

## **"Livelihood Sustainability of Minority; A Case Study of Basavakalyan Taluk in Bidar District of Karnataka"**

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### **Abstract**

*Though a significant number of studies have been done on the socio-economic status of a minority all over India we hardly find studies undertaken for Karnataka where a quarter of the total population is a minority in which majority is of Muslims. A lots of studies done on this issue have portrayed an extreme backward picture of the muslim minority in the country. To know whether the situation is further worsened or improved or remain more or less same in Karnataka as compare to the whole country the current study has been undertaken. The studies have not emphasized particularly on employment opportunities to the community though they highlighted the exclusion of Muslim minorities in every sphere of life. This study has focused on the employment opportunities available to Muslims and their exclusion in various employment opportunities and their impact on their socio-economic condition. The study has explored endogenous factors resulting in backward sustainability of Muslims more than exogenous factors.*

**Key Words:-** Illiteracy, employment opportunities, landlessness

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### **I. Introduction:**

A smaller part or number farming a less than half of the whole. It is "a group in a society distinguished from, and less dominant than, the more numerous majority. In other words a racial, ethnic, religious, or social subdivision of a society that is subordinate to the dominant group in political, financial, or social power without regard to the size of these groups ( zoya hasan, 2009). Indian constitution describes two types of communities as Minority in the country first is based on religion and other is based on language hence followers of all the religions except Hinduism are considered as religious minorities at national and state level. The Sachar Committee made a final determination that the conditions faced by Indian Muslims were below that of Scheduled Castes and Scheduled Tribes. The Sachar Committee Report brought the issue of Muslim Indian inequality to national notice, touch off a discussion that is still ongoing.

#### **1.1 The need for the study:**

The means to earn the survival of majority in minority i.e Muslims are highly vulnerable. The status of livelihood sustainability of subject to many challenges, such as irregular work as most of them work in unorganized sector, high waiting period, massive workforce engage in physical work as very few or a very negligible number is in white-collar jobs. The study is undertaken to highlight the issue of livelihood sustainability and literacy employment association within the community as for backwardness of minority and the same time literacy and its impact on employment is studied. an endowment for a solution to the problem and bring awareness among the community and contribute to the welfare of minority (Muslim) then ultimately the development of the nation as in fact development of nation relies on the progress of each individual.

### **II. Literature Review:**

**(Sanghi, Sariraj 2014)** says that Any analysis of employment and unemployment trends without discussing the educational level of the labor force would be incomplete as it reflects the quality of the labor force. The literacy rate among the working-age population (15-59 years) was the highest for Christians, for both sexes in both rural and urban areas. Muslims had the lowest literacy levels: 31% and 53% for rural Muslim males and females, respectively, and 19% and 35% for urban Muslim males and females, respectively, were not literate. The proportion of persons aged 15 years and above with educational level secondary and above, was the highest for Christians, followed by Sikhs.

The age distribution of different religious categories provides an insight into the labor market. As per NSSO 2009-10, 30% of the population is in the age group of 0-14 years, e, the demographic dividend of the coming years. The Muslims account for the largest proportion of this age group, nearly 35%, followed by Hindus with 30%, Christians and Sikhs with 26% each. The LFPR among Christians is higher as compared to

other religious groups, probably due to higher literacy levels in the community. The decline in female LFPR was mainly among Hindus and Muslims.

The Muslim community is behind other religious communities in terms of educational attainment, labor force participation, workforce participation, and this lag is more so in the case of Muslim females. In education, there appears to be some improvement after the implementation of the SarvaShikshaAbhiyanscheme. The role of education in facilitating social and economic progress is well-accepted today. Improvements in the functional and analytical ability of children and youth through education open up opportunities leading to both individual and group entitlements. Improvements in education are not only expected to enhance efficiency (and therefore earnings) but also augment democratic participation, upgrade health and quality of life.

**(AbusalahSharif2013)** The level of matriculation education among Muslims both in rural and urban areas is lower than even SC and ST .more worryingly it was found that improvement between 2004-05 and 2009-10 is least for Muslims for both OBC and General in higher education Muslim are falling behind Hindu and SC and ST. There has been a massive increase in the participation of students in Higher education in the age group of 17-29 in General. However, the Muslim community is not able to benefit from higher education.

**(Sachar committee 2006)** Muslims are the lowest in mean years of schooling. the dropout rate is highest among Muslims at all levels of primary secondary middle and higher secondary compare to all social religious community. The southern part of Karnataka Muslim most of them wanted Urdu school, lower involvement is due to limited availability of such school at the elementary level.

With regard to the education condition of Muslim grave concern with respect to quality, infrastructure, availability of teachers, girls have lower education attainments because parents are not ready for their children to govt schools. Education enables the person to adopt a rational and questionnaire attitude and felicitate recognition of new opportunities' once the participation Muslims in higher education increases the thresholds of poverty decline significantly it happened if an only elementary school would be reformed and accrument of quality education.

**(Robinson, 2007)** Unemployment among Muslim graduates is highest among the socio-religious community, both poor and non-poor, due to lack of employment opportunities. Muslims do not see education as necessarily translating into formal employment. Muslims badly represented in formal employment, they are discriminated in securing the salaried jobs. low return from education does not induce them to obtain an education. The probability of Muslims completing graduation is lower compare to SRC.

The worker population ratio is lower for Muslims than any other socio-religious community more in rural areas. Particularly women in Agriculture because of low rates of ownership of land by Muslim and child care, house responsibility, gender etc. Participation is low in Economy and asset accumulation because of communal violence. The community as a whole exposed to disruption and damage caused by urban conflict and violence. Muslims are more insecure and vulnerable in terms of the condition of work, life assets etc. The proportion of Muslims concentrated in villages to medical facilities is lower. Health facilities indicate bias in govt. services.

Muslims are among the most deprived of Indians' social group and communities and their social, occupational and economic profile is appalling, marginalization discrimination, violence and social exclusion have depressed community aspiration and passed down the level of achievement, a large section of the population being left backward not good to the nation. Despite the growth of the economy and the increased state intervention in the life and affairs of the citizens, the minorities have been left untouched to take advantage of the various development and welfare schemes and could not contribute to the economic growth as per their population coming down the per capita GDP growth. Muslims, who constitute more than fourteen percent of the population and also socially economically and educationally backward. Muslim minorities are socially excluded groups. Muslim Social exclusion can be seen in the form of segregation socially, politically, economically, culturally, educationally in Indian society.

Dr. Gopal Singh. The Committee, in its report, concluded that the poor among the Muslims could not avail of the opportunities in education, employment and economic activities because of isolation and various historical factors. In view of this, in 1983, the Prime Minister's 15 Point Programme was launched to provide a sense of security to minority communities and ensure their rapid socio-economic development. This Programme was based on a three-pronged approach, (i) to tackle the situation arising out of communal riots; (ii) to ensure adequate representation of the minority communities in employment under the Central and State Governments as well as Public Sector Undertakings; and (iii) other measures, such as ensuring flow of benefits to the minority communities under various development programs, maintenance and development of religious places.

The majority of Indian Muslims suffer extreme deprivation in social opportunity, because of lack of access to education, health care and other public services, and to employment. For the most part, they are even more disadvantaged than Dalits and are emerging as, if they have not already crystallized into India's principal underclass. Forty-three percent of them live below the official poverty line. Muslims are more likely to live

without electricity than Dalits. Only 19 percent have piped water supply, compared to 23 percent Dalits. Muslim men's work participation rate is lower than Dalit males'). For Muslim women, less than half the Dalit women's percent. Muslims are less likely to use the public distribution system for food than Dalits .

(Kancha 2013) Because of the difference in higher education levels between Gujarat and AP, the representation of Muslim workers in the manufacturing sector, where better wages are paid, the situation in Gujarat was worse. In Gujarat, 13.3% of workers were Muslims, as against 19.6% in AP. This is an important indicator of development. Gujarat being a far more industrially advanced state than AP, Muslim employment levels in Gujarat should have been higher than AP. The self-employment of Muslims of both Gujarat and AP ranges from family businesses to occupations such as cycle repair services, vehicle and tube repair services. This is where Muslim child labor is involved.

(G. Thimmaiah, 1983; Abdul Aziz, 1989; and KousarJahanAra Begum, 2002) Muslims constitute 12.2% of the population in Karnataka. They are concentrated in urban areas – as much as 59% as against 34% of the state urban population. It is a well-known fact that the Muslim population has been a product of the conversion of the low caste backward Hindu population from time to time. As a result, the social and living conditions of the majority of Muslims continue to be poor. The condition of the rural-based and urban slum-based Muslims is even worse. The studies carried out by the Karnataka State Minorities Commissions (1985; 1989; 1994; 1998) and by some independent scholars hold testimony to this fact.

During the pre-independence period, Muslims had own land resources, controlled business and held government jobs in a large measure. But after independence, with the decline in their influence and the rise of dominant communities into power and influence, Muslims were marginalized particularly in government and organized industrial and service sectors. The tendency to bask on past glory, ostentatious living, low priority to savings and investment, reluctance to provide modern education to children and a tendency to keep women out of the workforce are some of the inherent reasons for their social and economic backwardness.

(GoK 2015) The means of livelihood, in the rural areas landlessness, is very high among the minority communities compared to the majority community. And those who own land fall into the category of marginal and small and that too not economical due to lack of irrigation and input. The fact that the operation holding of minorities is large than land owned by them it suggests that minorities may have leased land from others. That means to say members of the minority have also been working as tenants.

The minority groups in Karnataka face two sets of problems. The common problems are, of course, high incidence of poverty, unemployment, discrimination in the society and also in the Government Offices where they seek government benefits. Another common problem associated with all the minorities is a low level of, and inadequate access to, education, health, housing and municipal services. Coming to specific problems, as for Muslims tag of terrorism, the hosting of dargah flag which is similar to Pakistan flag earning them the epithet of "Deshdrohi", their mother-tongue which is Urdu, their food habits, dress worn by men and women, the skull-cap and similar such identities have caused them to be socially excluded.

Children coming through the medium of their mother tongue tend to drop out after 10. because the medium of instruction in colleges is either Kannada or English. In neither of these languages, they are familiar. Unfortunately, the state not offering higher education in the mother tongue of the Muslims. Discrimination in the various sectors caused poverty among them. Under the circumstance, there is a need to extricate minorities from the vicious circle of seclusion and to mainstream them into the inclusive growth path. As a follow-up, the state is expected to play a proactive role in this direction by coming out with a series of programs to resolve their problems such as high incidence of poverty, low quality of life, lower educational attainment, low political participation and attacks on life and property.

### III. Research Gap

There are many other social-economical, political and cultural factors causing extreme low livelihood sustainability of Muslim apart from social-economical educational exclusion via existing system which were not focused and observed in previous studies such as high consumption, low saving, living on rent, rented houses living, high dependency, living in polluted slum area high medical cost, very low and negligible tendency to spend on education, which causing poor skill development among youth and student. Unnecessary expenditure in marriages, massive dowry, indulging in bad habits, not access to job-oriented education, lack of proper career guidance, lack of tendency to have luxuries life guided by religious scripture etc., Illiteracy and dropout rate among community is also because of state education policy which allow teacher to pass student up to 9<sup>th</sup> std that has removed accountability of teacher and parents and resulting low performance and dropout resulting very low and negligible number in higher education as well as language, lack of incentives, nil confidence to secure govt job.

Incomplete education and lack of higher education among the youth of community causing educated unemployment, underemployment after spending a number of years in education they quit it and engage in

manual or casual work is adding to the backwardness of the community. it is also because of the lack of finance in education by home and govt

#### **IV. Research Methodology**

##### **4.1 DATA COLLECTION:**

In this study, the primary source of data collection method is used to collect the data. In order to fulfill the objectives of the study, a self-administered questionnaire is prepared and filled by the researcher through interacting with the respondent. A personal observation method is also used.

##### **4.2 SAMPLING DESIGN:**

Sampling method: the sampling is collected by a simple random sampling method through equal representation.

##### **4.3 SAMPLING SIZE:**

In this study total, 50 households were selected as a sample from 10 wards 5 households from each ward random basis. Each ward approximately consists of 500 households. The respondents are heads of the households.

**4.4 STUDY AREA:** Basavakalyan taluka in Bidar Dist. of Karnataka is chosen as a case study. In the year 2016.

**4.5 STATISTICS:** simple statistical tool such as mean, median and Lorenz curve is used to analyse data.

##### **4.6 OBJECTIVES:**

To explore the employment opportunities of Muslims

To evaluate the socio-economic exclusion of majority in minority.

##### **4.7 LIMITATION OF STUDY:**

In this study, a small sample is used which could not represent the entire population in the state. data collected within a single community, which could not spell out relative status Muslim. Many households did not reveal data with respect to income, problems etc.

##### **4.8 BRIEF PROFILE OF THE STUDY AREA:**

###### **BASAVAKALYAN**

before India's independence, Basavakalyan was called Kalyani. After independence and division of states on linguistic basis in 1956, Kalyana was renamed as BasavaKalyana in memory of VishwaguruBasavanna, a great revolutionary who established AnubhavaMantapa (spiritual democracy) in 12th century India. Basavakalyana was ruled by Western Chalukyas, Kalachuris, Yadavas of Devagiri, Bahamani Sultanate (Bidar, Gulbarga), Bidar Sultanate, Bijapur Sultanate, Mughals and Hyderabad Nizams.

Basavakalyan is a City Municipal Council city in the district of Bidar, Karnataka. The Basavakalyan city is divided into 31 wards for which elections are held every 5 years. The Basavakalyan City Municipal Council has a population of 69,717 among which Hindu constitute 48.45% and Muslim accounts for 49.44% Christian 0.22% and Sikh 0.06% and of which 36,116 are males while 33,601 are females as per report released by Census India 2011.

The population of Children 0-6 is 9949 which is 14.27 % of the total population of Basavakalyan (CMC). In Basavakalyan City Municipal Council, the Female Sex Ratio is 930 against the state average of 973. Moreover, the Child Sex Ratio in Basavakalyan is around 879 compared to Karnataka state average of 948. The literacy rate of Basavakalyan city is 77.46 % higher than the state average of 75.36 %. In Basavakalyan, Male literacy is around 82.46 % while the female literacy rate is 72.13%. Basavakalyan City Municipal Council has total administration over 12,379 houses to which it supplies basic amenities like water and sewerage. It is also authorize to build roads within City Municipal Council limits and impose taxes on properties coming under its jurisdiction.

**V. Data Interpretation And Analysis:**

**Table 5.1 MONTHLY INCOME AND EXPENDITURE OF HOUSEHOLDS.**

INCOME (in Month)	NO. OF HOUSEHOLD	%	EXPENDITURE (in Month)	NO. OF HOUSEHOLD	%
1000-6000	23	46	1000-6000	30	60
6000-12000	21	42	6000-12000	16	32
12000-18000	4	8	12000-18000	3	06
18000-24000	---		18000-24000	--	
24000-30000	2	4	24000-30000	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>	<b>TOTAL</b>	<b>50</b>	<b>100</b>

It is clear from above pie chart that 46% households among Muslim monthly earn income between 1000 to 6000 only. Mere four per cent family's income is between 24000 to 30000 which depict the prevailing of massive impoverishment in the community. Each family on an average consist of 6.02 members and 60% household among them spend amount between 1000 to 6000 in a month. Only 2% households spend more than 18000.

**Table 5.2 Working population in the households.**

NO.OF EMPLOYEES	HOUSEHOLD	%
0	4	8
1-2	25	50
3-4	16	32
5-6	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

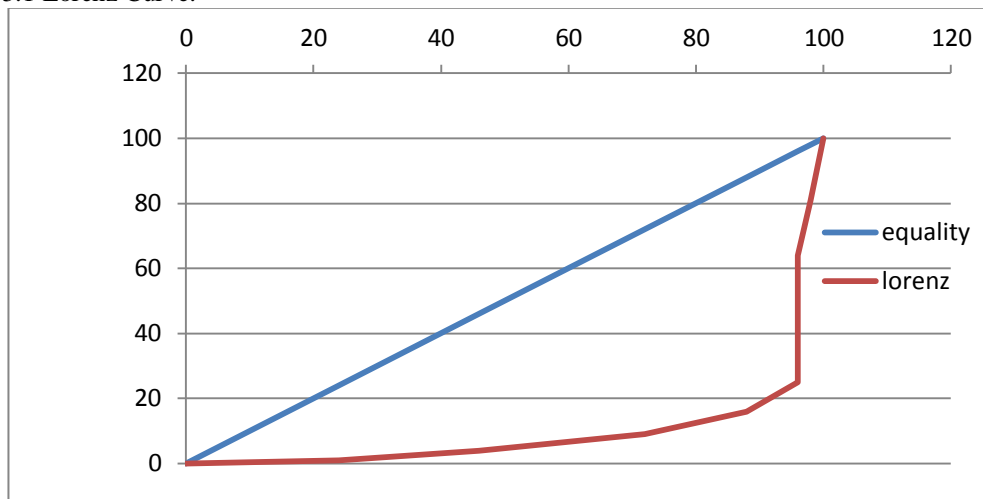
Around eight percent of the households don't have breadwinner. Fifty percent of them are having working member between 1 or 2 where on an average households consists of a total of 6 to 7 members. It shows enormous dependency rate in the community.

**Table 5.3 INCOME INEQUALITY STATUS.**

Income(in rupees)	Mid value	Cumulative income	% of cumulative	No of households	Cumulative frequency	% of cumulative frequency
0-3000	1500	1500	1	12	12	24
3000-6000	4500	6000	4	11	23	46
6000-9000	7500	13500	9	13	36	72
9000-12000	10500	24000	16	8	44	88
12000-15000	13500	37500	25	4	48	96
15000-18000	16500	54000	36	0	48	96
18000-21000	19500	73500	49	0	48	96
21000-24000	22500	96000	64	0	48	96
24000-27000	25500	121500	81	1	49	98
27000-30000	28500	150000	100	1	50	100
<b>Total</b>	<b>124500</b>			<b>50</b>		

**Source: Primary Data.**

Diagram 5.1 Lorenz Curve.



**Table 5.4 WORKING DAYS OF HOUSEHOLD PER MONTH**

The availability of work to 8% families among Muslim is 5 to 10 days in a month and people working 10 to 15 days are 12% which less than sufficient days.

**Table 5.5 NO. OF UNEMPLOYED PERSONS AND FAMILIES**

NO. OF UNEMPLOYED PERSONS	NO. OF FAMILIES	%
00	38	76
01	6	12
02	4	8
03	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Primary Data

Out of 50 families 6 families have at least one person unemployed and 4 families 3 person unemployed it is because most of them are self employed and daily wage worker not fix labor. 38 household don't have unemployment problem those are seller ,shopkeeper etc.

**Table 5.6 FAMILY OCCUPATION**

OCCUPATION	TOTAL	MALE	%	FEMALE	%
AGRICULTURE LABOUR	5	2	2.46	3	30
DAILY WAGE WORKERS	24	24	29.62	0	0
SHOPKEEPERS	6	6	7.41	0	0
SELLERS	11	11	13.51	0	0
RIKSHA PULLER	1	1	1.23	0	0
PVT SCHOOL TEACHER	6	4	4.93	2	20
HOUSE WORKER	2	0	0	2	20
SELF SKILLED JOB	10	10	12.34	0	0
SKILLED WORKER	26	23	28.39	3	30
<b>TOTAL</b>		<b>81</b>	<b>100</b>	<b>10</b>	<b>100</b>

Source: Primary Data (2016)

Skilled workers are tailors, vehicle motors repairer, electrician, mechanic, mason etc working on wage basis constitute 28.29% of total male workers and those who are self skilled employed account only 12% . male workers engage in agriculture are very less its just 2.46% because of ownership of land is nil whereas

women agriculture labor are more than man reasons are unfreedom to many other job opportunities, illiteracy and also fields are near etc.

**Table 5.7 EDUCATIONAL STATUS OF HOUSEHOLDS**

LITERACY LEVEL	TOTAL	MALE	%	FEMALE	%
PRIMARY	34	24	70.59	10	29.41
UPPER PRIMARY	23	12	52.17	11	47.83
SSLC	11	7	63.64	4	36.36
PUC	9	6	66.50	3	37.50
UNDER GRADUATE(UG)	7	5	62.70	2	28.30
POST GRADUATE	0	0		0	
LITERATE	26	18	69.20	8	30.80
ILLITERATE	49	21	42.85	28	57.15

**Source: Primary Data**

Though dropout rate is increasing with level of education showing positive association between level of education and dropout rate here but dropout rate is very high after sslc the main reason is unavailability of higher education in mother tongue i . urdu. Level of post graduation in nil. The over all illiteracy is high among muslim but illiteracy among women is extremely high.

**Table 5.8 NO. OF DEPENDENT PERSONS AND RESPECTIVE NUMBER OF FAMILIES**

NO. OF DEPENDENT	HOUSEHOLDS	%
0-1	3	6
2-3	10	20
4-5	24	48
6-7	10	20
8-9	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Source: Primary Data**

As we see in pie chart though over all dependency rate is high top of this family having 4 to 5 dependent members are 48%. High dependency is because of high fertility , low participation of women in workforce etc.on an average each family has 4.5 dependance.

**Table 5.9 NO. OF MEMBERS IN HOUSEHOLDS**

NO. OF MEMBERS IN FAMILY	HOUSEHOLDS	%
1-2	04	8
3-4	07	14
5-6	21	42
7-8	10	20
9-10	06	12
11-12	01	2
13-14	00	00

15-16	01	2
<b>TOTAL</b>	50	100

**Source: Primary Data**

On an average each family has 6.02 members. there are six households having 9 to 10 members but the among them number of children above 8 to 10 years is relatively high.

**Table 5.1.0 POVERTY LEVEL.**

POVERTY LEVEL STATUS	HOUSEHOLD	%
APL	06	12
BPL	44	88
<b>TOTAL</b>	50	100

There is massive level poverty exist within community as we can see in pie chart that 88% population among minority indicate themselves as below poor and hold BPL CART.

**Table 5.1.1 STATUS OF BANK ACCOUNT.**

STATUS OF BANK ACCOUNT	NUMBER	%
HOUSEHOLD WITH BANK A/C	13	26
HOUSEHOLD WITHOUT BANK A/C	37	74
<b>TOTAL</b>	50	100

**Source: Primary Data**

There is a negligible effect of financial inclusion scheme Jandhan Yojna on minority households still 74% household left with no banking accessibility.

**Table 5.1.2 STATUS OF HOUSES**

STATUS OF HOUSE CURRENTLY LIVING	NUMBER	%
OWN HOUSE	34	68
RENTED HOUSE	16	32
<b>TOTAL</b>	50	100

**Source: Primary Data**

In a total of fifty families selected as sample sixteen among them are living on rented house and almost all of them have kacha houses.

**ANALYSIS OF DATA:**

The ownership of land has been the most important livelihood for generation in both in rural and urban areas which not only provides a base for development in life and other progress depends on the land holdings. Land is the backbone of households. It is an indicator of economic strength in any family. as table 2.6 clearly shows the negligible ownership of land among the community. That's why only a 4% workforce engages in agriculture as labor or tenant.

As we can see from above data almost all the population engage in informal skilled work like carpenter, tailor, mechanic, driver, motor vehicle repairer, etc as shown in table 2.6 is a result of a parent sending children in these work at an early age because of poverty and it yield relatively more money. There is a small number of workforce engage in the professional jobs (Private school teacher) are those who fail to get private or govt permanent job after obtaining respective eligible degrees and working at low salary.13% workforce engage in local vender, seller, necessity commodity shop keeper etc. All these jobs are low-income jobs and expose to bad working conditions and insecurity of life.



The participation in govt jobs and the private organized job is nil as we see in table 2.6. Major reasons are an education in the mother tongue, poor quality education, illiterate parents, student casual approach toward academics. Faulty govt schools policies, incompleteness of higher education due to highly privatization of higher education which charges high.

Around 50% of household income lies between 1000 to 6000 monthly. It is due to engage in low-income jobs and extremely fewer working days in a month, lack of self-owned business, lack of woman participation in the workforce as table 2.4 shows. Minority livelihood is subject to highly volatile to work market. 8% the household members just work 5 to 10 days in a month sometimes don't even get job entire month seasonal unemployment also exists in the large amounts. as shown in tables 2.5. 12% of households have at least a person unemployed and 8% of households have two-person unemployed.

The dependency rate is very high among households of Muslims as demonstrated in the pie chart figure 2.8 on an average of 4.5. The reason is a religious mindset, woman prohibition to work, high mortality which resulted in zero saving in almost and held community in a vicious circle. as shown in table 2.1.3. 18% of the household don't own even necessary goods like fans, mobile, tv and 32% among them live on rent. In table 2.7 shows illiteracy of respondents out of 50% of households 21 male and 28 females are illiterate and graduate level is nil because they think that they don't get Govt. job and lack of finance, the incentive to gain an education.

### **5.1 FINDINGS:**

1. Participation of Muslim in Govt. and the professional, managerial job is nil.
2. A large number of workforces is engaged in self to own skilled work, wage skilled worker and manual labor as well and working condition is bad and vulnerable.
3. A number of girls seeking an education are less and their dropout rate is high as compared to males.
4. The average income of a minority is 9060
5. Though Illiteracy is high gender inequality in literacy is extremely high.
6. Credit facility to Muslim is nil
7. The woman participation in the workforce is extremely less because of high fertility and illiteracy.
8. High dependency rate.
9. Child labor is relatively high.
10. Apart from poverty mother tongue also causing dropout in higher education after sslc where education is in either Kannada or English.
11. Each household on an average have 6.02 members
12. Most households don't have assets, property, land
13. Means of livelihood for households are self-employed daily, skilled workers and manual laborers.
14. Almost all households live in each house and 1/3 of them live on rent.
15. Representation of woman in legislature is nil.
16. The government of Karnataka has launched a series of programs for the benefit of a minority but the awareness level is extremely low.
17. The dropout rate is high after SSLC due to language and lack of finance.
18. Saving is low due to living on rent low income, high consumption.
19. High social expenditure such as marriages, religious functions, etc.
20. Labour who does a skilled job on a daily wage basis constitutes a large segment in the workforce.
21. Zero accessibility to bank credit and 32% household did not the open bank account.
22. Not a single household covered under insurance.
23. Early marriages are more resulting in high fertility and highly dependent.
24. Lack of awareness about welfare schemes and job opportunities. almost households were not benefited by govt.

### **5.2 RECOMMENDATIONS:**

1. There is a need to take separate efforts in higher education for Muslims which can be possible by assisting financially to students pursuing higher education.
2. Privatization of education should be abolished and the quality of government school should be increase by accountability in administration with transparency so that poor Muslim children could be mainstreamed and there should board exam at the primary school level.
3. There is a need to bring awareness among the community about the benefit of education and the state should ensure job opportunities and a more transparent system will build confidence among the community.
4. Since most Muslim workforce engages in skilled job provision of finance and other support to their occupation will lead to potential growth and development of the country.
5. High-quality govt schools should be set up in all areas of Muslim habilitation.

6. Exclusive schools for girls should be set up which will raise girls' education levels and decrease the dropout rate.
7. The special development plans should be formulated to uplift minority and elevating poverty, increasing quality, literacy and protect life and property such programs should be implemented within the time period.
8. Provision of financial assistance to the students, schools, hostels, etc.
9. Madarasa should be modernized by introducing a subject like science, Maths, English etc. where 3% of total school children learn.
10. Workers who engage in vulnerable work should be covered under insurance and security to live.

### 5.3 Conclusion:

Empowering minority communities especially majority in minority i.e Muslims is imperative for our country to emerge as world leader. Minority should be mainstreamed socially, politically and economically.

The observation in the study is that in spite of the various actions by the Government of India, and Karnataka as well for socio-economic and educational development of the Muslim minority is not uniform in all the selected states. All the states are not benefitted uniformly from the provisions, schemes and facilities provided through these affirmative actions. The thesis revealed that over the years the number of institutions, enrolment, teachers, physical facilities has increased and number of program launched many schemes initiated and many got wasted, awareness among community was not brought, many promises done but not implemented still educational progress, socio-economic condition, of Muslims, is not satisfactory in terms of working condition, job opportunities, literacy rates, education is only way take out community from vicious circle of poverty. Therefore due attention is needed for increasing their enrolment, improving infrastructural facilities in the educational institution, increasing teacher-pupil ratio, addressing adverse socio-cultural and economic realities as these are the keys in removing educational backwardness. Muslim minority need to be provided subsidy in education not subsidy in hajj and girls should be funded by state in their education not in their marriages as Govt implementing scheme on social institution and such other activities thus state should help teach how to catch the fish no how rather than feeding fish if education level rise of community which would bring the skill, competency in Muslim and they can enter into better-paid jobs and ultimately all-round welfare will take place. have

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