

Socio-economic Factors Influencing the Education of Muslim Girls and Other Educationally Disadvantaged Groups of Slums in Delhi

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Abstract

Okhla is an area in South-East Delhi, majorly dominated with Muslim population. The establishment of Jamia Millia Islamia, a central university in this area played a major role to attract people to this area and settle down. The slums in this area present a bad picture as they lack basic civic amenities. The present paper tries to comprehend the factors influencing the education of Muslims girls and girls of other educationally disadvantaged groups (OEDG) in the slums of Okhla. In order to understand the problems of these educationally disadvantaged groups, a detailed analysis of related policy, provisions, strategies and programs implemented by the Government of India for improvement of educational status of Muslim girls and girls of OEDG, has been done. Along with this, the socio-economic factors responsible for the educational backwardness of the sample have been explored in this study. Analysis of the study was done both qualitatively as well as quantitatively. The paper concludes that, at present, economic inequality is the major hindrance for achieving the goal of education in case of Muslim girls and OEDG girls of slums. The social factors such as cultural, environmental and familial matters are secondary reasons of dropout of slum girls in Okhla (DH News Service, 2011).

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INTRODUCTION

Delhi officially known as NCT Delhi, is the capital city and a union territory of India with a population of almost 11 million (Census, 2011). Around 10.63 per cent of population in Delhi lives in slum areas, which lacks basic facilities like toilets and proper supply of clean water. Most of the slums here are urban slums, owing to migration of various illiterate, semi-skilled and daily wage workers in search of employment, coupled with the failure to provide resources for the growing population with civic amenities. These slums are at the dearth of basis civic amenities like health, education, sanitation, water, shelter, etc. Various surveys of these slum areas show that many slum children are not in school, and that mostly drop out among them (Tsujita, 2009).

Muslim community constitutes 12.86 per cent of Delhi's total population; and Okhla is one of the densely populated Muslim majority areas of Delhi. In Okhla, larger accumulation of Muslims (Kirmani, 2013) is located in the regions of Zakir Nagar, Batla House, Gaffar Manzil, Shaheen Bagh, Abul Fazal Enclave, Noor Nagar, etc. The esteemed Jamia Millia Islamia, a central University, is also in this area and it has played an important role in attracting Muslim population in the area, who have mostly migrated from Bihar and Uttar Pradesh; and they now constitute an estimated 90 per cent of the

Muslim population here (Ahmad and Hamdard Education Society, 1993, pp. 111–112).

Since 1994, the area has been categorised as an unauthorised colony; despite repeated assurances from the government to regularise the area. Most families residing in this area are nuclear, while few are complex or multi-generational families. Much of the population is involved in businesses like petty production and trade, which ranges from low to moderate. Some people are engaged in small, self-owned manufacturing and processing businesses, while some are salaried employees (Islam, 2016). According to the Census 2011, Delhi has nine districts which have more than 12.86 percentage of Muslim population. The maximum number of Slum households was found in South Delhi that account for 142 of the 589 surveyed (SFCAP survey) clusters in the city, the highest in the nine districts of the city.

Delhi has a high literacy rate (86.2%), with male literacy (91.03%) and female literacy (80.93%) which is good but the overall literacy rate of slums is (75.16%) which is satisfactory if we look at the national literacy (72.98%) rate which is far behind the literacy rate of Delhi and South Delhi District. South Delhi District has high literacy rate (87.03%) but the female literacy rate in slums is (68.7%) which is far behind the national literacy as well as the literacy rate of Delhi. If we

compare it with the highest female literacy rate in India which is in Kerala (92.7%), it is very low.

EDUCATIONALLY DISADVANTAGED GROUPS

Educationally Disadvantaged Groups (EDG) are those which have literacy rate less than the National Literacy Rate (NLR). This group is marked with a Negative Literacy Gap (NLG). Those groups which have a literacy rate greater than the national average are recognised as Educationally Advantaged Group (EAG). This group is marked with a Positive Literacy Gap (PLG). The Other Educationally Disadvantaged Groups (OEDG) referred in this is to specify exclusive of Muslim community.

Muslims are the largest minority community in India with the population of 172.24 million (14.2%) out of which 83.9 million are females (Census, 2011). In religious category, Muslims are the most educationally disadvantaged community in India (Kaur and Kaur, 2012). Muslim females are far behind their male counterparts in terms of literacy, enrollments and in successful completion of school education from primary to senior secondary level. Maximum dropouts are at primary and secondary school levels, which are due to seasonal migration (Rogaly et al., 2002) and absenteeism at school. In Delhi, Muslim community (-8.72) is the most educationally disadvantaged group. Muslim females have maximum negative literacy gap (-14.07) among

all the different religious communities; while Muslim males (-4.14) are the only group which has a negative literacy gap. Besides Muslim males, only SC females (-2.98) have negative literacy rate in Delhi (see Table 1 and Table 2).

Literacy Gap against National Average (LGNA) can be calculated as $LGNA = GLR - NLR$; wherein $GLR = \text{Group Literacy Rate}$; and $NLR = \text{National Literacy Rate}$ (Maulana Azad Education Foundation, 2017).

It is found that in India, females are the disadvantaged group in gender category, Muslims in religious category and schedule caste/tribe (SC and ST) in caste category.

Table 1

Literacy Gap of SC and ST against National Literacy (2011)

Cast Group	Literacy Rate	Literacy Gap (LGNA)
ST Female	49.4	-23.58
SC Female	56.5	-16.48
ST	59	-13.98
SC	66.1	-6.88
ST Male	68.5	-4.48
SC Male	75.2	2.22

NLR 2011: 72.98

Table 1 shows that in India, ST females are the most disadvantaged caste group (-23.63) in case of literacy compared to national literacy in 2011 Census, i.e., 72.98 per cent while SC males is the highest and the only advantaged group.

Table 2
Educationally Disadvantaged groups in India

Group	Group Literacy Rate 2011	Literacy Gap (LGNA)
ST Female	49.4	-23.58
SC Female	56.5	-16.48
ST	59	-13.98
Muslim Female	62.03	-10.95
Hindu Female	64.34	-8.64
Sikh Female	70.30	-2.68
Female	68.53	-4.45
SC	66.1	-6.88
Muslim	68.53	-4.45
ST Male	68.5	-4.48

NLR 2011: 72.98

Table 2 shows the combined status of all educationally disadvantaged groups (Muslims and other disadvantaged communities). It reveals that Scheduled Tribe (ST) Females, Scheduled Caste (SC)

Females, Scheduled Tribe (ST), Muslim Females, Hindu Females, Scheduled Tribe (ST) Males and Sikh Females come under educationally disadvantaged groups on the basis of 2011 Census.

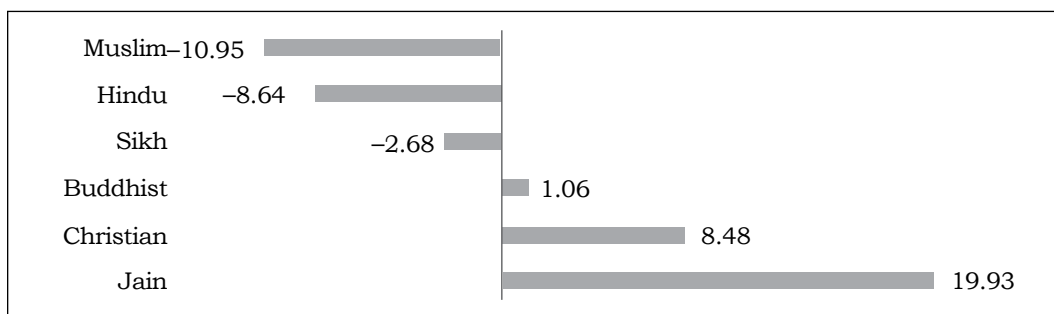
MUSLIM GIRLS EDUCATION

According to Census (2011), literacy rate of Muslim females is 62.03 per cent, w.r.t. 74.73 per cent literacy rate of Muslim males. The literacy rate of Muslim females is also less than national female literacy rate of 64.63 per cent.

The Figure 1 shows that in India, Muslim females are the most disadvantage group with respect to their literacy rate against national literacy rate, although Hindu and Sikh females also lack in their literacy rates (Census, 2011).

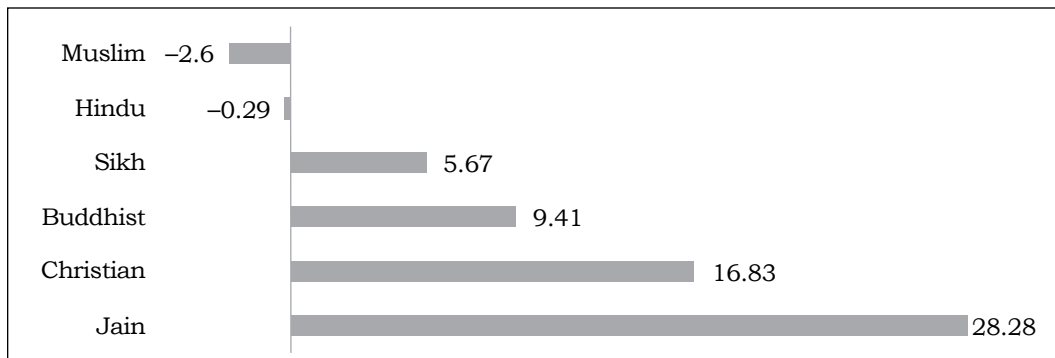
The Figure 2 shows that in India, Muslim females are the most disadvantage group with respect to their literacy rate against national female literacy rate in 2011 Census.

The Figure 3 shows that in India, Muslim females are the most



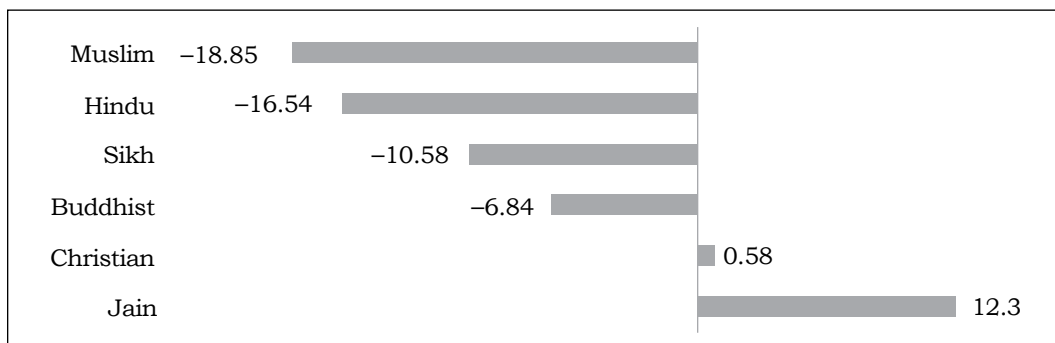
(Census, 2011)

Fig. 1: Female Literacy Gap among Religious Groups against National Literacy Rate



(Census, 2011)

Fig. 2: Female Literacy Gap among Religious Groups against National Female Literacy Rate



(Census, 2011)

Fig. 3: Female Literacy Gap among Religious Groups against National Male Literacy Rate

disadvantage group in terms of their literacy against their male counterparts although Hindu, Sikh and Buddhist female literacy rates are also negative against their male counterparts.

It is therefore understandably difficult for Muslim women to get educated in India; as depicted by the data discussed in Figures 1, 2 and 3.

EDUCATIONAL ISSUES OF GIRLS OF MUSLIM AND OTHER EDUCATIONALLY DISADVANTAGED GROUPS

Despite government initiatives to elevate educational status in the country, there are inequalities and disparities among religious and caste groups in terms of their education, even though the government made

various policies, programs and laws to improve the educational level of the different groups of people living in the country. Literacy rate of the country varies from state to state and community to community. The complex diversity based on caste, religion and ethnicity has left some groups of the country more marginalised and educationally disadvantaged. Muslims, SC and ST, especially their females, come under educationally disadvantaged and marginalised sections (NCERT, 2014). Muslim girls and other disadvantaged groups literacy rates are not up to the mark. They are being victims of misuse and abuse inside and outside their families. Poverty, rigid family system, lack of education and ignorance of rights have made them more vulnerable to exploitation in multiple forms. The problem raised by the marginalised groups has not gained much attention from the government and civil society. Even the activists and community leaders are quite silent on their matters.

UNICEF states that 'Education is one of the most critical areas of empowerment for women, as both the Cairo (United Nations, 1995b) and Beijing (United Nations, 1995) conferences affirmed. It is also an area that offers some of the clearest examples of discrimination women suffer. Among children not attending school there are twice as many girls as boys, and among illiterate adults there are twice as many women as men. Offering girls basic education

is one sure way of giving them much greater power — of enabling them to make genuine choices over the kinds of lives they wish to lead. This is not a luxury. The Convention on the Rights of the Child (UNICEF, 1990) and the Convention on the Elimination of All Forms of Discrimination against Women (United Nations, 1979) establish it as a basic human right. That women might have the chance of a healthier and happier life should be reason enough for promoting girls' education.

Many studies are undertaken regarding the issue of education of Muslim minority and other educationally disadvantaged groups in India. Kaushal (2013) found that the major reasons for low rates of girls education in India are social discrimination, cultural barriers, relative isolation, high opportunity cost, lack of accessibility of schooling, distance from the habitation sites, high rate of poverty, familial priority issue, struggle for livelihood, household works, responsibility to look after the younger sibling, early marriage, lack of self-confidence, lack of separate schools, lack of women teachers, limited coverage of incentive schemes, insufficient facilities in schools, and shortcoming implementation, monitoring and evaluation of schemes. Kaur and Kaur (2012) suggested that the disadvantage of Muslims in education is due to religious traditionalism. Kaul (2001) also found that the non-SC children never mingled or

interacted with SC pupils outside school despite of studying together in the school. Khan and Butool (2013) concluded that the educational status of Muslims in India is not satisfactory and needs special attention. It was found that half of the population, i.e., 53.95 per cent of the Muslims in India is illiterate, 17 per cent are literate people just for namesake only. This is a clear indicator that primary literacy rate is highest among the Muslims; while secondary, technical and higher education is lowest among the Muslims.

Hasan and Menon (2004), through Muslim Women Survey (MWS), suggests that low level of schooling is one of the most depressing findings of the survey. In fact, nearly 60 per cent of the total Muslim respondents never attended school. There seems to be a negative correlation between education and employment among Muslims and the “proportion of Muslims in formal employment or wealth creating occupations is small”. Wali (2012) studied Muslim Minority Girls in Delhi and Enrolment in Elementary Education. According to him, Dalit, Adivasi and Muslim children are far less likely to enroll in school and are more likely to drop out than others. Gouda (2014) stated that the dropout was high among the children belonging to Muslim, Scheduled Caste and Scheduled Tribe families. The standard of living index also shows that children belonging to low standard of living families were more likely to dropout. In the

study, the major reasons cited by the households for the dropout showed that children were not interested in studies, cost was too much, children were required for household work and for work outside to contribute to family income. Nearly 6 per cent of the girls dropped out of school when they got married.

These studies reflect that the factors influencing education of girls, especially girls from marginalised groups such as Muslim, Scheduled castes and Scheduled tribes (SC and ST) are mainly economic, social discrimination, household work, lack of awareness, big family size, feeling of insecurity, patriarchy, lack of facilities such as transportation, infrastructure, etc., poverty, lack of women teachers, lack of certificates and documents, cultural taboos prevalent in the society. Some studies show that in case of Muslims, preference of Madarsa education over modern education, age of marriage, poverty, opposition of co-education, etc., are some of the reasons for dropouts. The issues for other educationally disadvantaged groups are quite different such as feeling of alienation, parent’s illiteracy, domestic work, social stigma, etc.

GOVERNMENT POLICIES AND INTERVENTIONS

Though the education of girls has been one of the priorities for the government of India, still girls are far behind in their literacy rate. In this context, government has taken many steps to

minimize the literacy gap and bring equality, the prevailing disparities from the country with focus to improve the situation of the minority. The National Policy on Education (1986) and Revised National Policy on Education (1992) focused towards the entire educational system to work for women's equality, empowerment and accord a high priority to the education of women. However, various educational schemes, committees, commissions, policies and provisions have been applied by the government to increase the literacy rate.

The Indian Constitution guarantees equality of status and opportunities for minorities and marginalised groups. The fundamental rights grant the Right to Equality and Right to Freedom of Religion and Protection of interests of Minorities in general as well as educational rights. In 1993, the Supreme Court of India ruled that the right to education is a part of right to life in Article 21 of the constitution. Despite the legal provisions in religious category, Muslims in general and Muslim women are lagging far behind their counterparts as well as among the other minority groups. Various committees and commissions are also concerned about the educational disadvantages of Muslims. The 'Education Commission' (1966) recommended for the inclusion of moral values of every religion. The 'University Grants Commission' (UGC) introduced a Coaching Scheme (1984) targeted

for the well-being of Minorities. In 2007, National Commission for Minority Educational Institutions (NCMEI) deeply thought about Girls' Education. The Commission had highlighted a point that the girl child had received an inadequate priority in the Indian society.

Mandal (1990), Sachar (2006) and Amanullah (2017) Committees were appointed to study about the socio-economic and educational status of minorities. Mandal identified the bigger gap between majority and minority communities in various fields and recommended to give reservations to those belonging to backward classes. In 2005, Sachar Committee was set up to study the social, economic and educational conditions of the Muslim Community in India. The committee recommended the need for special efforts to bring the educationally backward minorities on par with the rest of the society and to make them participate fully in the mainstream national developmental activities.

Sachar Committee (Ministry of Minority Affairs, 2006) report mentions— "low socio-economic status of Muslim community, higher poverty, lower literacy and educational attainments, higher unemployment rates, lower availability of infrastructure and lower participation in decision making, in civil services including police, judiciary and in elected bodies, and above all, a perceived sense of insecurity and discrimination" as

some of the persistent problems faced by Indian Muslim community; and mentions their double disadvantage with low levels of education combined with low quality of education.

Amanullah Committee (2007) recognised the fact that among minorities, Muslims were both educationally and socially backward and their literacy rate was much below the national average. Muslims suffered from lack of access to quality education. Dropout rates were much higher among Muslim children and disparities increased as they moved higher from primary to secondary education.

After the independence of the nation, policy makers were much concerned about the empowerment of women, girls and other socially and culturally disadvantaged groups' education. Education related policies and programmes have been reviewed from time to time by keeping in mind the goals of national progress and development. The 'National Policy on Education' (NPE, 1986) stated that some minority groups needed more attention for promoting equality and social justice. The 'Programme of Action' (1992) was a deliberate initiation for the empowerment of marginalised groups such as women and religious minority groups. It focused more on girls' education and emphasised on the need of special attention for the girls' education. The programme also offered financial assistance for the modernisation of *Madrasas*.

Further, in 1993, the Supreme Court of India established this fact by stating that Right of Education (RTE) has been derived from Article 21 of the Constitution of India-Right to Life and Personal Liberty. In 2002, under the 86th Constitution Amendment Act, RTE was even more concretised by provisioning free and compulsory education to all, from 6 to 14 years of age. Government of India simultaneously appointed various committees to find out more about the socio, economic and educational status of minorities and constituted commissions for looking after their well-being. Henceforth, National Commission for Minorities (2004) and Ministry of Minority Affairs (2006) were established for the development of minorities and disadvantaged groups in India.

Government of India not only emphasised the education of minorities, but also focussed upon the education of girls. Since independence, Government of India is promoting girls' education through common education programmes as well as specific programmes. Specific Programmes for advancing girls' education include: Condensed Courses of Education for Women Scheme, Mahila Samakhya, National Programme for Education of Girls at Elementary Level (NPEGEL), Kasturba Gandhi Balika Vidyalaya Yojana (KGBV), Dhana Lakshmi Scheme, Scheme for Construction and Running of Girls' Hostels for students

of Secondary and Higher Secondary Schools, and Rajiv Gandhi Scheme for Empowerment of Adolescent Girls.

The recent formulation of the *National Education Policy 2020* (NEP 2020) has given direction to the whole education system right from preparatory to higher education. It aims to achieve the overall development goals of the country; gender equality being one of the sustainable development goals (SDG) has been focused by the policy. Further, NEP 2020 considers sensitisation as a crucial aspect of the education system and therefore, emphasises the sensitisation of all participants in the education system. Considering the systematic marginalisation of social groups like gender, the policy directs the school curriculum to integrate different aspects of human values, inter alia gender equality, nonviolence and detailed knowledge about gender identities (Section 6.20, p. 28).

There are various schemes for girls' education that include: *Beti Bachao Beti Padhao*, *Sarva Shiksha Abhiyan* (SSA), *Fifteen Point Programs* (FPP), *Ladli Scheme*, *Kishori Shakti Yojna*, *Incentive for Secondary Education*, *Providing Vocational Training to Youths Belonging to Economically Backward Classes Including SC/ST/OBC/MIN./SKS under Rehabilitation Programme*, *Lal Bahadur Shastri Merit Scholarship*, *Patrachar Vidyalaya*, *Opening and Strengthening or Pratibha Vikas Vidyalayas* and *Welfare of*

Educationally Backward Minority Communities.

As far as government policies are concerned, several committees have been set up to evaluate the situation of girls' education. Apart from the constitutional guarantee, various schemes, policies and programs have been made for the welfare of Muslim girls and girls of disadvantaged groups. There are various schemes run by the government for the upliftment of girl's education.

METHODOLOGY

This paper is based on a qualitative study according to a phenomenological approach. The main objective concerning this paper has been to find out the socio-economic factors influencing the education of girls belonging to Muslim community and other educationally disadvantaged groups from the Slums of Okhla. Data was collected through these tools—interview schedule for girls, interview schedule for parents, questionnaire for teachers, questionnaire for principals, and community survey. A total 137 girls who were either never enrolled or dropped out from school were interviewed; out of which 117 were Muslim and 20 were of other religions (OEDG). Girls were selected from the primary to senior secondary level of schools from the identified slum areas. Total 137 concerned parents/guardians were interviewed; out of which 35 were males and 102 were females. 27 teachers were interviewed to for gaining insight on

reasons for dropouts; and 7 principals (1 principal from each designated area school) were consulted for understanding their experiences regarding school management; and working under different committees and bodies. The community survey was undertaken in seven identified slums (Batla House, Nai Basti, Taimur Nagar, Okhla Vihar, Jasola Vihar, Near Mathura Road and Okhla Railway Station) of Okhla, mostly dominated by Muslims.

Analysis of the study was done both qualitatively and quantitatively. Percentages and Mean value of percentages were calculated. The data was analysed based on two factors, i.e., social and economic Factors. Social factor was further classified as familial, cultural and environmental. Economic factor was classified as income level, work for support, school expense, etc.

FINDINGS AND DISCUSSION

Findings related to dropout rate, social factors (familial, cultural, and environmental aspect), and economic factors are discussed in this section.

DROPOUT RATE

According to educational statistics at a glance, Ministry of Human Resource Development (2018), in the year 2014–15, primary level dropout rate was 3.88 per cent while upper primary level was 4.6 per cent in all categories of students. In SC students in 2014–15, dropout rate for girls at primary level was 4.2 per cent and

at upper primary level was 6.03 per cent. In ST students, dropout rate for girls at primary level was 6.84 per cent and at upper primary level was 8.71 per cent in 2014–15.

The present study finds out that the major reason for dropout was migration. In these areas, mostly people migrated. They leave and come back, show lack of interest, absenteeism, lack of support, etc.

SOCIAL FACTORS

Under this title three sub factors, i.e., familial, cultural and environmental are included. Cultural aspect refers to the religion, beliefs, customs and tradition, etc. The environmental factor refers to physical surroundings, interaction and communication refers to the point that links teachers and parents.

FAMILIAL ASPECTS

Familial aspect includes variables such as size of the family, workload at home, early marriage, health problems and parental support. Besides, some psycho-social variables such as readiness, perception and mentality have also been included in this category.

Among the familial aspects, the biggest reason is workload at home (90.28%) for dropping out of schools among girls in slums of Okhla. These girls are mostly engaged in household chores such as cooking, cleaning, taking care of siblings, etc., and in all these, they are not getting enough time for their study. In these kinds

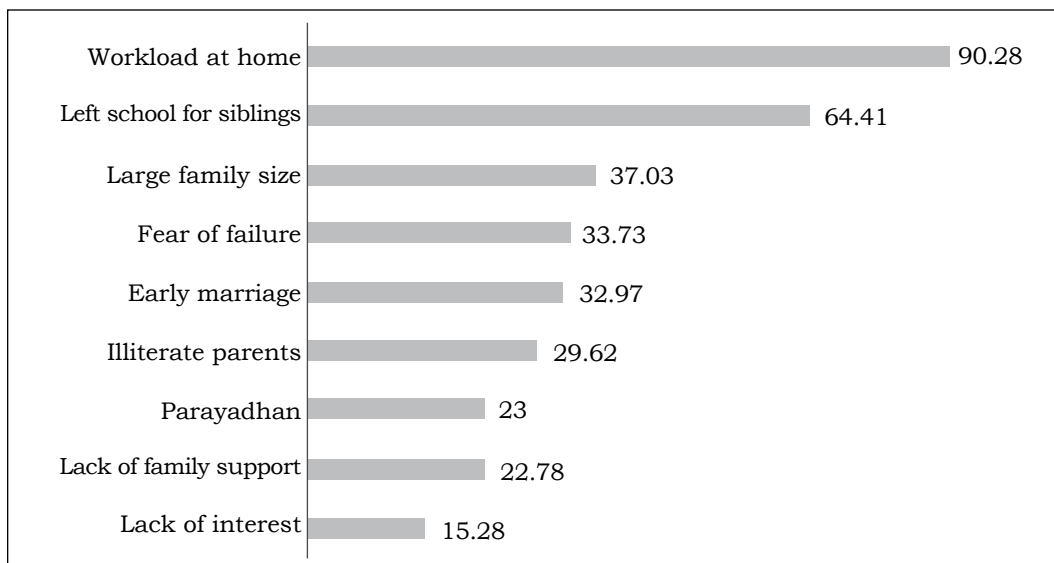


Fig. 4: Familial Aspects (in mean value)

of families, there is a tendency that if their elder siblings have left the school (64.71%), they also have left. Large family size (37.03%) is another reason for leaving school as girls have more burden of household work in this type of family. In the slums of Okhla (48.32%), families have six to eight children. These families, where both parents are working to meet their ends, there girls are doing various kinds of household works and looking after their siblings in the absence of their parents. Another reason is early marriage (32.97%) which is prevalent in Muslim community of these slum areas. It is a big reason according to teachers as they inferred this reason from children and their parents for leaving the school. Illiteracy of parents is another reason for the

discontinuation (29.62%) of studies from schools. In these slums, the survey depicts that 55.85 per cent fathers and 87.3 per cent mothers are illiterate. Some parents think that girls are 'parayadhan' or 'wealth of others'. This thought that 'one day she has to go to someone's home,' explicitly disinclines them towards the education of a girl child. The data shows that 22.78 per cent lack support from their family in continuation of their school education. Lack of rigorous feedback from parents leads to absenteeism and not performing at par, resulting to dropout. 15.28 per cent of girls are themselves not interested in acquiring education. This is due to low socio-economic status.

CULTURAL ASPECTS

Discontinuation of girls' education in India has been massively impacted by socio-cultural factors; especially in the case of Muslim community wherein dropout of girls is culturally motivated. Although majority of the parents responded that education for girl children is important, somehow there is a connection with the cultural ethos.

The data obtained on cultural aspect shows that lesser number of Muslim teachers (41.66%), own selection of their partners (34.28%), lack of community support (33.46%) and delay in marriage (27%) are the biggest reasons for discontinuation of education from schools. Officials mentioned that lesser number of Muslim teachers is one of the reasons for dropout or not attending schools, although there are many Muslim teachers in the schools as

observed during the study. Devaluing girls' education by their parents, no separate schools for girls, non-availability of girls for home chores, no religious education in schools and Parda system are some of the other reasons for leaving school in this area. Teacher-students ratio is not at par and thus, teachers are not able to handle diversity. Teachers are not managing diversity and children are feeling marginalised. Teachers are rigid in their values and not adopting multicultural approach in the class. Child is feeling alienated as well as uncomfortable in the class.

ENVIRONMENTAL ASPECTS

Impact of environmental factors on girls' education has always been high in the slum areas. In traditional society girl child is expected to do household work, and girls are not allowed to go out from the house. So, there is a

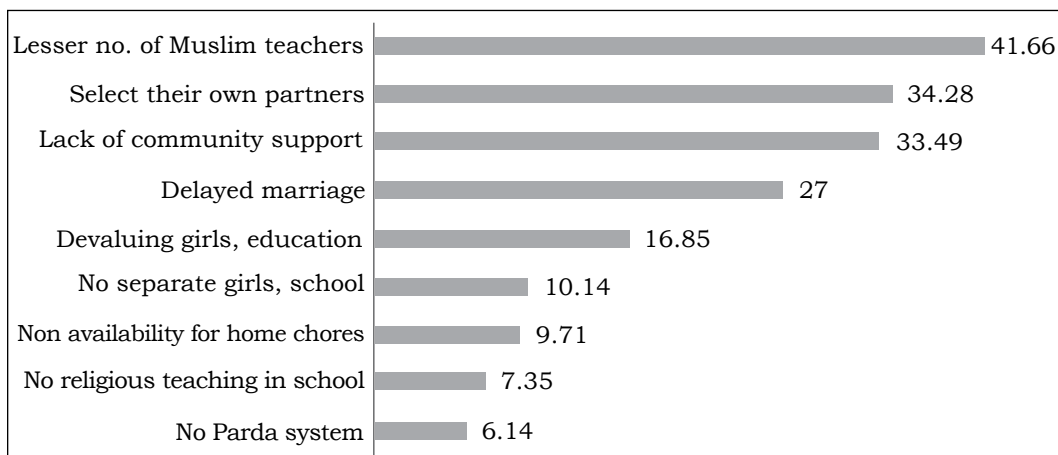


Fig. 5: Cultural Aspects (in mean value)

need of encouragement from internal and external environments for the improvement of girls' education.

If we look at the table, lack of security inside and outside the school environment (53.03%) is the major reason of dropout of girls in slums. Many parents and even girls informed us that they are afraid of going alone and preferred to go in groups as they walked to school. Parents said that as they are living in slums, they are more concerned about the safety of the girls. While going to school, they have to face sexual harassment, stalking, etc. These cases do not get registered. Resulting, either they get involved in all these or they dropout. Lack of interest (36.42%) among girls in their studies because sometimes teachers are not present in the class for long hours, giving punishment, feeling

boredom, no classroom teaching, etc. A supportive environment at home is a very important factor for learning achievement of a child. Girls (25.57%) informed us that they have no supportive environment at home in terms of motivation, facilities, no favorable circumstances, etc. Other reasons were improper behaviour of teachers, lack of motivation from teachers, corporal punishment. Neighborhood girls not going to school is also the reason here, but it is not that significant. Girls are not feeling safe and secure while commuting to school as environment is not safe. Neighborhood is also playing a major role in influencing this.

ECONOMIC FACTORS

Under this, income level of the family, expenses, and migration from different

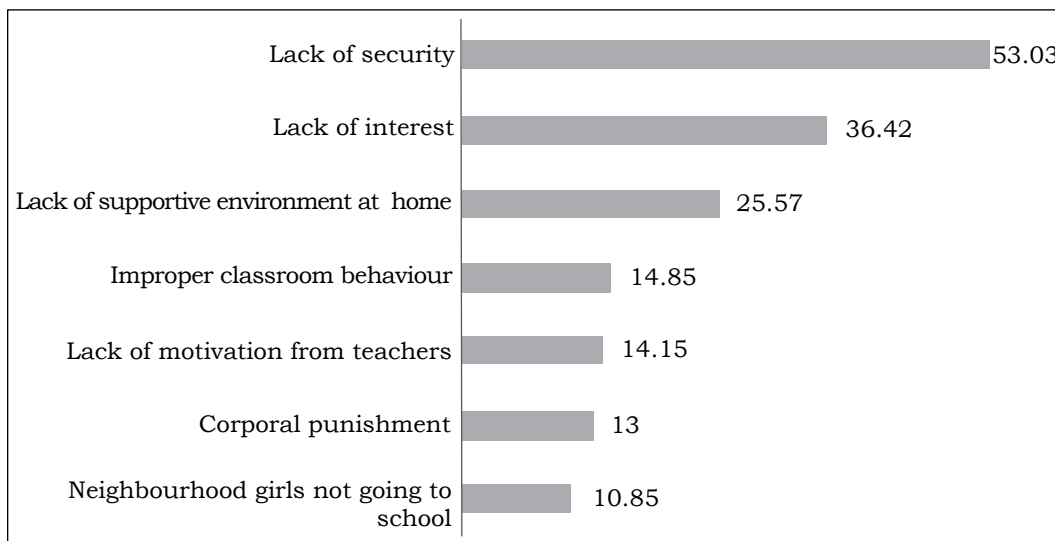


Fig. 6: Environmental Aspects (in mean value)

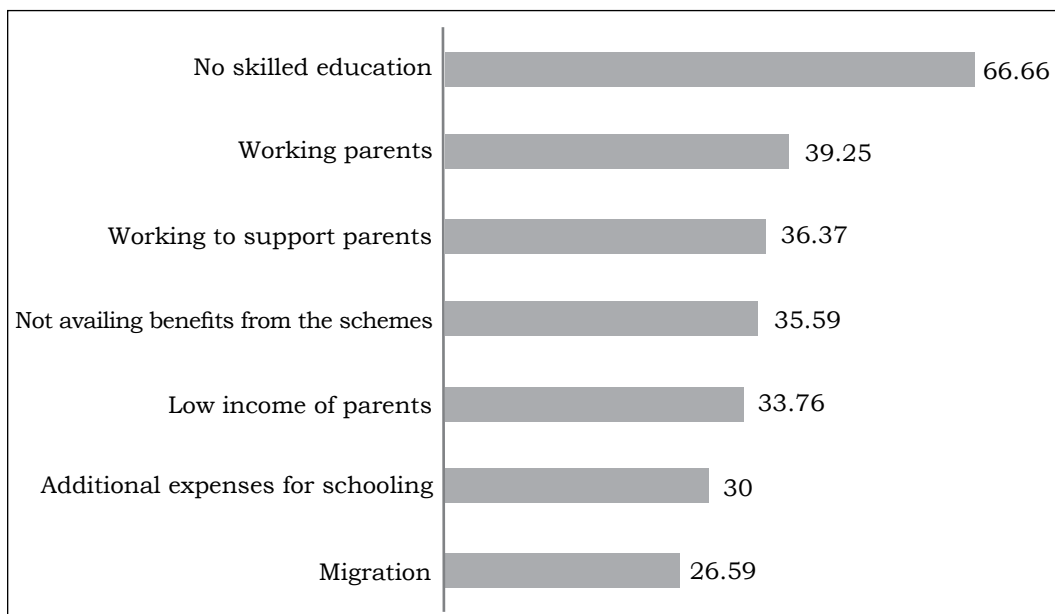


Fig. 7: Economic Factors (in mean value)

places in search of work, affects the continuation of the girls' education. It is mostly because parents are from poor financial backgrounds, are engaged in unorganised sectors and work mostly as unskilled labor for their livelihood.

Lack of skilled education (66.66%) is a big reason for girls to dropout in slum areas. Skilled education provides immediate earning opportunities. Parents and girls preferred to acquire skills like stitching in order to support their family. If both parents are working, girls have to dropout in order to take care of the household and siblings. They do not avail financial benefits from the schemes (35.59%) such as scholarships, Ladli Yojna, etc.,

which can be an important source of economic support for these girls. 33.76 per cent of the girls says that low income of their parents make them helpless in acquiring education. Additional expenses for schooling (30%) and migration (26.59%) are also the reasons for leaving school. Although most of the girls going to the nearby government schools get free books and uniform; but it is only up to the elementary level, and sometimes distance from home becomes a reason of expense, as they must take even a rickshaw. Mostly families living in slums migrate from different states and they are unskilled laborers, and daily wage workers who came here in search of seasonal work and going back to their villages interrupts

studies of their children. Another reason is language barriers and so they are unable to communicate and understand classroom teaching. Some children do not even have proper documents such as Aadhaar card, birth certificate, transfer certificate, etc., and no bank account which is necessary for their admission in government schools. Also, there is no awareness about policies on ground level as well as teachers are not aware of how to reach out, co-ordinate and generate awareness.

Major commissions established for the welfare of minorities are National Commission for Minorities (1992) and National Commission for Minority Educational Institutions (2004). Ministry of Minority Affairs (MoMA) has launched many schemes such as Quality Education for Madrasas (2006), Pre and Post Matric Scholarships, *Naya Savera*/Free Coaching, *Nai Udan*/Support for Competitive Examinations, *Nai Manzil*/Open Schooling through, *'Nai Roshni'*/Leadership Training, *Seekho aur Kamao*/Learning Skill for Earning, etc. Most of these schemes are specially focused towards girls' education. MoMA also launched, *Tahreek-e-Taleem* Mission in 2017, for providing infrastructure for educational institutions and educational awareness. Maulana Azad Education Foundation, a body under the Ministry, is also running programmes such as *'Begam Hazrat Mahal'* Scholarship for meritorious girls, Garib Nawaz Skill Development

Scheme (2016), 3Ts: Teacher-Tiffin-Toilet for modernization of Madrasas (2017).

There are various schemes that are run by the Delhi government for promoting the education of girls, minorities and other educationally disadvantaged groups such as— *Beti Bachhao Beti Padhao*, *Ladli Scheme*, National Scheme of Incentives for SC Girl Child for Secondary Education (NSIGSE), Kishori Shakti Yojna, Financial Assistance for Purchase of Stationery to SC/ST/OBC/Minorities, Students Scholarship/Merit scholarship for SC/ST/OBC/Minority students. Vocational Training is provided to youth belonging to economically backward classes including SC/ST/OBC/Min./SKs under the Rehabilitation Program: Lal Bahadur Shastri Merit Scholarship, Patrachar Vidyalaya, Pratibha Vikas Vidyalaya, Welfare of Educationally Backward Minority communities, etc.

The functioning of these governmental schemes for the welfare of girl's education in this area are not much effective. Majority of the parents said that they did not have much information about these schemes and very few of them got benefits through these schemes. The girls from Other Educationally Disadvantaged Groups such as SC/ST had received some financial help from these schemes in the form of scholarships, but the Muslim girls of these slums did not receive such type of assistance from schools except mid-day meal, free

uniforms and books. Principal and Teachers claimed that they are giving information about various running or newly launched schemes and projects related to education to the parents directly or indirectly, but parents denied this. However, principals and teachers added that these schemes have made a positive impact on the enrolment of girl students in the area. Their opinion is that, mid-day meal is the most effective scheme for increasing girls' enrolment followed by SSA and Girls Scholarship. Besides free uniforms, free books, Anganwadi, RTE also proved beneficial for slum girls' education. Government officials expressed their opinion that there are lots of problems like lack of knowledge, unawareness, lack of training and information that creates problems in the implementation of the schemes. Officials said, Right to Education (RTE) was not much effective in the promotion of girls' education here as people were not using it for their children. Parents were aware about the schemes, but they had no knowledge regarding its procedure and not using RTI regarding their childrens' education.

During the field visit, it is observed that boys are also out of school in large numbers in these slums. The researcher also noted a dual-face existing in the society towards girls' education. The burden of household chores, looking after their families, zero earning from indoor work, early marriage, are some social notions that spoils the girls' education. As a result,

Muslim girls and other disadvantaged groups turn their face away from education; hesitate while involving in various activities, governmental schemes, school activities, etc. They have very little faith in the current system which is supposed to improve their situation.

Also, the major concern here is, programs and policies are chalked out in detail and framed but implementation is not proper. Monitoring is lacking which also does not lead to effective utilisation of resources. Resultant, policies remain on papers only.

CONCLUSION

Education is the only means to create awareness in the society; and to create such society that empowers women. The main task of education is to equip children with skills to help themselves with their day-to-day problems. Education ensures social security and self-reliance for women; and so girl's education has been a priority in governmental policies. The Constitution of India also assures equal rights and opportunities for women in every field. But, despite these safeguards women in general and women of ST, SC and Muslim communities are still lagging behind educationally.

The primary task of this study was to identify the educationally disadvantaged groups. It is visible that there is a tendency of lower literacy rate, low enrolment and high dropout among Muslim girls of slums

in Okhla. This study highlighted social and economic factors as the reasons for dropout of slum girls. Inherent problem of the slums was lack of basic amenities in this area. Men and women in these areas depend on daily wages work or unskilled labor which is insufficient for the livelihood. When both parents are working, girls take care of the household and this impacts their studies. These parents are less motivated about educating their children, especially girls as compared to OEDG families from these slums. Economic discrimination against the girl child and orthodox thinking have impacted the educational continuation of Muslim girls.

The economic inequality is the major hindrance for achieving the goal of education for all in case of Muslim girls and other educationally disadvantaged group in slums. The social factors such as cultural,

environmental and familial matters are secondary reasons of dropout of slum girls in Okhla. Therefore, it is an urgent need to address these problems faced by the Muslims and other educationally disadvantaged groups of girls in slums of Okhla; so, they can achieve better education and ultimately contribute to the nation's development.

The author concludes that community leaders can play an important role in improving the situation. The role of NGOs in such situations can lead to big changes. Rigorous feedback from parents can also help in performing at par. Visits should be organised by schools to meet parents. Regular counselling should be given to girl children. Also, officials who are implementing on ground level, their training for monitoring should be proper. Overall, implementation of policies and program needs to be monitored effectively.

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