most potent weapon for reducing poverty. Expansion of non-farm income opportunity in rural areas also has enormous potential and a great deal of this is related to farm activity – such as post-harvest operations, maintenance of farm equipment etc. There is therefore a virtuous cycle inter-connecting the expansion of farm economic activity and that of rural non-farm income opportunities.....

"Act has provided a major foundational support. Over the past five years it has provided nearly

9,000 million person days of work at a total expenditure of more than Rs 110,000 crore. MGNREGA has been highly inclusive, as is evident from the fact that the share of SC/ST families amongst beneficiaries has ranged between 51–56 per cent and 41–50 per cent of workers have been women. It has also promoted financial inclusion since over 100 million bank/post office accounts have been opened for the poorest segments of our population who comprise of the MNREGA workforce....

“The coverage of rural settlements under the National Rural Drinking Water Programme has shown an impressive rise, with almost universal coverage being reported. Dramatic improvement has also been evident in sanitation. The coverage of rural households provided with individual latrines has improved sharply from 27 per cent in 2004 to 62 per cent presently.....

“The *Indira Awas Yojana* (IAY) programme has provided houses to 22.5 million BPL households, while more than 3.5 million SHGs have been formed under the SGSY. The coverage under the National Social Assistance Programme which provided a pension for the BPL population over 65 had increased to 21.6 million beneficiaries by 2009/10. The age of eligibility having been lowered to 60, the number of beneficiaries will expand significantly in the Twelfth Plan.-----“

The major question remains: **How much are Muslim beneficiaries of all these developments? There is no independent way to find out. A monitoring organisation must take upon itself the responsibility of finding out what is the impact of all these developments on Muslim socioeconomic conditions. There are widespread complaints that Muslim villages are often ignored and preferences are given to those villages which have higher political clouts. The role of Pradhans – Muslim Pradhans as well as non-Muslim Pradhans of villages with sizeable Muslim population remains paramount. They need to be aware of every single governmental scheme that the governmental and non-governmental agencies are implementing. They have to ensure that Muslims get their due shares without having to pay bribes and they get their due without unnecessary hassles.**

Some of the programmes running in rural areas are as follows:

- (1) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- (2) National Rural Livelihood Mission (NRLM)
- (3) *Indira Awas Yojana* (IAY)
- (4) National Rural Drinking Water Programme (NRDWP) and Total Sanitation Campaign (TSP)
- (5) Integrated Watershed Development Programme (IWDP)
- (6) *Pradhan Mantri Gram Sadak Yojana* (PMGSY)
- (7) Rural electrification, including separation of agricultural feeders and *Rajiv Gandhi Gramin Vidyutikaran Yojana* (RGGVY).

Some other relevant observations from the 12th Plan are being copied here, so that Muslim organisations must be aware of the national policies and can develop their own strategies to derive maximum benefits:

“There is a clear case for establishing a pool of **local “barefoot” engineers/technical assistants** who could be trained up through an appropriate mechanism, enabling them to fulfil the need for technical and managerial capacity in MGNREGA, as well as in other rural infrastructure projects.....

Second, it is important that the selection of works reflects the needs, aspirations and priorities of the local people, without which the community will not necessarily have a sense of ownership of the project. The latter is a vital component of the concept of rural infrastructure creation.....

“**Rural India has a large population of artisan families, many of whom are from the minority and tribal communities.** Most of these artisan farmers do not own any land and many find themselves in a difficult condition with poor access to market linkages and to remunerative livelihoods. Thought must be given as to how the MGNREGA in conjunction with the NRLM programme can help these artisan communities to obtain a decent living while at the same time conserving the base of craftsmanship, which is India's cultural heritage.....

“Taking a cue from the lessons of the SGSY experience, the Government of India has launched the **National Rural Livelihoods Mission in 2011**. There is a clear understanding that the SBL programme can only be successful if it is tied up with livelihood programmes such as improved agriculture, dairying, marketing etc. Thus, the SBL and livelihood programmes are complementary to each other and their simultaneous implementation is the key to poverty alleviation. Incomes raised through livelihood initiatives need to be saved. Of these savings,

women are the best custodians. These savings must, in turn, be reinvested in livelihood options that raise incomes, setting up a virtuous cycle. The distinctive focus of the NRLM is on Federations of SHGs that become powerful units of economic empowerment, enabling the poor to radically alter the balance of power in the markets they participate in as both producers and consumers....

“Indira Awaas Yojana (IAY): The separation of feeders supplying power to tube-wells from other rural feeders ensures that villages can get full day three-phase power for domestic uses, schools, hospitals and village industries while farmers get around 8 hours of full-voltage three-phase power according to a pre-announced schedule.....

“Integrated Watershed Management Programme (IWMP): Four functional areas, namely (a) institutional development, (b) capacity building (c) monitoring and evaluation and (d) livelihood orientation need to be an integral part of the programme from the very beginning,”

“Health and Nutrition:

- o Vaccination of all children
- o Access to safe drinking water and acceptable sanitation standards
- o Widespread testing and provision of nutritional supplements for vulnerable sections, particularly adolescent girls, young mothers and children
- o Strengthening the rural health infrastructure, especially Sub-Centres, PHCs and CHS, which includes adequate staffing and ready availability (preferably 24x7) and better mobile linkages (emergency services) to the hospital network.”

Creating a cadre of “bare foot engineers”/ technicians as mentioned above is integral to build locally resident skills for design, execution and maintenance of rural infrastructure. o **Imparting degree/diploma in farm technology and veterinary science (2–3 years programme)** for rural youth with 10 + 2 school education.

“Women and Rural Economy: The Mahila Kisan Sashaktikaran pariyojana (MKSP) which is a subcomponent of NRLM was recently launched to meet the specific needs of women farmers, and help them achieve social, economic and technical empowerment. In the Twelfth Five Year Plan very specific attention needs to be given to leverage the enormous potential of empowering rural women in the farm sector, and also in the rural non-farm sector.

“About half of our population is either wholly or significantly dependant for their livelihoods on some form of farm activity – be it crop agriculture, horticulture, animal husbandry or fisheries.

With low levels of infrastructure and human development, and in a context replete with inequalities and uncertainty, rural India views its future transformation with both hope and trepidation. Expansion of farm incomes is still the most potent weapon for reducing poverty. Non-farm income opportunities such as post-harvest operations, maintenance of farm equipment etc. – offer a virtuous cycle connecting expansion of farm activity to that of rural non-farm income opportunities.

“Agriculture did diversify towards horticulture, animal husbandry and non-food crops, but agricultural GDP growth averaged only 1.9 per cent during 1997/98 to 2004/05. Farm incomes increased even less since terms of trade turned against agriculture during this period, indicating inadequate demand and lack of rural purchasing power. With farm debt increasing more than farm incomes, there was a deficit of hope that was captured tragically by a spate of farm suicides.”

There are other steps for rural development suggested in the 12th Plan which include:

1. Vastly superior water management: The steps include:

- Steps to greatly improve governance in water management through Water User Associations such as *Pani Panchayats* and similar PRI-based institutions.
- A focus on Command Area Development and the rehabilitation and physical modernisation of existing major irrigation systems.
- Extensive rainwater harvesting assisted by space-based maps with active ground-truthing and convergence with other development schemes.
- Comprehensive aquifer mapping and extensive ground water recharge.
- Move towards sprinkler and drip irrigation and away from flood irrigation
- Enable assured irrigation to much more land far beyond the present 42 per cent of arable land
- Strengthen drinking water resources
- Integrate these activities with existing surface reservoir based canal irrigation.

Micro-irrigation schemes to reach water access to more areas and encouragement to efficient methods of water-use is a natural extension of the extensive efforts in rainwater harvesting and decentralized impounding of water, including that in farm ponds. Imaginative use of these initiatives can enable an assured protective irrigation for less water intensive crops in the rainfed regions

2. National Agricultural Insurance Scheme (NAIS) which presently encompasses subsidy on 10 per cent of the premium to small and marginal farmers, with the expense on the subsidy being equally shared between Centre and State Governments. The scheme is demand driven and although a large number of farmers (11.4 million in *kharif* 2010) availed of this programme (with the total sum insured being Rs. 25,500 crore), the fact is that not enough farmers are availing of this scheme. The reasons are believed to be a combination of lower subsidy, delayed claim settlement, lack of awareness and operational issues. In response to this a modified NAIS has been implemented on pilot basis in 50 districts covering most states, with a slightly different design, including higher subsidy and accelerated settlement. The MNAIS scheme is yet to be rolled out in the rest of the country. It is to be seen how Muslim majority village can maximise benefits from this plan. Another step is the Insurance education for the small and marginal farmers.

3. Access to power has been particularly poor in rural habitations and the Rajiv Gandhi Grameen Vidyutikaran Yojana RGGVY was devised to remedy this problem by providing connections to all villages and free connections to BPL families. There are other schemes which provide electrical connectivity to people below poverty line. Solar lanterns have been distributed at subsidized rates. This again has to be seen that Muslim villages get the power supply without bias.

3. Land acquisition: Poor including Muslims often lose because they are often not showing the real value on papers to avoid taxes and then they end up losers.

4. MGNREGA has directly led to the creation of 987 crore person-days of work since inception. In financial year 2010/11, MGNREGA provided employment to 5.45 crore households generating 253.68 crore person-days--- How many of these are Muslims, has to be studied, and efforts are to be made that they get their due share.

5. Water availability in rural areas (Even if we succeed in bringing about a major rationalisation of water prices, this by itself will not lead to optimal use. For this, a rational pricing must be accompanied by regulatory measures to ration water to different agricultural users, and stronger measures to discourage pollution. It is estimated that up to 13 per cent of drinking water in rural areas contains chemical contaminants, including fertilizer run-offs (particularly urea and its decomposition products). Contamination of drinking water is the principal cause of health disorders, particularly amongst children.)

6. Faster expansion in agro-processing, supply chains and the increased demand for technical personnel for inputs into various aspects of agro-processing.

Some Suggestions for Rural Development: urbanization of villages

Ways have to be found out to arrest and reverse the flow of money from the villages to the urban areas. This can be done by taking the following steps:

(i) Creating demands for more agricultural items.

There is scope for huge expansion in the food market, especially the fruits. The fruits cultivators must combine to form an organisation. This organisation must embark upon a full-fledged campaign through mass awareness programmes and media advertising about the relative benefits of fresh fruit juices over the bottled drinks. People must be informed that the bottled drinks have very little nutritious value and are often injurious to health; spending on them is sheer wastage of money. Aggressive advertising for fresh juices of apple, orange, pineapple, sugar-cane, pomegranate, etc, and also for drinks like mango-shakes, milk shakes, almond-milk and milk *pista* can raise their sales to dizzy heights. Similarly, the sales of milk products, eggs, different types of vegetables and meat may be assiduously pushed. If this is done, the beneficiaries will be mainly villagers and the urban poor. Big farmers will also benefit, but this must be understood that even the biggest farmers are poor, compared with the industrialists.

(ii) At the village level, the villagers may cooperate to establish small firms and shops.

They may also set up roadside refreshment centres where fresh juices, milk, and other food items may be sold to travellers. The villagers that are close to the cities may establish some picnic spots, parks etc, and the fondness of the urban middle class and elite for clean and unpolluted atmosphere may be used to attract them.

(iii) Research centres for rural development must be established; these must concentrate not on the borrowed ideas from West but unveiling the sordid designs of the economic fundamentalists to thwart the agricultural growth. Their chief aim must be to ensure that the villages play a more significant role in the circulation of money and that the villagers get shares in the national income proportionate to their population, their hard labour and significance of their work.

Still, there is tremendous scope of employment in the rural areas in the developing countries. **Every village must have a police station, a well-furnished hospital, a high school, and a branch of nationalised bank. In a country like India, with about half million villages,** this can provide opportunities of employment to more than 50 million people. There must be a

reservation of at least 20 per cent in these jobs for the candidates with rural background. There may also be an administrative staff to assist the rural councils (*Panchayats*.)

Efforts at war footing are urgently needed to redress the situation. Later we will discuss what steps needed to be taken without delay.

Road Development

The conditions of roads in the country are extremely bad. This is true more of the states which are less advanced and underdeveloped cities. The policy of road development too like all other policies depends on the preferences of the Big Business and the political interests of different parties. The lack of good roads results in poor development of small cities and villages.

Disparity in the level of power supply between urban and rural areas should end. **Connectivity to roads** should be taken care of. Other steps include”

- (i) There should be **better facilities for primary education**. Private institutions may be encouraged to give low-priced franchise to the people interested in establishing primary institutions inside villages (preferably to persons belonging to the villages).
- (ii) **Higher technical institutions** should ideally be opened in the rural areas.
- (iii) **Special incentives and loans** should be given for constructing colonies and houses in rural areas;
- (iv) **Police network** should be expanded to include chowkis in every village.
- (v) **The village based non-MBBS doctors should be given special training by MBBS doctors of the cities**. Every MBBS doctor of the city should be given charge of a selected number of village based doctors who will maintain regular contacts with each other to ensure better health services within the villages. This will help in the development of a more organized referral system and greater distribution of work among the doctors.
- (vi) **Rural legal cells of advocates** for holding special courts once a fortnight to solve local disputes of petty nature. This will save villagers from running to city police stations and courts; their money will be saved and socioeconomic activity will have a boost. The communication between educated and uneducated people will also help in improvement of educational levels.
- (vii) **Establishment of one Community centre in each village** with an arrangement for

ceremonies, small library, branches of banks, postal agencies and a market place. (Local panchayats can be given responsibilities to monitor all the activities suggested above.)

(viii) **Home water supplies** in every village through tanks

(ix) The **supply of cooking gas** connections should cover all villages.

Rural Extension of Health Infrastructure

The village based non-MBBS doctors should be given special training by MBBS doctors of the cities. Every MBBS doctor of the city should be given charge of a selected number of village based doctors who will maintain regular contacts with each other to ensure better health services within the villages. This will help in the development of a more organized referral system and greater distribution of work among the doctors.

Part of the Government Programmes

According to the Rural Health Statistics (RHS), 2010, there is shortage of 19,590 sub-centres; 4,252 PHCs and 2,115 CHCs in the country. The 12th Plan says that it is essential to complete the basic infrastructure needed for health delivery in rural upgrading existing PHCs and CHCs to IPHS norms, building Labour rooms and Operation Theatres, which are critical to reducing Maternal mortality and also building new PHCs. Muslim organisations have to ensure that **Muslim villages must get greater share of PHCs and sub centres** and Muslims should be persuaded to take advantage of the existing services.

One big obstacle in the delivery of health services to the poor people is the rampant corruption. Such is the scale of the corruption that people now pay bribes or “service/facilitation charges” on their own even before being asked, as they know that the services would not gather pace unless this is done. People find it hard to get admissions and requisite medicines without paying charges to doctors and the paramedical staff. The local political leaders, right from MLAs to Pradhans and party workers often play nuisance though sometimes they also help the people.

12th plan admits that **District Hospitals need to be greatly strengthened** in terms of both equipment and staffing for a wide range of secondary care services and also some tertiary level services. “They should actually be viewed as District Knowledge Centres for training a broad array of health workers including nurses, mid-level health workers (e.g. Bachelor of Rural Health

Care or Bachelor of Primary Health Practice) Paramedics and other public health and health management professionals.” New programmes are being envisaged for developing mid-level health workers (such as Bachelor of Rural Health Care/Bachelor of Primary Health Practice) and nurse-practitioners.

The idea of **Mobile Medical Unit** is also good. It will have to be ensured that each Mobile Medical Unit has requisite emergency equipment, drugs, basic diagnostics and a trained paramedic assigned to aggressive control of vectors that cause diseases. Municipality members and Pradhans should take it upon themselves to ensure that Muslim population gets benefit from these services.

Special vaccination campaigns along with mother and child care camps should be organised in every village and Muslim Ulama and other opinion leaders should be mobilised to make sure that all children get all the recommended doses of vaccination. Often there have been some doubts about the intentions of the government. Fears should be allayed and misconceptions removed.

Muslim specific

- (x) **Tablighi missions** to villages that must include programmes related to educational, health and social awareness. (Every Sunday there should be such a programme)
- (xi) **Every mosque should work as an Islamic Development Centre.** Special CDs can be prepared for these programmes.
- (xii) **Muslim cultural gatherings** should be increased with mushairas, naat and qirat, essay and speech competitions.
- (xiii) **Open air restaurants** having variety of snacks, coffee, tea, soft drinks, Chinese, Halal non-vegetarian and vegetarian food should be opened in villages close to cities, ideally by village based entrepreneurs. There should be large scale advertising to attract the people of cities to these restaurants particularly on weekends and special occasions. Boating and swings can be added to attract families with children. If these restaurants are hygienically run and the craving for open air and good food are exploited there is no reason why people will not throng to these restaurants.
- (xiv) **Marketing of Produce by Muslims:** The involvement of villagers in large scale supply of fruits like mangoes is minimal. Ways have to be found out how the distribution

network can be organised by villagers themselves. Organisation of Multi-village cooperatives for the purpose of better marketing of the produce of small farmers: Warehouses with the help of bank loans.

(xv) **A network of Supply:** The increasing preference towards non-vegetarian food in India, increased preference of Halal meat even among Hindus, hotels, etc and the feeling that Muslims are better cooks gives an opportunity to tap this to the maximum. A network of Husbandry, poultry, suppliers, hotels, etc has to be developed.

(xvi) **Orchards: Muslims encouraged for producing and supplying good varieties.** Muslims traditionally own large orchards of mangoes and other fruits in many areas particularly Uttar Pradesh and Uttarakhand. They are already showing increased interest in producing new marketable varieties. This trend should be encouraged and owners of orchards must be made aware not only of the availability of new varieties but also the need to have a mixture of fruits and medicinal fruits rather than rely on single fruits. Furthermore, it is often seen that Muslim zamindars are not supplying their products through their own teams. The lack of education often is an obstacle in their exporting fruits to other countries. They should develop exportable varieties, should know the techniques of storage and should understand the dynamics of the market. They should also know latest advances in bio-technology and make full use of marker-assisted breeding methods

(xvii) Farming is going through new stages of modernisation. **New techniques** are emerging. There is a need to know about these techniques. There is increased demand for technical personnel for inputs into various aspects of farming. Muslim boys particularly living in the rural areas must also look for opportunities in this field. There is an urgent need for developing agro-climatic zone specific water harvesting and management technology to enable rural communities to withstand the effects of climate change. Similarly, genetic improvement of agricultural crops to develop a flexible portfolio of plant varieties that can thrive in drier or wetter environments, flash floods, pest attacks due to increase and decrease in humidity, etc. is an important area of research that should be explored.

11- Social Empowerment and Security

Reservations for Muslims

The Reservation Policy in India is purportedly for the benefit of the underprivileged classes of the country. It is a policy of the Indian government to provide affirmative action so that a percentage of government posts, public sector posts and private educational institutions posts are reserved for nominated caste members. The history of reservation in India dates back to much before Independence. But it was in Post Independence India that they assumed real significance. Wikipedia has given the summary of the major events as follows:

- o 1946–1950 - From 9th December,1946 to 24th January ,1950 Constituent Assembly Debate Proceedings were going on.
- o 1948- Ram Rajya Parishad issued manifesto in India's first national Parliamentary elections in 1952 promising to provide high posts to "untouchables" in various fields.
- o 26/01/1950-The Constitution of India came in force
- o 1953 - Kalelkar Commission was established to assess the situation of the socially and educationally backward class. The report was accepted as far as Scheduled Castes and Scheduled Tribes were concerned. The recommendations for OBC's were rejected.
- o 1955- Reports of first backward class commission (Kalelkar)
- o 1956 - Schedules amended as per Kaka Kalelkar report
- o 1965- "Advisory Committee on Revision of SC/ST lists (Lokur Committee)"
- o 1967 and 1969- "the joint Committee of parliament on the Scheduled Castes and Scheduled Tribes Orders (Amendment) Bill, 1967 (Chanda Committee) 1969"
- o 1976 - Schedule caste and Schedule tribes Order (Amendment) Act.
- o 1977 - Schedule caste student demanded that the Marathawada University in Maharashtra renamed in the honour of Ambedkar, which led to riots by upper class students.
- o 1979 - Mandal Commission was established to assess the situation of the

socially and educationally backward.^[13] The commission didn't have exact figures for a sub-caste, known as the Other Backward Class(OBC), and used the 1930 census data, further classifying 1,257 communities as backward, to estimate the OBC population at 52%.

- o 1980 - the commission submitted a report, and recommended changes to the existing quotas, increasing them from 22% to 49.5%. As of 2006 number of castes in Backward class list went up to 2297 which is the increase of 60% from community list prepared by Mandal commission.
- o 1990 - Mandal commission recommendations were implemented in Government Jobs by Vishwanath Pratap Singh.
- o 1991 - Narasimha Rao Government introduced 10% separate reservation for Poor Among Forward Castes.
- o 1992 - Supreme court upheld reservations to Other backward classes in Indira Sawhney Case. Also see Reservations and Judiciary section.
- o 1995 - Parliament by 77th Constitutional amendment inserted Art 16(4) (A) permitting reservation in promotions to the Schedule Castes and Schedule Tribes. Later it was further amended to include consequential seniority by 85th amendment.
- o 1997- Riots by Dalits when a statue of Ambedkar(national leader of the scheduled castes) was dishonoured with a garland of shoes placed around his neck
- o 1998 - Central Government conducted large nationwide survey for the first time to estimate economical and educational status of various social groups.. The National Sample Survey puts the figure at 32%. There is substantial debate over the exact number of OBC's in India, with census data compromised by partisan politics. It is generally estimated to be sizable, but lower than the figures quoted by either the Mandal Commission or and national Sample Survey [2]. Mandal commission has been criticised of fabricating the data. National surveys indicated that status of OBC is comparable to Forward castes in many areas

- o 12 August 2005 - The Supreme Court delivered a unanimous judgement by 7 judges on 12 August 2005 in the case of P.A. Inamdar & Ors. vs. State of Maharashtra & Ors. declaring that the State can't impose its reservation policy on minority and non-minority unaided private colleges, including professional colleges.
- o 2005 - 93rd Constitutional amendment brought for ensuring reservations to other backward classes and Scheduled castes and Tribes in Private Educational institutions. This effectively reversed the 2005 August Supreme Court judgement.
- o 2006 - The Constitution Bench of the Supreme Court in M. Nagaraj & Ors Vs. Union of India & Ors upheld the constitutional validity of Art 16(4) (A), 16(4) (B) and proviso to Art 335.
- o 2006 - Reservations introduced for Other backward classes in Central Government Educational Institutions. Total Reservation went up to 49.5%. Also See Recent Development.
- o 2007 - Supreme Court give stayed on OBC reservation in Central Government Educational Institutions.
- o 2008 - The Supreme Court of India on 10 April 2008, upheld the Government's move for initiating 27% OBC quotas in Government funded institutions. The Court has categorically reiterated its prior stand that "Creamy Layer" should be excluded from the ambit of reservation policy. The Supreme Court avoided answering the question whether reservations can be made in private institutions, stating that the question will be decided only as and when a law is made making reservations in private institutions. The verdict produced mixed reactions from supporting and opposing quarters. Several criteria to identify creamy layer has been recommended, which are as follows: Those with family income above Rs 250,000 a year should be in creamy layer, and excluded from the reservation quota. Also, children of doctors, engineers, chartered accountants, actors, consultants, media professionals, writers, bureaucrats, defence officers of colonel and equivalent rank or higher, high court and Supreme Court judges, all central and state government Class A and B officials. The court has requested Parliament to exclude MPs' and MLAs' children, too.
- o 2010 - The Supreme Court held that if the state wants to frame rules with regard

to reservation in promotions and consequential seniority it has to satisfy itself with quantifiable data that is there is backwardness, inadequacy of representation in public employment and overall administrative inefficiency and unless such an exercise was undertaken by the state government the rules in promotions and consequential seniority cannot be introduced.

The reservation policy of India has effectively hit Muslims in a big way. The reservation for Scheduled Castes was introduced immediately after Independence. Dalits converted to Christianity and Buddhism also got the benefit at a later stage. But Dalits converted to Islam are still not given the same benefit. The reservation for Scheduled castes and then Other Backward classes (with failure to clearly fix a quota for Muslims) has left much lesser seats for Muslims to compete than they would have got if there was no reservation at all. The mushrooming of tens of thousands of Private institutions of all kinds in the country has introduced another kind of Reservation – the **Reservation for the Rich**, which again hit the Muslim community in a big way because less number of Muslims is likely to be able to pay the exorbitant fees that good private institutions demand. We cannot contemplate a situation where reservation policy can be scrapped altogether. We have no other option other than demanding a quota for Muslims. Unfortunately, Muslims are divided among themselves as to whether the reservation for Muslims should be limited to backward classes within Muslims or it should include Muslims as single backward community as a whole. Obviously, clashes of interests are playing a part. This has to be sorted out at the earliest if we have to press a unified demand.

The tangle and the differences on the issue are very well summed up in an article on the issue by Naushad Ansari. It will be worthwhile to quote from that article here:

“The backward Muslims engaged in occupations traditionally associated with SCs demand that Muslim SCs be included in the SC category. If Sikhs and Buddhist SCs, which religiously don't sanctify casteism, can be given reservation, why not Muslim SCs?

The Presidential Order of 1950 bars Dalit Muslims from reservation. This appears to be inconsistent with Article 14, 15, 16 and 25 of the Constitution that guarantee equality of opportunity, freedom of conscience and protect the citizens from discrimination by the State on grounds of religion etc. This denial of reservation is seen by many to be with an eye on the balance of power which is tilted in favour of Hindus. This seems to be an allurements to keep dalits within the Hindu fold. On the other hand, it attracts dalit Muslims to embrace Hinduism.

Hence, the required amendment will surely be a step towards secularism, justice and equality.

On this Justice Rangnath Misra Commission states that 'the caste system should be recognized as a general social characteristic of the Indian society as a whole, without questioning whether the philosophy and teachings of any particular religion recognize it or not'. It recommends that 'Para 3 of the Constitution (Scheduled Castes) Order 1950 should be wholly deleted by appropriate action so as to completely de-link the Scheduled Caste status from religion'. The Constitution prohibits any discrimination between the citizens. Hence, any religion-based discrimination conflicts with its letter and spirit.

However, on the issue of reservation Muslim leaders are divided. One group demands reservation for the Muslims as a whole, arguing that the constitution talks about protective discrimination in the context of class, not caste.

Jamia Nizamia of Andhra Pradesh had issued a fatwa against state govt. move to provide reservations for Muslims on the lines of castes. However most of the prominent ulema of the country, cutting across the lines of sects and organisations, had sharply reacted against the fatwa. Maulana Syed Ahmed Bukhari of Jama Masjid, Delhi, had declared that the fatwa will harm the interest of the community.

Similarly, Dr. Abdul Haque Ansari, ex-President of Jamate-Islami, in his presidential address to the workshop on Sachar Committee Report, had called the categorization of Muslim as 'bad in taste'. He questioned: 'if the entire community stands as backward class, where does the question of other categorization on caste line arise?'

"In response to a Public Interest Litigation (PIL) filed by Centre for Public Interest Litigation (CPIL), the Supreme Court, on January 4, 2011, stated that it would examine the constitutional validity of Rangnath Misra Commission recommendation for inclusion of Dalit Muslims and Christians in the schedule caste list to make them eligible for quota in education and jobs under the constitutional scheme. (The Times of India, January 5, 2011). Earlier, on January 25, 2008, on the similar issue, the Supreme Court had issued notice to the Centre seeking its reply to the petition filed by Akhil Maharashtra Muslim Khatik Samaj, wherein it was pleaded that there were Dalits within Muslim community who needed reservation and demanded inclusion in the SC list. Then, the judge had also referred to the strict dictates of Qur'an prohibiting practice of any forms of caste system within Islam and it asked the petitioner if Islam permitted caste system. (Times of India, Jan. 26, 2008).

“Now, the Supreme Court, on January 21, 2011, has framed questions to test the validity of the demand based on the aforementioned Rangnath Misra Commission recommendation.

“The existence of caste system or reservation for Dalit/backward Muslims has always been a controversial issue. It is an undisputed fact that though there is no caste system in Islam; the Holy Qur’an and the Prophet’s sayings are crystal clear that all human beings are equal; Indian Muslims did develop a hierarchical structure by characterizing numerous biradaris. Some Muslims established superior status for themselves as ashraf or noble on the basis of their foreign descent, while some indigenous converts are commonly referred as ajlaf or ‘lowly’. Some Islamic jurists too, deviating from Islamic teachings, in the name of kufu i.e. parity in marriage between the parties, legitimize caste system. Muslim law of marriage recognizes the doctrine of kufu in all vital respects including social status and descent, which, in India, means nothing but casteism.

“The Sachar Committee Report, on the existence of castes among Indian Muslims, says:

“The present day Muslim society is divided into four major groups (i) the ashrafs, who trace their origins to foreign lands, (ii) the upper caste Hindus who converted to Islam, (iii) the middle caste converts whose occupations are ritually clean, (iv) the converts from the erstwhile Untouchable castes – Bhangi (scavengers), Mehtar (sweeper), Chamar (tanner), Halalkhor (Dom) and so on”. (p. 192)

“On the level of backwardness, the Sachar Committee finds that ‘out of every 100 workers about 11 are Hindu OBCs, three are Muslim-general and only one is Muslim OBC (p. 209)’, whereas the population of OBC Muslims is as much as 75% of the total Muslims’ population.

“The Sachar Committee’s findings further suggest: “The incidence of poverty is highest among Muslim-OBC (38%) followed by Muslim General (35%)... Overall, the conditions of Muslim-OBCs are worse than those of Muslim-General ...Within the Muslim community a larger percentage of Muslim OBCs fall in low income category as compared to Muslim-General.” (The Muslim OBCs and Affirmative action)

“The committee recommends that “being at the bottom of the Social hierarchy, the arazals [SCs] are the worst off and need to be handled separately. It would be most appropriate if they were absorbed in the SC list or at least in a separate category”.

Similarly, the Justice Rangnath Misra Commission finds prevalence of castes among various sections of the Indian citizenry. It concludes:

“The caste is in fact a social phenomenon shared by almost all Indian communities irrespective of their religious persuasions”. (Para 16.3)

“Historically, a good number of Dalits converted to Islam. But after conversion their socio-economic status remained impoverished, backward and downtrodden. Most of them continued with their traditional professions as artisans, peasants and labourers, except those which were considered impure or unacceptable in Shariah. Nevertheless, of late, some of these Muslim caste groups got Islamised. They also became organized and given themselves Muslim nomenclatures. They identified and associated themselves with Islamic personalities. For example, the butchers designated themselves as Qureshi; the weavers as Ansari; the tailors as Idrisi; the Bhishtis as Abbasi; the vegetable vendors as Raeen; the barbers as Salmani; the carpenters and blacksmiths as Saifi etc. By joining the fold of Islam they did not get such a boost to their talents and abilities that they could face equal competition with all others.

“Like any other socially identifiable group Dalit Muslims too started searching their face in governance; in the services, particularly, at par with their counterparts among Hindus. In a democratic set up this is a quite natural and justified aspiration. They demand caste-based reservation as given in the constitution. They argue that according to Kumar Suresh Singh Report of SCs, there are some 35 Muslim castes that have SC background and engaged in occupations traditionally associated with SCs. They demand that Muslim SCs be included in the SC category. If Sikhs and Buddhist SCs, which religiously don't

“In the famous Indra Sawhney Case the Supreme Court had decided that ‘a caste can be and quite often is a social class in India’. Further it conceptualizes: ‘If it is backward socially, it would be a backward class for the purpose of Article 16(4). Among non-Hindus, there are several occupational groups, sects and denominations, which for historical reasons are socially backward. They too represent backward social collectives for the purpose of Article 16(4). Identification of the backward classes can certainly be done with reference to castes among, and along with other occupational groups, classes and section of people. (AIR 582 SC 1993).

“Syed Shahabuddin, ex-MP and President of All India Majlis-e-Mushawarat, says: “if caste can be interpreted as class, why not religion; that all Muslims are, socially and educationally, marginalized and deprived”. However, at another place, his alternative suggestion is ‘to limit reservation to non-Ashraf only who constitute 90% of the Community and thus about 12% of the national population. With their average level of backwardness being almost equal to that of SC/ST, they would be entitled to a separate sub-quota of 11%’ (‘Muslim Community, Muslim

OBCs and Reservation', Muslim India, May 2007) appeared to be more justifiable and acceptable to the pasmanda Muslims.

"The dalit/pasmanda groups' major arguments are that according to the Indian constitution religion-based reservation is invalid; that if the reservation will be given to all Muslims, the ashraf, who have historically been forward in all aspects, will corner the benefits of reservation; that if for the purpose of endogamy and khilafat caste could be the criteria, why not for reservation also. They also argue that all Muslims are equally deprived is statistically incorrect. True, by and large, Muslims are deprived and face discrimination, but within the community backward Muslims, including Muslim SCs, are more under-privileged than ashraf Muslims. Advocating this view Professor Imtiaz Ahmed of JNU says that 'en bloc reservation of Muslims is not a viable idea. Inclusion of Muslim Dalits as OBCs makes the most sense'.

"However, though most of the Muslim organizations support a separate reservation for dalit/pasmanda Muslims through their routine resolutions, by and large, they feel shy in talking about reservation for Dalit Muslims publicly or initiating any concrete step. Many consider it insignificant. But at this time when the issue is being discussed in the national media and is being, finally, heard in the Supreme Court, instead of shoving the issue under the carpet or being a silent spectator, it is their duty to rise to the occasion and build a public opinion. They should realise that this issue needs special attention and there should be no roadblock in the way of dalit/pasmanda Muslims getting fair proportionate share, for they are, as suggested by the Sachar report, 'cumulatively oppressed'.

"Repeated appeal to the Muslim community to maintain unity in the name of Islam is O.K., but foregoing the constitutional benefits, would not be a wise idea. May be some day in the future reservations will be based solely on community's impoverishment, but until then caste-based reservation seems to be perfectly justified and demandable.

"True, the Muslim community must reject the proposition of fragmentation, but they should apply the same principles of social justice as much within the community as it demands for itself within the nation."

There are however others who have argued that "Muslims want their due share 'from original bag and not from other's bowl.' They have been pointing out that if Muslims are given a share in 27 pc OBC category, the Hindu OBCs will not accept it, and a conflict between Muslims and Hindu Dalits will ensue. They also feel that the OBC grouping has been widened with

inclusion of many communities and sections that were not in the list earlier and there is a strong and genuine demand for enhancement of the existing 27% cap. They have asked the government to take tangible step for reservation to Muslims for their social and educational emancipation and overcome constitutional hurdles, if any, with appropriate steps.

This is unfortunate that Muslims have not been able to arrive at a consensus regarding this. The difference of opinion is largely based on the interests of the different groups. Obviously, the Muslims belonging to higher castes want the reservation of Muslims as a whole so that they do not miss the opportunity provided by the reservation. The Muslims belonging to “lower” castes on the other hand want to make sure that they alone should be in a position to reap the whole benefit, citing historical neglect and backwardness as the reason behind their thinking. Both groups have been trying to present their cases on constitutional grounds. While the claims of OBC Muslims are strong, they must also realise that even though the Muslim “higher” classes occupy more places and jobs among Muslims, these “higher” classes are not advanced enough as a whole. The educational and economic status of these communities too is not generally anywhere near the Hindu high castes. Omitting them from the benefits of reservation altogether will be unjust. We have to find a mid way. Ultimately the decision rests with the government. We have to develop a strategy where more backward classes and poor sections among Muslims get the priority but in absence of their candidates, other Muslims (belonging to so-called upper castes) should get the seats. Alternatively, Muslims as a whole should be included but out of the Muslim quota, 50-75 pc -- my opinion is somewhere in between -- seats should be reserved for the backward classes leaving the rest open for all.

Rangnath Misra commission has argued for reservation of Muslims within the 27 pc OBC quota. If Mandal Commission Report is followed, this would mean that Muslims should get around 9 percent quota in reservation.

The controversy however still remains as to whether Muslim quota should be carved out of the OBC quota of 27%, a position supported by several political parties, or there should be a separate quota for Muslims. There seems to be a consensus on 10 pc separate quota for Muslims separately from the OBC quota; ideally this should be 15 pc, which is the percentage of Muslims in the whole country. In state services and educational institutions, the Muslim quota should be in accordance with the percentage of Muslims in that state.

We also have to do something about what I have **called “Reservation of the Rich”**. The future of a large population lies not in government owned institutions but in ever growing number of private institutions. Muslims should contemplate about either making a demand to the government to force the private institutions to halve the fees for Muslims seeking admissions in private colleges or a Muslim committee must have direct negotiations with the Managements of the universities and colleges about the need of reducing the fees for Muslim students who have other requisites for admissions in these institutions.

Further, we have to ensure that the government policies already in force in this matter should be carefully monitored:

1. We have to concentrate on having **comprehensive data through Census** to meet the Constitutional obligation.
2. We should prepare **our people to get them properly enumerated** and we have to make use of every public opportunity to meet this objective.
3. We should have **consultations with Planning Commission at different states to claim our share in planned budget** and sensitize our organizations to come up with concrete proposals.

Reservation of “majority” candidates in “minority institutions”

While the Constitution allows establishment of minority institutions in the country, they are not allowed to reserve more than 50 percent seats for the minority candidates. This in effect means that they are under compulsion to reserve 50 percent seats for the candidates of majority community. This may sound excellent idea for the sake of preserving the secular identity of the country. But eventually again it is hitting the minority communities especially Muslims. This could have been plausible if the number of Muslim institutions in the country was around or more than their percentage in the population or their numbers in the non-minority institutions was around or more than that. But when there is a massive difference on both fronts, there is no reason why Muslims should be forced to fix as high as 50 percent seats for Hindu candidates. This means that Muslim institutions have to reserve seats for Hindus in a percentage, which is roughly about 60 pc of the population percentage of Hindus in the country. This would mean that if justice is to prevail, all institutions in the country should reserve at least 9 pc seats for Muslims. Due to this policy of reservation of not more than 50 pc for minority students in minority institutions, the institutions like St Stephen's College, Aligarh Muslim University and

Jamia Millia University end up producing more Hindu doctors, engineers and other specialists than Christians or Muslims.

Reservation alone not enough

At the same time we have to realise that reservation alone cannot benefit Muslims much. They have to get engaged in businesses of all kinds to generate wealth. Once wealth is generated, more and more Muslim students will join institutions and get the jobs. Once we start having quality institutions and companies of our own, the problem of unemployment among Muslims would ease. The number of the people that can get jobs through the establishment of few corporate level companies is more than what they can get through reservation in government jobs.

In conclusion, there are several issues that have to be resolved through a dialogue between Muslim groups and between Muslims and the government: In determining the issue, we have to realise that (1) Ideologically there is no caste system in Islam; (2) Socially, caste system in Indian Muslims is a reality (3) Ideally, reservation policy is not the best choice but (4) India is not in a position to scrap reservation policy for at least 3-4 decades, may be more. In that case, reservation for Muslims is wholly justified.

Now, Muslim groups have to develop a consensus on

- 1. Whether there should be a separate quota for Muslims or Muslim quota should be carved out of 27 pc OBC quota?;**
- 2. What should be the precise percentage of Muslim quota?;**
- 3. Should all Muslims be considered fit for reservation or only OBCs among Muslims or a middle approach with reservation for Muslims and reservation for OBCs within Muslim quota? Further, what should be the precise percentage of OBCs within Muslim quota?**
- 4. What should be the percentage of Muslim quota in state services and institutions in each state? Or the percentage should remain uniform throughout the country?**
- 5. Should there be a revision of the policy of a maximum 50 pc reservation for minority students in minority institutions? If this is revised, what should be the percentage for minorities?**
- 6. What should be the approach in private institutions to make sure that adequate**

percentage of Muslim students gets admissions in these institutions?

Unity of Muslims

Divisions are common in all the religious communities of the world. Fortunately, the divisions among Muslims are not as fundamental as in many other communities, with **the Faith in One God, Muhammad (SAW) the Last Prophet and Qur'an the Last Book, being common to all the sects**. Though there are several sects and sub sects within Islam, the most known division has been between the Sunni and Shia versions of Islam. If things are closely examined, there are hardly any major differences between the two and the differences are of much less ideological importance. Historically the two have been often at loggerheads with one another but except on few occasions this has largely been a war of words. Though the two have often got involved in bloodshed, particularly in regions where both have sizeable presence, like Iraq and the Indian subcontinent, there is hardly any history of civil wars or big carnages on the sectarian grounds. Still, the problem persists and remains the major stumbling block in the unity of Ummah. In India too, the sectarian divisions have surfaced here and there but except for a few occasions when there were violent clashes at Lucknow and some other parts of the country, there have not been any major riots. In India, more than Sunni-Shia Divide, the Deobandi-Barelvi rivalry has hit the community. **Ulama have unfortunately been devoting much greater time to highlighting the differences between the two, denigrating one another as infidels or close to infidels, than in focussing on the real challenges that the system of Islam faces from the emerging world orders**. The net loss is an inability on the part of the Ummah to plan a united effort for attaining their goals as a responsible community.

What is the Solution? This is indeed a very difficult question to answer, and I had several rounds of thinking and rethinking, as I feared that any thoughtful analysis could open a Pandora's Box, which I want to avoid at any cost. Moreover, **I feel inclined to believe that the road to their mutual understanding lies less in sorting out their mutual differences and more in their realization of the larger goals of Islam, which in my view would automatically scale down their differences**. Qadiyanis have rightly been declared as "non-Muslims" by most of the Islamic scholars because they do not believe in the fundamental Islamic principle of Muhammad SAW being the Last Prophet. But the more the Islamic scholars campaign against them the more they will benefit; and they will earn sympathy of those who miss no opportunity to target Muslims. Moreover, the campaign against Qadiyanis must be limited to the ideological front; and there should be no attempts to discriminate against them or subject them to any kind of

violence.

There can be solutions that can force all the sects of Islam to bury their differences. But it requires separate treatment. **As I have said earlier, the crux of the problem lies not in their fundamental differences, which are not many but in their attitudes and historical rivalries. Once we are in a position to emphasize our similarities rather than differences, we will not only pave a way for the unity of Muslims but for the unity of all those who want to make life better, healthier and more peaceful, in this world as well as in the Next.**

In India, caste divisions among Muslims too are troublesome though they have never been as obnoxious as the caste system among Hindus. This has to be buried at all costs. The so-called Ashraf must better realise it sooner than later that the future lies in business; and the chances of the people skilled in different kinds of works are very bright. Several communities like Qasai, Lohat, Julaha and shamsis highlight this point. If we collect the data of the top Muslim industrialists and the richest Muslims of the country, the list would have a substantial number of people belonging to the so-called lower castes. The more they have education the more they will be inclined to use their traditional expertise and inclinations to develop small and big industrialists. Meat exports have seen phenomenal rise, the garages in most Muslim areas belong to Lohar biradari who have also established several factories and Shamshis and Kambojs have developed into successful traders. More and more Ansaris are now building their own export companies.

Interfaith Alliance for Larger Objectives

There has been an outcry in recent times with people trying to present religion as a destabilising force. The truth however is that it is not the religion but the **economic fundamentalism**, its tirade against religion and its attempt to marginalize religion, which is primarily responsible for much of the chaos in the present world. It is in this context that the need of forging an alliance of all religions is there. But the question arises: Should this unity of religions be only aimed at having more cordial relations among the people of different faiths, or should it be directed at a larger objective?

Throughout the history, religion has played a significant role in the individual and social affairs of human beings. For most of the people that flourished in different regions of the planet earth and in different eras, faith has been a *sine qua non* for their existence. **In spite of the fact that religion has more often than not been defiled or contaminated by the self seeking clerics,**

it has earnestly and relentlessly endeavoured to discipline life by erecting the ethical fence around it. It has almost been a periodical phenomenon that the prophets and sages arrived with sublime messages of highest virtues, and no sooner did they depart, their followers successively adulterated those with immoralities and indecencies. Yet, it is an irrefutable truth that it is mainly owing to the strong influences on human minds and hearts wielded by religion that truth, honesty, sacrifice for others, justice and mercy have always been regarded as commendable virtues in society, even if the constituent members of society have not, generally, put them into practice. **What is, indisputably, commendable is that religion assisted mankind in overcoming dilemma of routine life at a time when it was not advanced enough to, objectively, discriminate between the right and wrong. In the midst of all-pervading gloom, the solitary torch of religion shone; whoever had the eyes that could observe it, darkness made exit from his life.**

The faiths that have been dominant in the world during last few millennia - Hinduism, Zoroastrianism, Judaism, Buddhism, Jainism. Christianity, Islam and Sikhism -- all have, without exception, magnified moral values. **No religion preaches falsehood, dishonesty, cheating, bribery, hatred, violence, adultery and fornication. Each of them eschews, albeit in varying degrees, this-worldliness; Jainism and Buddhism, altogether, condemn this life; Christianity promotes celibacy; and Islam, while permitting necessities and enjoyment of life within prescribed limits, promotes love for other-worldliness.** Religion aims at achieving peace, and gives less importance to material gains. This principle applies to all religions, and this is what annoys most the **economic fundamentalists; for promotion of materialism reigns supreme in their scheme of things. Their plan cannot succeed, unless people became least entangled in moral dilemma, and the love of this worldliness ravishes that of the other-worldliness; if honesty rules the roost in their life, sex outside the ambit of marriage is considered immoral and illegal, self-sacrifice lords over their hearts and minds, and deceit and falsehood haunt their conscience, how would they be persuaded to "enjoy" the "comforts of life" (without unduly caring for right and wrong) that the merchants seek to market with great fanfare.**

It first happened in West where the business moguls, involved in rapid industrialization, realised the compelling need to marginalise religion, **Christianity** was their obvious target; they sought to minimise its influence in affairs of the state in Europe. It had played a vital role in the crusade. The bishops enjoyed unchallenged authority and respect in society that helped them in exerting pressures on the rulers. The kings, too, needed a moral boost for themselves, and some of

them feared God. They were therefore usually reluctant to earn displeasure of the religious patriarchs; for any disturbance to their equation with them could loosen the rulers' grip on the masses; the danger of sedition constantly hovered over them. **But crusades made people critical about the Church.** New economic forces used these sentiments to their advantage. The time was ripe to push ahead as the rulers and the industrialists could now act in tandem. The rift between this-worldliness and otherworldliness, led to the coinage of the concept of secularism. **Secularism, as a movement, began at the time of Renaissance, and aimed at redirecting society from otherworldliness to this-worldliness.** It was presented as an ideology that exhibited the development of humanism and the growth of man's interest in human cultural achievements. It has been in progress during the entire course of modern history, and the critics have rightly viewed it as primarily anti-Christian and anti-religion. The clerics resisted the move, but their efforts to stall the march of economic fundamentalism in the garb of secularism proved futile. A number of theologians in the second half of the twentieth century made a vain attempt to reconcile Christianity with the demands of the modern life by proposing Secular Christianity meaning that man should find in the secular world the opportunity to promote Christian values. **Little they realised that the secular movement was in fact directed against these very values, and not against the rituals of that religion.** Secularism showed tremendous progress in Christian countries, because Christianity did not have an elaborate code of human actions; it had to face greater resistance in Islamic states as there had been a strong belief among Muslims that Islam was not just a set of rituals, but had an elaborate system for all affairs of the world. Thus secularism achieved the remarkable feat of "emancipating" the state from the "clutches" of religion. One European country after the other started adopting secularism. The economic fundamentalists had won a major battle.

The estrangement of Church and Establishment was only one step, though extremely crucial, towards the goal the economic fundamentalist had set for them. They envisaged **complete marginalization of religion**, and the values it stood for, in the social lives of men and women; for though the state could be persuaded to adopt an irreligious approach in socioeconomic matters, the ultimate success lay in the creation of demands for the industrial products. **To multiply demands, materialism required glorification, and for the rise of materialism, religion was the greatest obstacle.** This realization was responsible for the sustained tirade against the clergy, and against whatever religion championed for. The problem however was that the faith lorded over the hearts and minds of people. An outright condemnation of the oracles of religion was attended with dangerous possibilities. It could prove counterproductive, as the masses might have reacted outrageously. The clergy might have issued edicts declaring

these activities blasphemous, and hardly any member of society had the audacity to face charges of blasphemy or apostasy. His faith in God and scriptures was not weak enough to permit this; he could also face ostracism. **It was therefore considered strategically more expedient and less risky to campaign for privatisation of religion rather than exhibiting contempt for it.** It was pleaded that faith was an absolutely personal matter, and men and women might engage in as many rituals as they liked; but, in other arenas, particularly the social, economic and political, the involvement of religion must be shunned, and those mixing the two must be condemned, and if needed, adequately punished.

The growth of **Secularism in India** was on a different pedestal altogether. Unlike West and Islamic countries like Turkey and Egypt, it was not primarily aimed at the negation of religion; it was more a **product of the plural nature of Indian society** that was composed of several religious groups and sects, many of which have considerably large population in the country. Nor secularism in India chose to deny after-life. In contrast, it developed as an ideology of the state that gives due respect to all religions, but will not have any religion of its own. A secular person in India need not be anti-religion or non-religious. He may in fact be a devout practitioner of the rituals and values preached by religion. His secular credentials become disputable only when he, by speech or action, shows disregard for the other religious communities, or spreads hatred against them. Gandhi, Sardar Patel, Maulana Abul Kalam Azad, Maulana Mohd. Ali Johar, Pt. J.B.Pant -- all these political stalwarts were either devout Hindus or devoted Muslims, and still secular to the fore. **The opposite of 'secular' in India has not been, as in the west, sacred but communal.**

The unfortunate feature of the whole history of the decline of religion in most parts of the world, especially as a dominant social force, was that **the protagonists of all the religions assumed an outright defensive posture.** Their defence of religion was generally weak and ineffective, as they attempted to use the same criteria as their detractors had, after a meticulous thinking, laid down for examining religious beliefs and practices. They often turned **apologetic** in their arguments. This position has shown indication of change in many Islamic countries during last few decades as an outcome of the realisation in the educated class of their folly in blindly pursuing western life styles, rejuvenated interest in Islam of Muslim experts in modern subjects and the growing dissatisfaction of the masses with the modern legal, political, economic and social systems. The modern Islamists have discovered more rationale in their religion than the emerging order. They have gradually turned the table in several Muslim countries on their opponents. The whole Islamic world is now witnessing revival of faith. Iran, Egypt, Pakistan,

Turkey, Algeria, Tunisia, Bangladesh, Malaysia -- in fact, almost every Muslim country that had, at one time or the other in the last century became westernised in varying degrees is back on the path towards the establishment of a completely or partially theocratic state. Christianity, Buddhism, Hinduism and Sikhism have also displayed signs of palingenesis in specific areas. But still, most of the religionists, including the Islamists, tend not to be aggressive in their approach, and often **exhibit sectarian bias. Instead of focusing on the faults and discrepancies of the new dispensations that are numerous, they continue to dissipate their energies in erecting defences around their faiths.** By the time, they defeat the mischievous propaganda unleashed against one principle or practice, the opponents, supported by the economic fundamentalists, open another front. **The ideological war goes on unabated; but, this is still being fought in the domains of religion; religionists have forgotten that, for ultimate triumph, the battle-line is to be pushed into the domain of enemy.**

Though the virtues like probity, self esteem, patience, endurance and truthfulness are also unwelcome, **what particularly annoys the economic fundamentalists is insistence in religion on taboos.** The practices forbidden by different religions are obviously such as tend to lure, mesmerise and addict the humans; these cause temporary pleasures, that may sooner or later be followed by undesirable effects, often severe on person, family and society. The very fact that they had to be prohibited indicated the culpability of the people for them; they rapidly transform their users or practitioners into physical or psychological dependants. Every religion has its prohibitions. Many of them are common with other religions. Christianity shuns sexual waywardness; Jainism and Buddhism forbid meat, alcohol and adultery; Hinduism and Christianity are not too sure about alcohol. **In Islam, prohibitions have taken a more elaborate form, and cover all aspects of life; taking of alcohol pork and blood are not allowed and gambling, hoarding, usury, adultery, fornication, murder, theft and bribery are expressly unlawful.** It can easily be seen that the habits and practices, prescribed by different religions, can produce serious ailments and social tensions. But, **the economic fundamentalists had little concern for the welfare of the individual or society. They could foresee extraordinary scope, once the outlets are open in these taboos, for their commercial aggrandizement.** It would however not be easy till religion retained a central position in society. The **privatization of religion**, was therefore, a compelling necessity for them.

The outgeneraling of religion along with its dos and don'ts in society ensured smooth sailing in future for the big business. They were now on a robust platform to bring about rapid onset of

huge transformation in social values. These changes had absolutely nothing to do with the well being of society, and were aimed only at utilizing human temptations for the geometrical multiplication of wealth.

Time has now come when the religionists belonging to all religions need to be emphatic about the true aims of religion. They must recognize the fact that the anti-religion economic forces have successfully turned one religion against another. Religions seem to be fighting one another instead of fighting their common enemy: Irreligion and the dominance of the ideology of economic fundamentalism in the affairs of life. The people today are merely interested in the rituals of the religion without inculcating the morality, honesty, integrity, perseverance, patience, purity and God's fear and love in their minds and without waging a fight against the social vices. The market forces are commercializing human susceptibilities in a big way. Beaches, Casinos, Bars, Nightclubs, Nude women, prostitution, etc have become symbols of freedom. Foetuses are being killed in the name of Women's rights; criminals are being protected in the name of human rights. Everybody talks of Rights. Nobody talks of Duties and Fundamental Prohibitions, without which a peaceful society cannot develop. While all religions are to ultimately unite, the primary duty lies with four big religions: Hinduism, Buddhism, Christianity and Islam. Christianity, Judaism and Islam need to work together in West, and Hinduism and Islam need to initiate the movement in India taking Christians, Buddhists, Sikhs and Jainis along with them.

Muslims must take lead in uniting religions

Muslims of India are perhaps better positioned than any other people in the world to endeavour for the unity of all religions for the ultimate purpose of peace of mankind. This is because they are living in a country where unlike West Secularism does not mean negation of religion. In Indian constitution, secularism denotes equal respect to all religions with State having no religion. Secondly, the overwhelming majority of Indian population has an unshakeable faith in religion. Third, though many of them worship many gods, they all believe in God being the Supreme God. Fourth, though theologically, they may have many glaring differences, socially and culturally they have similar attitudes. Almost all Indians are firm believers of Family System and do not approve of any relations outside the ambit of marriage. They do not also generally approve nudity, sexual perversions, prostitution, promiscuity, gambling, abortions, drinking and smoking. Fifth, Muslims are not an insignificant minority but have sufficient human and other resources to successfully run any movement that has popular backing. Sixth, social issues

including evils and disparity are the issues that will surely attract the masses if the movement is run in a non-political way and communal and sectarian biases are not allowed to affect it.

12- Empowerment of Women within Islamic framework

Men and women are equal in *most* respects, so their rights and duties are almost identical in most matters. They are however different in certain respects, so their rights and duties are different in *certain* areas corresponding to their strengths and weaknesses in those areas. It is therefore natural that Islam grants an *over all equal* status to men and women, granting both of them certain *privileges in different* areas. Man is *duty*-bound to earn and maintain his wife, children and dependent parents; woman has the *right* to earn if she so wishes but is also *entitled* to receive her maintenance from her husband in return of her duties as wife. Man has the primary responsibility to arrange for financial requirements; so he receives a larger share in inheritance. It goes to the credit of Islam that it was the first religion of the world to grant women rights of inheritance. While distributing shares, Islam is not affected by emotional considerations, but judges on the basis of the respective *needs* of men and women. Unlike several other religions, a Muslim woman enjoys the same status in religious affairs as a man. If she obeys God in the prescribed way, she is *as much* entitled to Paradise as her father, husband, brother or son. As mother, she commands respect several times greater than man does as father. She has right to choose her spouse, reproductive rights, right to remarry as a widow or as a divorcee, right to seek divorce and in case of any defamation she can demand punishment to the offender. She is as much exhorted to earn knowledge as man. If there are places where man seems to be a little more privileged there are a number of places where woman seems to be more privileged. A woman is privileged in many ways. For instance, she is exempt from services in military though she can join it if she so wishes. She is entitled to economic benefits though she can earn if she wants to.

There are certain basic criteria in Islam for granting rights to and enforcing duties on men and women. First, Islam recognises *natural strengths and weaknesses of men and women*, and designs its laws in accordance with them. Second, Islam does not tolerate any form of

exploitation. Third, it aims to form a *society without sexual crimes, sexual abuses and illicit relationships*, which endanger all the three components of Grand Peace, namely Individual's health, family peace and social order. Fourth, to ensure the above, it *promotes legal marriages*. It would purposefully create such conditions as would minimise the number of unmarried persons in society; for it understands fully well the dangers that the herds of unmarried men and women can create for society. Fifth, it would ensure *social and economic equality* (not uniformity) between men and women.

Modern world treat women as commercial beings

The modern world can boast of giving rights to women; but it has hardly cared for their safety and security. The result is that “freedom” of women has opened ways for their exploitation; and a strange kind of chaos prevails in society. Freedom has in truth proved to be nothing but a ploy to ensure a growing availability of women in market. Sex has not only become one of the biggest global markets; it has also become perhaps the greatest tormentor of humanity. It is killing people (AIDS, suicides, murders), destroying families and disturbing social harmony; women and children become its biggest victims. In contrast, while giving them rights Islam also ensures their safety and security. A woman in a true Islamic system cannot become a victim of the sex market (for commercialisation of sex cannot have any place in a civilised society). She runs minimum risk of assault on her modesty (for Islam severely and in an exemplary manner punishes such crimes). She has an added satisfaction that her husband cannot drink, gamble or have sex outside marriage, which also safeguards her against several life-threatening sex-related diseases. All these are *big security concerns* for women, and Islam attends all of them with perfection.

Let me clarify at the outset that I am one of those who have always respected, even campaigned for women's right to all kinds of education, reproductive rights and right to earn through their own endeavours – of course within the parameters of Islam. But what has pained me is that these very rights have been and are being used to exploit humankind in general and women in particular. In a world dominated by market economics, “rights” are always a ploy used by the forces of economics to exploit weaker and vulnerable sections of society. The truth is that almost all human society except a very few has become vulnerable. What further pains me is that women in general and the “feminists” in particular have allowed their “right to work” to have been severely misused by the market to the huge loss of mankind.

The unfortunate thing on the part of women is that they mostly think and behave the way men want them to behave. And men always make them feel that this is what is best for them. Before the onset of Industrial revolution, women normally behaved the way the leading men of the family – fathers and husbands -- wanted them to. After the onset of Industrial Revolution that led to increasing commercialization of human weaknesses, the role of the family was taken by the market; and women started behaving the way the bosses of the market, mostly men, want them to act – obviously in the interest of market which caters to the demands of men by exploiting women. The increasing economic independence of women is men-given for their own benefits. Why should women cater only to the desires of husbands, why not for the benefit of as many men as possible?

Is work without an exchange of currency no work?

They have not raised the questions that must have been raised with the result that the increasing participation of women in “economic” activities has resulted in:

- * Stupendous rise in crimes against women (rapes, sexual assaults, physical assaults, domestic violence);

- * Stupendous rise in the market of “works” that exploit human weaknesses with the result that sex has become one of the biggest trades;

- * Almost complete disintegration of family system with huge rise in (a) the level of promiscuity including premarital and extramarital relationships, (b) separation and divorces: (c) men and women becoming single parents in increasingly large numbers; (d) increasingly large number of children being born out of wedlock; (e) increasing large number of children being forced to live with a single parent.

- * Rise of economic disparity, which has been one of the reasons why the “working” of women has been promoted at such a huge scale. This has led to bigger concentration of wealth in families where both men and women are working; with the result that they are in a better position to buy the products of the market. (Lesser number of women working will give more opportunities to unemployed youth with better distribution of wealth; but this will not help the

cause of the market forces which first create disparity and then thrive on it.)

* Huge number of women themselves becoming involved in degrading and inhuman activities (a) increasingly larger number of women are turning into prostitutes, pornographic actors, posing for nude photographs, giving nude shows in hotels; (b) increasingly large number of women working in casinos; (c) increasingly large number of women aborting their children (50-70 million every year) (d) increasingly large number of women succumbing to homosexuality.

* Increasingly large number of women losing lives due to AIDS and other sexually transmitted diseases and also increasingly large number of women becoming widows.

What is Work?

The market forces have reduced work to the activities that directly or indirectly benefit them. In the current international system dominated by the market, only an activity that is supportive of the market interests is a desirable economic activity; other activities are either totally disregarded or are given minimal importance. This is why the work is now measured in terms of currency. I will give a few interesting examples. Suppose, a patient comes to a doctor friend and receives medical care worth 20 dollars. But the doctor obliges him by not taking any charges from him. In return, the patient, a Car mechanic, rectifies his car, an activity for which he would normally charge 20 dollars. But he obliges his doctor friend by not charging anything. Now, these activities will not find any place in the Gross Domestic Product of the country, as no currency has been exchanged. If on the other hand, the mechanic would have given the doctor 20 dollars and the doctor would have given the mechanic 20 dollars, an economic activity of 40 dollars would have been recorded. The effect of this definition has been that the work done by women within family even though it is a highly useful economic activity is not recognized as work. If a woman serves food to her husband, she performs no or an insignificant economic activity but if she serves food to a customer in a hotel, this becomes a significant economic activity. If one sleeps in one's own house, howsoever palatial it is, he does not perform a significant economic activity, but if he sleeps in a hotel, howsoever cheap it is, it again becomes a significant economic activity. Women working in brothels are "Sex workers" but women working in homes are only housewives not house managers. A working woman by definition is only a woman working outside homes in exchange of currency.

Need of the Hour

In order to save mankind particularly women from total ruin, we have to rethink our definitions and philosophies:

* **We have to recognize -- legally, socially, medically and economically the importance of family** in the creation of a healthy, peaceful and prosperous society;

* We have to recognize that any work, which is useful for society is an economic activity, which should be measured in terms of the benefits it causes rather than in terms of exchange of currency'

* We have to define a work as "Dangerous" if it causes threat to health, family peace or social order; and **Dangerous Economics should be effectively banned**;

* We have to recognize the fact that those who have no spouses working must be given preference in jobs. The first preference should be given to widows, orphans, divorcees, single women followed by unemployed men.

* A clear **preference for certain professions** should be shown for women seeking work outside homes like Medical, Teaching, Social work involving women and children;

* There should be new schemes and plans mooted that **make it possible for women to work within the confines of their houses**. When there can be outsourcing from one country to other countries, why not from companies to homes?

Every woman a working woman

My argument is that it is not that women have started working now. Women have always been performing important socio-economic activities. The truth is that every woman is a working woman. Saying that certain women are "working" degrades other women making them useless beings. But their role within the family is not recognized as work because that work does not directly benefit the market and does not involve an exchange of currency. **The market-designed expulsion of women from homes has resulted in huge problems because it was**

not intended to help the cause of mankind in general and womankind in particular; it was aimed at giving a boost to the market economy controlled by a very few. The result is that women have lost much more than what they have gained. Their security and peaceful existence and their natural rights and duties – all have been severely compromised. The whole mankind has suffered but the biggest sufferers have been women and children. The need of the time is to press the point that the security of the people particularly those of the vulnerable sections of society including women must be ensured. Women's work should be recognized and organized not according to the demands of the market but according to the needs of individual, family and social peace.

Islam recognizes their work in family as a highly valuable work for which they must be duly compensated for, and gives them the right to work (outside) as well as not to work. The modern man has very cleverly shifted some of his burden on the shoulders of women without giving them security.

I have never tried to say or prove that women are more likely to fornicate. Men are surely more responsible for the rising promiscuity, prostitution, pornography, abortions, crimes against women, and for almost everything. I am also not with those who only want women to behave giving men the entire license to be licentious.

To sum up, I am not against women's working outside homes. My write-up highlights the practical consequences of a system that exploits women, and I want a system that allows women to work without compromising their security and without their being used in businesses that commercialize sex. Moreover, I feel that we have to understand that family peace is extremely important for the overall peace of society, and we must find ways to safeguard family system. There is also a strong need to recognize the work at home as important economic activity. For me, every woman is a working woman, whether she works at home or outside.

I wish there emerged some women leaders who can lead the women in a way that they work for the benefit of humankind as a whole, and are not guided by the mischievous men.

Muslim Women in India

Muslim women in India have to find a way where they can work outside homes when required

within the parameters of Islam, and without adversely affecting the peace and future of family. The ultimate aim of human existence is to have a peaceful living and to nurture the next generation. The social planning should be done in a way that these objectives are never sidelined. Human beings must know that they are human beings not commercial beings. Women must have adequate understanding of the requirements of a successful family life, must be duly educated to help the socioeconomic status of the family to which she belongs to without compromising her honour, security and her duty towards other family members. She must not forget that the primary duty to bring money is her husband's and not hers. **Having said that, it is important to understand that women have important functions to perform as career women and their role is extremely crucial in many areas, particularly health, education and many kinds of administrative areas, social work and welfare activities.** If they have to perform their natural duties as mothers and their social duties, it is important that their health and security are guaranteed right from the day of conception to death.

Indian Muslim women have been unfortunate in the sense that they have been the victims of the general apathy towards female gender that has been historically there in Indian society and also some misconceptions about Islam. **They are traditionally not given the Islamic share in inheritance and Islamic *mehr*, are often divorced through a method which is not regarded the method of choice by almost all the sects of Islam and in marriages they often face the same problems as their counterparts of the majority community do.** The poverty and illiteracy in the community add to their low status. Living in a country where alcohol and gambling are not banned and the crime situation is not good, they also face crimes and exploitations of various kinds.

The **findings of Rangnath Commission reports** and other reports show that:

* Muslim women have 21.66% literacy rate versus the non-Muslim women literacy rate of 40.54%.

* The lowest work participation rate of 31.3 percent at the national level is seen for the Muslim population preceded by Jains at 32.9 percent and Sikhs at 37.7 percent. Further, work participation rate of 9.2 percent among Jain women and 14.1 percent for Muslim women is the lowest in the country.

* in the case of females who married below 17 years of age, the percentage values were 37 percent Hindus, 43.2 percent Muslims, 41.0 percent Buddhists, approximately 25 percent Jains

and 36 percent 'Others'.

* Muslim households had the largest share of joint families at 12.47 percent

* Infant and child mortality rates among Hindus are much higher than Muslims, Christians, Sikhs, Jains, and Buddhists. However, among minorities, infant and child mortality rates of other minorities are lower than Muslims

* among Hindus, Muslims, Sikhs, no religion category, Scheduled Caste, Scheduled Tribes and Other Backward Classes, more than 50 percent deliveries took place at home.

Steps to raise the Status of Muslim women:

1. At the primary level there has to be **absolutely no difference between boys and girls**; and like boys every girl child should be given a quality education depending upon the conditions of the family. She should be equal to her brother in all respects.

2. **Every city must have at least one exclusive girls school** to private education till 12th

3. A **woman Muslim university** should be opened at the earliest, which must have all the usual departments including medicine and other technical courses; this should be followed by at least three more universities.

4. **Girls seeking higher education** must be given all the facilities by the family; and an awareness campaign must be run throughout the country to ensure this; Girls should also have access to all kinds of religious education.

5. **Girls should be allowed to choose careers** that befit their status. Careers in films, fashion industry and certain media are unwelcome for Muslim men as well as women. They must be encouraged to opt for academic, medical and careers in which women are involved.

6. **Girls should get the inheritance rights** prescribed in Islam in all kinds of the properties and assets of both parents and all children. Indian constitution has taken away their rights in rural properties. This should be restored.

6. They should be given **proper choice in decisions regarding their marriage**. Marriage is a matter that must ideally have the approval of both families; but the most important is the approval of boy and girl, without which the marriage cannot work. Fortunately, in Indian Muslim community, the family system is very strong and the success rate of marriages is extremely high. This needs to be further strengthened by removing the shortcomings. **The marriage age of both, the boys and girls, should be neither too early nor too late. Ideally the girls should marry between 20 and 25.** Early and Late marriages both create enormous complications. But thanks to the impact of the New World Order, the focus is only on not

marring early. Early marriages can have negative impact of girls; and there is no justification in marrying boys before they are financially competent. But, late marriages are not good either. The trend off marrying late is also ominous. It should be reversed. Boys and girls are marrying in increasingly large numbers in thirties, even forties (boys). Late marriages have negative influence on morality and character. They are negatively affecting the institution of marriage leading to premarital affairs, live-in relationships, promiscuity, prostitution and pregnancies before marriages leading to abortions. Many girls who are unable to marry early due to various factors often suffer from anxiety and depression. Furthermore, late marriages often prove disastrous for the kids whose parents turn old before they attain adulthood. What are the chances of a 40 plus man getting married of being able to see his child becoming self dependent before his death? While there is a need to campaign for total end to teenage marriages, there is an equal need to campaign against late marriages.

1. **Dowry:** With the prosperity growing, the trend of dowry is becoming stronger. This is truly unfortunate, as with the rising level of education it must have gone down. But when the whole educational system primarily revolves around the ability to earn money, what else can be expected? Among Muslims, the problem is not as pernicious as among Hindus. But dowry considerations still play an important role in many marriages. The inability on the parts of parents to organize decent marriages of their girls is one of the main causes of late marriages among Muslims. Boys too get late in marriage on account of the delay of the marriages of their sisters. Ulama and intellectuals must play an important role in campaigns against overt and covert dowry system.
2. **Caste System:** Unfortunately, the caste system still prevails among Muslims especially in consideration of marriages. Though one is absolutely justified in seeking alliances in families similar to one's status, the decisions solely on the basis of caste are surely not worth supporting. The character and the general status of family members particularly from educational point of view are more important. Muslims must realize that Islam has no caste system, and the qualities it prefers relate more to righteousness than to superficial vanities and affiliations. The trend is changing fast with more and more inter-caste marriages now taking place. Hopefully, the yoke of caste system will be totally removed within not more than a decade.
3. **Mehr:** Islam does not only give rights to women in inheritance, it also gives her several economic rights in marriages. The first of the economic right of women in marriage is "Mehr", an amount (cash and kind), promised by the husband to the wife. Islamically, this

amount should not be promised but paid right at the time of marriage but normally it is “promised” and hardly ever paid except when marriage breaks. Nobody cares to tell the importance of the payment at the time of marriage. In 1987 this writer had written an article in “Qaumi Awaz” the popular Urdu daily of that time, about the change in value of an amount which is paid decades after it was fixed. Subsequently care is being taken to fix the amount in terms of Gold. This trend should be made a necessary part of Nikah, and boys should be requested to pay the Mehr as soon as possible, ideally at the time of Nikah.

4. **Divorce:** Islam recognized the provision of Divorce, as it recognized the possibility of failed relationships. It introduced a wonderful procedure to make sure that divorce neither occurs abruptly nor takes too long a time to bear; and does not do injustice to any of the concerned parties – husband, wife and children. Unfortunately, some deviated forms of practices gained grounds and became popular. All the fiqs of Islam accept that the practice of Triple Divorce, though legally valid in the view of some fiqs, is not the ideal way of divorce. But despite massive and sustained debates on the subject, majority of the people do not know the correct procedure of divorce, prescribed in Qur’an. Qur’an talks of only two stages: one the stage of pronouncement of divorce, preferably in presence of 2 witnesses cum arbiters, followed by a period of Iddah, which is a minimum period of three menstrual cycles and the maximum of the period of delivery of the child, at the end of which the husband will relieve wife. Before the beginning of this procedure, the couples are advised to seek arbitration if they want to resolve their differences. . Muslim Personal Law Board must also issue instructions to the Nikah ceremony masters to deliver a khutbah on the occasion. Islamic Counselling Centres or Marriage Counsellors can also play an active role in these cases.
5. **It will not be a bad idea if a book is written that deals with all the issues related to marriage – theological, medical and social, and the book is gifted at the time of Nikah to the couple on behalf of Muslim Personal Law Board.** The couple can be requested to pay the price of the book.
6. **Remarriage:** Islam’s policy is crystal clear. It wants most of the biologically adult males and females to remain in healthy marital relationships. Divorcees and widows/widowers, both males and females, should better seek remarriage, of course in accordance with their specific individual circumstances. This of course is not something obligatory but it should remain a preferable option and social and attitudinal blocks should be removed to popularize remarriages.

7. **Right to bequeath:** Not only the right to inherit but the right of women to bequeath also needs to be given a separate emphasis. In majority of the cases, women are neither inheriting from their parents and their husbands and children (in case of their death while mothers alive) but also are not in a position to bequeath whatever property happens to be in their name.

Abortions vis-à-vis Female Foeticide

The most dangerous manifestation of economic fundamentalism, in terms of its impact on health as well as social peace, is growing commercialisation of human susceptibilities particularly sex. Though the devastation caused by the commercialisation of sex and beauty has tormented the whole society, the most appalling is the case of children. They do not possess the voice that can be heard beyond the walls of their houses; they do only have yells that get buried within the din inside. They are not physically capable of organising and wrestling for their rights. Neither have they representation in parliaments and assemblies nor in the media. Their fate is entirely at the mercy of others. They are therefore more likely to be killed, neglected and assaulted than anyone else.

The new sexual morality espoused and promoted by the big business, especially the global merchants of sex annihilated all the barricades in the way of free sex. Marriage or any other formality, age, gender, place, time and previous relation—all paled into insignificance for the purpose of a sexual encounter. The only restriction that the legal framework put, albeit without making it effective in practice, was the consent of the two individuals seeking sex. If both agree, nothing can stop them. They would be advised however to take precautions as far as possible not to let their ecstatic love drift to an unwanted fruition. This can devastate their own career, they would be told, and also the country's economy. Never mind though. If despite precautions, a woman conceives, she need not unduly worry. The state is there to provide whatever she needs for a safe abortion: legal permission, social protection and free services. Private clinics, in their own way, are looking to provide the best.

And with abortion begins the sad story of children being killed and abused for none of their faults. An estimated number of about 70 million of children are caused to perish before their birth every year. Staggering figures from all accounts. Figures that must put the whole mankind to shame and must jolt from head to toe every person with conscience. But where is the mankind? What we know of the mankind today is that it is a kingdom of human beasts

seeking pleasure and nothing but the pleasure, whatever the consequences. And this is not just the pleasure of the whole mankind at the cost of other creatures. It is for the gratification of the strong among men who have mastered the science of eradicating all that can directly or indirectly become impediments in their stupendous march towards an unstoppable fun and entertainment. What then if for this majestic plan, few millions of partially formed human flesh are to be discarded! They are of course just the humans-in-making, not humans themselves. And they are the weakest obstacles as well. Flowers must be protected, proponents of abortion seem to argue, but there is no plausible reason why tears should be shed if buds are nipped to "save the mankind from undesirable consequences". Big movements are organised against the killing of animals and the extinction of rare species, against the uprooting of plants and deforestation, and also against the destruction of historical monuments and sites. These have the backing and support of one or the other elements of power. But a notable global campaign against the unceremonious killing of millions of humans-in-making cannot be allowed to gather momentum. The cronies of the Big Business are always there, fully armed with the arsenals of "sophisticated" logic and money to thwart any such development. Still, we are forced to believe that we are living in a civilised world that cares for the human rights. And those that shout at the top of their voice for the human rights happen to be those who silently preside over most of these killings. The only voices audible in the all-pervading eerie silence are of those that are concerned merely and specifically with the killing of female foetuses, as if the killing of a male foetus is justifiable but not that of a female. Ironically, female feticide, not feticide in general, is regarded a genuine issue at the global level. **It is agonisingly but amazingly true that an abortion not based on gender discrimination is normally not even labelled feticide. To join the fray against female feticide is considered a noble cause on account of it being part of the global movement against the gender-discrimination. But criminal silence on the abortion of male children is no discrimination in their eyes on the similar ground.** I do not purport to say that the sordid practice of female feticide does not invite the concern it does. Female feticide is outrageously abominable, and must be condemned in the strongest possible words. In India, the problem has become so acuminate that in some states like Punjab and Haryana it has already severely disturbed the male-female ratio in the population that has gone down to as low as 650 women per 1000 men in some areas. Demographic catastrophe of its own kind is staring at the country's policymakers. Such has been the traditional revulsion towards a girl child, especially among Hindus, in which community dowry still remains a major issue, that the news of the birth of a girl is often welcomed with gloom writ large on the faces of the members of the family. With ever increasing consciousness towards small family norms, it

becomes even more compelling for the couples to get the sex of their babies determined early in the pregnancy. If a couple already has a girl, it is more likely to opt for abortion, in case the test proves the foetus to be a female. According to reports, out of the foetuses that are aborted in India after sex determination, around 99 per cent are females. That is absolutely unacceptable. **But what I want to emphasise upon is that abortion on any non-medical ground with few exceptions like when pregnancy is the result of a rape must be unacceptable.** If a hue and cry is raised against female feticide while abortion as such is accepted, it is largely because of the clashes of interests. Female feticide is no product of globalisation and is of no assistance to global business. This can in fact be jeopardous, as it can lead to less availability of females for scores of business that need them. Every possible effort must therefore be made to stop this. Abortion as a whole, on the other hand, helps their cause because it helps young women overcoming a big hurdle in their work and it helps in stabilising the population.

Abortion is such an important chapter in the book of the modern sexuality that it would be obnoxious to scrap it. The permissibility of abortion and the availability of medical services at the first door are essential prerequisites if the population is to be kept in check, and the commercial sex is to prosper. In fact wherever women play a meaningful role, abortion always helps. Women in their young age are the best consumer items themselves or the best agents of promotion for other items. If a large number of them have to take leave from the bazaar recurrently to be confined to houses or maternity homes for months, industrial “development” would take a nosedive. Therefore, the problem of abortion would be taken care of in its finest details. The hullabaloo against the termination of pregnancies would have to be diplomatically quietened. Any overture that to avoid pregnancy women must avoid sex before marriage would be dismissed as the non-starter outright. This would generate insurmountable problems for several major industries. Their marshals would immediately rise on their feet to declare that this would be a death-blow to the very idea of “freedom” that has been espoused and developed with such concerted efforts all over the years. Despite recognition in the inner corners of their hearts that it was the ideal solution, people would not press it because they have been made too addicted to the uninhibited sex to accept any restrictions on their activities. Those who talk of humanitarian grounds are confronted with the argument that it is better for children not to be born rather than being neglected. The argument may be grotesque, as it proposes to replace a smaller evil by a greater evil, substituting death for neglect. But the protagonists of abortion possess the intensity and lungpower that would effectively submerge any emerging voice of

sense in the din. Right to live, which is used assiduously as the bullet to shoot the protagonists of death sentence, has been conveniently forgotten when it comes to abortion. What can be a colossal, yet notorious tragedy than this that parents are being made to be a party in the cold-blooded murder of their own children. And still greater tragedy is that parents hardly feel any compunction or remorse. Even mothers have been reconditioned to believe that it would be a greater sin to bring their kids out of their wombs if they are not in a position to look after them than to finish them. Thus the most innocent human beings are slaughtered without tears falling anywhere for them, and without anyone caring to perform obsequies for them. The ghastliness of this crime is unparalleled. No other crime can be anywhere near it in terms of cruelty and severity. If God had decided to punish the crime of abortion in the world itself, He would have perhaps doomed the whole earth without delay. I remember a woman coming to a doctor colleague of mine to seek abortion. He politely asked her: "What's the hurry, lady? Let your child come out of your belly. It will then be easier for you to strangulate it" The woman walked off in tears. But who would tell this to every woman who attends a clinic for abortion? The interests of so many are at stake: those of the big business in general, particularly sex trade, hospitals and doctors, to name a few. Why should they unnecessarily bring morality into picture? Morality, in their view, is a needle in a haystack; it is futile to attempt a search for it. And when it also helps the common people to overcome the unwanted adverse effects of their desire to stroll freely without chains of morality, why should they raise voice against it even if in their minds and hearts they do not feel particularly comfortable about it? What a way to live the life! Immorality heaped on immorality. To get away with one immoral act, take the help of another even more immoral act. And if there is a danger of the people becoming unduly distressed on account of their immoralities, change the definition of immorality! So that moralities become immoralities and immoralities become moralities.

There have of course been several admirable efforts by some groups to challenge the crime of abortion. There is a sturdy anti-abortion lobby in the US that endeavours to maintain at least some pressure on the government to take appropriate measures to discourage abortion. This lobby deserves kudos for at least trying to get to the thin end of the wedge. The US government has stopped funding those agencies that promote abortion for family planning. Several countries have now explicitly excluded abortion as one of the contraceptive methods. But this effort is too little and too late to make any appreciable impact on the situation, which is going from the bad to the worse. Unwanted pregnancy still remains a legally justifiable reason for its termination. Unwanted pregnancies include not only pregnancies in the wedlock but also

those outside it. Abortions are discouraged only as a method of family planning. There is no discernible move to ban them altogether (allowing only for medical and humanitarian reasons). And despite the declared policy not to promote abortion as a method of family planning, the “positive” impact it has on the population stabilisation would stall an aggressive campaign against it. Population stabilisation of course remains one of the major concerns for reasons that are many more than what are publicly counted.

Muslim organisations must make it a declared policy that they would not campaign against female foeticide in isolation but as part of an all-out drive against abortion. If abortions go down, female foeticide will automatically go down.

Other important measures for Social empowerment:

1. Give **National Minority Commission a full-fledged Statutory Status** with powers to implement projects for the welfare of the minorities. The commission does not have the same status as SC/ST Commission. The scope of the activities of the Commission must be enlarged to include monitoring of government policies and programmes related to minorities. Within the commission there can be a separate wing for Muslim affairs. This is specifically important because minorities in India have an overwhelming majority of Muslims, with Christians, Sikhs, Jains, Buddhists and others forming a very small percentage of minority population in the country. The commission should be given a statutory status. Alternatively, a separate National Muslim Commission can be formed.
2. **Need for the development of an effective Civil Rights Organisation** to ensure that Muslim residential areas and colonies receive the same attention of civil and municipal authorities as do the other areas and the genuine demands of Muslims are met with. Every city must have its branch to ensure that Muslim areas remain clean, water and electric supplies are proper and roads are well maintained.

13- NGO Sector

Charity and welfare activities for the deprived, weak and distressed people are part and parcel of every religion. The history of charitable and welfare activities and organisation engaged in such activities is as old in India as in any other part of the world. Previously the organisations involved in these activities were better known as voluntary organisations. In recent years, these are more popularly known as nongovernmental organisations or NGOs because they are not under direct control of the government. These organisations have been engaged in lot of useful activities for peace, welfare and socioeconomic development of society. Some of these organisations specifically act for certain sections of society and others act for more general purposes. About 1.5 million NGOs work in India. According to Society for Participatory Research in Asia, 73.4 pc NGOs have no paid staff or just one. 19 million persons work as volunteers. The break-up is as follows: 2605 in religious activities, 21.3 in community/social service 17.9 in sports and culture, 6.6 in health. **There have been efforts by the government to control as well as help the activities of these organizations. Association for Voluntary Agencies for Rural Development (AVARD)** was founded as a consortium of major voluntary agencies. As the NGO sector has been continuously growing in size and impact, there have been bigger efforts to streamline their functioning. Several organizations like **Foundation (India), National Foundation for India**, and the **Society for Service to Voluntary Organizations** are among the non-profit organizations that provide information resources, services, and networking opportunities to NGOs. Similarly, the **Credibility Alliance** is an initiative by a group of NGOs committed to enhancing accountability and transparency in the voluntary sector through good governance.

Unfortunately power groups have become instrumental in directly or indirectly using these NGOs for their own goals. The impact of the forces of economics has become immense. Most of the NGOs now receive funds from the Government or private funding agencies and pursue their programmes. Seeing the increasing availability of funds and the increasing interests of the powerful lobbies in using these so-called voluntary organizations, NGOs are mushrooming everywhere. Unfortunately many of these NGOs have little nobility in their aims and are only involved in spreading certain attitudes among the people in the hope of getting some returns. Many of the activities and the programmes have faulty philosophical foundations are only aimed

at promoting the line of the thinking of the forces of economics.

NGOs are a 2000 billion annual turnover sector. This sector is important not only from the economic point of view but also because of its wide reaching social and political implications. **This sector can to a great extent determine the direction of the nation and the community. If properly used, this has the capacity to bring about revolutions in the country. It can emerge as the 5th state after media.** But for that to happen, NGO sector will have to use the funding agencies diplomatically and will have to find additional alternative ways of financing so that they can pursue an independent ideology and course of action. If NGOs remain wholly dependent on the funding agencies, they will willy-nilly become another arm of the Forces of Economics just like the other institutions like Parliament, Law and Media which all are directly or indirectly playing into the their hands.

Avail funds available for acceptable purposes

Muslims have not succeeded in taking advantage of the interest shown by various funding agencies. Neither have they been able to garner support for activities that are of genuine benefit to the community nor have they been able to create a network of NGOs that will promote their ideologies and concerns. Despite the increasingly dubious nature of the aims of the funding agencies, there are still many areas where Muslims can collaborate with governmental and non-governmental agencies for their socioeconomic empowerment. These include education, health, and welfare schemes for the widows, disabled, destitute, workers, microfinance, hygiene, rural development, women and childcare and the care of the elderly. There are huge funds available for work in these field not only with the governmental departments but also in the social sector of many private companies and organisations floated by **philanthropists, and Muslim NGOs must come forward to develop partnerships with them. There is a special need to focus on health and education sectors but all the possible sectors and avenues must be explored.** Innovative programmes can be easily prepared by the Muslim NGOs because they are aware of the social needs of their community and psychological proclivities. They can sit with the funding agencies to develop these innovative programmes and they will find these agencies more than willing to support them, particularly in the field of the education and health of women and children. These agencies have their own psychological proclivities and the NGO functionaries must learn to make proper use of these inclinations without compromising their ideological convictions. Care has to be taken not to become part of the

programmes that directly or indirectly seek to undermine the religious and moral convictions of the people or seek to promote activities that are in clear disregard of the great peace and health protective values of Islam.

The government must be pressurised to make sure that at least 20 per cent of all the funds available with its departments must be allotted to Muslim NGOs. A **Mother NGO of Muslims** needs to be established without delay that can develop a network of Muslim NGOs, monitor the NGO schemes available with the governmental and non-governmental funding agencies, arrange special coordination programmes between these agencies and Muslim NGOs, advise the upcoming NGOs to develop the requisite infrastructure and monitor their work.

Special purposes

Apart from the activities that the national and international agencies are promoting, there are special requirements of Muslims. They must not forget that their larger aim is to promote righteousness and campaign against evils. Islam lays clear guidelines comprising **Fundamental Rights, Fundamental Duties and Fundamental Prohibitions**. Muslim NGOs are duty bound to work within these parameters and must act to promote the peace protective and health protective social system of Islam aimed at achieving peace and security of the whole mankind. Muslims do not only have the governmental and non-Muslim funding agencies for supporting these endeavours; they also have funding agencies controlled by Muslim countries, Islamic organisations and Muslim philanthropists. Muslim individuals are also always ready to support welfare activities. They must therefore not hesitate to initiate programmes that would defeat the designs of the forces that seek to diffuse morality and popularise evils in society. Muslim NGOs must engage in

1. **Intensive campaigning to implement fundamental prohibitions:** (a) Legal activism to get "Fundamental Prohibitions" introduced in constitution along with "Fundamental Rights" and "Fundamental Duties" and to get "Right to Health" enshrined in constitution, (b) mass mobilisation campaign in favour of these legal measures; (c) social awareness campaigns against alcohol, dregs, substance abuse, smoking, prostitution, promiscuity, pornography, homosexuality, gambling, betting, etc including use of religious programmes like Tablighi congregations, Jumaa Khutbas, etc;

2. **Campaigns for moral development** including honesty, humility, care for neighbours, charity, old, destitute, weak, disabled etc. good family relationships, care for parents, etc
3. **Welfare programmes for the weak;**
4. **Awareness programmes for education, hygiene, etc**
5. **Campaigns against economic disparity and corruption in public life;**
6. **Campaigns for Communal amity and inter-sectarian unity**

Retired people must take special interest in these kinds of programmes. They command the respect in society, have good understanding of issues and have time to organise in activities that relate to not only Haquq-Allah but also Haquq-al-Ibaad.

There is a special need to **campaign against prostitution accompanied with rehabilitation of prostitutes**. There cannot be a bigger blot on the face of mankind in general and womankind in particular than that it allows, promotes or pushes its womenfolk in a dirty work that endangers their own health and health of all those men and women that directly or indirectly come in their contact. Unfortunately Muslim women too are involved in significant numbers in the so-called profession. Most of them have been forced or lured in the trade. Given a chance, majority of them would walk out of it if they are given an opportunity to lead a respectable life. The pimps and brothel owners need to be tackled with iron hand, and a campaign must be run to let the customers know how much risk their behaviour poses to them, their families and society.

Another area that needs attention is begging. Begging is very common in India including Muslims. Muslim NGOs must organise **beggars' rehabilitation centres**. Beggars include alcohol, drug and substance addicts, handicapped, widows, destitute, sick and unemployed. They should be categorised and be dealt accordingly. The homes for beggars must include arrangements for:

De-addiction;

Part time employment like washing clothes, ironing clothes, envelope making, other low physical effort works that can help the home and its inmates in living;

Special efforts for the unemployed including arrangements for training in different kinds of works;

Islamic counselling

Educational programmes;

Treatment of the sick

Other rehabilitation programmes

These works can be organised through mutual networking of NGOs and other welfare organisations and charity hospitals.

It is to be noted that many of the aims mentioned above can also attract support of the independent groups belonging to other religions. As discussed elsewhere, coming together of all religious groups for common objectives is the need of the hour. This will reinforce the positive role of religion in society. The two major economic orders of the last century – Capitalism and Socialism, seek to marginalise or totally negate religion and tend to present it as a negative force. They have used religions to first fight with one another and then to seek interfaith unity only for certain stated purposes. Religious scholars have to understand that religions are the guardians of morality and ethics in society. Absence of religion will have much greater destructive effects than the positive effects that the enemies of religion propagate. But for that to happen, religious people will have to abandon the cloak of communalism that it sometimes wears mostly as the result of the games of political and economic forces, and will have to work together to fight against immorality and irreligiosity. NGOs can certainly play a crucial role in this, and Muslim NGOs must take a lead in organising a new Interfaith movement that works for countering the effects of the God-less movements.

Procedural Hassles

Often Muslim organisations work without following procedures with the result that they find it hard to raise funds for their activities. They need proper registration under Societies Registration Act or as Trust or non-profit Company. Apart from that they need to know that:

1. Section 80G allows voluntary organizations working in specified areas deemed to be charitable to register with the income tax authority. This enables donors (individuals and companies) to claim tax relief on 50% of the amount donated, up to 10% of the donor's income.
2. Section 35AC allows contributions to be 100% deductible. However its application is specific to projects, generally research projects, rather than to organizations
3. Section 35 (I to III) provides for a similar 100% exemption for donations to approved scientific research associations such as universities, colleges, or other institutions for scientific research, research in social science, or statistical research.
5. Bilateral development assistance to NGOs continues to be governed by the Foreign

Contribution (Regulation) Act, 1976. Only organizations registered under the act—nearly 30,000 at present—are permitted to receive bilateral assistance.

In May 2007, the cabinet of ministers of the

6. Government of India approved the National Policy on the Voluntary Sector¹² as the first step in a process to evolve a new working relationship between the government and volunteer organizations.

Cooperation with international agencies

NGOs must also seek collaboration with international agencies working in the field of relief, education, health, childcare, women care, human rights etc. Several UN agencies, Swedish and other Western agencies, Islamic Development Bank and Agha Khan Foundation are willing to collaborate with agencies working in India. Care is however needed in deciding the modulations of the support. Nothing that contradicts the ideological parameters of Islam should be accepted. The programmes like Family Welfare, AIDS control programmes, women care, etc need special care, as it is through these programmes that elements that contradict Islamic principles are often sought to be introduced.

Dynamics of NGOs

As already discussed, Muslims need to understand the dynamics of NGO sector. The government policy towards voluntary activities identifies four objectives:

1. **Create an enabling environment for volunteer organizations** that stimulates their enterprise and effectiveness, and safeguards their autonomy.
2. **Enable volunteer organizations to legitimately mobilize necessary local and foreign financial resources.**
3. **Identify systems by which the government may work together with volunteer organizations**, based on the principles of mutual trust and respect, and with shared responsibility.
4. **Encourage volunteer organizations to adopt transparent, accountable systems of governance and management.**

As suggested before, a **Mother NGO of Muslims** may be formed that prepares a list of all the funding agencies and the areas in which they support NGOs.

The Muslim NGOs must be able to attain following objectives apart from the ones mentioned above:

- **Status of women** in Islam with special emphasis on their reproductive rights
- **Rights of children** especially related to their health and education with particular emphasis on rights of girl children
- **Importance of family and health**
- **Antenatal, natal and postnatal care** with quotes from Qur'an and Hadith
- **Importance of two years breastfeeding** as prescribed by Qur'an and its application vis-à-vis spacing by at least three years
- **Adverse Effects of early marriage and repeated pregnancies**
- **Reproductive health concerns** with emphasis on HIV prevention through avoiding of risky sex practices
- **Importance of child vaccination**
- **Much greater concern for the health of all family** particularly women and children
- **Much greater concern for the education and growth of girl children**
- Much greater understanding that the **ideal space between two issues** should not be less than three years
- Much greater understanding that there **should not be any discrimination between baby boys and girls**
- Much greater mobilisation of **support against abortions in general** and family feticide in particular
- *Much greater knowledge of **contraceptive methods within the parameters of Islam**
- Better understanding for the need of **proper MCH**
- Better understanding of the need of **complete child vaccination**
- Much better awareness about the issues of the **empowerment of women**
- Much better **communal amity**.
- Much greater **concern for the destitute**;
- Much greater **concern for the disabled**;
- Much greater **concern for the elderly**;
- Much greater **concern for orphans**;
- Much greater **concern for poor**;
- Much greater **concern for widows**;

- Much greater **concern for others in distress**;
- Much greater **concern for the need of moral education**;
- Much greater concern for **personal and social hygiene**;

Muslim Women NGOs

Muslim women must take increasing interest in the affairs of the community. The women who have retired from jobs, the women who have become relatively free of their household duties and the women who can contribute without adversely affecting their jobs and families must take special interest.

14- The Fourth Estate: Let Muslims also own it

Media is rightly regarded as the Fourth Estate. In real practice, at times it assumes the status of the First. Just as the official media is an extension of the government, the private media is effectively an extension of the private sector. Its real aims are much bigger than simply showing the reality to the masses. One is to maintain pressure on the government to follow the 'desired' policies, and to defeat a democratic government not following the diktat of the economic fundamentalists through vituperative and slanderous campaigns against it, and to assist a new political group in ascending the throne by mobilising support for it. Sometimes it also happens that the industrialists are not in unison over the question of support to different political parties; in that case the newspapers, magazines and TV channels controlled, or backed, by them may support the opposing groups or leaders. But more often, the choices of the whole business-world converge on a single political party or leader; obviously, the media leaves no stone unturned in building up the image of that party and its leaders. When a government refuses to pursue a market-friendly approach, the news media openly indulge in slanderous portrayal of its ministers and stories are planted to spoil their images in the eye of public; even the positive actions of the government are given ugly twists. Any steps taken by the government that are even marginally in favour of the common people and are at the same time detrimental to the interests of the bazar are promptly labelled 'populist'. The fascinating terms like 'populism', 'povertyism', 'minorityism' and 'casteism' have been invented to describe the policies that are aimed at elevating the life standards of any of the downtrodden segments of society. A political leader, who has genuine concern for the masses and loathes the exploiters, is presented by the press in the darkest possible colours; he is reviled as backward, retrogressive, rabble-rouser, anti-development and what not. The probity and dedication of a leader impresses the press only till he is supposed to do nothing against the economic fundamentalists. No wonder then that the men of integrity are becoming a rare species in the public life all over the globe; for such are the requirements for success in politics as would be repulsive for an upright man who quivers at the very thought of dealing with the criminals and looters of public money and therefore remains safely confined to his own profession or career.

The press is extremely choosy in reports and articles of various hues. These are almost always, with a very few exceptions, aimed at promoting individualism, sexual freedom, aristocratic lifestyles, capitalistic economics and rightist politics. When

the elections approach, the role of media becomes even more notorious. The big industrialists and their minions and cronies hold regular conferences to chart out their strategies. The political choices are clearly spelt out and scrutinised. It is followed by discussion on how to promote specific parties or leaders. The media becomes abuzz with attractive stories that seek to alter the political environment. In the recent past, pre-election analyses have become a favourite tool for the media to further the interests of their political friends. The surveys are so planned so as to give a misplaced account of political sentiment prevailing in the country. In India, for example, it is clearly known to the media that, out of the chief political forces in the country, some are more popular in urban areas and others have a bigger clout in rural areas. Similarly, some have more mass following in the Western region and the others in the Northern, Southern or Eastern states. The choice of the people also depends upon the classes, communities or castes they belong to. They choose in a way so as to achieve the desired objectives.

The media has been playing dirty tricks for quite long. In the eighties, the Shah Bano case was blown into a huge controversy that triggered the Muslim reaction that wholeheartedly stood against the Supreme Court verdict in the case and successfully campaigned to get it reversed through promulgation of Muslim Women Act. The media projected the whole controversy in a way that gave the impression that Islam suppressed the fair sex and only the media knew what was good for Muslim women. The Muslim *Ulama*, intellectuals and legal experts had numerous objections to the judgement, many of which were understandable, but their views were brutally trampled upon. The result of the unilateral debate was that Hindus and other non-Muslim communities of India developed a sort of disregard, even contempt for Muslims and their religion. This was promptly utilised by the protagonists of *Hindutva* to fan hatred against Muslims and then used it in their campaign for the demolition of Babri Mosque, where they planned to build a monumental *Ramjanambhoomi* temple. When the BJP leader, Lal Krishan Advani, mounted on the *rath* which rolled on the roads of the country, the media turned saffron. Similarly, V.P. Singh, who was earlier an epitome of honesty in the minds of the majority of lower and upper middle class people, was converted into a despicable villain overnight after his government accepted the Mandal Commission report that provided reservation in government jobs for the backward classes. The economic fundamentalists and the media supported by it have always defended the *status quo*. The Mandalised politics would help those sections of society to prosper as had historically been subservient to the upper castes. The acceptance of Mandal Commission report came as a caveat to the status quoists; the future of their generations was in jeopardy. Such was the threat to their economic and social hegemony

that it prompted them to launch a campaign during which a number of students tried to immolate themselves. The press lavished on these unfortunate incidents highly invidious coverage. What happened in the aftermath of that frenzy is history. The country witnessed brutal polarisation of the masses on the caste and communal grounds. The whole political scenario has since undergone a total metamorphosis. The combined machinations of the political and the economic fundamentalists have boomeranged on them. The classes they wanted to subordinate have grouped themselves into strong political forces. Having lost this battle, the status quoists are planning their strategies anew.

Muslims have continuously been at the receiving end. When terrorism attacks occur anywhere in the world, especially on Indian soil, Muslims are declared culprits till proved otherwise. The programmes are presented in a way as if Islam promotes violence and Muslims, especially Ulama, are to “reform” Islam for the cause of peace. It is conveniently forgotten that the other communities throughout the world have much bigger share in all kinds of violence than Muslims. The violence heaped against Muslims such as the one unleashed by Western forces in Muslim countries killing millions of innocent Muslims is ignored, and the terrorist activities are highlighted beyond their impact.

The media plays the same political games in all democracies of the world. One objective it has achieved without exception everywhere is that it has succeeded in sweeping all the social issues under the carpet. The matters that have no economic significance are no more in discussion. The governments are grilled not for their failure in solving the real issues of life but only for the failures at the economic front; and the failures at the economic front are almost always limited only to the failures related to the interests of market.

Another significant 'contribution' of the media has been its role in driving masses to the markets of all kinds. The media is least concerned with the welfare of the people, or their education and morals. Whatever information the media disseminates is almost always invested with some commercial linkage. The prints as well as the electronic media are playing this role to perfection. The overall strategy is to materialise human lives; as conscientious men and women are of no use to the market. It is, in fact, here that the intrigues of the economic fundamentalists have reached the most sordid level. For them human beings are no humans; they are either animals or machines. It is their animal instincts that fetch them wealth and they use the media to arouse these baser instincts. What a travesty of knowledge that the people these days know

enormously more about film actors and actresses, models, fashion designers, musicians and dancers, than scientists, poets, thinkers and reformers.

Is it not sheer nonsense that a number of beauty pageant films and music awards programmes and fashion shows are telecast live all over the world but the recording of the presentation ceremony of the biggest academic awards, the Nobel Prize, is not telecast even at a later stage. There are no exclusive interviews of the Noble Laureates and hardly any prominence is given to their achievements. The snaps of a Miss World or Miss Universe continue to adore the newspapers and magazines for months but they have little space for the Nobel Prize, Magasasay Award or Nehru Award winners. The satellite TV has worsened the matter to unbearable limits. Throughout the day and night, the overwhelming majority of the channels present gorgeously or scantily clad film actors and actresses; the academicians, the moralists and reformists are consciously and conveniently neglected. In doing so, they succeed in amassing wealth not only themselves but also help the other industries to satiate their thirst. The advertisements go straight to strike the inner senses of the watchers who go to buy their 'dream items' at first opportunity.

Advertising propagates two fold message. First, it convinces the target watchers that the possession of a certain product, at the earliest, shall enhance their social status, shall improve their quality of life and shall defend them against imminent dangers. Second, it blindly promotes such social values and aggravates such physical desires as will ensure benefits for the market. These two objectives are sometimes difficult to be simultaneously achieved in a single advertisement. Yet the advertisers are not ready to ignore either of the two, and it results in incongruity between the original message (about the product) and the scenes giving the underlined social message. **Whatever the nature of the item, whatever its application and whoever its users, semi-naked, gorgeous women invariably appear on the screen. Not only the natural attraction between men and women is utilised up to the hilt but the human covetousness is also stimulated. If you wish or plan to win over a person or persons of the opposite sex, you must brush your teeth with specific brands of tooth brush and tooth paste, must shave yourself with the shaving machine, blade and shaving cream of a certain company, your hair must be washed with a particular shampoo, your bath must be with a specific kind of soap, you must put on trousers, shirts or sarees of a specific name, even your lingerie must belong to a certain company, you must wear a particular tie, you must have a shoe bearing a special name, must ride a specific bicycle,**

motorbike, scooter, motorcycle or a car, must smoke a particular brand of cigarette and must take beverages and wines produced by a certain company. Enjoying sex, you are made to believe, is the most essential part of life which should be topmost on your agenda from the time you step out of your bed till the time you retire; and for a wholesome and perfect sexual life, you must not forget to use all the 'essentials', mentioned about and many more. It does not stop here. The advertisements advise you which brand of condoms you must use, in case you make love, and which tablet you must swallow and lotion you must spray on your genitalia to increase your sexual urge and power; after all, the ecstasy of love must be shared by both the partners.

The advertisements are not alone in encouraging criminal liaisons. Even the programmes on TV and films encourage premarital and extramarital relationship. The films show the lovers in extremely provocative dresses and in highly compromising positions. The message to the young lover is unambiguous. The lovers in the past would continue to have mental proximity for a number of years without compromising their physical aloofness; the modern lovers seek the earliest opportunity, which usually comes within a few days of their introduction, to engage in kissing and hugging culminating in the bed. For increasingly larger number of boys and girls, premarital sexual links are no more taboo. The television and films in West are miles ahead. Sex before marriage is the rule rather than exception there. Thanks to the media that keeps the sexual urge in a state of excessive excitement. The press there drives immense pleasure and, of course, money from publishing the photographs of eminent personalities in compromising positions or in the nude. To peep into the private lives of the rich and famous is a favourite pastime for the amateur cameramen and a lucrative job for the professionals. The tabloids are always willing to assist them in their naked pursuits.

The media in the West, for many years, have been in virtual control of private owners. In countries like, India, Pakistan, Bangladesh, Malaysia and China, however, the appearance of private satellite channels is of relatively recent origin. But their entry has been with a bang. Their impact on public perceptions has already started puzzling the social scientists and unnerving the moralists. These satellite channels air a large number of film-based programmes. The restrictions on the official media do not generally apply on them. The dresses of the presenters on private channels are becoming provocatively naughty. Now, the ladies, compeering or anchoring various programmes, who have relatively soberer looks on the government-owned channels, can be found more often than not dressed (or undressed) in shorts and shirts that do

not make difficult for the watchers to see and imagines their anatomical detail. With the advent of new non-film musical videos, the media are better placed to be able to exploit the wild fantasies of young men and women.

As has been mentioned earlier, the economic fundamentalists owning the media have two-fold objectives. Not only do they multiply commercial gains by telecasting programmes showing women's anatomy at its best, they also seek to develop a culture that would open new venues for business. Due to certain restrictions however imposed by the law of land and also due to their own fears of provoking public protests, the media cannot show all that it wants to. But the media strategists are no idiots. They have thousands of ways to recondition human psychology. What they fail to carry through serials and other programmes, they achieve with the help of discourses and discussions organised on TV. The topics of discussions are mostly related to the changing social values. There are discussions, for example, on: Should there be any bar on women's dresses, is there any thing bad in posing nude before camera or giving "bold" scenes in the films and serials? What is wrong with premarital or extramarital liaisons? Is pornography bad? Should there be any legal measures against smoking and drinking? Should the unwed mothers be ostracised by society? Should the young girls opt for modelling as career? Is marriage necessary for society?, and so on. The presentation of such discussions is usually slick. The moderators engage the participants, who are chosen with the objective of conveying a specific message to the listeners or watchers, in a manner that the ultimate result would be in accordance with the specified objective. Though the protagonists and antagonists of a particular issue are given a fair chance to vent their feelings, the producers invariably succeed in extracting from the participants observations that fit in their own scheme of things. The substitution of such programmes appears in the magazines in the form of surveys based on a questionnaire that is circulated among a few thousand persons in a way as would give the desired impression. Recently, for example, some well-known magazines in India carried out surveys for determining the sexual attitude of people living in the country. The surveys indicated that the attitudes of Indian men and women too like their counterparts in the West were undergoing steady transformation, and people in increasingly greater numbers were indulging in premarital and extramarital sex and even incest and homosexuality were on the rise. The obvious purpose of these exercises is to suggest that the social and legal response towards these practices must change. The law must recognise them as "natural" aberrations or preferences that need neither condemnation nor punishment; society must stop stigmatizing the people behaving differently in their sexual choice, and others have no business to poke their

noses.

It is not only the private media where economic fundamentalism manifests itself in its ugliest form, the corporations like BBC and Voice of America, too, are extremely partisan in their presentations. They project themselves as the most unbiased news organisations, but, there is always a carefully hidden conspiracy lurking in the shadows of their programmes. Their objectives include presenting the people of the West as developed and civilised, and the people of the East as backward, belligerent and uncivilised, making every possible effort to malign religion (especially a particular religion that is considered the biggest threat to their dominance), beating anti-west nations with the stick of “human rights”, blindly supporting individualism, regarding all social aberrations as natural, impressing upon the East that whatever vices the West is blamed for are also existing in their societies, and advising them that, if they want to travel on the road to progress, they have no option but to seek scientific, technical and economic assistance from Western Powers. BBC has always spouted venom on communism, Islam and Indian culture. It has constantly striven to demolish all religions in general and Islam in particular. The sense and concept of chastity with which Islam and other religious people have always been extremely concerned has been ridiculed rather than appreciated; instead, it has carried reports on homosexuality and other similar perversions in some East Asian countries in order to convince the listeners that debauchery is not limited to the West.

The impacts of sensationalism in journalism on business are manifold. It multiplies the sales of newspapers and magazines, diverts the attention of the masses from their real problems that are mostly the outcome of glaring economic imbalances accentuated by economic fundamentalism, fans materialistic desires, which is the key to consumerism, and changes social and cultural ethos in society. Sometimes it goes to the extent of blackmailing the public figures. The increased sales, naturally, brings in more advertisements.

To justify and perpetuate its style of functioning, the media has discovered the “freedom of expression” that has lately assumed notorious proportions. To traduce anybody, to malign religions and religious figures, to describe and exaggerate the most private areas of the life of any celebrity, to portray or publish anyone in the nude, to film the lewdest forms of sexual relations and to engage in disinformation for the furtherance of the desired objectives--all these have become great symbols of freedom of expression for them. Liberty has turned into libertinage and license to express has resulted in licentiousness. Any attempt to censor or curb

such vagrancy attracts virulent condemnation by the media all over the world. Those who advocate some control on expression are booed down as the enemies of freedom, civilisation and development. To give further credence to its licentiousness, the media has used the “right to know” as an instrument to defend itself. And when sometimes it faces unbearably intensive shelling for its waywardness, it takes refuge in the argument that instead of making any laws to patrol the media the media must itself resolve to exercise self-restraint. This is another matter that, as soon as the controversy gets subdued the self-restraint, too, is cremated with full media honours. Thus “freedom of expression” is nothing but a tool in the hands of the economic fundamentalists, who misuse it with great effect for their commercial adventures. No doubt one may smile and smile and yet be a villain.

Media the multi-billion industry in India

“India's Media industry to grow 10.5 % by 2013” by Anubhav Goyal describes the dimensions of India’s media interest. Its salient features are as follows:

“In the mobile telephony sector, Bharti Airtel controls 24.3% subscriber base followed by Reliance Communications with 18.9%, Vodafone with 18.8%, BSNL with 12.7% subscriber base as of June-2009, India had a total of 880 million mobile phone connections by 2011, Total fixed-line and wireless subscribers reached 688 million as of August 2010”

“ For the remaining years of the forecast period, the industry will continue to grow at increasing rates, resulting in the overall compound annual growth rate for the period 2009-13 of 10.5%.

“Television industry is projected to continue to be the major contributor to the overall industry revenue pie and is estimated to grow at a stable rate of 11.4% cumulatively over the next five years, from an estimated Rs. 244.7 billion in 2008. The overall television industry is projected to reach Rs. 420.0 billion by 2013. In the Television pie, television distribution is projected to garner a share of 60% in 2013. On the other hand, television advertising industry is projected to command a share of 41.0% in 2013, having increased from a present share of 39.0% in the total ad industry pie. The relative share of the television content industry is expected to remain constant at 4%.

“Film industry is projected to grow at a CAGR of 11.6% over the next five years, reaching to Rs.

185 billion in 2013 from the present Rs. 107 billion in 2008. The relative shares of the film industry are expected to shift marginally from the traditional revenues to the new emerging revenues.....

“Print media industry is projected to grow by 5.6% over the period 2009-13, reaching to Rs.213 billion in 2013 from the present Rs. 162 billion in 2008. The relative shares of newspaper publishing and magazine publishing are not expected to change significantly and are expected to remain the same at around 87% in favour of newspaper publishing. Magazine publishing is expected to grow at a higher rate of 6.5% as compared with newspaper publishing which is expected to grow at 5.6% for the next 5 years.

“Radio advertising industry is projected to grow at a CAGR of 18% over 2009-13, reaching Rs. 19 billion in 2013 from the present Rs. 8.3 billion in 2008; more than double its present size. In terms of share of ad pie, it is projected that the radio advertising industry will be able to increase its share from 3.8% to 5.2% in the next five years.

“Emerging segments, the key growth driver for the music industry over the next five years will be digital music, and its share is expected to move from 16% in 2008 to 60% in 2013. Within digital music, mobile music will continue to increase its share and maintain its dominance.

“Given the trends of increased internet usage, internet advertising is projected to grow by 32% over the next five years and reach an estimated Rs. 20 billion in 2013 from the present Rs. 5 billion in 2008. The share of the online advertising too is projected to grow from 2.3% in 2008 to 5.5% in 2013 of the overall advertising pie.....

“The estimated size of Out of home (OOH) advertising spend is Rs 15 billion in 2008, which is projected to become almost twice its current size in 2013 (i.e., Rs 25 billion). Its share in the total ad pie is expected to go down marginally to 6.8% in 2013 from a current level of 6.9% in 2008.

“Animation, gaming and VFX industry will continue to maintain its growth pace and is projected to grow at a CAGR of 22% to Rs. 42.5 billion in 2013 from its current size of Rs. 15.6 billion. In the animation space, domestic demand will create the fillip in its growth, as well as contribution from international co-productions, in the film and television space.

“Owing to the economic slowdown, the growth in advertising spending has slowed after a period of robust growth. In 2008, overall advertising spending recorded a growth of 11.3%, over the previous year which is much lower than the growth rate of 20.7% in the earlier year. Overall

spending expected to increase from the present size of Rs. 216 billion in 2008, to Rs. 366 billion in 2013 (a cumulative growth of 11.1% on an overall basis). ..”

(<http://www.medianewslite.com/news/132/ARTICLE/4864/2009-07-29.html>)

Muslim Role

Muslims are highly talented people. Creativity in arts and culture is at its zenith among Indian Muslims. This is more than evident from their overwhelming presence in film industry and to a lesser extent in the TV industry. Their role is far less in the mainstream print media. **Muslims will have to look at the media from two angles: Social and Economic.**

Social Dimensions

As has been the central theme of the whole Approach Paper, Muslims have their own glasses of looking at things. Media have to play a responsible role in

Presenting the facts;

Supporting healthy, moral and ethical values;

Supporting the cause of the deprived and weaker sections of society;

Supporting peace at every level;

Campaigning against evil practices.

Providing healthy entertainment

The media at present is following none of the above mentioned objectives. Muslims in India are at the receiving end because:

(1) the International media including the so-called big bosses of media like BBC, CNN, etc are only promoting the interests of the forces of globalisation and tend to present a negative view of Islam and Muslims. They promote the concepts of “freedom of choice” and “human rights” that are not in line with Islamic three-dimensional system of Fundamental Rights, Fundamental Duties and Fundamental Prohibitions;

(2) Living in India, they have to face the wrath of a media that hardly understand their issues and have little if any interest in portraying their genuine concerns. They too are largely under control of the Indian part of the forces of globalisation and are promoting the same kind of value system as the international media does. In addition, a significant part of media openly promotes misconceptions about Muslims. This becomes particularly severe during turbulent times like terrorist attacks in India. A certain section of media has however played a positive role on many

occasions including Gujarat Riots.

(3) With no media of their own, except a few religion-based channels like PEACE TV, Muslims are unable to present their viewpoint in the mainstream media.

It is high time Muslims took steps to create a media aimed at presenting facts, healthy entertainment and value based programmes. The media should not be limited to presenting facts about Muslims or their viewpoint but should cover all aspects of life in the country. It should make itself enjoyable by all sections of society. However, it should not fail to present Islam and Muslims in positive colours. The entertainment channels can be introduced to produce programmes that promote family values without being boring. Muslims have unparalleled talent and they should use this talent to good effect. With the numbers of educated Muslims growing, there is a need also to publish national dailies in Hindi and English. These newspapers and channels should capture the world actions in a lively manner and must at the same time be able to launch **counter attack against the forces of hatred and exploitation.** It should promote communal amity and the unity of mankind.

There is also a need to run **courses in Journalism for Muslims.** Muslims have a hidden creative talent and can become great journalists. They should know the facts about Islam and Muslims so that they are able to present balanced views. They should be in a position to do the balancing act in an otherwise biased media. Muslim organisations should also try to engage non-Muslims in dialogue so that they should know the Muslim perspective of Muslim, national and international issues. A large segment of Hindu intellectuals is unbiased and peace loving and does not nurture communal hatred. But in absence of correct information, they too often tend to develop misconceptions about Islam and Muslim ways of life. It is necessary to identify good elements in journalism and develop ties with them. The development of Muslim media should not necessarily mean that it would engage only Muslim media-personalities. **It should engage non-Muslims also in a significant way.** This would increase the credibility of Muslim media. **The target audience too should not necessarily be Muslims alone.** The Muslim media **should promote interfaith without diluting the Islamic principles.** Muslim media persons should also not hesitate to join the mainstream media.

Internet has become a big force in modern times. The internet is easier to use because of much lesser expenditure required in developing websites and using this for disseminating all kinds of information. Unfortunately, Muslim websites tend to discuss only Muslim specific issues and do

not cover the global issues much. This tendency has to be given up. Muslim media should be able to discuss all national and international issues in proper perspective. Media should be used to show to the world how the commercialisation of social evils is playing havoc with the humanity. The statistics should be used and surveys conducted to highlight the importance of a healthy family system and the negative effects of alcohol, gambling and unhealthy sexual behaviours. Documentaries need to be produced to present the right kind of knowledge. The Muslim Media must be able to tell those who hate the moral police for obvious reasons that media are in truth the conscience and morality keepers of the nation. The media owe it to mankind to save them from all kinds of disaster by providing them the right information. The Muslim media should also be able to challenge the mainstream media in its campaign against religion in general; and must assert that religion is a guarantee to values that really matter in the long term. It should at the same time take a conscious decision never to turn parochial or communal.

Economic Angle

Economically, the media presents a great opportunity for Muslims because of the extraordinary talent in them. The chances to succeed in media are significantly high. Their share in media industry must in no way be less than one fifth. They can start their **mobile phone services** as well with considerable scope of success. Electronic as well as print media need to be explored. Their media should produce materials that are safe for the whole family.

With the growth of Muslim Corporate India, as envisioned in this paper, the chances of advertisement to grow will become brighter. The media and the industry go hand in glove. The advertisement companies owned by Muslims should be able to demonstrate that quality advertisement can be made without the use of obscenity or other objectionable symbols. The creative talent should come out in full flow to prove this. Muslims are better in Urdu and their pronunciation is normally better than others. The sweetness of Urdu language is a big factor in Indian media. Dialogues and songs in Indian film industry are still dominated by Urdu words. The fondness for Urdu poetry is still very much there throughout the country. The poetry of famous poets can be popularised through audio and videocassettes.

15- Management of Awqaf Properties

Wakf is an inalienable religious endowment in Islamic law, typically denoting a building or plot of land for Muslim religious or charitable purposes. The donated assets are held by a charitable trust. The grant is known as mushrut-ul-khidmat, while a person making such dedication is known as waqif. This is a legal extension of a continuous form of charity. There has been a long history in India of people reserving their properties for purposes considered pious in religion. Wakf has been playing a significant role in essential welfare activities in the community, as these relate to services like worship, burial, treatment, education and care of the needy like orphans. After the enactment Wakf Act 1954, the Union government directed to all the states governments to implement the Act for administering the Wakf institutions like Mosques, Dargah, Ashurkhanas, Graveyards, Takhiyas, Iddgahs, Imambara, Anjumans and various religious and charitable institutions.

In India, the management of Wakf is undertaken by the Central Wakf Council, India, a statutory body under Government of India, which also oversees State Wakf Boards.¹ In turn the State Wakf Boards work towards management, regulation and protect the Wakf properties by constituting District Wakf Committees, Mandal Wakf Committees and Committees for the individual Wakf Institutions. Some of the findings of Sachar Report regarding Wakf are as under:

There are more than 4.9 lakh registered Wakfs spread over the country but the current annual income from these properties is only about Rs. 163 crores, which amounts to a meagre 2.7 per cent rate of return.

The market value of all the Wakf properties at current prices is around Rs.1.2 lakh crores. If these properties are put to efficient and marketable use they can generate at least a minimum 10% annual return which means around Rs.12,000 crores. (Compare this to the The Maulana Azad Foundation which has a corpus of Rs. 200 crore. At 10% rate of return it will only yield Rs. 20 crores annually).

Data available with Sachar Committee shows that in cases where Wakf property is efficiently utilized, the return has averaged 20% per annum.

The management of the Wakf Boards is unsatisfactory due to inadequate empowerment

of the State Wakf Boards and Central Wakf Council.

Encroachment by the State, who is the custodian of the Wakf interests, is common.

The attitude of the state governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Wakfs.

The importance of stricter monitoring of the Wakf management in general and the vacation of encroachments in particular cannot be overemphasized.

Many states have huge amounts that are outstanding but not paid to the Wakf Boards for various reasons.

The Delhi Wakf Board has effectively been deprived of the use of its valuable properties, currently estimated at Rs.6,000 crores.

It is essential to provide a technical advisory body for development of Wakf properties both at the state and the national levels.

It is of utmost importance to provide for at least two women each in the Central Wakf Council and each state Wakf Board.

The chairman and members of the state Wakf Board can be selected from a list of eminent persons in each state.

A meeting of some experts was organized by IOS, New Delhi a few years back to discuss the issues related to awqaf and it made the following recommendations:

The deficiencies of the existing legislation should be identified and suitable steps taken to rectify them

1. Unregistered Wakfs should be got registered as early as practicable.
2. The Constitution of Wakf Boards should be democratised and majority of their members should be elected by Electoral Colleges to be formed for the purpose.
3. Public opinion should be mobilized to safeguard the interests of the Awqaf and to remove corruption prevalent amongst the officials administering them.
4. A model Wakf Nama should be prepared for the guidance of all those creating New Wakfs.
5. People and organisations should be motivated to create more and more new Wakfs. The tendency to establish Trusts instead of Wakfs which is on the rise should be discouraged.
6. Steps should be taken to identify the positive aspects of the existing legislation and full benefit derived out of them.

7. Exemptions from Income Tax Act, Rent Control Act, Revenue Act etc should be obtained in favour of Wakf properties.
8. Wakf Development Corporations should be formed to formulate proposals for the development of Wakfs and have them implemented. The State of Karnataka has set up such a Corporation; its structure may be studied while forming the proposed Corporation.
9. A Fund should be created to provide relief to widows, divorces and other women in distress as also to cater to the educational (particularly Technical Education,) housing etc needs of the Community.
10. Information should be collected from other countries, particularly from Muslim countries about the Wakf legislation, procedures, maintenance and expansion obtaining in those countries.
11. Action should be taken to have the land use of Agricultural Wakf lands, changed for development purposes like setting up schools, technical institutions etc and taking up other welfare activities.

The Committee also underlined the need to study Wakfnamas in order to ascertain the possibility of utilising the income of awqaf assets for educational and welfare activities.

The biggest challenge of course remains the proper use of the awqaf so that they can give a return of at least 12000 crores per annum. Wakf lands are lying vacant everywhere and this is high time we made proper use of them. This Approach Paper has suggested introduction of Applied Islamics as a major discipline in the Madrasas and may also be included in the modern universities. An International Centre for Applied Islamics is the urgent need for which the author of this paper is working. **This Centre/University for Applied Islamics** can be established in Delhi itself on a Wakf land allotted for the purpose. Islamic Centres can be spread all over the country on the Wakf lands with the aim of attracting visitors. Qur'an, Hadith and Islamic History Exhibition Centres can be established along with Libraries, auditoriums, mosques and service centres for the travellers can be established. This will help in generating greater awareness about Islam and will also open avenues for healthy and pious moments for the visitors. Hospitals and Medical Colleges can also be opened that can be dedicated to the service of mankind.

16- Political Empowerment

Political Empowerment is normally the pivot of the socioeconomic empowerment. But the political structure in India since Independence has had such strange dimensions that it has kept Muslims perpetually engaged in issues related to their security and sentimental religious and cultural issues. **Muslims have neither become politically powerful enough to have things in their own hands nor have been able to pressurise others to make any direct impact on their real issues particularly related to their socioeconomic conditions. The problem lies not only with the system and the national political parties all of which have ignored Muslims but also with their own way of planning.** Their own political, religious and social leadership has failed to produce any commendable results. The minority complex has kept Muslims as well as their leaders resort to emotional issues. Their decisions in the elections are more often than not driven by the desire to preserve their status as a religious minority. They have failed to become a major player in the governance, something which they ought to do considering their big share in the populace. In an election system where the winning candidates do not get more than 40 percent votes, a population of around 15 percent is sure to become a major player if it plays its cards well. The result of inapt handling of the prevailing conditions is that

1. They have much less share in parliament than their population demands;
2. They have much less share in most state assemblies than their population in those states demands;
3. They have almost a negligible role as a group in determining the policies of the government – in centre as well as states;
4. They have not been able to produce any remarkable leaders except very few; there have hardly been any Muslim leaders of national stature in major political parties. The fate of most of the Muslim leaders in these parties depends on the support or disfavour of the leadership of these parties;
5. They have been unable to create any political group in the country that can rightly claim to be the true representative of Muslims;
6. Though the country has had several Muslim Presidents, Vice Presidents and Deputy Speakers of Parliament, the country has yet to have a Muslim Prime Minister, Foreign Minister, Defence Minister or Finance Minister.

There have been only a few Muslim Chief Ministers. There have been Chief Ministers in Bihar, Maharashtra and of course Kashmir. But there has been none in Uttar Pradesh, the biggest state of the country with a sizeable Muslim population.

7. Muslim members of Parliament with a very few exceptions have not figured in parliamentary debates on major national issues. No Muslim has ever taken part in any budget debate. Only once an MP is known to have raised a question. They have not shown any interest in the national affairs except when some of them have happened to be ministers. Even when speaking on Muslim issues, they have normally (with few exceptions) stuck to the party line.
8. Muslim MPs have never taken any initiative to develop a common line of thinking on issues of national importance including issues concerning Muslims. Some attempts have been made but there has emerged no such trend.

If Muslims want to become the second largest majority in the true sense of the term, they will have to take concrete steps.

1. **They will have to play a significant role in national affairs and will have to be in a position to influence the direction of the country's policies on all issues without exception.** They must work for the alleviation of poverty and reducing economic disparity, reducing crime rates, developing a successful health infrastructure and taking part in the development of educational policy. They must influence the international policies and must run campaigns and movements against social evils, injustices of all kinds and corruption.
2. **They must at the same time make sure that their own issues are dealt with utmost promptness.** They must refrain to be always driven by sentiments and must think about their socioeconomic empowerment. This does not mean that they should not care about the religious and culture issues. Our religion and culture are extremely important for us and we cannot compromise on them. At the same time we have to learn how our religious principles can be transformed into general programmes for the welfare of the whole mankind and the nation.
3. **We must learn to be issue based in our decisions rather than party/organisation/individual based.** If even an otherwise hostile group says

something which is in accordance with our line of thinking, we must not hesitate to support it on that particular issue. Similarly even if a party or group or individual considered close to us happens to take a divergent view, we must not hesitate to criticise them on that specific issue.

4. **We should not make permanent commitments to any political party but must weigh our support or opposition on the eve of the elections**, and must learn the art of hard bargaining. We must learn that there are no permanent friends or foes in politics. We know it very well by now that no single “secular” party in the country has been good enough towards Indians in general and Muslims in particular. So there is no need to feel sentimentally aligned to any political party or permanently placed against any one else.
5. **Role of Muslim MPs:** Muslim members of parliament must realise that they are the representatives of the people belonging to their country, their constituency and their community. They must act responsibly in all the three positions. As MPs they are not expected to only speak on minority issues but they must let their opinion be known on all major issues of the country. At the same time, they must not forget that they are representatives of a community that expects a lot from them. They may normally be expected to follow the party line in tune with the demands of a multi-party democracy. But there come occasions when one has to rise above the party line. This is the time when they can make their presence felt and can emerge as the true leaders of the people. They must take special interest in the Budget. They must understand the aims and objectives of their presence in parliament. While individual MPs must play their roles in their specific positions, Muslim MPs as a whole must make collective efforts in influencing the direction of the country.
6. After the establishment of Panchayati Raj, **the importance of Pradhans has become paramount**. In every district there are big numbers of Pradhans with Muslim Pradhans having significant share. Pradhans need to be kept informed about not only the needs of the rural areas they represent but also the situation confronting the Muslim community as well as the country as a whole. For any future mobilisation of masses, engagement of Pradhans is essential. The same is true for the members of Municipalities and other civic councils.
7. There can be many views regarding the need of a political party dominated by Muslims. But what is urgently required is the creation of a **Semi-political Forum that discusses political issues and can use political methods like demonstrations and processions to highlight its demands but does not enter the election fray**. This

group must have all the Muslim MPs as its members but it should have non-political experts of politics and other relevant fields as office bearers. The forum must conduct regular seminars on important issues particularly before each session of the parliament, and must try to develop a unified strategy. Muslim MPs must be persuaded to agree to a certain strategy at least where it does not have any serious hindrances within their political groups. This forum may also try to build a consensus during the time of national as well as state elections. The forum must have regular updates of the constituencies, Parliamentary as well as Assembly, and the relative strengths of different politically relevant sections of population in each of them. Furthermore, the Forum can have State and District Units. State Units must have MLAs and MLCs as its members along with other important Muslim personalities. District Units must have Pradhans and members of Municipality. To avoid any disturbances the political leaders may only be given the status of patrons and the main units can be largely run by non-political academicians and other persons with good social record.

17- Security Issues: Psychological, Physical and Social

Muslims in India face security issues at all levels – **ideological, physical and social**. These issues have been responsible for their continued fear psychosis which is proving in a big hindrance in their living in respectable, hygienic and well-developed conditions. At ideological level, they have been routinely branded as “ghaddar” (often accused of being pro-Pakistan), “terrorist” in consonance with West led propaganda after 9/11 and some local acts of terrorism and “obscurantist”. When an intelligence officer approached me in connection with inquiry on my application for registration of a magazine, I was amazed at the type of talk he indulged in. He wanted to ask me “why Muslims are so much prone to violence and why the violence is more in areas where Muslims live in significant numbers.” A similar question was asked by a Hindu American on Internet. I gave this reply to him:

“You are either a victim of the incessant propaganda against Islam and Muslims or a party to it. It is high time biased non-Muslims like you stopped their malicious, irresponsible and baseless propaganda against Islam and Muslims. If this propaganda has been gaining strength during last hundred years or so, it is perhaps because during this period, Muslims have been socio-politically least potent and powerful to combat the designs of enemies. It is common practice for the bad to call others bad, especially if the others happen to be weaker. I am happy to note that at least you recognise the threats posed by the imperialistic forces in the world and are ready to accept some justification for Muslim resistance against it.

As far as India is concerned, though you accept the fact that Muslims are the second largest majority in the country, unfortunately people like you are trying to use this very fact to unite the rest against Muslims by propagating untruths.

You say, "But why Muslims attack in India, a docile community with no imperialist aspirations and home to the second largest population of Muslims? Can Muslims explain this? "

The history tells the facts otherwise. Since Independence, which resulted in Hindus having gained dominance in Indian polity, it is Muslims who have suffered worst kinds of violence at the hands of Hindus. I searched to find the data of communal riots in India. Unfortunately, I could not find the data till this date, but I found the data of communal riots between 1968 and 1978. See this table:

DATA ON COMMUNAL RIOTS AND MINORITIES

(i) Casualties in communal clashes during the period 1968-80 were as follows:-

Year		No. of incidents		Killed	
		Hindus	Muslims	Others/Police	Total
1968	346	24	99	10	133
1969	519	66	558	49	674
1970	521	68	176	54	298
1971	321	38	65	-	103
1972	210	21	45	3	70
1973	242	26	45	1	72
1974	248	26	61	-	87
1975	205	11	22	-	33
1976	169	20	19	-	39
1977	188	12	24	--	36
1978	219	51	56	1	108
1979	304	80	150	31	261
1980	427	87	278	10	375
Total	3949	530	1598	159	2289

The data show that 1598 Muslims were killed against 530 Hindus, that is, the number of Muslims killed has been three times the number of Hindus Killed. The data for other periods would clearly prove the same trend throughout the history of Independent India. Thousands of Muslims were bulldozed in Nille (Assam), around 2000 were massacred in Gujarat and a similar number were killed in riots following the demolition of Babri Masjid. The number of Hindus killed in all these riots has surely been less than one third of Muslims killed. The blasts in Mumbai and other places attributed to Muslims, if the allegation is correct, are an illegitimate response on the part of some Muslims to genuine grievances shared by the whole Muslim community and many of the Hindus (except the proponents of Hindutva). Such illegitimate responses will continue to occur till the grievances are not given a serious consideration. We wholeheartedly support punishment for the perpetrators of these crimes but only if the perpetrators of riots and killings in Gujarat and other riots (whoever they are—Hindus or Muslims) are also brought to justice. Their condemnation and punishment in isolation would only help further alienate Muslims.

As far as the question of Muslim invaders is concerned, they have been responsible for much lesser killings than the other invaders of the medieval and ancient world. When Aryans came to India, they were very cruel to the local population. It is notable that the two most popular Hindu epics (Mahabharat and Ramayan) are basically war accounts of wars among Hindus themselves. It is also not without significance that Hindus are the only religious community in the world, which has a full varna, Kshatriya, dedicated to war services. Hindus have been very aggressive against Buddhists as well and converted large number of their places of worship into Hindu temples. India has a long history of terrorist attacks involving Hindus and Sikhs. Sikh militancy in Punjab killed thousands in 1980s. The Government response to the movement culminated in an attack on Golden Temple in which hundreds of army men and Sikh militants were killed. There have been separatist movements in Eastern India that led to the killing of thousands of people in terrorist attacks. Naxalites have been killing people in several parts of India for almost half a century. The biggest seat of terrorist violence in the recent history has been Sri Lanka, where Hindu Tamils have been involved in terrorism for more than two decades; about one hundred thousand persons have become victims of this violence. In Nepal, Maoists have slaughtered several thousands in recent years. Maoists have more than 30000 fighters in their ranks and hundreds of thousands of sympathisers

Ahimsa (non-violence) is the avowed principle that Hinduism preaches. Yet, Ahimsa has sufficient scope for Himsa (violence). This is at least what some proponents of aggressive Hindutva want Hindus to believe. They argue that the Hindu scriptures are full of grandiose descriptions of wars and battles. The Mahabharat, one of the most sacred scriptures of Hindus is in fact all about the "greatest" war that was ever fought on the surface of the earth, under the command of Lord Krishna. The Ramayana, the other important scripture too has the war between Ram and Ravan as one of the main chapters. The major Hindu festivals like Diwali and Dussehra are celebrated in the memory of the victories in the wars. Many Hindu thinkers have been preaching for years the desirability of the use of force against their "enemies". It will be worthwhile here to quote from an article, "THE REAL HINDU VIEW OF AHIMSA (non-violence)" by Shri Nandan Vyas. He says:

"The Hindu scriptures extol virtues of Ahimsa (non-injury or non- violence) and consider it an essential tenet of and guide for PERSONAL behaviour (ONLY). However destruction of wicked essential for establishing the Dharma (righteousness) is considered Ahimsa also.....As the Bhagavat tells us: Jivo jivasya jeevanam Bhagavat - 1.13.46 (1) Knowingly or unknowingly a larger life form consumes a smaller life form, thence complete Ahimsa is not possible. Also in

this respect one must define right or justifiable Himsa, and unjustifiable Himsa....in the context of the Mahabharat war wherein Bhagawan Krishna repeatedly asks Arjun to fight the righteous war (Tasmat yuddhasya Bharat!)..... Because the HINDU SCRIPTURES CONSIDER UNAVOIDABLE VIOLENCE (HIMSA) RELUCTANTLY UNDERTAKEN FOR THE PURPOSE OF ESTABLISHING A RULE OF RIGHTEOUSNESS (DHARMA SANSTHAAPANA) FOR THE BETTERMENT OF SOCIETY AND FOR SUSTENANCE OF ONE'S BODY AS JUSTIFIABLE AND CALL IT AS AHIMSA ALSO.Dayaa tiche naav bhutaanche paalan aanika nirdaalan kantakaanche (Tukaram Gatha - Abhanga 129)...(4) Meaning - Compassion is thy name - nurturing all (living) beings AND the destruction of the wicked.Even Manusmruti says : Aatatayinaa mayaantam hanyaadevavichaaryan (Manusmruti 8.350) ...(1) Meaning - A wicked, evil aggressor should be killed without any hesitation.In fact in Bhagavad Gita, Bhagavan Krishna promises - 'paritraNaaya saadhunaam vinaashaayacha dushkrutaam dharma sansthaapanaarthaya sambhavaami yuge yuge (Gita 4.8) ...(7) Meaning - For the protection of the good, for the destruction of the wicked, and for the establishment of dharma, I am born age after age.....real popular Hindu view considers destruction of wicked as Ahimsa also. Hindu scriptures are full of incarnations of Vishnu and Shiva with the destruction of wicked demons as their main Avatar karya (reason to be). It is also more than a coincidence that all Hindu divine images are always bearing arms. Even Hindu goddesses, such as Durga, Bhavani, Kali, carry weapons, and are immortalised in the stories of their destruction of the wicked. Even now during the Dasshera festival Hindus perform puja of their weapons. This tradition is followed even in the Indian and Nepali armed forces, particularly in the Gorkha regiments. Thus bearing arms and destroying the wicked are considered necessary for the preservation of society and are considered as Ahimsa."

The article also opines about the need of taking arms in the current world and exhorts Hindus to fight their enemies:

"In the present day context, the fight against historical injustice against Hindus and the Hindu way of life must be considered as Ahimsa also. Because fighting for justice is a Hindu's righteous duty (dharma). "

The article criticises Gandhi's approach towards non-violence: "Gandhiji's non-violent struggle worked against an educated and cultured oppressor, namely the British." It then goes to prove that Gandhi's style will not work against less cultured enemies who must be suppressed by force without hesitation.

I would like to say here that as I believe in justice, I do not condone any injustices committed by Muslim rulers some of whom proved to be more rulers than Muslims.

You say "Why is it that a Muslim flares up on reference to Koran or any other dictates of mullahs by any non Muslims? Why Muslims can't bear criticism like others do?"

Answer: Even dedicated Hindus flare up to any derogatory reference to any of the religious scriptures, and so do Christians. Muslim response is more vocal because unlike Christians and Hindus, most of them are dedicated to their religion. The population of practising Muslims is surely much greater than the population of practising Christians or Hindus. Furthermore, Muslims never insult the scriptures and founders of other religions, and so they feel appalled how others can do this to their Prophet and Scripture. In contrast to the allegation that Muslims are intolerant, they are in fact most tolerant of all religious communities. Did you ever hear Muslims denigrating Moses, Jesus, Buddha, Ram or Krishna? Did you ever hear Muslims desecrating Bible, Vedas or Gita? Muslims respect all scriptures and all founders of religions, and several Islamic scholars regard them as previous scriptures and messengers of God. Islam means peace in submission to God, and Quran says that God sent messengers to all parts of the world who all were true.

Why is it that the unrest is always linked to Muslims in the world?

Answer: This again is an absurd allegation. The last century witnessed two world wars and in both these wars, Muslims were not the key players. Listed below are the details of the wars and civil wars that have been fought in last 150 years.

Wars in last 150 years

1860-65: American civil war (360,000)

1886-1908: Belgium-Congo Free State (3 million)

1899-02: British-Boer war (100,000)

1904: Germany Vs Namibia (65,000)

1904-05: Japan Vs Russia (150,000)

1910-20: Mexican revolution (250,000)

1911: Chinese Revolution (2.4 million)

1911-12: Italian-Ottoman war (20,000)

1912-13: Balkan wars (150,000)

1915: the Ottoman empire slaughters Armenians (1.2 million)

1914-18: World War I (8 million)

1917-21: Soviet revolution (5 million)
1928-37: Chinese civil war (2 million)
1931: Japanese Manchurian War (1.1 million)
1934: Mao's Long March (170,000)
1936: Italy's invasion of Ethiopia (200,000)
1936-37: Stalin's purges (13 million)
1936-39: Spanish civil war (600,000)
1939-45:
World War II (55 million) including holocaust and Chinese revolution
1946-49: Chinese civil war (1.2 million)
1946-49: Greek civil war (50,000)
1947: Partition of India and Pakistan (1 million)
1948-1973: Arab-Israeli wars (70,000)
1948-: Kashmir's civil war (40,000)
1949-: Indian Muslims Vs Hindus (20,000)
1950-53: Korean war (4 million)
1954-62: French-Algerian war (1 million)
1958-61: Mao's "Great Leap Forward" (30 million)
1960-90: South Africa Vs Africa National Congress (?)
1961-2003: Kurds Vs Iraq (180,000)
1962-75: Mozambique Frelimo Vs Portugal (?)
1964-73: USA-Vietnam war (3 million)
1965: second India-Pakistan war over Kashmir
1965-66: Indonesian civil war (200,000)
1966-69: Mao's "Cultural Revolution" (11 million)
1966-: Colombia's civil war (31,000)
1967-70: Nigeria-Biafra civil war (800,000)
1968-80: Rhodesia's civil war (?)
1969-79: Idi Amin, Uganda (300,000)
1969-02: IRA - Northern Ireland's civil war (2,000)
1969-79: Francisco Macias Nguema, Equatorial Guinea (50,000)
1971: Pakistan-Bangladesh civil war (500,000)
1972-: Philippines Vs Muslim separatists (120,000)
1972: Burundi's civil war (300,000)

1972-79: Rhodesia/Zimbabwe's civil war (30,000)
1974-91: Ethiopian civil war (1,000,000)
1975-78: Menghitsu, Ethiopia (1.5 million)
1975-79: Khmer Rouge, Cambodia (1.7 million)
1975-89: Boat people, Vietnam (250,000)
1975-90: civil war in Lebanon (40,000)
1975-87: Laos' civil war (184,000)
1975-2002: Angolan civil war (500,000)
1976-83: Argentina's military regime (20,000)
1976-93: Mozambique's civil war (900,000)
1976-98: Indonesia-East Timor civil war (600,000)
1976-: Indonesia-Aceh (GAM) civil war (12,000)
1979: Vietnam-China war (30,000)
1979-88: the Soviet Union invades Afghanistan (1.3 million)
1980-88: Iraq-Iran war (1 million)
1980-92: Sendero Luminoso - Peru's civil war (69,000)
1980-92: El Salvador's civil war (100,000)
1980-99: Kurds Vs Turkey (35,000)
1982-90: Hussein Habre, Chad (40,000)
1983-2002: Sri Lanka's civil war (64,000)
1983-2002: Sudanese civil war (2 million)
1987-: Palestinian Intifada (4,500)
1988-2001: Afghanistan civil war (400,000)
1988-2004: Somalia's civil war (550,000)
1989-: Liberian civil war (220,000)
1989-: Uganda Vs Lord's Resistance Army (30,000)
1991: Gulf War - large coalition against Iraq to liberate Kuwait (85,000)
1991-97: Congo's civil war (800,000)
1991-2000: Sierra Leone's civil war (200,000)
1991-: Russia-Chechnya civil war (200,000)
1991-94: Armenia-Azerbaijan war (35,000)
1992-96: Tajikstan's civil war (50,000)
1992-96: Yugoslavia's civil war (200,000)
1992-99: Algerian civil war (150,000)

1993-97: Congo Brazzaville's civil war (100,000)

1993-: Burundi's civil war (200,000)

1994: Rwanda's civil war (900,000)

1995-: Pakistani Sunnis Vs Shiites (1,300)

1995-: Maoist rebellion in Nepal (10,000)

1998-: Congo/Zaire's war - Rwanda and Uganda Vs Zimbabwe, Angola and Namibia (3.8 million)

1998-2000: Ethiopia-Eritrea war (75,000)

1999: Kosovo's liberation war - NATO Vs Serbia (2,000)

2001: Afghanistan's liberation war - USA & UK Vs Taliban (25,000)

2002-: Cote d'Ivoire's civil war (1,000)

2003: Iraq's liberation war - USA, UK and Australia Vs Saddam Hussein (14,000)

2003-: Sudan Vs Darfur (70,000)

2003-: Iraq's civil war (100,000)

Out of the total number of around 160 million dead, an overwhelming majority has been killed in or by countries that are now the five big powers of the world, namely China, the US, the UK, France and Russia. The killings by, or in Muslim countries, form a very small percentage of the total killings. This is despite the fact that Muslims form about one fifth of the world population. If we convert the figures into a community-wise break-up, about 90% of violence has involved Christians, Buddhists and Atheists. The majority of the killings in Muslim countries or regions have been the direct effect of foreign interventions. These include the deaths in Afghanistan, as the corollary of Soviet and American invasions, Iran-Iraq war (which was fought at the behest of the US), and Iraq as the result of American invasions. The biggest pogroms of the history have taken place in Germany, Russia (both Christian countries) and China (Buddhists, other religions, atheists). Stalin and Hitler, two of the biggest killers of all times were Christians; few massacres that have taken place at the behest of Muslim rulers, like Saddam Hussein and Idi Amin, have been by those whose loyalty to their religion was almost negligible. While China and Russia hold the distinction for murdering their own people in maximum numbers for political ends, the credit of killing most people abroad goes to the US, especially during last 60 years. Apart from its role in the killings in the Second World War, it killed about half a million people in Nagasaki and Hiroshima, 3 million people in Vietnam and about 100, 000 people in Iraq. America's role in Afghan's struggle against Russia, Iran-Iraq war and Arab-Israeli conflicts is too well known to require elaboration."

Terrorism versus Tyranny

Whenever there is discussion on “terrorism” only “Muslim Terrorism” is discussed and only the Muslim role in the solution is highlighted. This is true both in the international and Indian context. Let’s first focus on international terrorism. There is hardly any discussion and any attempt to find out what spawns this philosophy of terrorism. There is no debate whatsoever on the role of the West particularly the US in creating conditions that led to terrorism. There has been hardly any sane voice that would ask the question: Why condemn terrorism unconditionally? Terrorism is bad but Tyranny is worse. As we will see below, the tyranny of the US, the UK and allies has been much more brutal than the terrorism of al-Qaeda.

It is well known that al-Qaeda and other terrorist organizations are always planning terrorist attacks. All must condemn such attacks and plans. However, it will be a travesty of justice if terrorism is condemned in isolation without condemning the tyrannical forces that are directly or indirectly responsible for the rise of terrorism. If terrorism has to be tackled, all factors responsible for it must be attended. These include

1. The continuing tyrannical policies of the western governments against Islam and Muslims and recurrent killing of innocent Muslims in different pretexts,
2. Failure of the puppet Muslim governments to put any pressure on the Western governments and international organizations,
3. The failure of the international bodies to stop injustices against Muslims or Muslim countries and
4. The failure of Islamic clerics and intellectuals to stage any purposeful mass movement against the injustices.

We will see below that Muslims are much more the victims than the victimizers. We will also see that American government and its allies have massacred much greater number of Muslim innocents than the number of innocent Westerners massacred by Muslim terrorist organisations.

While terrorism may not be condoned, it must be recognised that it is usually the product of the suppression of certain people. It is the weapon of the weak against the mighty, which have large armies at their disposal. When innocents are killed in wars, big powers tend to dismiss it as collateral damage. But when innocents are killed in terrorist attacks, it is regarded as a ghastly crime against humanity. If terrorism is to be successfully tackled, its root causes have to be found. Justice is the only answer to terrorism. Attempts to kill terrorists or terrorise them may

have a short-term impact. But in the long term, it will breed bigger and more dangerous forms of Terrorism.

State terrorism and state-sponsored terrorism are much more dangerous than the terrorism of splinter groups. The so-called Islamic terrorism has caused much less damage and has taken much fewer lives than the tyrannical state terrorism of the US and Israel and state sponsored terrorism of some other countries. What is the US action in Iraq if not the worst form of terrorism? What are Israel's actions against Palestinians and Lebanese if not terrorism of the most tyrannical kind?

Given below are the statistics telling about the violence caused by Terror and that caused by the "War against Terror).

Attacks by Al-Qaeda and the casualties they inflicted

- 1993 (Feb.): Bombing of World Trade Center (WTC); 6 killed.
- 1993 (Oct.): Killing of U.S. soldiers in Somalia.
- 1996 (June): Truck bombing at Khobar Towers barracks in Dhahran, Saudi Arabia, killed 19 Americans.
- 1998 (Aug.): Bombing of U.S. embassies in Kenya and Tanzania; 224 killed, including 12 Americans.
- 1999 (Dec.): Plot to bomb millennium celebrations in Seattle foiled when customs agents arrest an Algerian smuggling explosives into the U.S.
- 2000 (Oct.): Bombing of the USS Cole in port in Yemen; 17 U.S. sailors killed.

Total till this date 54 deaths

- 2001 (Sept.): Destruction of WTC; attack on Pentagon. Total dead 2,992.
- 2001 (Dec.): Man tried to denote shoe bomb on flight from Paris to Miami.
- 2002 (April): Explosion at historic synagogue in Tunisia left 21 dead, including 11 German tourists.
- 2002 (May): Car exploded outside hotel in Karachi, Pakistan, killing 14, including 11 French citizens.
- 2002 (June): Bomb exploded outside American consulate in Karachi, Pakistan, killing 12.
- 2002 (Oct.): Boat crashed into oil tanker off Yemen coast, killing 1.
- 2002 (Oct.): Nightclub bombings in Bali, Indonesia, killed 202, mostly Australian citizens.
- 2002 (Nov.): Suicide attack on a hotel in Mombasa, Kenya, killed 16.

- 2003 (May): Suicide bombers killed 34, including 8 Americans, at housing compounds for Westerners in Riyadh, Saudi Arabia.
- 2003 (May): 4 bombs killed 33 people targeting Jewish, Spanish, and Belgian sites in Casablanca, Morocco.
- 2003 (Aug.): Suicide car-bomb killed 12, injured 150 at Marriott Hotel in Jakarta, Indonesia.
- 2003 (Nov.): Explosions rocked a Riyadh, Saudi Arabia, housing compound, killing 17.
- 2003 (Nov.): Suicide car-bombers simultaneously attacked 2 synagogues in Istanbul, Turkey, killing 25 and injuring hundreds.
- 2003 (Nov.): Truck bombs detonated at London bank and British consulate in Istanbul, Turkey, killing 26.
- 2004 (March): 10 bombs on 4 trains exploded almost simultaneously during the morning rush hour in Madrid, Spain, killing 191 and injuring more than 1,500.
- 2004 (May): Terrorists attacked Saudi oil company offices in Khobar, Saudi Arabia, killing 22.
- 2004 (June): Terrorists kidnapped and executed American Paul Johnson, Jr., in Riyadh, Saudi Arabia.
- 2004 (Sept.): Car bomb outside the Australian embassy in Jakarta, Indonesia, killed 9.
- 2004 (Dec.): Terrorists entered the U.S. Consulate in Jeddah, Saudi Arabia, killing 9 (including 4 attackers).
- 2005 (July): Bombs exploded on 3 trains and a bus in London, England, killing 52.
- 2005 (Oct.): 22 killed by 3 suicide bombs in Bali, Indonesia.
- 2005 (Nov.): 57 killed at 3 American hotels in Amman, Jordan.
- 2006 (Jan.): Two suicide bombers carrying police badges blow themselves up near a celebration at the Police Academy in Baghdad, killing nearly 20 police officers. Al-Qaeda in Iraq takes responsibility.
- 2006 (Aug.): Police arrest 24 British-born Muslims, most of whom have ties to Pakistan, who had allegedly plotted to blow up as many as 10 planes using liquid explosives. Officials say details of the plan were similar to other schemes devised by al-Qaeda.
- 2007 (April): Suicide bombers attack a government building in Algeria's capital, Algiers, killing 35 and wounding hundreds more. Al-Qaeda in the Islamic Maghreb claims responsibility.
- 2007 (April): Eight people, including two Iraqi legislators, die when a suicide bomber strikes inside the Parliament building in Baghdad. An organization that includes al-Qaeda in Mesopotamia claims responsibility. In another attack, the Sarafiya Bridge that spans the Tigris River is destroyed.
- 2007 (June): British police find car bombs in two vehicles in London. The attackers reportedly

tried to detonate the bombs using cell phones but failed. Government officials say al-Qaeda is linked to the attempted attack. The following day, an SUV carrying bombs bursts into flames after it slams into an entrance to Glasgow Airport. Officials say the attacks are connected.

- 2007 (Dec.): As many as 60 people are killed in two suicide attacks near United Nations offices and government buildings in Algiers, Algeria. The bombings occur within minutes of each other. Al-Qaeda in the Islamic Maghreb, formerly called the Salafist Group for Preaching, claims responsibility. It's the worst attack in the Algeria in more than 10 years.
- 2007 (Dec.): Benazir Bhutto, former Pakistani prime minister, is assassinated in a suicide attack on Dec. 27, 2007, at a campaign rally in Rawalpindi, Pakistan. President Pervez Musharraf blames al Qaeda for the attack, which kills 23 other people. Baitullah Mehsud, a Taliban leader with close ties to al Qaeda is later cited as the assassin.
- 2008 (Jan.): In the worst attack in Iraq in months, a suicide bomber kills 30 people at a home where mourners were paying their respects to the family of a man killed in a car bomb. The Iraqi military blames the attack on al-Qaeda in Iraq.
- 2008 (Feb.): Nearly 100 people die when two women suicide bombers, who are believed to be mentally impaired, attack crowded pet markets in eastern Baghdad. The U.S. military says al-Qaeda in Iraq has been recruiting female patients at psychiatric hospitals to become suicide bombers.
- 2008 (April): A suicide bomber attacks the funeral for two nephews of a prominent Sunni tribal leader, Sheik Kareem Kamil al-Azawi, killing 30 people in Iraq's Diyala Province.
- 2008 (April): A suicide car bomber kills 40 people in Baquba, the capital of Diyala Province in Iraq.
- 2008 (April): Thirty-five people die and 62 are injured when a woman detonates explosives that she was carrying under her dress in a busy shopping district in Iraq's Diyala Province.
- 2008 (May): At least 12 worshipers are killed and 44 more injured when a bomb explodes in the Bin Salman mosque near Sana, Yemen.
- 2008 (May): An al-Qaeda suicide bomber detonates explosives in Hit, a city in the Anbar Province of Iraq, killing six policemen and four civilians, and injuring 12 other people.
- 2008 (June): A car bomb explodes outside the Danish Embassy in Pakistan, killing six people and injuring dozens. Al-Qaeda claims responsibility, saying the attack was retaliation for the 2006 publication of political cartoons in the Danish newspaper Jyllands-Posten that depicted the Islamic prophet Muhammad.
- 2008 (June): A female suicide bomber kills 15 and wounds 40 others, including seven Iraqi policemen, near a courthouse in Baquba, Iraq.

- 2008 (June): A suicide bomber kills at least 20 people at a meeting between sheiks and Americans in Karmah, a town west of Baghdad.
- 2008 (Aug.): About two dozens worshippers are killed in three separate attacks as they make their way toward Karbala to celebrate the birthday of 9th-century imam Muhammad al-Mahdi. Iraqi officials blame al-Qaeda in Iraq for the attacks.
- 2008 (Aug.): A bomb left on the street explodes and tears through a bus carrying Lebanese troops, killing 15 people, nine of them soldiers. No one claims responsibility for the attack, but in 2007, the army fought an al-Qaeda linked Islamist group in Tripoli.
- 2008 (Aug.): At least 43 people are killed when a suicide bomber drives an explosives-laden car into a police academy in Issers, a town in northern Algeria.
- 2008 (Aug.): Two car bombs explode at a military command and a hotel in Bouira, killing a dozen people. No group takes responsibility for either attack, Algerian officials said they suspect al-Qaeda in the Islamic Maghreb is behind the bombings.
- 2008 (Sept.): In its first acknowledged ground attack inside Pakistan, U.S. commandos raid a village that is home to al-Qaeda militants in the tribal region near the border with Afghanistan. The number of casualties is unclear.
- 2008 (Sept.): A car bomb and a rocket strike the U.S. embassy in Yemen as staff arrived to work, killing 16 people, including 4 civilians. At least 25 suspected al-Qaeda militants are arrested for the attack.
- 2008 (Nov.): at least 28 people die and over 60 more are injured when three bombs explode minutes apart in Baghdad, Iraq. Officials suspect the explosions are linked to al-Qaeda.
- 2009 (April): on April 6 in Baghdad, a series of six attacks kills 36 people and injure more than 100 in Shiite neighborhoods; April 23: at least 80 people are killed in three separate suicide bombings in Baghdad. This is the largest single-day death toll due to attacks since February 2008. One of the bombings is reportedly set off by a female, who was standing among a group of women and children receiving food aid.
- 2009 (Dec.): A Nigerian man on a flight from Amsterdam to Detroit attempted to ignite an explosive device hidden in his underwear. The explosive device that failed to detonate was a mixture of powder and liquid that did not alert security personnel in the airport. The alleged bomber, Umar Farouk Abdulmutallab, told officials later that he was directed by the terrorist group al-Qaeda. The suspect was already on the government's watch list when he attempted the bombing; his father, a respected Nigerian banker, had told the U.S. government that he was worried about his son's increased extremism.
- 2009 (Dec.): A suicide bomber kills eight Americans civilians, seven of them CIA agents, at a

base in Afghanistan. It's the deadliest attack on the agency since 9/11. The attacker is reportedly a double agent from Jordan who was acting on behalf of al-Qaeda.

- 2010 (Oct.): Two packages are found on separate cargo planes. Each package contains a bomb consisting of 300 to 400 grams (11-14 oz) of plastic explosives and a detonating mechanism. The bombs are discovered as a result of intelligence received from Saudi Arabia's security chief. The packages, bound from Yemen to the United States, are discovered at en route stop-overs, one in England and one in Dubai in the United Arab Emirates. A week after the packages are found, al-Qaeda in the Arabian Peninsula (AQAP) takes responsibility for the plot.
- 2011 (Jan.): Two Frenchmen are killed in Niger. France highly suspects the al-Qaeda Organization in the Islamic Maghreb (AQIM).
- 2011 (April): Men claiming to be Moroccan members of AQIM appear on the internet and threaten to attack Moroccan interests. The following week a bomb killing 15 people, including 10 foreigners, explodes in Marrakesh, Morocco.

Total 4475 including 2883 on 9/11

Grand Total 5529

Source: <http://www.infoplease.com/ipa/A0884893.html>

Casualties in Afghanistan:

Afghan troops killed [1] 8,587

Afghan troops seriously injured [2] 25,761

Afghan civilians killed [3] 8,813

Afghan civilians seriously injured [4] 15,863

U.S. troops killed [5] 1,140

U.S. troops seriously injured [6] 3,420

Other coalition troops killed [7] 772

Other coalition troops seriously injured [8] 2,316

Contractors killed [9] 298

Contractors seriously injured [10] 2,428

Journalists killed [11] 19

Journalists seriously injured [12] unknown

Total killed in Afghanistan 19,629

Total injured in Afghanistan 48,644

Casualties in Iraq:

Iraqi troops killed [13] 30,000

Iraqi troops seriously injured [14] 90,000

Iraqi civilians killed [15] 864,531

Iraqi civilians seriously injured [16] 1,556,156

U.S. troops killed [17] 4,414

U.S. troops seriously injured [18] 31,882

Other coalition troops killed [19] 318

Other coalition troops seriously injured [20] 2,296

Contractors killed [21] 933

Contractors seriously injured [22] 10,569

Journalists killed [23] 142

Journalists seriously injured [24] unknown

Total killed in Iraq 900,338

Total injured in Iraq 1,690,903

Source: <http://www.unknownnews.net/casualties.html>

It should be pointed here that the tyranny of the Western nations against Muslim nations did not start with 9/11. It is much older. See the following statistics:

VIOLENCE COMMITTED BY THE WESTERN COUNTRIES OR THEIR ALLIES BEFORE 9/11

1980-88: Iraq-Iran war (1 million) the war was started by saddam Hussein at the behest of the US

1987-: Palestinian Intifada (4,500) by Israel

1992-99: Algerian civil war (150,000)

1992-96: Yugoslavia's civil war (200,000)

Arab-Israeli wars

- I (1947-49): 6,373 Israeli and 15,000 Arabs die
- II (1956): 231 Israeli and 3,000 Egyptians die
- III (1967): 776 Israeli and
- 20,000 Arabs die
- IV (1973): 2,688 Israeli and 18,000 Arabs die
- Intifada I (1987-92): 170 Israelis and 1,000 Palestinians
- Intifada II (2000-03): 700 Israelis and 2,000 Palestinians

Violence caused by other non-Muslim countries

1979-88: the Soviet Union invades Afghanistan (1.3 million)

1991-: Russia-Chechnya civil war (200,000)

Terrorists must be condemned but in the same breath American government must be condemned. For its heavy-handedness in dealing with other countries, its exploitative policies at the global level, its attempts to hijack all international institutions including the UN, its support for social evils, even their export for its own economic ends and for its unjust policies towards the

genuine grievances of Muslims.

They also ignore that even the most modern heads of state try to protect their countries from visible threats by openly or clandestinely ordering the execution of the biggest tormentors. When Khomeini punishes the leaders of the enemies of Islam, the whole world yells in unison. But when Bush orders the killing of the current and former heads of state and a number of other enemies of the US and puts rewards on their heads, the world keeps quiet.

If terrorism is to be tackled, an international conference must be called to discuss all the issues involved. It must have separate discussion days on

1. The Role of the Western governments
2. The Role of Muslims
3. The Muslim demands from the West
4. The Western demands from Muslim
5. The Way Out.

Terrorism cannot be defeated in isolation. Terrorism and tyranny go side by side. Both have to be defeated simultaneously if peace has to prevail.

Indian Context

As already shown, the number of Muslims, killed in riots in India are certainly several times more than the Hindus killed. Further, Hindus in India and nearby countries have long history of violence. These include Naxalites, ULFA terrorists and Sikhs in India and Tamils in Sri Lanka and Maoists in Nepal. The number of the people killed in terrorists allegedly executed by Muslims is surely much less than the numbers of people killed in violence committed by other groups. But when in a violent attack, which can be attributed to Muslim terrorists, some casualties occur they are given much bigger and longer prominence in national media than when even bigger casualties occur in other violent attacks. In recent years it has been proved that many of the terrorist attacks that were originally alleged to have been committed by Muslim groups were found to have been planned or executed by Hindu organisations or individuals.

Muslims must make sure that they are not apologetic or defensive in their discussions on the question of terrorism or riots in India. They must make sure that not only the dimensions and

implications of terrorism are analysed but the genesis of terrorism is also debated in its all minute details. Without discussing the genesis, solution cannot be found out. Muslims must take the stance that all forms of violence are equally condemnable and the solution to the violence lies in punishing the culprits plus root out the cause of the violence.

Muslim organisations must be able to pressurise the governmental agencies to be fair with Muslim community. Unnecessary harassment of Muslim individuals, groups and localities cannot be tolerated. If Muslims appear to be in prisons in much more numbers than their percentage in population, this has also to do less with their criminal tendencies than their socioeconomic conditions, which play havoc with them at various levels: First, they do not have proper employment. Lack of employment has been shown all over the world to have a direct relationship with some forms of crimes like theft, illegal trades and underworld operations etc. Second, in absence of sufficient money and education, they often are unable to secure their release the way (fair and unfair) the criminals belonging to other communities do. Third, they face partisan attitude of police personnel due to various kind of biases as well as to their inability to bribe them. Fourth they have much less support of political and other bosses of the area.

Communal Violence Bill

The long history of riots in India has led to the demand of special measures to protect the minorities and the other weaker sections of society. The proposed **Communal Violence Bill** intends to prevent and control targeted violence against the Scheduled Castes, the Scheduled Tribes and religious and linguistic minorities.

The explanatory note on Prevention of Communal and Targeted violence (Access to Justice and Reparations) Bill, 2011, prepared by NAC, lists its key provisions:

Dereliction of duty by public servants: The bill recognizes offences of both omission and commission. Public servants who act or omit to exercise authority vested in them under law and fail to protect or prevent offences or act with malafide and prejudice shall be guilty of dereliction

of duty with penal consequences.

Defining communal and targeted violence: The provisions of this Bill will apply only when it is first established that the offence was 'targeted' in nature. Offences under the Indian Penal Code shall be considered offences under this bill when they meet the definition of 'targeted'.

Breach of command responsibility: The bill seeks to ensure that the power of holding command over the actions of others is indeed upheld as a sacred duty, and that there is culpability for those who are 'effectively in-charge'. The chain of command responsibility may extend to any level where effective decisions to act or not act are taken.

Sanction for prosecution of public servants: The bill proposes that if there is no response to a request for sanction for prosecution within 30 days from the date of the application to the concerned government, sanction to prosecute will be deemed granted. In relation to certain offences under the Indian Penal Code, 1860, when committed by a public servant, the requirement of obtaining sanction is being dispensed with.

Monitoring and accountability: Monitoring and grievance redressal shall be the responsibility of the National Authority for Communal Harmony, Justice and Reparation (NACHJR) and corresponding State Authorities for Communal Harmony, Justice and Reparations (SACHJR). The monitoring mechanism of national and state authorities will also provide the 'paper trail' to ensure robust accountability of public officials in a court of law.

Composition of the NACHJR: The bill proposes that NACHJR will have seven members of which four must belong either to a linguistic minority or religious minority in any state or to the SCs or STs. No more than two members of the NACHJR may be retired public servants.

Offences of communal and targeted violence: The Indian Penal Code (IPC) contains most offences committed during episodes of communal and targeted violence. These have been

appended in a schedule to the bill and shall be considered offences when they meet the threshold of being 'knowingly directed against any person by virtue of membership of a group'. The brutal forms of sexual assault (beyond the limited IPC definition of rape) and torture have been included in the bill. Additionally, it defines hate propaganda.

Victims' Rights: This bill seeks to strengthen the rights of the victim in the criminal justice system, through certain provisions in their struggle for justice.

Relief and Reparation including compensation: All affected persons, whether or not they belong to non-dominant groups in a state have been given justiciable rights to immediate relief, and comprehensive reparations, including compensation if they suffer any harm as a result of any offence of communal and targeted violence recorded under this Bill. No compensation for death shall be less than Rs.15 lakh. No compensation for rape shall be less than Rs.5 lakh.

The federal principle: Advisories and recommendations of NAJCHR are not binding on state governments. All powers All powers and duties of investigation, prosecution, and trial remain with the state governments. (ref: <http://indiatoday.intoday.in/story/communal-violence-bill-provision/1/150822.html>)

The Muslim organisations are rightly demanding swift passing of the proposed bill. Recent riots at Gopal Ganj have led to renewed demand for the passing of “Prevention of Communal and Targeted Violence (Access to Justice and Reparations) Bill, 2011.”

Issues related to religious rights

There are various other issues related to religious rights. Babri Masjid issue has been responsible for widespread anguish among Muslims with a full-fledged campaign by the forces of Hindutva resulting in the destruction of the historical mosque and countrywide riots causing loss of lives and property. The issue has been debated at length for about two decades in the media. So this Approach Paper does not require any more elaboration of the issues involved.

However, it has to be reiterated that the area of the mosque should be restored to Muslims and all legal and administrative hurdles should be removed in the way of the reconstruction of the mosque at its original place.

Similarly it is to be reasserted that Muslims will not tolerate any intervention in Muslim Personal Law. India is a secular country that respects all religions and the state guarantees all communities of non interference in personal laws. Article 44 as a Directive Principle is not acceptable to Muslims, as it gives the courts a recurrent opportunity to try to attack Muslim personal law in the name of Uniform Civil Law.

There are also issues related to the permissions regarding sacrifice and slaughter of animals in accordance with the needs of Muslims. It is becoming increasingly difficult to slaughter animals in a halal and hygienic way and different kinds of hurdles are being created by the administration and vested authorities in various cities and villages creating problems in the way of the supply of Halal meat. This is not only causing problems for the households but also is proving disastrous for those involved in the business.

8- Roadmap:

Need for a National Level Organisation of Muslims

What we have been discussing till now comprised two major aims of this Approach paper: First, to present a Muslim perspective of national goals; and second to develop a comprehensive national plan for socioeconomic empowerment of Muslim Indians. Both of these have massive implications – both from national and community point of view. These are no ordinary aims. These are big aims and require huge efforts to convert thoughts into action. The first thing required for initiating an action is the proper description of the aims and objectives and the ideological framework in which these goals are to be achieved. The paper has dealt with these questions in sufficient details. But the challenge is convert these ideas into actions so that the aims are achieved at the earliest. This requires a massive set-up, considering the fact that the community in question is 180 million strong dispersed all over the country. With this kind of population, and the government not doing enough, the community needs to develop its own organisational structure to implement what is planned. Tens of thousands of all kinds of Muslim organisations are already functioning in the country. But their objectives are limited and their reach is not beyond specific areas. There are certain organisations that are working at the national level, but again their fields of interest are limited. This Approach Paper suggests the formation of a truly national organisation of Muslims that works for the whole country but with greater focus on the needs of Muslims. Here are salient features of the proposed organisation:

Goal

To provide leadership to Muslims to become a socio-economically strong Islamic community that plays a meaningful role at the national and international level. It will also work as a Mother NGO networking all the Muslim NGOs of the country

AIMS

1. To play a proactive role in the goals of the country as a whole
2. To try to influence the direction of the socioeconomic development of the country in accordance with the ideological and socioeconomic concerns of Muslims;
3. To work for the all-round socioeconomic empowerment of Muslims in a way that they can play a meaningful role in national and international affairs as a strong community
4. To work specifically in the fields of education, health and cultural development of the community
5. To develop a network of organizations including NGOs and voluntary organizations and institutions (traditional and modern) to advance its aims and objectives
6. To work as an advisory body and hold conferences, consultations and other programmes to promote its aims and objectives
7. To utilize Government funds, raise its own funds and funds from other national and international agencies for its activities
8. Planning and providing for or contributing to educational, socioeconomic and scientific research and development. a. Educational – to plan, run, maintain or assist any educational or other institution for the purpose of socioeconomic development of weaker sections of society and Muslims in particular, b. Medical – to plan, run, maintain or assist any medical institution, nursing home or clinics or to grant assistance to needy and indigent persons for meeting the cost of medical treatment
9. To assess the political conditions prevailing in the country and advise the community in the national and assembly elections; and to build and sustain pressures for achieving its declared objectives;
10. To help in developing an environment conducive for high standards of morality in life
11. To help in development of a system that is protective of peace, security and health of society as a whole, its minorities and its individual members.
12. To work along with other religious communities in maintaining communal harmony in the country

Secretariat

Separate Departments for

- *Education
- *Economics
- * Political issues
- * Religious and Ethical Issues
- *Urdu and Cultural issues
- *Health
- *Social Issues
- *Women and Children
- *Youth Affairs
- *Media
- *NGO Networking
- *International issues

Consultative Committee

The Organisation will have a Consultative Committee and will consist of 2 members each from the following fields: Economists, Social activists, educationists/intellectuals, legal/medical experts, chartered accountants, ulama, prominent journalists, persons with administrative background, political scientists, industrialists etc. A total number of 100-150 members may be chosen.

Members of the Consultative Committee may include

1. The current Vice Chancellor of AMU Aligarh
2. The current Vice Chancellor of Jamia Millia Islamia, ND
3. The current Vice Chancellor of Jamia Hamdard, ND
4. The current Vice Chancellor of Osmania University, Hyderabad
5. The last Vice Chancellor of AMU Aligarh
6. The last Vice Chancellor of Jamia Millia Islamia, ND
7. One from Al-Ameen Group of Institutions
8. Mohtamim of Darul Uloom Deoband (or any other Mualana acceptable to the Board)
9. Mohtamim of Nadwatul Uloom, Lucknow (or any other Mualana acceptable to the Board)
10. At least 1 retired Muslim Chief Justice of Supreme Court/High Court
11. Current Chairman, National Minority Commission

12. Some eminent Muslim media personalities:
13. Retired IAS officers:
14. Former Chairmen National Minority Commission
15. Current and former state level minority commissions
16. Muslim members of Planning Commission
17. Experts in various field particularly eminent academicians
18. Social activists of exceptional stature
19. Muslim national and international award winners like Padma, Faisal, and other awards;
20. Eminent personalities from the Sports
21. Eminent people from literature and arts
22. Eminent industrialist who have interest in the objectives of the organization
23. Same Non-Muslim personalities who have shown exceptional interest in the objectives the organization is working for
24. Representatives of important NGOs

Every State should have a state unit. State leaders are to be identified. Already existing NGOs can also be considered for the purpose. Similarly District Units and District leaders to be identified.

19- Ideological Perceptions, Facts and Figures (compiled)

Demographic realities vis-à-vis status of Muslims

* By the end of 2010, with a population of over 1210.2 million, India alone accounted for 17.5% of the world population, whereas (Latest Census)

* The Muslim population in India is projected to increase from 177.3 million in 2010 to 236.2 million in 2030. The Muslim share of India's population is expected to increase from 14.6 pc in 2010 to 15.9 pc in 2030. (Pew Research Center's Forum on Religion & Public Life.) This makes Muslim population of the country bigger than that of any Muslim country except Indonesia.

*This position implies that Muslims must be able to wield a significant influence on the national and international policies being pursued in the country including all the programmes related to socioeconomic development of the country. This also implies that Muslims must be getting a significant share in all that the country possesses in accordance with their population. In addition, it also indicates that no government would ever be in a position to ignore their interests and they must be contributing to and harvesting benefits in all the successes of the country. Their presence in all the institutions of the country, their economic status, their social standing and their clout as individuals as well as community must demonstrate their demographical positioning. Everybody knows that unfortunately this has not happened and the chances of this happening in near future seem to be remote in the present scenario. This is at least what the experts – Muslims as well as non-Muslims feel. And this is exactly the position that needs to be reversed.

* They are **citizens of a country which is the second most populous nation of the world and the biggest democracy**. .. India is also among the major emerging economies of the world and is strategically extremely important from the global point of view...India has also **strong religious influence** with an overwhelming majority of the population having deep religious conviction.

* **Muslims are highly religious people** having unshakable faith in their religion. They never feel comfortable in any developments that are contrary to religious teachings in general and Islamic teachings in particular. They often react emotionally to any provocation or any action that ostensibly appears to be violating their beliefs. Living in India they often feel that the majority community is insensitive to their religious convictions and often tries to pressurise governments to do things that are not viewed positively by Muslims.

* They have a greater percentage of younger population than the national average, greater increase in younger population and greater increase in the number of labourers as well as consumers. All these specifics require special modes of planning in the social as well as educational areas.

What has gone wrong?

- **Role of Political Parties:** There are certain parties that are considered to be openly anti-Muslim; but the truth is that no political party has cared about the masses in general and Muslim community in particular. All political parties without exception are guilty of criminal ignorance of the needs of the people including Muslims. The so-called Secular parties have only used Muslims as vote banks, making big promises but taking only some cosmetic steps to keep them glued. The anti-Muslim organisations and parties have labelled even these minor cosmetic changes as “appeasement”.
- **Muslim Political leaders:** Not only their representation in numerical terms has been significantly lower than it should have been but also in terms of representing their community they have not proved up to the mark. Most if not all of them have cared more for toeing the party line than arguing the case of Muslims. They were neither fully aware nor interested to know how the Muslim issues can be resolved.. They also failed to emerge as national leaders.
- **The inefficient role played by the traditional religious scholars:** Ulama tried to exert their dominance through emphasis on theological agenda and did not show any interest in the socioeconomic development of the community. The gap between traditional religious scholars and modern educated Muslims on the one hand and Ulama and the masses on the other hand has continued to widen with every passing day. The

government and the Hindu organisations have also been viewing the role of Ulama as either against the interests of the country or as negative.

- **The selfishness of Muslim intellectuals:** The intellectuals have been nothing but drawing room thinkers and analysts, with little interest in using their intellectual power to develop a comprehensive strategy for an all-round development of Muslim community. Instead of doing anything worthwhile themselves, they would waste all their time in criticising Ulama and political leaders.
- **Moreover, we have to realise that the question of minority or majority cannot be based merely on the ground of ethnicity. We may be a minority or second largest majority in terms of our religious associations but we are part of majority in the sense that the majority of Indians are poor and backward and have same kind of problems confronting their lives.** We can be the leaders of this majority because of our faith that tells us to campaign for delivering the weak and underprivileged. We have to think about the whole mankind, and we know that a sizeable portion of mankind lives in our country.
- **There are Muslim elites, Muslim middle class and Muslim poor; and in all these capacities they share the problems or privileges of the people belonging to the respective sections of other communities.**
- Furthermore, there are issues related to basic infrastructure – roads, water supply, electricity, environment, health infrastructure, bank and insurance policies, inflation, communications, etc that have as much effect on the lives of Muslims as on any other community. Then there are issues related to security including crimes and social issues like alcohol, drugs, smoking, gambling, promiscuity, prostitution, pornography, corruption and bribery that affect the whole nation, and Muslims have hard views about how these issues should be tackled. Muslims must not lose sight of these issues and must be active participants in any dispensation – public or private, which positively deals with these issues. Muslims must know that the issues related to security, religion and economy are not the only issues. The issues of health, civic amenities and transportation are equally important for comfortable living. In fact they are more important because they affect almost every life.
- Their planning has to be on a scale a country makes its plans. The government of a country cannot ignore any aspect of living or administration. It cannot leave some issues for the posterity to handle. It has to work simultaneously on all fronts making a

comprehensive time bound plans for not only the survival but also the growth and progress of the country.

Economic Growth producing Disparity

- India's Economic growth is now close to 8 percent, which is good specially considering the fact that the Western economies are hardly showing any growth in recent years. There is no way the economic growth of Muslims can be measured but it can be safely assumed that it is much less than the national rate as well as that of the major community
- India's 57 billionaires together have more than 210 billion dollar worth wealth. That means that if their wealth is distributed among the rest of Indians, every family with an average size of about 6 people will get around Rs 60000. It can be easily calculated that if even 20 pc of the wealth of the 1000 richest families is distributed among the rest of the Indians, every Indian family will become a big lakhpati.
- Indian Government's direct tax collection in 2009-10 (Apr-Mar) is estimated at Rs 3.77 trillion, In the break-up, corporate tax collection in 2009-10 was Rs 2.45 trillion and income tax Rs 1.32 trillion. Gross Tax receipts were estimated at ` 9,32,440 crore.

Corporate Tax	359990
Income Tax	172026
Wealth Tax	635
Customs	151700
Union Excise Duties	164115
Total tax on union territories	1973
Grand Total	932439

This shows that only 172626 of 932439 collections that are around 18 per cent come from the big rich class. Almost all the corporate tax is earned through high price taken from the consumers and lower salaries paid to the employees. The rest come directly or indirectly from the people including consumers. The sales tax revenues, which are also huge, also come from the consumers. The richest become rich by earning huge profits and by transferring all their burdens on the poor.

Apart from this almost all the revenues collected by states come directly from the people through sales tax. Here is the list of tax collections by states:

This is a **list of States of India by projected own tax revenues of their governments** (excluding the shares from Union tax pool) [assessed](#) for the year 2010–15 by the *Thirteenth Finance Commission* with figures in [crore](#) of [Indian Rupees](#). Data for Union territories are not available.

Rank	State	Tax Revenues
—	India	3,033,087 crore (US\$615.11 billion)
1	Maharastra	451,777 crore (US\$91.62 billion)
2	Andhra Pradesh	323,369 crore (US\$65.58 billion)
3	Uttar Pradesh	296,417 crore (US\$60.11 billion)
4	Tamil Nadu	273,424 crore (US\$55.45 billion)
5	Karnataka	252,620 crore (US\$51.23 billion)
6	Gujarat	179,578 crore (US\$36.42 billion)
7	West Bengal	169,910 crore (US\$34.46 billion)
8	Rajasthan	150,741 crore (US\$30.57 billion)
9	Kerala	138,221 crore (US\$28.03 billion)
10	Haryana	136,291 crore (US\$27.64 billion)
11	Madhya Pradesh	127,222 crore (US\$25.8 billion)
12	Punjab	118,022 crore (US\$23.93 billion)
13	Chattisgarh	72,382 crore (US\$14.68 billion)
14	Jharkhand	70,748 crore (US\$14.35 billion)
15	Orissa	66,181 crore (US\$13.42 billion)
16	Bihar	37,036 crore (US\$7.51 billion)
17	Jammu and Kashmir	34,644 crore (US\$7.03 billion)
18	Assam	32,238 crore (US\$6.54 billion)
19	Uttarakhand	32,202 crore (US\$6.53 billion)
20	Himachal Pradesh	27,409 crore (US\$5.56 billion)
21	Goa	23,251 crore (US\$4.72 billion)

Rank	State	Tax Revenues
22	Tripura	4,725 crore (US\$958.23 million)
23	Meghalaya	4,592 crore (US\$931.26 million)
24	Arunachal Pradesh	2,711 crore (US\$549.79 million)
25	Manipur	2,685 crore (US\$544.52 million)
26	Nagaland	1,776 crore (US\$360.17 million)
27	Mizoram	1,547 crore (US\$313.73 million)
28	Sikkim	1,368 crore (US\$277.43 million)

- **Banks have become vehicles of the transfer of money from less-moneyed to more-moneyed.** Out of the income of banks, the depositor gets just 5-10 percent, 4 to 10 percent being the normal “interest” in different categories. More often than not, this gain does not even cover the annual inflation rate. The net gain to the depositor is almost none
- **Reservation of the Rich:** The ones who can afford to pay the fees can get admission in management, technical and other professional courses in reputed private institutions even if they have 60 to 70 percent marks in Intermediate. Those who cannot afford cannot get admissions even if they have more than 80 pc marks.

Muslim Role in governance

- Constitution Amendment Act or CAA recognises that governance can no longer remain solely the prerogative of governments. Government needs to become a collaborative effort of the government and non-government sector, a fusion of public and private initiatives of citizens particularly in governance. As such, the creation of suitable structures and process is vital to the success of democratic decentralisation. This process must include Muslims also who should be allowed to become a partner in governance especially in the areas related to their healthy and prosperous living.
- Muslims have much lesser role in governance because they have just 2.5 percent of the administrative and executive services. This is drastically lower than the 15 percent required for representative influence on the policies of the government. This is true not only in IAS, IFS, IPS and allied services but also in state level administrative jobs. The

judiciary also has much lower presence of Muslims. The same is true of the electronic and print media.

Education

- The Free and Compulsory Education for all the world's children forms the backbone of the International Human Rights law. The International community has made pledges to meet the MDG "Millennium Development Goals" and the objectives of "Education for All" (EFA) include the goal to ensure that by 2015 all children have access to a Free and compulsory Primary Education of Good quality. It is the recognition of Education as a Public Responsibility. The Govt. of India passed the Right to Education Act in 2010 guaranteeing education for all in the age group of 6-14 years.
- According to Rangnath Commission Report, the number of students, "who continued in educational institutions doubled from about 30 million in 2004-05 to over 60 million in 2009-10. In the age group of 5-14 years, 89.3 per cent of children were in school in 2009-10, up from 82.4 per cent in 2004-05. Further this increase was higher for girls, rising from 79.6 per cent in 2004-05 to 87.7 per cent in 2009-10. In the 15-19 year-age group, 59.5 per cent of young people were in the educational system in 2009-10 as compared to 46.2 per cent in 2004-05. Once again, the increase was more for girls, from 40.3 to 54.6 per cent. In the next higher age group of 20-24 years, 22.5 per cent of boys and 12.8 per cent of girls were still in the educational system in 2009-10 against only 14.9 and 7.6 per cent respectively in 2004-05."
- The Muslim Literacy rate is 41.27% versus the National Literacy Rate of 63.07%. Muslim women have 21.66% literacy rate versus the non-Muslim women literacy rate of 40.54%. There are less than 2% Muslims in government jobs. Of the 479 judges at the all-India level, only 30 are Muslim that makes it just 6.26%. In the IAS, the Muslim Percentage is a mere 2.7%. Of the 3,284 IPS officers, just 120 are Muslims (3.65%). In the Central Govt. ministries, the figures are pathetic. Of the 59 Secretaries in the Home Ministry (Joint Secretaries, Directors, Advisors etc), the Percentage of Muslims is ZERO. The situation isn't different in the Labour, Power, Defence, Finance, External Affairs, Personnel, Public, Pensions and Grievance Ministries. Of course, the HRD and information and Broadcasting ministries do have an officer each out of 26 and 33 respectively, making it 3.44%. Of the total 426 officers in all the ministries, only nine are Muslims, which means a meagre 2.11%. (various reports)

- According to Rangnath Misra Report, “It can be seen that though at the entry level Muslims have higher rate of admissions, i.e. 65.31 per cent, against the national average of 55.57 percent, but high drop out at subsequent levels brings down the rate of those among Muslims completing graduation to 3.6 per cent. The national average of those completing graduation is 6.72. One of the main reasons for this high drop out is found to be poverty.”
- The number of Muslim students in higher institutions is much lower than their percentage in the population.
- XII Plan seeks to aim to increase the percentage of the workforce which has received formal skills through vocational education and training from 12 percent at present to 25 percent by the end of the Twelfth Plan. This would mean that about 70 million more people have to be imparted formal skills in the next five years (10 million Muslims). During the Twelfth- Plan period, an additional enrolment of 10 million could be targeted in higher education equivalent to 3 million additional seats for each age cohort entering the higher education system. (This means that 1.5 m Muslims should ideally benefit.).
- Many Equity funds are lining up to Invest in Private Education from K-12 as well as in Higher Education. It is even being considered as the “new silk route” where high profitability is achievable. Foreign Universities have been given the Right to establish Partnership with Local Educational institutions and they are actively pursuing the same. Minority owned Educational Institutions have mushroomed in the past two decades providing mainly Higher Technical Education.
- Investment in Education by Muslims (locally and from NRI's) will definitely enlarge the growth of Education. This needs to be taken up by the community on an All India level so that Investment is not frittered and Investor is assured the safety and gain from his Investment

Muslim Consumer Market

- The national GDP growth is 8.2 pc. Employment problem cannot be solved except through a process of accelerated growth which would create additional demand for labour and also provide the increase in labour productivity needed to achieve the much needed improvement in employment quality. A 6.5% GDP growth is not likely to bring about a significant improvement in the employment situation. According to the Approach Paper of the 12th Planning Commission, growth rates of GDP between 8% and 9% are

needed over the next ten years “if we want to see a significant improvement in the employment situation in the country”.

- With an estimated ten-fold increase in middle-class population and three-fold rise in household income, aggregate consumer spending is likely to more than quadruple from around US\$ 428.69 billion in 2005 to US\$ 1.76 trillion in 2025. If you give Muslims even a 10 percent share in this, it means that Muslim consumer market was as big as around 43 billion dollars in 2005 and will become around 0.17 trillion in 2025.
- [Consumer buying makes up 70 percent of economy](#). And Muslims must vow to become a part of consumer industry so that they are not just consumers but also manufacturers. If they can ensure that their products will be alcohol free, pork free and cow products free, surely not only Muslim consumers will be driven to buy these products, even some of non-Muslims will buy them. And if we maintain the best quality and our marketing is effective, the whole Muslim world will love to buy our products.
- For an all-round development of community, what was required was a comprehensive and coordinated planning involving both religious and modern education, political and economic empowerment, social revival with reforms wherever required and an ideological position covering all aspects of community, national and international affairs. Muslims have unfortunately tried only to concentrate on education, and have ignored economic empowerment altogether. Education without economic empowerment can only lead to an increased production of a low middle class, with most being the employees of others. This is what has exactly happened in the Muslim world especially India.
- We have to accept a Multi-dimensional concept that results in:
 - Lower incidence of poverty,
 - Broad based and significant improvement in health outcomes,
 - Universal access for children to school,
 - Increased access to higher education and improved standards of education, including skill development. (Moral education)
 - In better opportunities for both wage employment and livelihoods and
 - Improvement in provision of basic amenities like water, electricity, roads, sanitation and housing.

Particular attention needs to be paid to the needs of the women and children.

- **With the kind of figures of Muslims in the Indian population, the number of companies owned by Muslims should have been at least one in seven. But among the Indian companies listed on Wikipedia, only two names with Muslims' ownership figured out of several hundred. These two are of course Wipro and Cipla. A few others like ^{Wockhradt,} Mid-Day Infomedia and Allana Group are emerging on the scene. The same is true for the world.** While Muslims have made some notable successes in the financial sector with the rising popularity of Islamic finances, the Muslim participation in the consumer industry remains negligible. This is despite the fact that as consumers, Muslims with around **1570 million-population are about one fifth of the world population; and with a population of around 180 million** are about one seventh of the Indian population. The mere size of Muslim population is enough to ensure the success of any serious attempts to establish a Muslim corporate world.
- The Indian consumer market is set to scale new heights. With an estimated ten-fold increase in middle-class population and three-fold rise in household income, aggregate consumer spending is likely to more than quadruple from around US\$ 428.69 billion in 2005 to US\$ 1.76 trillion in 2025. **If you give Muslims even a 10 percent share in this, it means that Muslim consumer market was as big as around 43 billion dollars in 2005 and will become around 0.17 trillion in 2025.**
- According to statistics, [Consumer buying makes up 70 percent of economy](#). And Muslims must vow to become a part of consumer industry so that they are not just consumers but also manufacturers. If they can ensure that their products will be alcohol free, pork free and cow products free, surely not only Muslim consumers will be driven to buy these products, even some of non-Muslims will buy them. And if we maintain the best quality and our marketing is effective, the whole Muslim world will love to buy our products.
- Small and medium enterprises form a large segment of the national plan to augment growth.
- Although Muslims can play a role in all sectors in their individual capabilities, it can be seen that the first category has massive scope for Muslim community where they can develop small and medium industries of their own and their skilled and unskilled workers

can also become part of the industries owned by others. Sectors that will create large employment

Textiles and Garments

Leather and Footwear

Gems and Jewellery

Food Processing Industries

Handlooms & Handicrafts

- “Public Private Partnerships” is a growing concept in India. India has 1,017 PPP projects accounting for an investment of Rs. 486,603 crore. According to the Private Participation in Infrastructure database of the World Bank, India is second only to China in terms of number of PPP projects and in terms of investments, it is second to Brazil. PPPs in several areas such as power transmission and distribution, water supply and sewerage and railways where there is significant resource shortfall and also a need for efficient delivery of services. Similar efforts would also need to be initiated in social sectors, especially health and education.
- These PPP projects have a lot of scope for Muslims to seek their due share. They must not only be the leaders in at least some of these projects, they must also provide personnel to these projects. Special efforts need to be made in this direction by making a committee to specifically look into these projects and develop a network of potential Muslim contributors. It is also to be ensured that these projects help the Muslims in an adequate way.
- Tourism is one of the biggest and fastest growing industries of the world. The World Travel & Tourism (T&T) industry accounts for US \$ 7,340 billion of global economic activity, and this is forecasted to grow to US \$ 14,382 billion by 2019. It also accounts for approximately 7.6% of global employment. India’s Approach Paper for the 12th Five Year Plan takes special interest in this sector. It says that “The Tourism and Hospitality sector has a key role to play in promoting faster, sustainable and more inclusive economic growth—the goal of the 12th Five Year Plan.” According to the paper, along with construction, it is one of the largest sectors of the service industry In India.” It accounts for about 8 percent of total employment. It is capable of providing employment to a wide spectrum of job seekers from the unskilled to the specialised, even in the remote parts of the country in areas such as transportation, accommodation, eating and drinking establishments, retail shops and entertainment businesses.

- Tourism along with hospitality services is the area where Muslims can be especially successful. The reasons are many: The tourists anywhere in the country include Muslims in sizeable numbers, It can be safely assumed that around 7-8 percent of tourists to all tourist places (except Hindu religious tourist places) are Muslims; The Muslim tourists have some special demands. They are always looking for Halal food preferably cooked and served by Muslims. They are looking for hotels where they can offer prayers, and where their children are not exposed to things (alcohol, improper dressing and mixing behaviour) which are not in accordance with their Islamic roots. In addition, they are looking for relatively cheaper hotels and restaurants; their preferences for entertainment are also often culture dependent. They have special liking for mushairas, qawwalis and ghazals.
- There are a large number of Muslim religious centres in the country where an overwhelming majority of tourists are Muslims. These tourist centres have not yet risen to the emerging reality that now there are increasing number of Muslim elites who want to enjoy better hospitalities including cleaner environment, peaceful surroundings, amusement parks, more variety of foods and drinks and better staying conditions
- The conditions around Muslim tourist centres are specifically poor. The road transport system leading to these centres is generally not in good shape particularly in states like Uttar Pradesh, Rajasthan and Bihar. The areas around main dargahs are extremely congested and there are hardly any good parks or picnic spots near these dargahs. The result is that tourists hardly stay there beyond the time required for visiting dargahs. There is a strong need for
Clean environment around the main spots;
Beautification of the cities/qasbahs where they are situated;
Parks and other picnic spots especially for children;
Good accommodation facilities
Regular organisation of lectures, Documentary shows regarding Islam, Islamic historical centres and the Islamic personalities.
- It can be safely assumed that around 7-8 percent of tourists to all tourist places (except Hindu religious tourist places) are Muslims
- **Construction Sector** accounts for about 8 percent of total employment. It is capable of providing employment to a wide spectrum of job seekers from the unskilled to the specialised, even in the remote parts of the country in areas such as transportation,

accommodation, eating and drinking establishments, retail shops and entertainment businesses.

- There is no survey report to tell the percentage of Muslim Dhabas among them but it can be safely assumed that the percentage is nowhere near the percentage of Muslims among travellers
- According to the survey conducted by the National Sample Survey Organisation (NSSO) in 1999-2000 and its results showed, out of total **workforce of 397 million, only 28 million workers are employed in the organised sector and remaining are involved in the unorganised sector**. The employment in the organised sector has been almost stagnant or slightly declined and it has continued to increase in the unorganized sector, which also covered non-agricultural enterprises. The survey revealed that there were 44.35 million enterprises and 79.71 million workers employed thereof in the non-agricultural informal sector of the economy. Among these 25.01 million enterprises employing 39.74 million workers were in rural areas whereas 19.34 million enterprises with 39.97 million workers in the urban area. Among the workers engaged in the informal sector, 70.21 million are full time and 9.5 million part times. Percentage of female workers to the total workers is 20.2 percent. About 370 million workers constituting 92% of the total workforce in a country were employed in the unorganized sector as per NSS Survey 1999-2000.
- It can be easily concluded that the percentage of Muslims in **the unorganized sector** is almost as much as their percentage in the population. This means that around 40 million Muslims work in the unorganised sector. That is huge number, and their interests and security cannot be ignored. There is a special need to take care of the interests of the workers by providing them training, upgrading their skills, and other measures to enable them to find new avenue of employment, improve their productivity in the existing employment, necessary to enhance the competitiveness of their product both in terms of quality and cost which would also help in improving their income and thereby raising.
- According to Planning Commission Paper, during the year 1999-2000 (the latest year for which data is available), the following commodities constituted India's **principal exports** (with their percentage share in India's global exports in parenthesis): (i) Gems and Jewellery (20.3 percent); (ii) Agricultural and allied products (14.09 percent); (iii) Engineering goods (13.6 percent); (iv) Textiles (excluding garments) (13.4 percents); (v) Readymade garments (11.0 percent); (vi) Chemicals and allied products (9.0 percent);

(vii) Leather and leather manufacturers (4.1 percent); and (viii) Marine products (3.1 percent). Most of these are areas where Muslims can succeed.

- Since the last two decades, India has continuously managed an average saving rate at above 20 percent of the GDP (Bhandari, & Aiyar, 1999, p.29). Considering their relative economic backwardness even 15 percent saving rates for Muslims would fetch an enormous amount of annual savings to the community. Besides, there are billions worth properties lying in the form of Awqaf. Zakah potential of the Indian Muslims still largely remains untapped and under utilized.
- According to a recent study by the Reserve Financial institution of India found that while the national credit-to-deposit ratio hovers around 74 percent, it is only 47 percent for Indian Muslims. Indian Muslims might buy assets for under the rest of the Indian population or start a business too
- Construction sector in India has been growing at a compounded annual growth rate (CAGR) of about 11.1 per cent over the last eight years. The Construction sector accounts for around 9 per cent of GDP today. This is obviously a massive industry and Muslim involvement is larger here. Muslims have shown considerable interest in construction sector and there are several success stories of the Muslim builders in the country. Several builders have also made big money in the West Asia. But considering the massive scope that construction sector provides, these successes are of only limited value. Muslims have to put maximum efforts in this industry. This is because this is one sector where Muslims have greater chances of success on account of the easy availability of Muslim workers, both skilled and unskilled.
- Building (76), Roads (63), Bridges (65), Dams, etc. (75), Power (38), Railways (78), Mineral Plant (18), Medium Industry (20), Transmission (22), Urban Infrastructure (66 and Maintenance (81) are all high construction intensity sectors and all of these have a great scope. Obviously several of these sectors are in the government hands and others are for private industries. Muslim Construction Companies need to emerge at a quick rate and take all possible steps to secure government contracts.
- According to Planning Commission Report, infrastructure construction accounts for the maximum share (54 per cent) of construction activities. Industrial expansion contributes to 36 per cent of overall construction activity, and residential and commercial 5 per cent each. Again, though there is hardly any report available to confirm this but can easily be assumed that **Muslim industrialists are more involved in residential construction and need to increase involvement in infrastructure construction.**

- According to the report, the Construction sector provides direct/indirect employment to about 35 million people and is expected to employ about 92 million persons by 2022 as described. Thus almost 50 million additional jobs may be created in construction in the next 10 years. This is where Muslims must step in a big way. They must make special efforts to conduct special training for that purpose to Muslims. **At least 12 millions of these jobs should go to Muslims.** Efforts need to be made not only at the training and educational level, there should also be efforts at the political level to ensure this.
- There are hardly any good Muslim centres in most of the cities catering to the social, religious and cultural demands of the community. Most Muslim marriages and other celebrations take place in hotels owned by non-Muslims. If there are some Muslim baraat ghars, they are normally not of a good enough quality to attract rich and educated class.
- Many Muslim countries have significantly high growth rate with Qatar leading at around 15 per cent. UAE, Qatar, Kuwait, Saudi Arabia, Iran, Turkey, Malaysia, Indonesia, Libya and Nigeria are all rich countries. Muslim countries are also the major oil exporters of the world and their potential of influencing the economic shift of the world is huge. **Any country that can supply what Muslims need – military and technical expertise – can emerge as a major power in the world. The truth is that no country can emerge as a big power without taking into account the relationships with the Islamic world.**
- “It can be seen from the contents of this chapter that India's niche markets are mostly located in the Asian region (including Central Asian Republics and the Middle East). An aggressive and refurbished “Look East” trade policy will enable India to actually achieve its realistic positioning in the competitive and dynamic world economy.

Health Infrastructure

- Islam is a system where health has dominance over every other aspect of Life. The prohibitions and permissions in Islam are directly related to health. Anything that severely affects health is prohibited and all practices that have a positive effect are promoted. Muslims must be able to use this ideological supremacy in teaching the lesson of healthiness to mankind. They must run a campaign to **make “Right of Health” a fundamental right** in the constitution and for introduction of **“Fundamental Prohibitions:** in addition to “Fundamental Rights” and “Fundamental Duties”, which are

already there in the Constitution. **This will go a long way in ensuring that the health of the population is never compromised and the system accepts the responsibility of safeguarding the health of the people.** Any practice or item that has devastating effect on the health of the population must not be permitted but the interests of the big business would not let “Health” be the deciding factor in permission, prohibition or promotion of certain practices or items.

- Unfortunately, due to various factors (lack of education, poverty, unhygienic surroundings and many more), the health status of Muslims in India is pretty low. Every third woman in India is undernourished (35.6 per cent have low Body Mass Index) and every second woman is anaemic (55.3 per cent). The ratio is more among Muslims. Rangnath Misra Commission Report tells about the status of health among Muslims. Infant and child mortality rates among Hindus are much higher than Muslims, Christians, Sikhs, Jains, and Buddhists. However, the infant and child mortality rate are higher among Scheduled Castes and Scheduled Tribes. Among minorities, infant and child mortality rates of other minorities are lower than Muslims. Mortality rate differentials among different religious communities or Scheduled Castes and Scheduled Tribes may be due to factors other than religion alone e.g. urban or rural residence or economic conditions of the family or availability of health facilities and access to them.
- We need to redefine hygiene. A Comprehensive Definition of Hygiene is needed. If we want peace, we need a ***purser world***; if we want a purser world, we need ***total hygiene***. Hygiene is currently being used in a very limited sense. **Physical hygiene is of utmost importance for the corporate world because it suits them; mental hygiene, sexual hygiene and social hygiene have no meaning for them, as counting them can pose serious threats to their vested interests.**
- The percentage of Muslims in the Health Sector (doctors, paramedical staff) has been significantly lower than what their population demands. Even the percentages of Muslim NGOs working in the field and Muslims working in the NGOs are very low.
- The percentage of Muslim doctors is surely less than those belonging to other communities.
- The percentage of Muslims among patients visiting non-Muslim doctors is generally much higher than their percentage in the local population.

- Out of total number of Muslim doctors – Allopathic, Unani, Ayurveda, Homeopathic and others, the ratio of MBBS doctors is not good enough to cater to the urgent needs of the community.
- It is also to be argued that Population Management is even more important than population control. The so-called problems related to population growth are primarily due to the mismanagement of population. The distribution of population is highly uneven with an overwhelming majority living in much smaller space of big and small cities. The urban/rural ratio is fast changing towards urban and big cities/small cities ratio is fast changing towards big cities. The result is that people are having much less space and air per person to consume. This coupled with the huge increase in vehicles is making the life hell in cities. In terms of the value of the place of living, the urban people may be richer than the rural and residents of small cities but in terms of the space they are much poorer. The distribution of resources is not equitable; and above all the inequality in distribution of wealth has reached dangerous levels. The richest 1000 families in India own so much of wealth that even if one fifth of their wealth is distributed in the rest of the population, every single family will become a lakhpati.
- If AIDS has to be controlled, the strategy has to be planned keeping in consideration three essential objectives: (1) preventing people from getting infected; (2) stopping infected persons from spreading infection; and (3) creating an environment conducive for healthy sexual practices. The current international programme addresses only the first objective and that too partially. The other two are ignored altogether. An alternative comprehensive programme is being proposed here that alone can be effective in the prevention of AIDS.
- “Islamic Counselling: is a field that has perhaps never been properly explored particularly in relation to psychological and psychiatric problems of the people. Religion in general has a very deep impact on the psyche and attitudes of the people. Spirituality is being used to treat various problems in life, especially in reducing tensions, anxiety and depression.

Urban Development

- The major investment projects are going to metropolitan regions. For instance, the investments have favoured the developed national capital region around Delhi and the

western and southern parts of the country with 13%, 42% and 45% of the investment projects respectively up to 1998 in these areas. Economic opportunities would thus get concentrated in these few “global cities”. The rest of the country is likely to get very little of the public or private sector investment. This in turn would worsen the existing regional disparities, resulting in increased unemployment and poverty.

- “According to the 1991 census, 81.4 per cent of urban household had access to safe drinking water but 40 million persons (18.6%) were reported to be without access to safe water supply
- Urban development in India is presently going through a very dynamic stage, the percentage of population in urban centres itself having increased from 14% in the 1940s to about 33% in 2000 (HSMI 2000).....
- The percentage of children having 10 µg/dl or higher lead levels ranged from 39.9% in Bangalore to 61.8% in Mumbai. Among the adults, 40.2% had lead levels of about 10 µg/dl (George Foundation 1999, cited in CPCB 2000 a).
- There is unequal distribution of population with 10 percent of the country housing 90 pc of the people.
- Even in New Delhi, there is marked difference in Muslim and non-Muslim localities in terms of power supply, water supply, road and street cleanliness, availability of good schools, good markets and good doctors and good general environment.
- Fear factor due to long history of riots and other security issues leading to ghettoisation, lack of education, lack of money and above all lack of any organised effort has led to a situation that hardly any well planned fully authorised, clean Muslim colonies exist in most of the cities of the country. Muslims like all other communities of the world prefer to live in areas with Muslim population in plenty around them. This is natural considering their distinct religious values and practices, eating and drinking habits, festivals, hobbies and habits and their security and other needs. The psychological blocks have been so strong that even the affluent prefer to live in old muhallas rather than in planned colonies. This has accentuated Muslim backwardness in many ways. Lack of basic civic amenities and good educational institutions deprives children of an environment conducive for their proper growth. The economy suffers. No new markets, good institutions, mosques and parks emerge. The density of the population in old muhallas continues to increase alarmingly causing further problems.

- **Muslim share in urban infrastructure development has to be monitored. It is surely not what it should be. We have to find out the mechanism how this can be done at regular intervals.**

Rural Development

* The Census of 2011 estimates that 833 million people continue to live in rural India. A very large proportion of them are either wholly or significantly dependant on their livelihoods on farm activity – be it crop agriculture, horticulture, animal husbandry or fisheries.

* Raising rural incomes should no longer be looked upon only as a philanthropic objective. It has to be increased.” It is really painful. **The whole exercise of rural development should not be performed merely to see how best villages and villagers can be used for the growth of the corporate sector.** It has to be realised that economy is much more than the business, and business is much more than the corporate level business. The rural development must primarily be aimed at securing a comfortable, peaceful and prosperous life for villagers. This involves comfortable houses, safe water supply, uninterrupted water supply, good transportation facilities, hygienic conditions, access to good health infrastructure, quality education including moral and religious education, availability of wholesome food and scope of earning through agricultural as well as non-agricultural means

* **How much are Muslim beneficiaries of all these developments? There is no independent way to find out. A monitoring organisation must take upon itself the responsibility of finding out what is the impact of all these developments on Muslim socioeconomic conditions. There are widespread complaints that Muslim villages are often ignored and preferences are given to those villages which have higher political clouts. The role of Pradhans – Muslim Pradhans as well as non-Muslim Pradhans of villages with sizeable Muslim population remains paramount. They need to be aware of every single governmental scheme that the governmental and non-governmental agencies are implementing. They have to ensure that Muslims get their due shares without having to pay bribes and they get their due without unnecessary hassles.**

* **“Rural India has a large population of artisan families, many of whom are from the minority and tribal communities. Most of these artisan farmers do not own any land and many find themselves in a difficult condition with poor access to market linkages and to remunerative livelihoods. Thought must be given as to how the MGNREGA in conjunction**

with the N RLM programme can help these artisan communities to obtain a decent living while at the same time conserving the base of craftsmanship, which is India's cultural heritage

Reservation

- **The reservation policy of India has effectively hit Muslims in a big way.** The reservation for Scheduled Castes was introduced immediately after Independence. Dalits converted to Christianity and Buddhism also got the benefit at a later stage. But Dalits converted to Islam are still not given the same benefit. The reservation for Scheduled castes and then Other Backward classes (with failure to clearly fix a quota for Muslims) has left much lesser seats for Muslims to compete than they would have got if there was no reservation at all. The mushrooming of tens of thousands of Private institutions of all kinds in the country has introduced another kind of Reservation – the **Reservation for the Rich**, which again hit the Muslim community in a big way because less number of Muslims is likely to be able to pay the exorbitant fees that good private institutions demand.
- **Rangnath Misra commission has argued for reservation of Muslims within the 27 pc OBC quota.** If Mandal Commission Report is followed, this would mean that Muslims should get around 9 percent quota in reservation.
- There are apprehensions regarding the constitutionality of the various procedures proposed regarding the procedures related to reservations including the policy of quota within OBC category. It is the duty of the government to find the way out.
- While the Constitution allows establishment of minority institutions in the country, they are not allowed to reserve more than 50 percent seats for the minority candidates. This in effect means that they are under compulsion to reserve 50 percent seats for the candidates of majority community. This may sound excellent idea for the sake of preserving the secular identity of the country. But eventually again it is hitting the minority communities especially Muslims. This could have been plausible if the number of Muslim institutions in the country was around or more than their percentage in the population or their numbers in the non-minority institutions was around or more than that. But when there is a massive difference on both fronts, there is no reason why Muslims should be forced to fix as high as 50 percent seats for Hindu candidates. Due to this policy, the minority institutions like St Stephen's College, Aligarh Muslim

University and Jamia Millia University end up producing more Hindu doctors, engineers and other specialists than Muslims.

- At the same time we have to realise that reservation alone cannot benefit Muslims much. They have to get engaged in businesses of all kinds to generate wealth. Once wealth is generated, more and more Muslim students will join institutions and get the jobs. Once we start having quality institutions and companies of our own, the problem of unemployment among Muslims would ease. The number of the people that can get jobs through the establishment of few corporate level companies is more than what they can get through reservation in government jobs.

Unity of Muslims

- Divisions are common in all the religious communities of the world. Fortunately, the divisions among Muslims are not as fundamental as in many other communities, with **the Faith in One God, Muhammad (SAW) the Last Prophet and Qur'an the Last Book, being common to all the sects.** Though there are several sects and sub sects within Islam, the most known division has been between the Sunni and Shia versions of Islam. If things are closely examined, there are hardly any major differences between the two and the differences are of much less ideological importance.
- Ulama have unfortunately been devoting much greater time to highlighting the differences between the two, denigrating one another as infidels or close to infidels, than in focussing on the real challenges that the system of Islam faces from the emerging world orders.
- The crux of the problem lies not in their fundamental differences, which are not many but in their attitudes and historical rivalries. Once we are in a position to emphasize our similarities rather than differences, we will not only pave a way for the unity of Muslims but for the unity of all those who want to make life better, healthier and more peaceful, in this world as well as in the Next.

Interfaith Alliance for Larger Objectives

* Muslims of India are perhaps better positioned than any other people in the world to endeavour for the unity of all religions for the ultimate purpose of peace of mankind. This is because they are living in a country where unlike West Secularism does not mean negation of

religion. In Indian constitution, secularism denotes equal respect to all religions with State having no religion. Secondly, the overwhelming majority of Indian population has an unshakeable faith in religion. Third, though many of them worship many gods, they all believe in God being the Supreme God. Fourth, though theologically, they may have many glaring differences, socially and culturally they have similar attitudes.

Empowerment of women

* The modern world can boast of giving rights to women; but it has hardly cared for their safety and security. The result is that “freedom” of women has opened ways for their exploitation; and a strange kind of chaos prevails in society. Freedom has in truth proved to be nothing but a ploy to ensure a growing availability of women in market. Sex has not only become one of the biggest global markets; it has also become perhaps the greatest tormentor of humanity. It is killing people (AIDS, suicides, murders), destroying families and disturbing social harmony; women and children become its biggest victims. In contrast, while giving them rights Islam also ensures their safety and security.

*** It is important to understand that women have important functions to perform as career women and their role is extremely crucial in many areas, particularly health, education and many kinds of administrative areas, social work and welfare activities.**

* The lowest work participation rate of 31.3 percent at the national level is seen for the Muslim population preceded by Jains at 32.9 percent and Sikhs at 37.7 percent. Further, work participation rate of 9.2 percent among Jain women and 14.1 percent for Muslim women is the lowest in the country.

* in the case of females who married below 17 years of age, the percentage values were 37 percent Hindus, 43.2 percent Muslims, 41.0 percent Buddhists, approximately 25 percent Jains and 36 percent ‘Others’.

* Muslim households had the largest share of joint families at 12.47 percent

- Infant and child mortality rates among Hindus are much higher than Muslims, Christians, Sikhs, Jains, and Buddhists. However, among minorities, infant and child mortality rates of other minorities are lower than Muslims

- Among Hindus, Muslims, Sikhs, no religion category, Scheduled Caste, Scheduled Tribes and Other Backward Classes, more than 50 percent deliveries took place at home.
- **Indian Muslim women are traditionally not given the Islamic share in inheritance and Islamic *mehr*, are often divorced through a method which is not regarded the method of choice by almost all the sects of Islam and in marriages they often face the same problems as their counterparts of the majority community do.** The poverty and illiteracy in the community add to their low status. Living in a country where alcohol and gambling are not banned and the crime situation is not good, they also face crimes and exploitations of various kinds.
- **It is agonisingly but amazingly true that an abortion not based on gender discrimination is normally not even labelled feticide. To join the fray against female feticide is considered a noble cause on account of it being part of the global movement against the gender-discrimination. But criminal silence on the abortion of male children is no discrimination in their eyes on the similar ground.**

NGO Sector

* About 1.5 million NGOs work in India. According to Society for Participatory Research in Asia, 73.4 pc NGOs have no paid staff or just one. 19 million persons work as volunteers. The break-up is as follows: 2605 in religious activities, 21.3 in community/social service 17.9 in sports and culture, 6.6 in health.

* Most of the NGOs now receive funds from the Government or private funding agencies and pursue their programmes. Seeing the increasing availability of funds and the increasing interests of the powerful lobbies in using these so-called voluntary organizations, NGOs are mushrooming everywhere. Unfortunately many of these NGOs have little nobility in their aims and are only involved in spreading certain attitudes among the people in the hope of getting some returns. Many of the activities and the programmes have faulty philosophical foundations are only aimed at promoting the line of the thinking of the forces of economics.

* NGOs are a 2000 billion annual turnover sector. This sector is important not only from the economic point of view but also because of its wide reaching social and political implications. **This sector can to a great extent determine the direction of the nation and the**

community. If properly used, this has the capacity to bring about revolutions in the country. It can emerge as the 5th state after media.

* Muslims have not succeeded in taking advantage of the interest shown by various funding agencies. Neither have they been able to garner support for activities that are of genuine benefit to the community nor have they been able to create a network of NGOs that will promote their ideologies and concerns. Despite the increasingly dubious nature of the aims of the funding agencies, there are still many areas where Muslims can collaborate with governmental and non-governmental agencies for their socioeconomic empowerment. These include education, health, and welfare schemes for the widows, disabled, destitute, workers, microfinance, hygiene, rural development, women and childcare and the care of the elderly. There are huge funds available for work in these fields not only with the governmental departments but also in the social sector of many private companies and organisations floated by **philanthropists, and Muslim NGOs must come forward to develop partnerships with them. There is a special need to focus on health and education sectors but all the possible sectors and avenues must be explored.**

Media

*** The press is extremely choosy in reports and articles of various hues. These are almost always, with a very few exceptions, aimed at promoting individualism, sexual freedom, aristocratic lifestyles, capitalistic economics and rightist politics.**

“In the [mobile telephony](#) sector, [Bharti Airtel](#) controls 24.3% subscriber base followed by [Reliance Communications](#) with 18.9%, [Vodafone](#) with 18.8%, BSNL with 12.7% subscriber base as of June-2009, India had a total of 880 million mobile phone connections by 2011, Total fixed-line and wireless subscribers reached 688 million as of August 2010”

“ For the remaining years of the forecast period, the industry will continue to grow at increasing rates, resulting in the overall compound annual growth rate for the period 2009-13 of 10.5%.

“Television industry is projected to continue to be the major contributor to the overall industry revenue pie and is estimated to grow at a stable rate of 11.4% cumulatively over the next five years, from an estimated Rs. 244.7 billion in 2008. The overall television industry is projected to reach Rs. 420.0 billion by 2013. In the Television pie, television distribution is projected to

garner a share of 60% in 2013. On the other hand, television advertising industry is projected to command a share of 41.0% in 2013, having increased from a present share of 39.0% in the total ad industry pie. The relative share of the television content industry is expected to remain constant at 4%.

“Film industry is projected to grow at a CAGR of 11.6% over the next five years, reaching to Rs. 185 billion in 2013 from the present Rs. 107 billion in 2008. The relative shares of the film industry are expected to shift marginally from the traditional revenues to the new emerging revenues.....

“Print media industry is projected to grow by 5.6% over the period 2009-13, reaching to Rs.213 billion in 2013 from the present Rs. 162 billion in 2008. The relative shares of newspaper publishing and magazine publishing are not expected to change significantly and are expected to remain the same at around 87% in favour of newspaper publishing. Magazine publishing is expected to grow at a higher rate of 6.5% as compared with newspaper publishing which is expected to grow at 5.6% for the next 5 years.

“Radio advertising industry is projected to grow at a CAGR of 18% over 2009-13, reaching Rs. 19 billion in 2013 from the present Rs. 8.3 billion in 2008; more than double its present size. In terms of share of ad pie, it is projected that the radio advertising industry will be able to increase its share from 3.8% to 5.2% in the next five years.

“Emerging segments, the key growth driver for the music industry over the next five years will be digital music, and its share is expected to move from 16% in 2008 to 60% in 2013. Within digital music, mobile music will continue to increase its share and maintain its dominance.

“Given the trends of increased internet usage, internet advertising is projected to grow by 32% over the next five years and reach an estimated Rs. 20 billion in 2013 from the present Rs. 5 billion in 2008. The share of the online advertising too is projected to grow from 2.3% in 2008 to 5.5% in 2013 of the overall advertising pie.....

“The estimated size of Out of home (OOH) advertising spend is Rs 15 billion in 2008, which is projected to become almost twice its current size in 2013 (i.e., Rs 25 billion). Its share in the total ad pie is expected to go down marginally to 6.8% in 2013 from a current level of 6.9% in 2008.

“Animation, gaming and VFX industry will continue to maintain its growth pace and is projected to grow at a CAGR of 22% to Rs. 42.5 billion in 2013 from its current size of Rs. 15.6 billion. In

the animation space, domestic demand will create the fillip in its growth, as well as contribution from international co-productions, in the film and television space.

“Owing to the economic slowdown, the growth in advertising spending has slowed after a period of robust growth. In 2008, overall advertising spending recorded a growth of 11.3%, over the previous year which is much lower than the growth rate of 20.7% in the earlier year. Overall spending expected to increase from the present size of Rs. 216 billion in 2008, to Rs. 366 billion in 2013 (a cumulative growth of 11.1% on an overall basis). ..”

(<http://www.medianewsline.com/news/132/ARTICLE/4864/2009-07-29.html>)

* With no media of their own, except a few religion-based channels like PEACE TV, Muslims are unable to present their viewpoint in the mainstream media.

*** It is high time Muslims took steps to create a media aimed at presenting facts, healthy entertainment and value based programmes.**

Awqaf

- There are more than 4.9 lakh registered Wakfs spread over the country but the current annual income from these properties is only about Rs. 163 crores, which amounts to a meagre 2.7 per cent rate of return.
- The market value of all the Wakf properties at current prices is around Rs.1.2 lakh crores. If these properties are put to efficient and marketable use they can generate at least a minimum 10% annual return which means around Rs.12,000 crores. (Compare this to the The Maulana Azad Foundation which has a corpus of Rs. 200 crore. At 10% rate of return it will only yield Rs. 20 crores annually).
- Data available with Sachar Committee shows that in cases where Wakf property is efficiently utilized, the return has averaged 20% per annum.
- The management of the Wakf Boards is unsatisfactory due to inadequate empowerment of the State Wakf Boards and Central Wakf Council.
- Encroachment by the State, who is the custodian of the Wakf interests, is common.
- The attitude of the state governments and their agencies has resulted in large scale abrogation of the cherished and charitable objectives of the Wakfs.

- The importance of stricter monitoring of the Wakf management in general and the vacation of encroachments in particular cannot be overemphasized.
- Many states have huge amounts that are outstanding but not paid to the Wakf Boards for various reasons.
- The Delhi Wakf Board has effectively been deprived of the use of its valuable properties, currently estimated at Rs.6,000 crores.

Political Empowerment

* Muslims have neither become politically powerful enough to have things in their own hands nor have been able to pressurise others to make any direct impact on their real issues particularly related to their socioeconomic conditions. The problem lies not only with the system and the national political parties all of which have ignored Muslims but also with their own way of planning.

* The result of inapt handling of the prevailing conditions is that

1. They have much less share in parliament than their population demands;
2. They have much less share in most state assemblies than their population in those states demands;
3. They have almost a negligible role as a group in determining the policies of the government – in centre as well as states;
4. They have not been able to produce any remarkable leaders except very few; there have hardly been any Muslim leaders of national stature in major political parties. The fate of most of the Muslim leaders in these parties depends on the support or disfavour of the leadership of these parties;
5. They have been unable to create any political group in the country that can rightly claim to be the true representative of Muslims;
6. Though the country has had several Muslim Presidents, Vice Presidents and Deputy Speakers of Parliament, the country has yet to have a Muslim Prime Minister, Foreign Minister, Defence Minister or Finance Minister. There have been only a few Muslim Chief Ministers. There have been Chief Ministers in Bihar, Maharashtra and of course Kashmir. But there

has been none in Uttar Pradesh, the biggest state of the country with a sizeable Muslim population.

7. Muslim members of Parliament with a very few exceptions have not figured in parliamentary debates on major national issues. No Muslim has ever taken part in any budget debate. Only once an MP is known to have raised a question. They have not shown any interest in the national affairs except when some of them have happened to be ministers. Even when speaking on Muslim issues, they have normally (with few exceptions) stuck to the party line.
8. Muslim MPs have never taken any initiative to develop a common line of thinking on issues of national importance including issues concerning Muslims. Some attempts have been made but there has emerged no such trend.

Security

* The history tells the facts otherwise. Since Independence, which resulted in Hindus having gained dominance in Indian polity, it is Muslims who have suffered worst kinds of violence at the hands of Hindus.

* The data show that 1598 Muslims were killed against 530 Hindus, that is, the number of Muslims killed has been three times the number of Hindus Killed. The data for other periods would clearly prove the same trend throughout the history of Independent India. Thousands of Muslims were bulldozed in Nille (Assam), around 2000 were massacred in Gujarat and a similar number were killed in riots following the demolition of Babri Masjid. The number of Hindus killed in all these riots has surely been less than one third of Muslims killed.

* The number of Muslims, killed in riots in India are certainly several times more than the Hindus killed. Further, Hindus in India and nearby countries have long history of violence. These include Naxalites, ULFA terrorists and Sikhs in India and Tamils in Sri Lanka and Maoists in Nepal. The number of the people killed in terrorists allegedly executed by Muslims is surely much less than the numbers of people killed in violence committed by other groups. But when in a violent attack, which can be attributed to Muslim terrorists, some casualties occur they are given much bigger and longer prominence in national media than when even bigger casualties occur in

other violent attacks. In recent years it has been proved that many of the terrorist attacks that were originally alleged to have been committed by Muslim groups were found to have been planned or executed by Hindu organisations or individuals.

20- Muslim Perspective of National Development and Socioeconomic Empowerment of Muslim Indians: General measures and policies Suggested (enlisted here)

General

Measures to alleviate Economic Disparity:

1. Reexamine the role of banks
2. Reexamine the role of stock exchange
3. Reexamine the role of corporate sector (Support business, control businessmen)
- 4. Restructure tax so that the tax is paid more by the real asset owners than the poor people**
5. More powers to small shareholders
6. Pricewatch
7. More equitable distribution among investing and working partners
8. Easing Pressure on employees
9. Corruption at all levels – government, Corporate, NGOs, to be uprooted

Measures for Socioeconomic Empowerment of Muslims

Measures to give Muslims Role in Governance

10. More representation in Ministries (in accordance with population) both in Centre and States
11. Steps to ensure greater representation (in accordance with population) in Parliament and Assemblies
12. More tickets in party tickets in accordance with Muslim vote share for the party in last elections
13. Ways to ensure greater participation of Muslims in Civil Services, Military and other

administrative services (Central and provincial)

14. Establishment of Equal Opportunities Commission at the earliest

Measures related to Religious Awakening and Education

15. Remodelling of Madrasa System: Introduce Applied Islamics

16. Religious Institutions Act that must ensure governmental financial aid without any governmental intervention.

17. The hurdles and unnecessary encumbrances in the functioning of already government-aided Islamic institutions must be removed.

18. Madrasas should arrange regular lectures for its teachers and students by the Islamic experts in different fields

19. The modern institutions should arrange lectures by Ulama so that the teachers and students can enhance their Islamic learning and develop deep sense of devotion, morality and Taqwah.

20. The Ulama should play a more proactive role in fighting against the forbidden practices at the national and international level

21. Ulama must make a renewed effort to present Islam for the whole mankind rather than for Muslims.

22. Keep the Minority Education Institutions including the Madrasas outside the RTE 2007 Act

23. **Transformation of Mosques into Islamic Centres** (Within the boundaries permitted by respective fiqhs) so that they play an important part in the overall development of Muslims with greater emphasis on their moral education, and campaign against social evils

Measures related to Modern Education

24. Usage of Technology in Educational growth

25. Special Efforts for Communication Skills

26. Private Investment in Education

27. Network of Private Muslim Girls Schools

28. Teacher Education Centres

29. Adult Education centres

30. Specialized coaching centres
31. Investment in Technology that caters to educational growth
32. Working with RTE and the Governments Strategic Plan
33. Special Awareness drives for admissions and re-engaging drop-outs
34. Special Centres for 10th exams through Open Schools
35. February-June: Education Drive Months
36. Establishment of Higher institutions with at least 100 universities and other higher centres in next 10 years
37. Diversification of Studies
38. Special Drives for admissions of Muslims in private institutions at concessional rates
- 39. At least one Muslim Women University in every metropolitan city**
40. At least one Muslim Sports College in every metropolitan city
41. Board of Muslim Education
42. Special Training Centres for Specific services
43. Emphasis on Rural areas
44. Establishing relationship with National and International agencies that work in the Educational realm
45. Urdu promotion: Second language status in the country, Urdu departments in all universities and degree colleges, Special Summer Camps for Urdu and Moral Development, Urdu speaking courses on the line of English speaking courses especially for people involved in all kinds of media

Measures for Economic Development

- 46. Steps to exhort large scale Muslim participation in Corporate Sector especially big consumer industry: Peoples' Corporate India**
47. Establishment of a National Muslim Chamber of Commerce
48. Small and medium enterprises
49. Muslim share in Public Private Partnerships PPP projects
50. Promotion of Tourism including Religious & Cultural Tourism: a need to put many places of importance from Islamic or Muslim point of view on the tourist map,
51. Need of Network of Roadside Halal Dhabas
52. More participation in Construction sector
53. Islamic Community Centres in all major cities

- 54. Unorganised Sector needs special focus
- 55. Economic and strategic Relations with Muslim Countries should improve
- 56. Export Promotion: Muslims must export themselves
- 57. Islamic Finance including Banking
- 58. Islamic Stock Exchange
- 59. Islamic Development Bank's Role should be expanded

Health Infrastructure: Muslims must play their role in making Health Supreme

- 60. make "Right of Health" a fundamental right**
- 61. introduction of "**Fundamental Prohibitions in Constitution**
- 62. National Health Policy should be more home oriented
- 63. A National Drive for Hygiene: Comprehensive Hygiene
- 64. Drives against Mosquitoes
- 65. Islamic Model of Family Welfare: Population Control versus Population Management
- 66. Comprehensive Programme for Control of AIDS
- 67. More and more Muslims must join the medical profession,
- 68. Unani degree holders should have much higher knowledge of modern medicine
- 69. need to develop a network of doctors in every district
- 70. doctors at all levels must get more and more involved in health awareness activities
- 71. Corporate cum charity Hospitals in big cities**
- 72. Paramedical Staff training
- 73. De-addiction Centres and Islamic Counselling

Urban Development

- 74. Every Muslim locality should have a society to monitor its affairs
- 75. Let's have **Peace Cities (Colonies more in line with Muslim way of living)**
- 76. Benefiting from Government Housing programmes
- 77. Crimes in Muslim areas are to be taken care of
- 78. Public Transport connectivity with Muslim regions is to be ensured.
- 79. Muslim share in urban infrastructure development has to be monitored.
- 80. Environmental concerns are to be addressed

Rural Development

81. Creating demands for more agricultural items.
82. villagers may cooperate to establish small firms and shops
83. Research centres for rural developments
84. Development of village units having police station, hospital, market, village community centre
85. Disparity in the level of power supply between urban and rural areas should end
86. better facilities for primary education
87. Higher technical institutions should ideally be opened in the rural areas.
88. Special incentives and loans should be given for constructing colonies and houses in rural areas
89. Police network should be expanded to include chowkis in every village.
90. The village based non-MBBS doctors should be given special training by MBBS doctors of the cities.
91. Rural legal cells of advocates
92. Establishment of one Community centre in each village
93. Proper water and gas supply for homes
94. Pradhans need to be aware of every single governmental scheme
95. Training of local “barefoot” engineers/technical assistants
96. Training of artisan families
97. Imparting degree/diploma in farm technology and veterinary science (2–3 years programme)
98. Vastly superior water management to be ensure
99. National Agricultural Insurance Scheme (NAIS)
100. Disparity in the level of power supply between urban and rural areas should end
- 101. Tablighi missions to villages**
102. Every mosque should work as an Islamic Development Centre
103. Muslim cultural gatherings
104. Open air restaurants
105. Marketing of Produce by Muslims
106. A network of Supply: A network of Husbandry, poultry, suppliers, hotels, etc has to be developed.
107. Orchards: Muslims encouraged for producing and supplying good varieties.
108. New techniques of farming to be popularised

109.Special vaccination campaigns along with mother and child care camps should be organised in every village

110.Mobile Medical Units for villages

111.Muslim villages must get greater share of PHCs and sub centres

Social Issues

112.Reservations for Muslims in OBC quota (a consensus to be built as to what should be the modalities)

113.Debate on why Minority institutions should be forced to fix as high as 50 percent seats for non-Minority candidates

114.Unity of all Muslim sects for larger objectives

115.Unity of all religions for larger objectives

Empowerment of Women within Islamic Framework

116.Outsourcing of work to women in houses

117.Only works that do not violate the dignity of women

118.absolutely no difference between boys and girl

119.Girls seeking higher education must be given all the facilities by the family

120.Girls should also have access to all kinds of religious education

121.Girls should be allowed to choose careers

122.Women should get the inheritance rights prescribed in Islam in all kinds of the properties

123.Girls should be given proper choice in decisions regarding their marriage.

124.Campaign against early as well as late marriages

125.campaigns against overt and covert dowry system

126.Campaign against caste system in marriages

127.Campaign for Mehr at the time of marriage; Mehr fixed in gold

128.Awareness about the correct method of divorce and the undesirability of divorce

129.Islamic Counselling Centres for Marriage

130.Remarriage to be promoted

131.Women's Right to bequeath also realised

132.Campaign against all kinds of abortions, not just female foeticide

Social Sector Development including NGOs

- 133. Give National Minority Commission a full-fledged Statutory Status with a separate wing for Muslim affairs
- 134. Need for the development of an effective **Civil Rights Organisation**
- 135. NGO functionaries must learn to make proper use of available funds without compromising their ideological convictions
- 136. **20 per cent of all the funds available with its departments must be allotted to Muslim NGOs**
- 137. Mother NGO of Muslims needs to be established that can develop a network of Muslim NGOs, monitor the NGO schemes
- 138. **Intensive campaigning to implement fundamental prohibitions: social awareness campaigns against alcohol, drugs, substance abuse, smoking, prostitution, promiscuity, pornography, homosexuality, gambling, betting, etc including through use of religious programmes like Tablighi congregations, Jumaa Khutbas, etc;**
- 139. Campaigns for moral development
- 140. Welfare programmes for the weak
- 141. **Campaigns for Communal amity and inter-sectarian unity**
- 142. **campaign against prostitution accompanied with rehabilitation of prostitutes**
- 143. **beggars' rehabilitation centres**
- 144. Procedural Hassles in NGO functioning to be removed
- 145. Cooperation with international agencies

Muslim Involvement in Media

- 146. It is high time Muslims took steps to create a media aimed at presenting facts, healthy entertainment and value based programmes
- 147. Larger role in print and electronic media
- 148. courses in Journalism for Muslims
- 149. Use of Internet
- 150. mobile phone services
- 151. The advertisement companies

Planning of wakf for socioeconomic activities within parameters of Shariah

152.Wakf Development Corporations

153.University for Applied Islamics

Political Empowerment of Muslims

154.Muslims will have to play a significant role in national affairs

155.They must at the same time make sure that their own issues are dealt with utmost promptness

156.We must learn to be issue based in our decisions

157.Role of Muslim MPs: Muslim members of parliament must realise that they are the representatives of the people belonging to their country, their constituency and their community.

158.Active engagement of Pradhans for comprehensive development

159.Active engagement of members of Municipalities and other civic councils for comprehensive development

160.Need of semi-political forum

Security Concerns

161.Genesis of terrorism to be addressed; and tyranny and terrorism to be condemned together

162.The data of riots should be regularly published giving details of the break-up (community-wise) of the persons killed or injured (by public or police) and jailed and beaten, and the compensations provided to the victims. Details of the violence like places of worship attacked, houses attacked or burnt, other property **assaulted, etc should also be included.**

163.“Prevention of Communal and Targeted Violence (Access to Justice and Reparations) Bill, 2011” should be passed without any further delay.

164.Restoration of the whole Babri Masjid site to Muslims and removal of all hurdles in its reconstruction

165.Removal of hurdles in sacrifices and slaughter of animals in a hygienic way in all the cities and villages

21- Last Word

Allah says in the Qur'an:

"That is so because Allah will never change a grace which He has bestowed on a people until they change what is in their own selves." (Al-Antal, 8:53)

"ALLAH does not change a people's condition unless they change what is in their hearts...."
[13:11]

These oft-quoted verses by Muslim scholars are not meant just for quoting. They need to be practiced and applied in every affair of individual, family and society. The individuals form families and families form societies; societies in turn create and enforce systems. The role of society is therefore not only limited to reform itself as a whole but to reform the system under which it is operating. Without an effective system, society cannot function as an organised unit. The system again may be classified as the internal system meant for protecting a certain section of society and the larger system meant for the nations and the world. Indian Muslims must realise that they do not have only to reform their own individuals and institutions but they have also to contribute in a significant way in reforming the larger system. This is a gigantic challenge, but unless the challenge is recognised and accepted, nothing can work. Once however the challenges are properly spelt out, the strategies are planned and sincere endeavours are initiated, Allah begins to help.

As repeatedly stressed in the paper, Muslims need to come out, and come out immediately, out of the inferiority complex in which they are currently ensconced. They have to face the challenges head-on without being apologetic. They have to emerge as a dynamic community that knows how to balance the ideological and practical needs of their society. Muslims have to regain their lost confidence if they have to regain their lost glory. History is important but it must not be more than the curtains that are swinging in front of the doors. To reach the doors, you have to know where the curtains are and the curtains have to be removed to open the doors. The doors must now open without any delay.

I have purposefully tried to present the Muslim perspective of the whole scenario. We cannot simply sit and watch the deterioration of the system. For us Muslims, religious values, morality

and integration of family system are as important as the parameters of economic growth. We cannot simply allow the system to degenerate into chaos where there is no room for the poor, underprivileged, weak and the morally upright. In order to influence the system however, we have to develop ourselves into a dynamic, domineering and aggressive community that seeks to build a purer, healthier and more peaceful and prosperous India in which Muslim Community plays a dignified and meaningful role. For this to happen, we have to give up parochial approaches and have to work as a unified force. We have to take along our countrymen with us and this will happen only if we are able to convince the whole nation about the correctness of our goals and genuineness of our intentions.

The government is ultimately responsible for all that happens in a country, especially what happens as the result of the failure of the system, which is in force in the country. It cannot shy away from its responsibilities towards those whom it has ignored for years. It has no option but to make special efforts for the communities and sections of society that have suffered on account of its faulty policies and inefficient implementation. But at the same time, Muslim Community has to recognise the fact that the government can at best help them in some small ways. They must see the government not as their Lord but only as a facilitator which is duty-bound to support them in their endeavours. But the main thrust of the endeavour has to come from the community itself.

This endeavour has to be comprehensive and simultaneous and the work has to be distributed. Individuals, institutions and organisation must come forward to take responsibilities in whatever fields they have expertise. Simultaneity does not mean that we cannot take certain actions before others. But all actions are to be taken within a suitable time frame.

What has been presented in the Approach Paper is at best a broad comprehensive agenda for the community and the government. This agenda needs to be analysed point to point in their minutest details and the micro level planning has to be done by the experts in different fields. But there has to be an umbrella organisation with a responsible collective leadership to coordinate all these efforts.

I will like to reassert that this paper is in effect a preliminary description of Muslim Vision of India. India of their dreams is the leader that guides the mankind to developing a healthier, purer, and more prosperous and more peaceful world, with the fruits of development reaching

every human being living anywhere in the world irrespective of his caste, colour, creed and faith. Muslims do know that, despite having emphasis on certain aspects of development, their vision is not entirely different from the vision of their fellow countrymen belonging to other religions; and this is why they have reasons to feel confident that their vision of India will be realised one day with the support of all Indians. Indians on the other hand need to realise that India cannot reach its destination until Muslim becomes active partners in this pursuit. Muslims need the support of their countrymen and the countrymen must not fail them.

May Allah help us!

The Man behind the Work

By Syed Adil

Dr. Javed Jamil is quickly emerging on the international scene as a thinker whose amazing versatility is compelling the world thinkers to appreciate his work and admire the comprehensiveness of his approach in dealing with contemporary issues. He has already propounded several remarkable theses in various fields that range from Community Medicine to Physics, from Social Sciences to Economics and from international affairs to religion. His works include The Devil of Economic Fundamentalism, The Killer Sex, In Search of a Comprehensive Solution for AIDS, Rediscovering the Universe, Beyond Einsteinian Limits, Islam means Peace, the Essence of the Divine Verses, Islamic Model for Control of AIDS, Scientific and Social Theories derived from Qur'an, Family Welfare in Islam and Islam and Science. If the novelty of work, freshness of approach, depth of thoughts, ability to influence the world and capability of revolutionizing knowledge are the criteria of greatness, Dr Javed Jamil should soon find a place in the greatest thinkers of the contemporary world. His theory of economic fundamentalism and his concept of Peace Economics, his dynamic theory of health and universal theory of relativity and his novel approach in Applied Islamics are great enough works to give him a permanent place in the history of knowledge. His recent work, "Despite Shortcomings, Muslims are Most Civilised in the world" recently attracted huge debate on international internet forums. His coming works also include "Scientific & Social Concepts derived from Qur'an" and "Westernism: the Ideology of Hegemony"

Dr. Javed Jamil is a medical doctor by profession. However, such has been his grasp on issues related to diverse spheres of life that it is no wonder people often mistakenly consider him to be a Doctor of Philosophy (Ph.D). Dr. Javed Jamil can very well be called a man of theories. He has propounded several unconventional theories in different fields. Though it can be argued that almost all his major works are rooted in Islamic principles, he has presented his theses both in secular as well as Islamic framework. It is no wonder that he distinguishes Atheistic Secularism from Religious Secularism. Some of his remarkable theories are as follows:

Theory of Economic Fundamentalism

The theory of Economic Fundamentalism runs through almost the entire range of his works. Even when he discusses Islam and its role in the current world, he pitches it against the ideology and forces of economic fundamentalism, which he holds responsible for almost every problem of the current world. He says:

“The think-tank of the world of economic fundamentalism has taken innumerable steps to strengthen their hold. They have sacrificed the goddess of justice before the eyes of Statue of Liberty. They have transformed through political manoeuvres the state into their estate. They have incessantly and relentlessly been trying to organise a grand farewell for religion. They have captivated the imagination of the people through the media. They have got the attire of society redesigned so that it looks gorgeous and inviting to their eyes. They have industrialised sex, in which they have discovered the hen that always lays golden eggs. They have relocated the entire educational set-up on the Wall Street. They have monopolised the tree of economy whose fruits and shadows are only theirs; others can only admire its beauty from a safe distance. They have taken science and technology as their mistresses who are always keen to offer their glorious best to them. They have nipped all the challenges in the buds by masterminding popular movements. They have lynched ‘civilisation’, which has been given a new incarnation; and now Bohemians are called civilised. Last but not the least, they have been busy colonising the good earth in the name of globalisation.”

Peace Economics

Dr Jamil proposes “peace Economics” as the economic doctrine that must replace Economic Fundamentalism. **Peace Economics is the ideology that seeks to achieve Economic and Social development without undermining the objectives of Grand Peace**, which he defines as a comprehensive state comprising health of the individual, family peace and social order.

Dr Javed Jamil defines peace as follows:

“First, human existence has three essential constituents: **individual, family and society**. For peace to carry any real meaning, it has to be at *all* these three levels. Peace at individual level means *physical, mental, social and spiritual health*, to which must be added what we understand as *Satisfaction*. Peace at family level means *cordial relationship*

between spouses, between parents and children and among children themselves, and absence of all irritants in a peaceful family life. Peace at social level means peaceful co-existence of all human beings that inhabit the earth anywhere, individually or as communities and nations, and absence of all forms of exploitation, oppression and conflicts. Thus individual health, family peace and social order may be regarded as the three essential constituents of Grand Peace.

Second, peace must involve *all stages of life*: foetal, paediatric, adult, geriatric, and post-death life. This alone can lead to eternal peace.”

In order to achieve Grand Peace, Dr Jamil has proposed an Agenda for a cleaner, healthier and more peaceful world, and he calls the world of his dreams Natural World Order. He pits this against New World Order which is nothing but a system created and promoted by the forces of economic fundamentalism, primarily the corporate world. In order to establish Natural World Order, Dr Jamil proposes a three-dimensional system based on equal emphasis on “Fundamental Rights”, Fundamental Duties and “Fundamental Prohibitions”. The last is what he stresses most, as it is what the Corporate World does abhor. He argues that the practices that kill millions of people, devastate family peace and create chaos at the social level cannot be acceptable in a civilized world. He uses both facts and figures to prove that if practices like alcohol, gambling and uninhibited sex are being commercialized and glorified in the name of liberty and freedom, this is nothing but a ploy of the economic fundamentalists to commercialise human weaknesses for economic gains. He argues that stress on fundamental rights without Fundamental Prohibitions would only lead to diseases, social chaos and family disintegration, and if the true peace has to be achieved, the world will have to give equal stress on rights, duties and prohibitions.

His thoughts on Islamic Economics also are much more comprehensive than normally presented. He says: *“Islamic Economics refers to the establishment of a world order where people, individuals or groups, are free to earn their livelihood through rightful use of the provisions of God and their abilities, natural or acquired, without the violations of the true goal of Comprehensive Peace that Quran envisages, that is within the boundaries of the three-dimensional system of Fundamental Rights, Fundamental Duties and Fundamental prohibitions, and the establishment of a system that ensures comfortable living for each and every human being including those who are in a disadvantageous position, temporarily or permanently, due to some reason.....*

“It needs to be emphasised that economics is not just about the currency but isalso about the work and services; it is not just about the goods and services produced by the big idustry but also about the services of all kinds and goods of all kinds produced by all the individuals and all the groups, small or big; and it is not just about the calcualtion of Gross Domestic Product, Annual Growth and Per Capita Income but also about the effects produced on individual’s health, family peace, social order and mational and international peace. The position taken in the above statement is quite different from the current international definitions of economics as well as from the so-called Islamic Economics. The modern economic system dominated by market economics is not ready to accept anything that restricts its functioning, does not care about the adverse effects of economic activities and is not interested in helping the needy at the cost of the interests of the market; if it makes any concessions it is only for political reasons so that their position does not face any substantial challenge from society. “Islamic Economics” on the other hand is nothing but the continuation of the modern economic system with minor adjustments to suit the religious requirements so that the money of Muslims can be attracted and the clerics are kept in good humour. Islamic finnace simply involves legal tricks to make it look compatible with *Shariah* in finer details without changing in any substantial degree the economic philosophy behind the system, which continues to be nearly the same as that of the market economics. It is only a legal exercise, nothing better than the other famous *Shariah* tricks like *Halala* and *Tamleek*. The effects of such a financial system, especially in absence of a coexistent fiscal policy based on the spirit behind the Quranic directives, are only marginally if at all different from that of the modern finnacing systems. In addition, it is an abysmal failure in influencing in any way the direction of the globalisation, which revolves around the commercialisation of not only human strengths but also of human weaknesses.” He stresses wealth generation within Isamic parameters, tax system based on Islamic principles of Zkah (AssetsTax), Ushr (Production Tax), Khums (Unexpected lcome Tax), a big campaign against ugly economics (commercialisation of human weaknesses) and policies to keep Economic

Disparity within acceptable limits as the mainstays of the true Islamic Economics, which he prefers to call Peace Economics in order to make it look more acceptable for the whole world.

Dynamic Theory of Health

Dr Javed Jamil gives the revolutionary idea that health-protective family and social system are prerequisites for a successful health programme. To incorporate this idea, he has even changed the definition of health. His definition of health is as follows:

“Health is a state of complete physical, mental, spiritual and social wellbeing, which must be safeguarded not only through the maintenance of a health preserving regime at the personal/individual level, but also through the establishment of a health-protective and health promoting family system and a health-protective and health promoting social system.”

Dr Jamil has replaced Community Medicine/Preventive Medicine with the “dynamic” concept of public health that he calls **Therapeutic Sociology**. Therapeutic Sociology stresses changes at social level to ensure health; he argues that all governmental policies must take health as the supreme factor in developmental activities. He is extremely critical of World Health Organisation, which has become a pawn in the hands of economic fundamentalists.

Universal Theory of Relativity

Dr Jamil has dismissed the light-speed barrier as an artificial barrier created by Einstein. Dr Jamil argues that Einstein’s fascination for light was so great that he tried to give it a kind of absoluteness and modelled his theory of gravity on the same assumption. Dr Jamil argues that the universe is a well-organised state-like system and light-speed is too small a speed of communication to explain the governance of such a huge organisation. The most important postulate of Dr Jamil’s theory however states that the universe as a whole -- he calls it Uniglobe—is rotating on its axis. The red-shift, according to this theory, is not due to the continuous expansion of the universe, as argued by Hubble, but due to light losing energy when it comes from a higher speed zone to the lower speed zone of the universe.

Jamil's Islamic thought: Applied Islamics

Dr Javed Jamil's unshakeable faith in Qur'an as the Book of God has led him to develop Applied Islamics as a full-fledged discipline of Islamic Studies. Applied Islamics aims to study the current developments in social as well as scientific fields, campaigns and movements in the light of Islamic principles and present alternative Islamic models and programmes. He does not study Islam from the point of view of the modern developments but instead analyses modern developments in the light of Islamic principles. Even the works that are not apparently related to Islam are inspired by Islamic principles. He believes that Islam is for the whole world and the whole mankind must avail the benefits of Islam. He asserts that Muslims must take a lead in fighting against the evils that are pervading society. In his books he has been presenting alternative agenda for a healthier, cleaner and more peaceful world, obviously based on Islamic principles. In the process, he has demolished many of the current theories in the field of health, physics and economics.

In the process of applying the Islamic principles in various fields, he has given new definitions of peace, new concepts of comprehensive hygiene, new definition of health, alternative Islamic Models of Family Welfare and Control of AIDS, new concepts of Economics.

Dr Jamil is also a poet of Urdu and has composed several hundreds of *ghazals*. The first collection of his *ghazals*, "*Rahguzar*" was published by Fakhruddin Memorial Committee, an organisation of the Govt of UP. Another collection of his *ghazals* is expected to appear soon. Despite his extraordinary capabilities as a poet, he is lesser known in this field because of his decision not to attend *Mushairas* on account of his other engagements that he regards as more important. His poetry is as inspiring and often as aggressive as his prose. At times, the thinker Javed is at his best in poetry as well.

Dr Javed Jamil was the first to organise a public demonstration against the Shah Bano case verdict. He ran several health and education related projects and presented Islamic Models of Family Welfare and AIDS Prevention. His current focus is on presenting a Muslim perspective of India's foals of development and to work for making Muslims a vibrant community that can play a meaningful role at national and global levels.

Annexure:

1. Salient Findings and Recommendations of Sachar Committee Report
2. Salient Findings and Recommendations of Rangnath Misra Commission Report
3. Prime Minister's 15-Pont programme
4. Salient features of Knowledge Commission Report
5. Salient Features of XII Planning Commission Approach Paper
6. Details of Muslim Population: Country, States, Districts;
7. List of Districts with substantial Muslim population
8. List of Government schemes that need monitoring
9. List of programmes suggested in this Approach Paper
10. List of Muslim institutions, Madrasas, Universities, Higher Institutions, Inter Colleges,
Private Public Schools (depending upon availability)
11. Recommendations by other Muslim organisations (depending upon availability)

(To be loaded later)