Tracking Impact of COVID-19 on Muslims in India
1. INTRODUCTION

Religious minorities are recognized as a distinct population group in India, with direct reference made in Articles 29 and 30 of the Indian Constitution. Muslims, constituting 14.2% of the population of India, are the largest religious minority in the country. While India has made significant progress in growth and development since Independence, the benefits of development have not adequately reached the community who continues to lag behind on most socio-economic indices.

The 2019 Multi-dimensional Poverty Index revealed that every third Muslim in India is multidimensionally poor. Even though poverty in the community has seen a significant reduction in the past decade, a significant 33% of the Muslim population in India is living in multidimensional poverty. Further, the 68th round (2011–12) report of the National Sample Survey Office stated that the average per capita consumption expenditure (used as an indicator of income) among Muslims was just INR 32.66 per day, the least among all religious groups.

Muslims in India have, for long, faced systemic discrimination, prejudice and violence- a situation made worse post the Tablighi Jamaat conference in March 2020 and the immense backlash faced by the community due to misconceptions around them spreading COVID-19 in the country. Further, predominantly employed in the unorganised sector with low incomes and no job security, the Muslim community in India was disproportionately impacted by the COVID-19 pandemic and subsequent lockdown. Additionally, the utter paucity of disaggregated data furthers their invisiblization and marginalization, hindering an effective response from the government to provide adequate support and relief to a community so adversely impacted by the pandemic.

2. DEMOGRAPHICS

The data was collected from 150 Muslim families in three states of the country – Uttar Pradesh, Bihar and Delhi – all of the respondents from Ambedkar Nagar (Uttar Pradesh) and Delhi lived in urban and urban peripheral areas and the respondents from Bihar were all rural. The selected respondents from Ambedkar Nagar were from the Halalkhor community and most of the respondents from Bihar were from Nat community (86%).

The average size of the household was 5.36 with the average number of children was 2.33. With a literacy rate\(^1\) of 28.8%, Muslims in Bihar are significantly below the national average of 78%. The literacy rate of Muslims in Ambedkar Nagar and Delhi was found to be a lot higher at 60.6% and 61.1% while still at par with the national average.

3. ECONOMIC STATUS

It has been found that on an average 1.06 persons in a household are earning members. Across all sample sets 69% of men are responsible for earning (16% in Ambedkar Nagar, 94% in Bihar and 96% in Delhi respectively).

The effects of the lockdown enforced due to the Covid-19 pandemic has also been significant. 56.67% of the total respondents were worried about not having food (98% of respondents from Bihar, 26% of respondents from Delhi and 46% of respondents from Ambedkar Nagar shared this concern). Of the total respondents, 54% couldn’t eat healthy food (with 2% of respondents from Ambedkar Nagar, 88% of respondents from Bihar and 72% of respondents from Delhi sharing the concern), 21.33% of the total respondents could eat only few kinds of food (6% from Ambedkar Nagar, 40% from Bihar and 18% from Delhi), 7.33% of the total respondents have skipped a meal (14% from Bihar and 8% from Delhi). Further, during the lockdown, 24% of the respondents ran out of ration (2% from Ambedkar Nagar, 12% from Bihar and 38% from Delhi), 6% of the respondents went hungry but didn’t eat (12% from Bihar and 6% from Delhi) and 4% of the respondents have gone without eating the

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\(^1\) According to Census and NSSO definitions, Literacy Rate is defined as the ability to read and write in any language.
whole day (8% from Bihar and 4% from Delhi). 22.67% of the total respondents have said to have faced no suffering because of Covid-19 and subsequent lockdowns (44% from Ambedkar Nagar, 0% from Bihar and 24% from Delhi).

Based on the survey one finds that a significant number of people (close to 62% of the responders) reported their primary source of income as daily wage not from MGNREGA. Around 9.7% of the respondents relied on handicrafts and/or tailoring and/or artisanship as their primary income source. Only 4.4% of the responders relied on MGNREGA as their primary source of income. Around 8% of the responders are sanitation workers. Other primary sources of income are jobs in private firms or start-ups, jobs in shops and/or hotels and/or lodges. It is worth noting that 84% of the people responded that they received no benefits (such as paid leaves, weekly rest days, accommodation, food, transportation, medical expenses and provident fund) from their job. Around 4.5% of the responders received

Around 5.6% of those surveyed said that they are registered under the MGNREGA scheme and have a job card. 5.6% of those surveyed said that they had applied but have not yet received a job card. 9.8% of the respondents are in Delhi and is not applicable. Around 79% of the respondents have not applied for a job card under the MGNREGA scheme.

Further, close to 26% of people looking for paid work but haven’t gotten one are men from Ambedkar Nagar while their female counterparts are close to 35%. Around 9% of unemployed people surveyed looking for paid work are men from Bihar while 11.5% are women from the state. 9.7% of unemployed people surveyed looking for paid work are men from Delhi and 8.8% are women from Delhi. Additionally, of the unemployed people surveyed, 39% lost work due the lockdown imposed due to the Covid-19 pandemic and close to 17% left work due to fear of Covid-19 pandemic.
4. EDUCATION AND GENDER GAP

43.47% of the respondents per household were children. 49.71% of children are currently enrolled in schools. Of the children surveyed and have been enrolled in a school, 37% male and 33.33% female students did not have online classes since the lockdown in 2020. 4.1% male and 1.5% female students have did not have online classes but were sent videos and links. 1.2% male and 1.8% female students had online classes but not regularly and 6.9% male and 9.3% female students had online classes regularly.

53% of the students who received monthly scholarship are male students and 46.9% are female students and 1.5% did not prefer to state their gender. Of these students, 22.7% male students and 21.2% female students continued to receive their scholarship amount since the lockdown.

Of the children surveyed that are out of school, 84.67% never went to school and 9% dropped out before class 8. 34.5% of the responders who are no longer in schools dropped out as it cost them too much. 10% of the responders dropped out as they weren’t interested in studies. Close to 8% dropped out of the school as the school was too far away and 2.25% dropped due to transportation not being available. 0.56% of the children not in schools surveyed, dropped out as it was considered unsafe for girls. 1.1% dropped out as they got married. It is also worth noting that close to 22% of students dropped out during the pandemic and 2% after the pandemic.

5. LOANS

On an average, 27.33% of the households admitted to having unpaid loans taken since March 2020 - with most of them belonging to Bihar (53.85% of Muslim households in Bihar report of having unpaid loans). Respondents from Ambedkar Nagar were the least debt-ridden with only 2% of the respondents having an unpaid loan. Most of the loans taken was between Rs. 20000 and Rs. 40000 with 65.9% of the loan takers reporting this while 19.5% had loans higher than Rs. 50000.
A significant amount of the loans taken were for daily consumption (31.71%) and health expenses during the pandemic (29.27%). An interesting insight from the survey is that, 36.59% of the total loans taken were provided by NGOs/CSOs and this accounted for 60% of all the loans taken to start or run a business. The respondents otherwise relied on their relatives (24.39%) or banks (31.71%) and only a very few percentage of population relied on SHGs (2.44%). Most of the respondents are planning to pay their loans through monthly instalments with 80.49% planning to do the same.

6. LIVELIHOOD

While the Covid-19 pandemic caused unprecedented losses across the country, labourers working in the informal sector were particularly hit. A study conducted in 2018 found that Muslims are the least upwardly mobile group in India 2. Economic marginalisation of Muslims in India is a topic which has been highlighted over the years, most notable of which is perhaps the Sachar Committee Report of 2005.

6.1 FOOD SECURITY

All over the country, the pandemic has intensified food insecurity and hunger is gripping most rural and even some urban centres. While this stress did exist before the pandemic, but things have gotten so much worse for

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2 https://scroll.in/article/895829/in-charts-study-shows-indians-have-low-upward-mobility-and-muslims-suffer-the-most
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marginalized communities throughout. When asked about the experiences during the pandemic, 56% of the households told us that they were worried about not having food throughout. This is especially very high in Bihar with 98% of the respondents reporting to worry about the food. When asked about the quality of the food, 88% of respondents in Bihar and 72% of respondents in Delhi said they were unable to eat healthy nutritious food. A significant share of the population in Bihar reported going hungry (12%) and a smaller share even went without eating for whole days (8%). A detailed analysis of the same has been provided under economic status.

There has also been a gap while accessing services like ration that were provided during the pandemic since only 63.33% of the households had a ration card. The linkage of ration cards with Aadhar was even lower as only 55% of the household who had a ration card have linked with atleast one member’s Aadhar.

Of the households that received ration, 32.67% have responded to receive ration regularly (46% in Ambedkar Nagar, 16% in Bihar and 36% in Delhi), 2.67% of the total households received ration for less than 4 months (2% from Ambedkar Nagar, 6% from Bihar and 0% from Delhi), 2% of households from Bihar received ration between 5 and 8 months, 17.33% of the total households surveyed received ration between 9 and 11 months (2% from Ambedkar Nagar, 46% from Bihar and 4% from Delhi). Therefore the average number of months during which the households received ration is 8.04 (with an average of 9 months for households in Ambedkar Nagar, 2.69 from Bihar, 13.63 from Delhi). It is worth noting that 0.08% of households in Ambedkar Nagar, 0.02% from Bihar and 0.2% from Delhi didn’t know about entitlement. On an average, only 32.67% of the respondent families received ration regularly – a number that is very grim considering the situation since March 2020. This explains the food scarcity reported across the Muslim community and the failures of the Public Distribution System to bridge gaps in access to food.
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Also, 63.33% of the households surveyed have ration cards (58% from Ambedkar Nagar, 72% from Bihar and 60% from Delhi). 31.58% of the households that have ration card/s belong to the AAY category (3.45% from Ambedkar Nagar, 27.78% from Bihar and 63.33% from Delhi). 33.68% belong to the APL category (79.31% from Ambedkar Nagar, 2.78% from Bihar and 26.67% from Delhi). 34.74% belong to the BPL category (17.24% from Ambedkar Nagar, 69.44% from Bihar and 10% from Delhi). Of these, 33.68% of all the households with ration cards are linked with phone (16.67% from Bihar and 86.67% from Delhi). 55.79% have ration cards linked with one members’ Aadhar (96.55% from Ambedkar Nagar, 50% from Bihar, 23.33% from Delhi). Also, 16.84% of the households have their ration cards linked with all members’ Aadhar (3.45% from Ambedkar Nagar, 19.44% from Bihar and 26.67% from Delhi). Further, 13.68% of the households have their ration cards linked with their fingerprint/ biometrics (19.44% from Bihar and 20% from Delhi). No households have claimed to have no kind linkages.

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<tr>
<th>Ration card linkages</th>
<th>% of HH with Ration Cards</th>
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<tr>
<td>Linked with all members fingerprint/biometr</td>
<td>13.68%</td>
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<tr>
<td>Linked with one member biometric</td>
<td>31.58%</td>
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<tr>
<td>Linked with all members aadhar</td>
<td>16.84%</td>
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<tr>
<td>Linked with one member Aadhar</td>
<td>55.79%</td>
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<tr>
<td>Total</td>
<td>63.33%</td>
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<tr>
<td>Delhi</td>
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<td>Bihar</td>
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<td>Ambedkar Nagar</td>
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6.2 TOILETS AND SANITATION

Adequate toilet facilities and sanitation are necessities that ensure and promote the health and well-being of people. The importance of hygiene has increased since the pandemic and it is really a crucial to ensure the health and this issue specific to the communities in Bihar seems to affects the security, safety and dignity of people.

Most respondents from Bihar report to not have access to toilets regularly and only 4% of them have access to individual toilets. On an average, only 62.67% of households have access to individual toilets and around 4% rely on community toilets for regular use.

<table>
<thead>
<tr>
<th>% of HH with access to individual toilets</th>
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<tbody>
<tr>
<td>Ambedkar Nagar</td>
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<td>Bihar</td>
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<td>Delhi</td>
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<td>Total</td>
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6.3 HEALTHCARE

Of the households that were surveyed, 48% from Ambedkar Nagar, 0% from Bihar and 18% from Delhi preferred Government health centres such as CHCs and PHCs (22% of the total households surveyed). 48% from Ambedkar Nagar, 12% from Bihar and 62% from Delhi are percentages of households that preferred government hospitals (which make up 40.67% of the total houses surveyed). Incidentally, 46% of households from Ambedkar Nagar, 4% from Bihar and 20% from Delhi received healthcare from Government health centres (makes up 70% of the total households surveyed) and 44% from Ambedkar Nagar, 14% from Bihar and 64% households from Delhi received healthcare from Government hospitals. 22% of households from Bihar preferred quacks, 14% from Bihar and 2% from Delhi respectively preferred pharmacies for their healthcare services. 23.33% of all the households surveyed preferred healthcare services from private health centres (2% from Ambedkar Nagar, 50% from Bihar and 18% from Delhi) and 38% of the households surveyed received healthcare from private health centres (4% from Ambedkar Nagar, 88% from Bihar and 22% from Delhi).

Children from 38% of all the households surveyed were given their due immunisations (6% from Ambedkar Nagar, 50% from Bihar and 58% from Delhi). Children from 22.67% of the households surveyed did not receive their due immunisations (30% from Ambedkar Nagar, 4% from Bihar and 34% from Delhi). 23.33% of all households didn’t know about the immunisations (64% from Ambedkar Nagar, 6% from Bihar). 9.33% of the households didn’t have eligible children (26% from Bihar and 34% from Delhi). 6.67% of the households had children who had been given immunisations but not regularly (14% from Bihar and 6% from Delhi). 100% of the households from Ambedkar Nagar, 0% from Bihar and 50% from Delhi had heard about Covid-19 vaccine to protect against the virus from TV, 6% of households from Delhi heard about the vaccine from the radio, 80% of households from Bihar and 24% of the households from Delhi heard about the vaccine from Government sources. 0.67% from Ambedkar Nagar and 0.67% from Delhi had not heard about the Covid-19 vaccine at all.

6.4 PENSION

In the households surveyed, around 13.33% of them responded to have a member who avails a pension. 34% of the respondents did not know about any pension schemes and only 2% of the respondent in Ambedkar Nagar report of availing a pension. Ambedkar Nagar has the highest amount pf respondents who aren’t informed of any pension schemes with 94% of them responding the same.
The extra payment of Rs.1000 announced for pensioners during the pandemic were reported not to have received by 80% of the population even for a month.

6.5 ACCESS TO OTHER SERVICES

Of the households surveyed, 95.33% had member/s who has/have a bank account (specifically 98% from Ambedkar Nagar, 92% from Bihar and 96% from Delhi). Of this total, 46% are male (64% from Ambedkar Nagar, 10% from Bihar and 64% from Delhi) and 37.33% are female (34% from Ambedkar Nagar, 56% from Bihar and 22% from Delhi). 10.67% of the households have different bank accounts for male and female members (26% from Bihar and 6% from Delhi).

31.33% of the surveyed households have a Jan Dhan account (16% from Ambedkar Nagar, 52% from Bihar and 26% from Delhi). The average number of months that the households received rs 500/- is 1.57 months (0.96 for households in Ambedkar Nagar, 1.86 months for households from Bihar and 1.47 months for households from Delhi). However, 25.53% households did not receive Rs 500/- every month (62.5% from Ambedkar Nagar, 3.85% from Bihar and 46.15% from Delhi).

8% of the surveyed households received clean water wherein 24% of the households from Ambedkar Nagar received clean water. None of the surveyed households from Bihar and Delhi received clean water. 22% of the households have received water and soap (64% from Bihar and 2% from Delhi). 70% of households from Bihar knew got updates on lockdown guidelines. 76% from Ambedkar Nagar, 12% from Bihar and 98% from Delhi received no services.

61.33% of the households surveyed availed LPG for their fuel consumption (80% from Ambedkar Nagar, 6% from Bihar and 98% from Delhi), 2.67% used charcoal (4% from Ambedkar Nagar, 2% from Bihar and 2% from Delhi), 39.33% used wood (16% from Ambedkar Nagar, 98% from Bihar and 4% from Delhi) and 24.67% used straw/ shrubs or grass as fuel (74% from Bihar). It is worth noting that, 14.67% of the surveyed households availed the Ujjwala Yojana benefits (6% from Ambedkar Nagar, 36% from Bihar and 2% from Delhi). Also, 6% of the surveyed households availed the first free cylinder benefit of Ujjwala Yojana scheme (4% from Ambedkar Nagar and 14% from Bihar).
7. ABUSE, DISCRIMINATION AND DISPARITY IN ACCESS TO BASIC NEEDS

14% of the households surveyed felt that they were treated differently by the Government officials in comparison to other communities (16% from Ambedkar Nagar, 18% from Bihar and 18% from Delhi). 2% of the households surveyed have been asked for bribes (4% from Bihar and 2% from Delhi) and 2% of households from Bihar paid bribes. 4% of households from Bihar and 2% from Delhi felt that violence against women and children increased. 8% of households from Bihar had someone from their house called to the police station for questioning, 2% of households from Bihar and 10% of households from Delhi had someone in their house called to the police station for interrogation and 2% of households from Ambedkar Nagar had someone from their house arrested. 8% of the households surveyed in Delhi have faced verbal abuse and 75% of people involved were from other religious communities. 2% of households in Bihar and 14% of households in Delhi were denied opportunities due to their religion.