Religious minorities are recognized as a distinct population group in India, with direct reference made in Articles 29 and 30 of the Indian Constitution. The National Commission for Minorities (NCM) formally accords legal status to six religious minorities in India- Muslims, Christians, Sikhs, Buddhists, Parsis and Jains. Of these, Muslims are the largest religious minority in the country, constituting 14% of the total population of India.¹ Chudihara Muslims, also known as ‘Churihar’ and ‘Siddiqui’, are a minority within the Muslim community. Predominantly residing in Northern and Eastern India, their traditional occupation is bangle-making. The National Commission for Backward Classes (NCBC) classifies the Chudihara Muslims of Jharkhand as part of Other Backward Classes (OBC) ². While traditionally an egalitarian religion, the prevalence of caste in Islam in India is a harsh reality. Indian Muslims are stratified into three main castes- the Ashrafs (the ‘nobles’), the Ajlafs (the ‘commoners’ said to be converted from lower caste Hindus) and the Arzals (Dalit converts). The Sachar Committee Report and the Ranganath Mishra Committee Report have highlighted the daily abuses and discrimination faced by an average Muslim Ajlaf and Arzal- social segregation, untouchability, political underrepresentation and limited to no access to education.³ As an Ajlaf Muslim community facing

---

¹ Census 2011.
² Central List of OBCs, National Commission for Backward Classes
http://www.ncbc.nic.in/user_panel/centralliststateview.aspx
intersectional challenges of religion and caste, Chudihara Muslims are among the most vulnerable and marginalized communities in India.

**Targeted development of OBCs**

The Constitution of India permits the State to make special provisions for the advancement of “any socially and educationally backward classes of citizens”, including through reservations, and confers upon the State the responsibility to secure and promote the welfare of people. In keeping with that, OBCs are eligible for a 27% quota in government jobs and educational institutions.

Further, a Constitutional body – the **National Commission for Backward Classes** (NCBC) – has the authority to examine complaints and welfare measures regarding the socially and educationally backward classes and plays a key role in functions related to the protection, welfare and development and advancement of OBCs in India.

Additionally, recognizing the stark development disparity between the backward and non-backward sections of the population, the need for targeted educational and economic support for OBCs resulted in several schemes being implemented by the Ministry of Social Justice and Empowerment.

These schemes – with a focus on improving OBC access to education and training – range from financial support for education through scholarships and fellowships, construction of hostels, skill development training programmes through the National Backward Classes Finance and Development Corporation (NBCFDC), provision of venture capital funds to promote entrepreneurship among OBCs, as well as assistance by the National Backward Classes Finance & Development Corporation (NBCFDC) in income generating activities including agriculture and allied activities, small business/artisan and traditional occupation, transport sector & service sector, technical and professional trades/courses.

**Challenges**

Despite provisions for promoting artisans through the NBCFDC, the Chudihara Muslims (like other bangle-making communities in India) have gradually moved away from their traditional occupation due to stagnant incomes, stiff competition from cheaper, machine-made bangles and absence of support from the government to protect and promote their craft. The limited scope for growth and development has compelled the community to look for alternate employment in the informal sector as migrant labourers.

A major challenge facing the betterment of the community is the decreasing allocation and underutilization of funds for the development of OBCs. As per the Union Budget 2021-22, while the 2020-21 budget expenditure for the post-matric scholarship of OBCs was at Rs. 1415 crores (Rs. 14,150 million), the revised expenditure was significantly less at Rs. 1100 crores (Rs. 11,000 million). Further, the 2021-22 budget expenditure saw a drop of Rs. 115 crores (Rs. 1150 million).

Further, as opposed to the received grant of Rs. 50 crores (Rs. 500 million) under the Scheme for Skill Development of OBCs/DNTs/EBCs by NBCFDC, the actual utilization was a mere Rs. 13.89 crores (Rs. 138.9 million). With such low fund utilization, actual improvement in the development status of socially and educationally backward classes remains a challenge.

---


While Chudihara Muslims were first officially recognized as a social group in the 1901 Census⁶, the perception of Indian Muslims as a homogenous community resulted in a data vacuum on the community post-independence. The absence of enumeration results in a dearth of demographic, educational and socio-economic information on the community. They remain invisible and marginalized, with no official estimates on even the total number of their population.

With no government data on the development status of Chudihara Muslims, policies and schemes meant for their benefit are neither adequately aligned to their needs and challenges, nor is there any information on the community’s access to the same.

As part of the 100 Hotspots study in 2019-20, primary data was collected from 100 Chudihara Muslim households in Jharkhand which was further updated and substantiated through community consultations to understand the impact of COVID-19 on the community. The nationwide lockdown resulted in an economic crisis for Chudihara Muslim households in Jharkhand.

COVID-19 and Aggravated Vulnerabilities

Income loss and rising expenses

With a traditional occupation of selling bangles, the nationwide lockdown severely impacted their business due to the non-essential nature of their product. Additionally, many community members are also engaged as migrant labourers, but were forced to return home due to absence of work, thus facing an immense loss of income. The community’s access to employment schemes such as MGNREGA was limited even pre-COVID, as payments would invariably be delayed by at least 4-5 months, with many workers not receiving the full payment for their work. MGNREGA was also unable to accommodate the increased demand for work post-lockdown, and community members ended up working on small plots of land to sustain themselves. Though incomes decreased, expenses increased. While community members reported receiving some monetary support from the government in the form of direct benefit transfers under the Pradhan Mantri Garib Kalyan Yojana (PMGY), the amount was insufficient to sustain their families. Community members were thus compelled to take loans to pay for their daily household consumption needs, increasing their debt burden.

Food insecurity

At 64%, the presence of a ration card among the surveyed Chudihara Muslim families is on the lower side. What is even more striking is that almost 30% of the surveyed households do not have ration cards despite having applied for them. With 100% of surveyed households with ration cards having Antyodaya Anna Yojana (AAY) cards, it is quite likely that those who have not received the ration cards are among the poorest. The sudden imposition of the lockdown furthered the high levels of food insecurity in the community as government provision of ration was delayed due to breaks in the supply chain and transportation issues. Those who had ration cards, however, reported regularly receiving 5 kg ration per person one month into the lockdown.

Access to Ration Cards (%)

The midday meal (MDM) scheme of the government also ran into difficulties, with the lockdown posing challenges in access to MDM. Even prior to the lockdown, access to MDM was limited, with only around 40% of the population ever having received midday meals. Though the central government had mandated provision of MDM in different forms (packaged meals, dry ration, food allowance directly transferred to bank accounts) to ensure continuity of the scheme during the lockdown, only

---

For households classified as poorest of the poor, i.e., income less than Rs. 250 per person per month.
COVID-19 has further propelled the importance of water, sanitation and hygiene (WASH) practices to prevent the spread of infection. Access to clean water and toilets has become all the more important with the pandemic. However, primary data highlighted poor access to WASH facilities in Chudihara Muslim households. Only 3% of the surveyed community members reported access to individual toilets, while none reported using community toilets. As per NITI Aayog’s SDG India Index 2019-20, 100% of rural households in Jharkhand have access to individual toilets – grossly unrepresentative of the reality of the Chudihara Muslim community.

Access to healthcare

Given that the surveyed community members all reside in interior rural areas, access to healthcare remains a major challenge. Chudihara Muslims have a very low annual expenditure on health (just above Rs. 5500 per annum), highlighting an absence of health-seeking behaviour and a preference for traditional methods of healing in the community. The nationwide lockdown and fear of contracting COVID-19 also resulted in a diminished access to Anganwadi services, adversely affecting the immunization programme of the government. During a health crisis, access to timely and accurate information is crucial. Awareness regarding COVID-19 and necessary related precautions were extremely delayed among the community. During the initial spread of the pandemic, community members received no information on COVID-19 from the government and relied predominantly on NGOs for information dissemination. There was also no government provision of any personal protective equipment (such as masks or sanitizers) among the community, compelling them to purchase these items on their own, thus adding to their overall expenditure. Further, though quarantine centres were built for returning migrants, there was a dearth of basic facilities in these centres. Masks and sanitizers were not readily available and adequate provisions for food and water were not made.

WASH

COVID-19 has further propelled the importance of water, sanitation and hygiene (WASH) practices to prevent the spread of infection. Access to clean water and toilets has become all the more important with the pandemic. However, primary data highlighted poor access to WASH facilities in Chudihara Muslim households. Only 3% of the surveyed community members reported access to individual toilets, while none reported using community toilets. As per NITI Aayog’s SDG India Index 2019-20, 100% of rural households in Jharkhand have access to individual toilets – grossly unrepresentative of the reality of the Chudihara Muslim community.

Household Access to Individual Toilets (%)

In terms of access to drinking water, 84% of the surveyed community members use handpumps as their primary source, while 13% use wells. Not a single household reported having access to piped tap water, signifying high instances of unsafe water consumption. In times of lockdown and with the propagation of physical distancing measures, access to clean drinking water has been adversely affected for the Chudihara Muslims, making them more vulnerable to diseases and infections.
Education

While the literacy rate among the surveyed Chudihara Muslims was extremely high (at 92.7%), only 23.9% actually attended school over a period of one year prior to the study and not a single respondent reported having access to any scholarships, despite targeted support for the education of both OBCs and Muslims. The shift to virtual forms of learning has dealt an additional blow to Chudihara Muslim children’s educational prospects. While 36% of the surveyed households reported owning a smartphone, only 29% had access to internet services. The digital divide resulted in a majority of the children being unable to attend online classes since the closure of schools in March 2020.

Further, community members reported low levels of comprehension in virtual education, with many students having forgotten how to read, write or solve math problems. The limited interaction with teachers and erratic access to education due to connectivity issues resulted in a wastage of students’ learning potential, increasing the risk of high dropout rates in the community.

Stigma and Violence

Post the Tablighi Jamaat conference in March 2020, Muslims faced an immense backlash due to misconceptions around them spreading COVID-19 in the country. A major challenge reported by the Chudihara Muslims was the rising instances of violence and discrimination against the community, especially in the initial months of the lockdown in 2020. Community members faced discrimination and exclusion in accessing daily provisions from shops owned by members belonging to other religions. These divisions were further accentuated by politicians using a communal card to gain votes, increasing animosity against community members.

Civil Society Support

Society for Participatory Action Research and Knowledge (SPARK) – a civil society organisation working with the Chudihara Muslims in Jharkhand – anchored the data collection process of Chudihara Muslim households during the 100 Hotspots study. The organisation has been extremely active in COVID-19

* When we say literacy rate, we mean the ability to sign their name.
response and recovery and provided immediate support and relief to the community members post the onset of COVID-19 and nationwide lockdown. They were actively engaged in awareness-generation around COVID-19 precautions and COVID-appropriate behaviour among the community members.

Policy Recommendations

Immediate Recommendations

• Map and assess the impact of COVID-19 on their livelihood, employment, income, healthcare, education, access to basic services and – based on the assessment – formulate and/or revise schemes and provisions in conjunction with the community to adequately mitigate the impact of the pandemic.
• Ensure access to adequate and nutritious food, cash support to partially compensate the income loss and generate decent employment and livelihood opportunities in their villages. Opt for alternative, accessible modes of education, facilitate access to educational materials and ensure targeted support to overcome the learning loss due to school closures.
• Extend information on COVID appropriate behaviour in local languages through dedicated government functionaries and make provisions for masks, sanitizers, soaps, clean water, etc. Health camps may be set-up for awareness-generation about health-seeking behaviour, following proper sanitation and hygiene protocols and vaccination.
• Create facilities near their habitations (managed by government functionaries and trained community volunteers) for the community to access medication, COVID vaccines, nutritious food, health monitoring equipment, isolation centres, etc.

Long-term Recommendations

• Build a robust framework for generating disaggregated data on the Chudihara Muslims to overcome the data vacuum on the community. Undertake regular quantitative and qualitative monitoring of their development status with special focus on women, children, youth, persons with disabilities, elderly, etc. to update data and document intersectional vulnerabilities.
• Ensure local governments have capacities and resources to plan and implement need-based schemes in consultation with the community and create mechanisms to ensure accountability of the local government and district administration to recognize, respect and support the community. Allocate adequate budgets and ensure effective utilization of funds for projects meant for the improvement of the development status of Chudihara Muslims.
• Improve access to pre-school and 12 years of free and compulsory quality education tracking retention and drop-outs, ensuring mid-day meals, scholarships, text books, uniforms. Improve the quality of hostels and residential schools to accommodate all students who require such facilities. Strengthen the participation of the community through engaging the school management committee members.
• Expand and improve economic activities and livelihood opportunities (including under MGNREGA) available in the villages, ensure timely and regular disbursal of wages, build supportive mechanisms for information dissemination and marketing. Design vocational and skill development programmes to improve the community’s self-employability, wage employment and entrepreneurial capacities to break the cycle of poverty.
• Undertake concerted efforts for awareness-generation and empowerment of the community on their rights and entitlements. Facilitate engagement of community-led organizations and community members with the district and local administration to centre-stage the Chudihara Muslims in development design, planning, programming and reviewing.
Centre for Social Equity and Inclusion

CSEI is concerned with deepening democracy and developing our body politic by enhancing the enjoyment by excluded communities of their social, economic and cultural (SEC) rights. Education, employment, entrepreneurship and governance are the key intervention areas keeping “Exclusion – Equity – Inclusion” as our watch words.

Centre for Social Equity and Inclusion
2157/A, 2nd Upper Floor, Sarthak Building, Guru Arjun Nagar,
Near Shadipur Metro Station, Towards Satyam Cinema, New Delhi-110008
Phone: 011-25705650
Email: info@cseiindia.org.in
Website: www.csei.org.in

Wada Na Todo Abhiyan

Wada Na Todo Abhiyan (WNTA) is a national campaign focused on promoting Governance Accountability to end Poverty, Social Exclusion & Discrimination, through tracking government promises and commitments at the national and international levels. We work to ensure that the concerns and aspirations of the marginalized sections are mainstreamed across programs, policies and development goals of the central and state governments.

Wada Na Todo Abhiyan
C-1/E, 2nd Floor, Green Park Ext., New Delhi - 110016.
Phone: 011-46082371 Fax: 011-46082372
Email: info.wadanatodo@gmail.com | http://www.wadanatodo.net
Facebook: https://www.facebook.com/wadanatodoabhiyanindia
Twitter: @wadanatodo