## POST INDEPENDENCE EDUCATIONAL DEVELOPMENT AMONG MUSLIMS IN URBAN INDIA: AN ESTIMATES OF THE NATIONAL SAMPLE SURVEY DATA

## **FARHANA KHATOON**

Abstract: Education has powerful instrumental value in terms of increased individual productivity. Education plays a prominent role in the development of individual and enhances their prospect, for greater participation, in the social and economic development of society. Inequalities exits not only in terms of castes, but also in terms of religion. In this paper an attempt has been made to present the educational status of Muslims in urban India. The entire analysis is based on the NSSO (55th, 6oth and 66th rounds) unit level data. This paper deals with the educational scenario of urban Muslims in relation to relative changes over the years. It is found that though illiteracy among Muslims has declined over the years, a greater proportion of adult urban Muslims are still illiterate. Among Muslims of urban India, increase in consumption expenditure has direct effects on lowering the illiteracy, while at higher educational levels high income does not have direct effect.

Keywords: Consumption Expenditure, Education, Literacy, Muslims Urban

**Introduction**: Education has powerful instrumental value in terms of increased individual productivity. Education plays a prominent role in the development of individual and enhances their prospect, for greater participation, in the social and economic development of society. Educational development makes the individual better informed and improves their participation in the social, economic political development of the country. In this regard Jean Dreze and Amartya Sen (2009), in their book 'India Development and Participation' says that 'illiteracy involves not only a negation of the freedom to read and write, but also an impairment of the opportunity to understand and communicate, to take informed personal decisions, and to participate in social choice. Illiteracy is, in fact, a type of 'social unfreedom' and supplements and often intensifies the burden of economic unfreedom in the form of income poverty'. Since urban households account for 40 per cent of all Muslims households, analysis of Muslims in urban areas and particularly their position in India will be helpful in understanding their overall condition. The present paper therefore deals with the progress of education among the Muslims since independence, particularly in relation to urban population. The plan of the paper is as follows. Section II deals with the use of database for analysis. Section III presents the current levels of education among muslims in an effort to assess the state of muslims educational development. Section IV is devoted to study statewise educational scenario of religious groups. Section V examines the MPCE wise educational levels of different religious communities.

**Data:** The study has used the National Sample Survey Organization (NSSO) database on employment and unemployment (unit level records) for the 55th, 61st and 66th rounds, pertaining to the years 1999–2000, 2004–2005 and 2009–2010 respectively. In this paper

an attempt has been made to take, the population aged 15–59 years to present the comparative analysis of educational characteristics of religious communities with special emphasis on Muslims. Instead the education variable is

coded into detailed categories ranging from non literate to post graduate and above. Moreover attempts however made to aggregate these categories into seven broader groups: not literate, below primary, primary, middle education, secondary education, higher secondary education and graduate and above education. For statewise analysis of education, six states where muslim population is greater than the national average of 13.4 per cent(2001, census) are taken into consideration.

Levels of Education: Educational development in India is biased infavour of a few well off sections of the society. As remarked by Amartya Sen 'Access to excellence is open to those who can afford it, while the less affluent majority has been left behind without even full schooling'. Educational inequality persists in India not only in terms of caste, gender but also in terms of religious groups. The overall educational and socio-economic backwardness has combine to reduce their capabilities and chances to be the part of the development process. The important role played by education in individuals' life can be appreciated from Amartya Sen's (2009) observation, 'greater literacy and educational achievements of disadvantaged groups can enhance their ability to resist oppression, to organize politically and to get a fairer deal. The redistributive effects can be important not only between different social groups or households, but also within the family'. In this section an attempt has been made to present educational attainment scenario among Muslims in particular and other religious groups in general.

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	Table I.	Levels of Eu	ucation am	ong Kengio	us Communi	.165 111 0100	III IIIuia		
	1999 – 2000			2004 - 2005			2009 - 2010		
Education	Hindus	Muslims	Others	Hindus	Muslims	Others	Hindus	Muslims	Others
Levels									
Not Literate	19.00	31.90	10.60	16.00	28.20	8.40	12.90	23.60	9.10
Below Primary	7.40	11.90	4.50	6.70	11.00	4.90	5.30	9.00	3.20
Primary	10.80	14.70	9.30	11.90	15.30	10.10	9.80	14.20	8.40
Middle	18.40	18.20	19.50	19.10	19.40	18.20	16.70	20.00	16.60
Secondary	17.80	12.10	23.30	16.10	12.00	19.30	18.60	16.20	20.90
Higher Secondary	11.50	6.30	14.50	14.50	7.80	18.70	16.90	10.30	19.40
Graduate	15.10	4.90	18.10	15.70	6.10	20.40	19.70	6.60	22.40

**Table I:** Levels of Education among Religious Communities in Urban India

The general picture emerging from the National Sample Surveys of 1999–2000, 2004–2005 and 2009–2010 (employment, unemployment among religious groups) data is one of the dismal educational achievements among Muslims, for instance, about 25 per cent of the urban adult Muslim population unable to read and write.

The table I shows that in 1999–2000, 31 per cent of the adult urban Muslim population was illiterate, while illiteracy among Hindus was only 19 per cent. In the subsequent periods i.e. 2004-2005 and 2009-2010, the illiteracy came down to 28.20 per cent to 23.60 per cent among Muslims, the same for Hindus was 16 per cent to 12.9 per cent. It is also evident from the table that the share of Muslims at below primary, primary and middle levels of education were higher than other religious groups across the periods. It can be inferred from these that the great majority of the adult urban Muslims population has attained only upto middle levels of education. Education upto below primary and primary standard is no education at all because it does not guaranteed participation of the people in developmental activities. (Fig: 1).

Also it is observed that in 1999-2000, out of the total literate population only 12 per cent of adult urban Muslims have attained secondary level of education. The shares of higher secondary and graduate and above levels of education in this regard were only 6.30 per cent and 4.90 per cent respectively. While the shares of adult Hindus in higher levels of education like higher secondary and graduate and above were 11.50 per cent and 15.10 per cent respectively. The same trend is found in 2004-2005. After a gap of ten years, i.e. in 2009-2010, it is found that the share of Muslims in higher secondary and graduate and above levels of educational attainment has increased. It can be summarized that because of educational opportunities and special educational programs of government, educational standards of

Muslims have increased marginally, but the picture is still gloomy when it comes to higher levels of education.

## **Education: a Statewise Analysis**

India is a highly diverse country and it is unwise to consider it as an undifferentiated homogeneous entity. There are striking contrasts among different states. These contrasts are also evident in terms of economic, social and cultural developments of the different sections of the population within a state. Since the state is a crucial political, administrative and cultural unit. So its but natural to expect that its role in the development of education is most significant in the over all development of its population. It significance is also enhanced due to education being primarily a state subject with few exceptions. Here an attempt has been made to present the levels of education among religious groups in the selected six states. Among these six states are the states of Uttar Pradesh and Kerala with their strikingly contrasting social development and these also reflected in the educational achievement of the different religious communities. Following figure (2), showing the level of higher education within different religious groups. The performance of Muslims in higher secondary, graduate and above levels of education is pathetic and far behind the Hindu and other religious communities. The state level analysis shows that levels of education at higher secondary levels are very low among Muslims in West Bengal, Bihar and Uttar Pradesh throughout the period while it is slightly better in Assam. The state of graduate and above levels of education among Muslims too is abysmal, as one can see that in all the selected states proportion of Muslims with graduate and above levels of education is very low. To make it more explicit in the following section state level analysis has been presented.

Table II: State Wise Levels of Education among Religious Groups in Urban India

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$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		Primary										
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $								2009 - 2010				
U.P   10.00   10.70   4.10   11.50   13.50   8.10   8.10   12.60   9.20	States	Hindus	Muslim	Others	Hindus	Muslim	Others	Hindus	Muslim	Others		
Bihar   6.20   7.70   3.30   6.70   10.00   8.90   7.90   6.80   N.A	,	9.10	9.30	5.10	9.80	7.40	8.10	10.20	5.70	1.60		
Assam	U.P	10.00	10.70	4.10	11.50	13.50	8.10	8.10	12.60	9.20		
West   Bengal   12.20   19.70   8.90   15.20   19.80   5.90   16.00   25.20   10.00	Bihar	6.20	7.70	3.30	6.70	10.00	8.90	7.90	6.8o	N.A		
Bengal   12.20   19.70   8.90   15.20   19.80   5.90   16.00   25.20   10.00	Assam	10.50	9.10	1.60	9.00	9.80	8.10	10.10	10.20	21.30		
Negative   Negative	West											
Secondary   Seco	Bengal	12.20	19.70	8.90	15.20	19.80	5.90	16.00	25.20	10.00		
States	Kerala	14.60	18.50	11.00	12.00	17.40	9.90	9.10	11.80	6.60		
States					:	Secondary						
J&k   21.30   17.20   28.70   24.30   15.90   21.10   22.70   16.00   35.90   U.P   14.90   7.00   28.00   13.40   8.00   8.90   14.00   10.90   18.80   Bihar   16.60   10.80   25.00   17.10   13.00   15.70   19.80   21.70   20.20   Assam   17.10   20.50   25.40   13.60   12.50   15.40   20.30   11.00   12.70   West   Bengal   14.10   6.30   31.80   14.60   9.40   17.70   15.20   9.70   21.60   Kerala   22.60   14.30   31.50   16.40   16.50   19.80   22.00   19.40   21.90   Higher Secondary		1	999 - 2000	)	2	2004 - 2005	5	2	2009 - 2010			
U.P	States	Hindus	Muslim	Others	Hindus	Muslim	Others	Hindus	Muslim	Others		
Bihar         16.60         10.80         25.00         17.10         13.00         15.70         19.80         21.70         20.20           Assam         17.10         20.50         25.40         13.60         12.50         15.40         20.30         11.00         12.70           West         Bengal         14.10         6.30         31.80         14.60         9.40         17.70         15.20         9.70         21.60           Kerala         22.60         14.30         31.50         16.40         16.50         19.80         22.00         19.40         21.90           Hindus         Muslim         Others         16.50         19.80         22.00         19.40         21.90           Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J& k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15	J & k	21.30	17.20	28.70	24.30	15.90	21.10	22.70	16.00	35.90		
Assam         17.10         20.50         25.40         13.60         12.50         15.40         20.30         II.00         12.70           West Bengal         14.10         6.30         31.80         14.60         9.40         17.70         15.20         9.70         21.60           Kerala         22.60         14.30         31.50         16.40         16.50         19.80         22.00         19.40         21.90           Higher Secondary           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J&k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           West         Bengal         10.00	U.P	14.90	7.00	28.00	13.40	8.00	8.90	14.00	10.90	18.80		
West Bengal         14.10         6.30         31.80         14.60         9.40         17.70         15.20         9.70         21.60           Kerala         22.60         14.30         31.50         16.40         16.50         19.80         22.00         19.40         21.90           Higher Secondary           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J&k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50	Bihar	16.60	10.80	25.00	17.10	13.00	15.70	19.80	21.70	20.20		
Bengal         14.10         6.30         31.80         14.60         9.40         17.70         15.20         9.70         21.60           Kerala         22.60         14.30         31.50         16.40         16.50         19.80         22.00         19.40         21.90           Higher Secondary           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60 <td< th=""><th>Assam</th><th>17.10</th><th>20.50</th><th>25.40</th><th>13.60</th><th>12.50</th><th>15.40</th><th>20.30</th><th>11.00</th><th>12.70</th></td<>	Assam	17.10	20.50	25.40	13.60	12.50	15.40	20.30	11.00	12.70		
Kerala         22.60         14.30         31.50         16.40         16.50         19.80         22.00         19.40         21.90           Higher Secondary           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70	West							_				
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Bengal	14.10	6.30	31.80	14.60	9.40	17.70	15.20	9.70	21.60		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Kerala	22.60	14.30	31.50	16.40	16.50	19.80	22.00	19.40	21.90		
States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J&k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         <					Higl	her Second	lary					
States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J&k         14.00         12.70         9.50         18.50         10.50         24.60         16.80         13.40         30.40           U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         <		1	999 - 2000	)	2	2004 – 2005	5	2	2009 - 2010	)		
U.P         12.80         3.90         19.70         13.90         5.40         22.30         17.50         8.20         17.70           Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           Togg - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20	States	Hindus	Muslim	Others	Hindus	Muslim	Others	Hindus	Muslim	Others		
Bihar         11.00         6.80         10.90         13.30         3.90         25.80         14.20         7.60         30.40           Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West         Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam	J & k	14.00	12.70	9.50	18.50	10.50	24.60	16.80	13.40	30.40		
Assam         15.50         13.10         23.10         17.30         18.30         18.90         20.30         26.10         4.00           West Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00	U.P	12.80	3.90	19.70	13.90	5.40	22.30	17.50	8.20	17.70		
Assam	Bihar	11.00	6.8o	10.90	13.30	3.90	25.80	14.20	7.60	30.40		
Bengal         10.00         4.10         8.10         11.50         5.60         15.20         14.80         5.10         22.40           Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00	Assam	15.50	13.10	23.10		18.30	18.90	20.30	26.10	4.00		
Kerala         9.70         7.50         12.00         17.80         11.50         18.70         18.00         13.70         23.70           Graduate & above           1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00	West											
Graduate & above	Bengal	10.00	4.10	8.10	11.50	5.60	15.20	14.80	5.10	22.40		
1999 - 2000         2004 - 2005         2009 - 2010           States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00	Kerala	9.70	7.50	12.00	17.80	11.50	18.70	18.00	13.70	23.70		
States         Hindus         Muslim         Others         Hindus         Muslim         Others         Hindus         Muslim         Others           J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00												
J & K         16.10         8.70         19.30         14.40         7.10         21.40         18.50         11.40         14.50           U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00		1	999 - 2000	)	2	2004 - 2005	5	2009 - 2010				
U.P         17.20         4.20         22.80         17.80         6.00         35.80         22.40         5.00         35.10           Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00           West	States	Hindus	Muslim	Others	Hindus	Muslim	Others	Hindus	Muslim	Others		
Bihar         16.60         7.10         27.80         15.40         4.10         20.30         16.00         8.20         25.30           Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00           West         60 <th>J &amp; K</th> <th>16.10</th> <th>8.70</th> <th>19.30</th> <th>14.40</th> <th>7.10</th> <th>21.40</th> <th>18.50</th> <th>11.40</th> <th>14.50</th>	J & K	16.10	8.70	19.30	14.40	7.10	21.40	18.50	11.40	14.50		
Bihar     16.60     7.10     27.80     15.40     4.10     20.30     16.00     8.20     25.30       Assam     14.90     12.90     13.20     15.80     16.90     26.60     20.30     13.80     30.00       West     6     6     6     6     6     6     6     6     6	U.P	17.20	4.20	22.80	17.80	6.00	35.80	22.40	5.00			
Assam         14.90         12.90         13.20         15.80         16.90         26.60         20.30         13.80         30.00           West	Bihar	16.60	7.10	27.80	15.40	4.10			8.20	i e		
	Assam	14.90	i i	13.20		16.90		20.30	13.80	l		
Bengal   17.20   4.70   11.60   16.80   5.10   8.20   10.70   4.20   16.20	West											
2   1,20   4,70   11,00   10,00   3,10   0,20   19,70   4,20   10,20	Bengal	17.20	4.70	11.60	16.80	5.10	8.20	19.70	4.20	16.20		
Kerala 10.00 2.10 9.50 12.90 6.50 15.70 16.20 7.80 18.10	Kerala	10.00		9.50	12.90	6.50	15.70	16.20	7.80	18.10		

Source: Employment & Unemployment among Religious Groups NSS Rounds 55th, 61st & 66th

Higher Secondary Levels of Education among Religious Groups: It is observed from the table II that in 1999–2000, higher secondary levels of educational attainment among adult Muslims in Uttar Pradesh was very low, i.e. 3.90 per cent, followed by the states of West Bengal (4.10 per cent) and Bihar (6.80 per cent). Performance of the Hindus and Other religious groups in this regard was comparatively much better than the Muslims. During 2004–2005, shares of Muslims in the higher secondary level of education were increased slightly in almost all the selected states. It was the highest in the state of Assam (18.30 per cent) followed by Kerala

(11.50 per cent). In 2009–2010 higher secondary level of educational attainment among Muslims of Assam with 26.10 per cent was the highest, followed by the states of Kerala (13.70 per cent) and Jammu and Kashmir (13.40 per cent). At higher secondary levels of educational attainment the condition of the state of Uttar Pradesh, Bihar and West Bengal improved over the period of time, though they are still lagging far behind in comparison to other states. There is a wide gap between different religious groups at higher levels of education while at the primary levels the disparity between religious groups is less striking.

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Graduate and above Levels of Education among Religious Groups: Achievement of higher levels of education is the indicator of social economic development of the state in general and population in particular. It will be interesting to examine the state of graduation and above levels of education among religious groups. The table II shows that in 1999-2000, share of Muslims in graduation and above level of educational attainment in the state of Kerala (2.10 per cent) was very low followed by the state of Uttar Pradesh (4.20 per cent) and Bihar (4.70 per cent). In all the states under consideration higher level of educational attainment among Muslims was very low as compared to the Hindus and Other religious communities. The same trend has been observed during 2004-2005. The most populated states of Uttar Pradesh, Bihar and West Bengal showed poor performance in terms of graduation and above levels of educational attainment among Muslims.

In 2009–2010, the shares of Muslims in graduation and above levels of education, improved marginally

in all the states. Even in the most literate state of Kerala where only 5.90 per cent of Muslims were illiterate, their shares in graduation and above the level of educational attainment is not encouraging. To sum up it could be said that a greater proportion of adult urban Muslims are still illiterate. At the below primary and primary levels the shares of Muslims are greater than Hindus. The disparity among religious groups has widened at higher levels of educational attainment.

MPCE and Levels of Education: One of the constraints for the educational advancement of the backward classes of people is the limited income which is quite often not sufficient to meet both ends. Monthly per capita consumption expenditure has been taken as a proxy to the income of the family, which in turn explains the economic status of the household. It is also true that depressed economic conditions act as strong deterrence to educational advancement.

Table III: Religion Wise Levels of Education by MPCE Deciles in Urban India 2009-2010

			Hindus				
MPCE	Not Literate	Below Primary	Primary	Middle	Secondary	Higher Sec	Graduate & above
Less than 565.24	37.10	10.80	14.30	18.90	10.50	5.90	2.60
565.24 - 716.29	28.90	9.70	16.30	19.50	14.60	6.70	4.30
716.29 - 816.18	24.90	9.40	14.90	21.80	14.40	9.80	4.90
816.18 - 1019.87	19.60	8.40	15.40	21.50	17.20	11.70	6.20
1019.87 - 1212.14	16.60	6.60	12.50	22.20	19.20	13.50	9.50
1212.14 - 1453.00	11,20	5.80	10.50	20.40	21.20	17.40	13.50
1453.00 - 1757.00	8.20	4.00	10.00	18.00	23.30	19.00	17.50
1757.00 - 2194.71	5.50	3.50	7.90	15.30	21.70	21.90	24.10
2194.71 - 2946.00	4.00	2.10	4.60	11.30	22.90	23.60	31.40
Greater than 2946	1.60	1.20	2.20	6.70	14.70	24.00	49.70
			Muslim				
	Not	Below				Higher	Graduate
MPCE	Literate	Primary	Primary	Middle	Secondary	Sec	& above
Less than 565.24	42.30	12.40	16.60	16.80	8.20	3.00	0.80
565.24 - 716.29	36.40	11.10	15.90	19.10	10.70	4.60	2.10
716.29 - 816.18	34.30	9.50	17.90	17.30	12.20	6.00	2.90
816.18 - 1019.87	27.60	10.40	15.70	20.00	14.70	9.10	2.60
1019.87 - 1212.14	23.30	11.90	14.20	23.30	15.30	9.30	2.70
1212.14 - 1453.00	15.30	8.10	13.80	21.60	25.10	9.40	6.70
1453.00 - 1757.00	12.20	7.80	15.10	22.30	20.40	13.60	8.60
1757.00 - 2194.71	8.30	4.60	9.30	26.40	21.40	15.20	14.80
2194.71 - 2946.00	8.00	3.60	12.90	19.30	22.50	21.90	11.80
Greater than 2946	5.40	3.60	3.90	11.80	18.20	26.90	30.30

Source: Employment & Unemployment among Religious Groups NSS Round 66th

It is found that with increase in the consumption expenditure there is a decline in illiteracy among both the religious communities. At the higher MPCE deciles illiteracy among Hindus was only 1.60 per cent, it was 5.40 per cent for the Muslims. The table

also reveals that there is a direct relationship between the economic condition of the household and the attainment of higher secondary and graduate and above levels of education. In case of the Hindus, it is seen that the proportion of graduates and above level

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of educational attainment is very high in the highest consumption deciles. Thus, it can be concluded that in case of Muslims in urban centers of India increase in consumption expenditure have direct effects on lowering the illiteracy, while at higher educational levels high income does not have direct effect and various other factors affect the Muslims participation in higher levels of education.

Findings and Conclusions

In the below primary, primary and middle levels of educational attainment shares of Muslims are higher than Hindus and Other religious groups during the period under study. It can be asserted that the greater majority of the adult urban Muslim population has attained upto middle level of education. At the graduate and above levels of education, Muslims shares have increased from 4.9 per cent in 1999–2000 to 6.1 per cent in 2009–2010.

The state level analysis shows that the higher secondary level of educational attainment among Muslims is very low in West Bengal, Bihar and Uttar Pradesh throughout the period. In all the selected states proportion of Muslims with graduate and above levels of education is very low.

The analysis of consumption expenditure wise levels of educational attainment shows that 42.30 per cent of the Muslims in the low income group are illiterate, while shares of Hindus in this regard are only 37.10 per cent. It is also found that with the increase in consumption expenditure, illiteracy declined among both the religious communities. Among Muslims of urban India, increase in consumption expenditure has direct effects on lowering the illiteracy, while at higher educational levels high income does not have direct effect.

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