

Chapter 2

Theoretical Framework of the Study

Acquisition of knowledge is binding on all Muslims

(both men and women without any discrimination)

[Narrated by IbnMaja in al-Sunan] said Prophet Mohammad (PBUH)

The major objective of this chapter is to present a rationale behind the topic of the study and the components depicted in the study. The entire chapter is further sub categorized as per the sub topics of related theories. The first sub category of the study details out the psychosocial perspective towards the adolescent girls as well as their educational status. The sub category is spread out to understand the psychosocial aspect in light with its impact on the education. Further the chapter presents a description of adolescent girls and impact of education on their lives. The chapter also discusses about the historical context of Muslim girls education. Along with that, it also depicts the current status of Muslim girls education.

1.1 Psychosocial Perspective towards girl's education

Psychosocial concept of social work profession deals with the specific component of social development and that is Person in Situation. The psycho social practice is hugely derived from the concept of social work as presented in her work by Mary Richmond, mother of Social Case Work. As the Systems Theory lays a foundation to Social Case Work, heavy influence of a person's surroundings is placed on the person's life. Freudian concept of Psycho Dynamic theory of Case Work suggests the active involvement of ID, Ego and Super ego in creating the early childhood experiences. Erikson's Psycho Social Stages of development has differentiated the roles and Psycho-Social Conflict in different stages of a person's life. Taking into consideration, the adolescent age group is often faced with the psycho-social conflict of Identity vs Role Confusion. The desirable outcome of successful role adjustment is that of integrated perception of oneself as Unique Identity.

Richmond stated the importance of external and internal sources on the development of a person's psyche. Her renowned Diagrammatic Representation of person and environment clearly states the importance of psycho dynamic factors. Presented below is a diagram which focuses on the importance of internal and external sources.

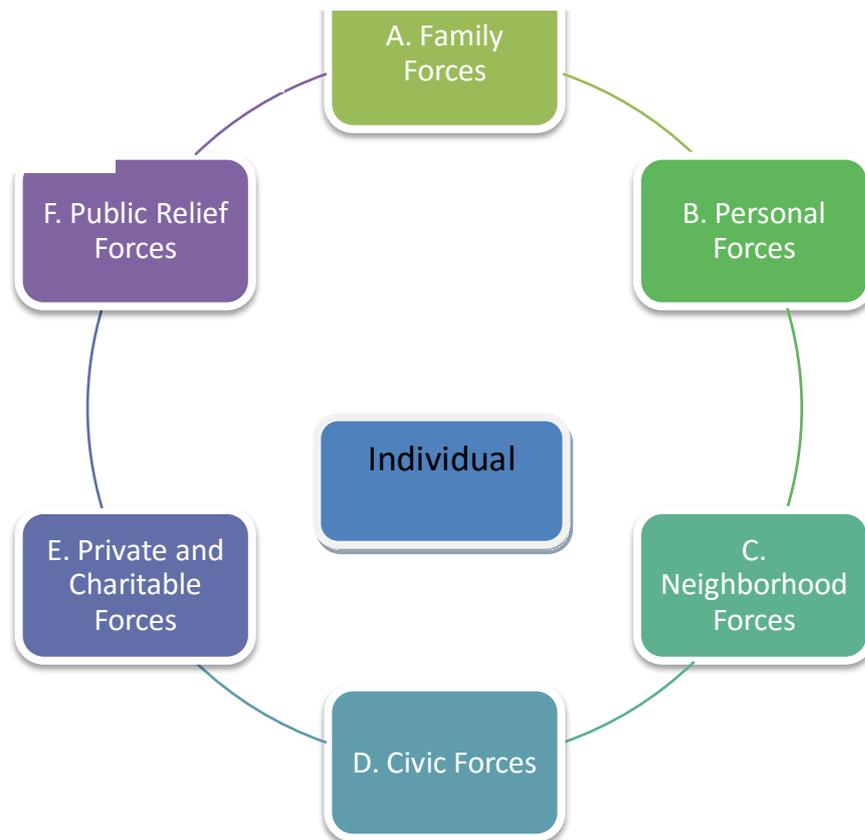


Figure1 Representing Mary Richmond's views of Person and Environment

The primary objective of this model is to restore, maintain, and enhance the personal and social functioning of individuals through mobilizing strengths; supporting coping capacities; building self-esteem; modifying dysfunctional patterns of thinking, feeling, and relating to others; linking people to necessary resources; and alleviating environmental stressors.

In the context of Adolescent Girls Education of Muslim community, these factors are being studied to understand the behaviour pattern as well as the impacting factors. These factors bear major influence on the surrounding forces of girls education. In case of irregular school attendance, the contributing factors ranges from a belief that school going is not as important for girls as it is to learn the socializing pattern. These factors are often contributed by external factors of family mind set as well as mind set of the community.

1.2 What is Adolescence?

Adolescence is basically recognized as an age group where person transforms from a child to adult. It is a phase of physical as well as psychological transitions in a person. World Health Organization (WHO) categorizes is in the age group of Age 10 to 19 years.

Adolescence is characterized by rapid physical growth, social and psychological changes, sexual maturity together with experimentation, development of adult cognitive processes, and transition from childhood socio-economic dependence to relative independence. This is the phase where personality of a person is formed. Any positive life experiences or negative experiences make a lifetime of a person. This age creates highest impact on a person's development.

This is an age group which is marked by multiple issues and concerns relating to Psychological as well as physical traits. Certain concerns of the adolescence phase can be characterized as:

- **Physiological Factors**

- Understanding the transition of body
- Coping up with body transition
- Sexual Maturation
- Mood swings

- **Socio-Cultural Factors**

- Struggling with family responsibility and expectation
- Coping up with the expectation of society
- Decision regarding career choice
- Identity crisis- struggle between adulthood and childhood

These factors amounts to the decision of person's development, the social factors has got direct impact on girl child specially as they have to bear the pressure of being grown up. Struggling with identity crisis often leads to problem in academic performance, it has direct impact on the school continuation of a girl child.

1.3. Erik Erikson's Psychosocial Theory (1950)

Erickson's theory presents integrated views on the development of an individual. As per Erickson, this stage is considered as a story age as this phase is the beginning of puberty and the accompanying body changes. This age group witnesses myriad physical, developmental, emotional and cognitive changes that occur during this time (Lewis and Bernstein 1996). This stage specifically depends on what is done to a person. At this point, development depends primarily upon what a person does. An adolescent struggles to discover and find his or her own identity, while negotiating and struggling with social interactions and "fitting in", and developing a sense of morality and right from wrong.

Adolescents begin to develop a strong affiliation and devotion to ideals, causes, and friends. Development is delayed if the young girl's relationships are suppressive or oppressive (Woods 1995). This stage is marked by Identity vs. Role Confusion. Erikson's 'related elements of social order' establishes ideological perspectives'. Adolescents who are successful at this stage have a strong sense of identity and are able to remain true to their beliefs and values in the face of problems and other people's perspectives. Teenagers who struggle to adopt a positive role will likely struggle to "find" themselves as adults.

Social environments, classrooms included, can be viewed as tension systems consisting of forces in a dynamic state of interaction that remains relatively stable over time (Lewin, 1948, 1951; Ross & Nisbett, 1991). Generally social tension systems transcend single instances. It is assumed that a number of forces or factors will be present to promote this goal, including trained instructors, appropriate teaching materials, an adequate physical space, and a program of learning consisting of goals and milestones. Beyond these general factors are others unique to individual classrooms, such as the teacher's personality, the demographic makeup of the students in the classroom, the curriculum priorities of the school, and administrative leadership.

The stages of human development compounds to the overall development of an individual. Girls particularly are more susceptible to role and identity crisis emerging out of the misadjusting behaviour. This complication amalgamates and creates rippling effect on the adult behaviour. Girls attitude towards education has a very strong effect from these psycho social perspectives. Right from an attitude to excel in life or to be a torchbearer for the family has a strong influence from this age.

Inequality and differences between communities is one additional critical aspect of the broader incident of disparity in India. It is well known that the Muslims literacy and educational levels is beneath the national average as compared to the other minority groups. Moreover, gender inequality is one key feature of educational disparity in the sphere of education (Hasan and Menon, 2004). Muslim Girls are at the high risk as they are at the receiving end of unequal distribution of resources. Studies have showed that Muslim girls are at high risk as family preference for their education is at last. One of the major key components in here is that gender centric distribution of resource which creates an additional pressure on the muslim girls.

1.4. Psychosocial Issues faced by Muslim Adolescent Girls in terms of Schooling

Psychosocial Issues

The Psychological and Social Realities when combined together, creates an integrated impact on the school performances of the young girls. School going children are exposed to various issues which hinders their regular school participation. These issues are pertaining to the society and also at the same time it effects the psychology of children. Improper schooling condition clearly impacts on the academic performance of the children, which eventually leads to lower performance in schools. This accounts to school dropout as children are unable to cope up with the pressure of performing at school. This is one of the primary reasons the pressure is built on the children in terms of performance.

More so, its effect is even worst for Girl Child as she has all the way more responsibilities to cope up to. Apart from difficulty in study, she has to adjust to the stressful home environment wherein domestic chores need to be completed too. This amounts to major built up in the ratio of school dropout.

There are multiple reasons because of which girl students are unable to cope up with. Some of the most influencing factors are discussed here:

1.4.1 Inconsistent Academic Performance

School performance indicator is often considered as of the tool to measure the performance of school children at school. Transition from Primary school to secondary school is one such

phase wherein academic performance makes a difference. Students studying in schools where level of education is compromised, often have to face the pressure of academic performance in senior classes. Since the foundation of primary school is not very strong, they lack performance in higher classes.

This problem is all the way more grave for girls as they have to make adjustments in their home study schedules. Girls reaching to higher classes are expected to invest time in domestic chores. This leads to less time for school studies, leading to lower academic performance.

One of the teacher, teaching in Muslim Promoted school, states that “It becomes very difficult for us to expect that girls students would complete their homework on times. Even after strict instructions some of them would fail to complete the assigned task, and the reasons which are always given is lack of time at home to complete the task. Because of reasons like these we give a separate time in the school for the girls to do self study.”

Girls living in families with unfavourable academic environment at home, and even in school the teachers lack motivation to teach, as a result of which the incidence of failure is very high among them. It was observed that most of the time girls discontinue their education because of poor academic performance. Further, it was reported that even after repeating the same grade they could not understand the subject matter and as such started losing interest in studies. Thus, most of the students who failed had difficulty in understanding all the subjects but they found Maths, Science and English very difficult. On the other hand, girls who secure good grades tend to continue their education at least till SSC level.

1.4.2 Poor Comprehension

It has often been observed that poor understanding at the elementary level is the main factor contributing factor to low comprehension at the secondary level. Researchers have also reported connection between measures of academic performance in early elementary school and dropout behaviour before high school graduation (Boyle et al, 2002; Hunter & May, 2003). They also emphasize the need for examining the causes of dropout before high school, as many students were observed to be dropping out before Grade X. Those who reach secondary level with weak academic understanding find it difficult to sustain.

Marginal presence of Muslim girls in the higher education is one of the main factor relating to poor comprehension of academics at the primary level. Girls develop a liking for education as they grow up, as they realize the value for education, but by that time it becomes too late, as their foundation for primary education was not laid properly.

1.4.3 Early Marriage

Marriage at an early age is alarming. Even though statistics are elusive, estimates show that 40 to 50 percent of marriages in India involve a girl under 18 or a boy under 21, the legal ages for marriage. In fact, as per National Family Health Survey-3 (NFHS) (2005-06), 45 percent of women of 20-24 years were married before the legal age of marriage of 18 years, compared with 50 percent, as reported in NFHS 2 (1998-99).

Often it is said that girls will continue the studies after marriage, but owing to reproductive health and other responsibilities girls tend to lose interest in studies. Apart from unwillingness of girls, it is also the school policy which does not encourage their return to school either. Most of the time, these students do not possess any information regarding future educational possibilities due to which most of the girls do not continue schooling or any other course or training after marriage.

The Sachar Committee Report states that: “While the education system appears to have given up on Muslim girls, the girls themselves have not given up on education. There is a strong desire and enthusiasm for education.” It is this enthusiasm that we clearly need to tap.

Many a times, girls are engaged by the time they reach to higher secondary education, though it is not a hindrance for their education, willingness to study further is hampered as education is no longer a priority for them. De-prioritization of education takes place owing to multiple reasons, such as:

- Added responsibility of in-laws
- No permission to do the job after studies
- Loss of interest in education as it is not encouraged by fiancé
- Lower literacy level of fiancé (As high number of Muslim males are educated till higher education only)

Thus, education not only affects the school continuation prospects, it also hampers the willingness of girls to study further.

1.4.4 Seeking Influence for Career Advancement

Despite progress in women's higher education, major obstacles still arise when women strive to translate their high-level education into social and economic advancement. In the world of business, women rarely account for more than 1 to 2 per cent of top executive positions. Options get more confined for muslim girls, as they have triple hurdles in their path, right from family mind-set to larger society.

In the health and teaching professions- two of the largest occupational fields requiring advanced training- women are well represented in many countries but usually at the bottom levels of the status and wage hierarchy. The concept of *Glass Ceiling* is highly responsible for inequality faced by women at the economic pyramid. Right from Rural localities to Corporate world, women are often found underpaid.

This leads to lower involvement of girls in attaining higher education as they are least motivated to do job further. Also it is felt by the family members that women are not safe in going out and doing jobs. Even if they are given option to do job, they are mostly confined to the jobs of teacher or doctor.

1.4.5 Reproductive Health

Reproductive factor is one of the most integral factor as far as involvement of women is concerned into mainstream society. Right from the onset of menstruation to onset of menopause, woman undergoes lot of physical changes.

Onset of menstruation is a phase where girls it is expected that girls develop maturity, special care and attention is required towards safety of girls. One of the major reason why girls are not comfortable in attending school is that of menstruation. Most of the aided schools are not well equipped with the facility of proper toilets and hygienic facilities. As this is the most life-changing experience for an adolescent girl, they tend to hesitate in going to schools, especially when schools have co-educational background. During this stage, parents prefer to send their schools in Girls only schools, but these schools are very less in number. In the state of Gujarat there are approximately 10 schools where English is used as a medium of

instruction and are following on Islamic values. Parents willing to provide English medium education for their daughter are confined to limited options.

While in Rural areas, because of long distance that needs to be covered to go to schools, parents are not comfortable in sending their daughters to far off schools. Let us analyse the condition, with the background of villages located near city of Vadodara, on an average out of three villages, only one village has Higher Secondary School because of which large number of girls drop out as parents are not willing to send their daughters out of village.

Later in life, women with less education possess limited or no right to take decisions regarding reproduction. Multiple pregnancies are one of the predominating factors responsible for deteriorating health conditions. As less priority is given to woman's health, possibilities of Infant Mortality rate increases in the Indian context. Large number of girls is getting married before the age of 20 years, as a result they get more prone to added responsibilities in their life.

Moreover, muslim families are suffering from one of the biggest myth and that is, as a muslim one should not use any form of contraception, which means an individual does not possess any control over number of children. This myth has lead to imbalance in family size, lower family income and higher number of family members often led to improper distribution of resources. The biggest sufferer of this is girl child.

1.4.6 Social Issues faced by Adolescent Girls in terms of Schooling

United Nations has charted out the Sustainable Development Goals in the year 2015, these set of 17 Sustainable Development Goals includes variety of issues that needs to be tackled by 2030. Sustainable Development Goal no. 4 is to Ensure inclusive and quality education for all and promote lifelong learning. The target goals are:

- By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and Goal-4 effective learning outcomes
- By 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education

- By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university
- By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship
- By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations
- By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy
- By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development
- Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, nonviolent, inclusive and effective learning environments for all
- By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programmes, in developed countries and other developing countries
- By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing states

These targets are achievable targets, however the goals are still trapped between dreams and aspirations of conflict and crisis. It is reported by Malala Fund, an organization working for the upliftment of girls, 130 Million girls are out of school. Entry to the school is one major point of concern as priority is not always girl child. These Sustainable Development Goals are achievable by ensuring achievement of sub developmental goals.

1.4.7 Financial Constraint

Educational expenditure has two sources namely, public and private. The expenditure incurred by the state in providing infrastructural arrangements for education, like creating facilities in the form of building and maintenance of schools, provision of teachers, payment of teacher salary, and other planned and non-planned grants are a part of the public expenditure. Private expenditure on education refers to the expenditure incurred by the parents and households. This is mainly contributed to the payment of fees, private tuition, stationery, uniform, transport, etc. A number of studies highlights the linkage between poverty and dropping out from the school (Birdsall et al, 2005; Boyle et al 2002; Dachi & Garrett, 2003). A few research studies indicate that the cost of schooling, including fees, is one of the main reasons for dropping out.

As the priority for education is given to male child, in case of financial crisis, girls are expected to discontinue their education and male child is given priority. Unequal distribution of resources leads to imbalance in the gender stereotyping. It is observed in the Muslim community that girls are more inclined towards education. In Muslim Community, for male child the preference is on doing business rather than job, as a result to which males find no need to study further or to avail higher degree.

The presence of Muslim Youth is marginal in higher education, even if it is there, very few are seen enrolled in Professional courses, and number declines further more for Muslim Girls. The quality of education plays very important role in this phenomenon as higher enrolment is seen in schools providing quality education. Consequently, girls do take education, but it becomes for very difficult to translate that into job. For an instance, after completing Graduation in Arts or Commerce, possibilities of job decreases, as they do not possess any specialization. The ultimate objective is to be a productive member of the society, and no society can prosper unless the base of education is strengthened. Basant (2012) states that the employment situation has deteriorated because globalization and liberalization processes appear to have affected Muslim occupations (mainly self-employment) more adversely than others, especially for women.

1.4.8 Insecurity faced by Girls on the way to school

UNESCO's (2014) Report Details Troubling Toll of Gender-Based Violence in Asia-Pacific Schools that for some children in Asia-Pacific, particularly girls, the mere walk to school is menacing and comes with the daily threat of violence. Once at school, they might also be subject to physical, psychosocial and sexual abuse – bullied by teachers and peers or abused in the name of discipline.

The report has defined those violence as School-related gender-based violence (SRGBV) which refers to violence affecting school children that occurs in or around education settings and is perpetrated based on gender roles or norms, and expectations of children based on their sex or gender identities. It is a disturbing violation of children's fundamental human rights and directly contravenes the Convention on the Rights of the Child, which all countries in the region have ratified and most have signed. It is based on various factors like stereotypes, roles or norms, attributed to or expected of children because of their sex or gender identities.

India is included in this too, this is one harsh reality which is present not just in Rural communities but Urban communities too. Proximity of school to the school plays an important role in continuation of school for the girls. Muslim parents feel more comfortable in sending their daughters to the location where they are accompanied by students from the same community. This helps in building confidence by parents as well as school going girls. Some of the glaring issues faced by girls are:

- Inequality faced at school due to different backgrounds
- Proximity of school distance
- Incidents of eve teasing on the way to school

1.4.9 Expectations of the community

The biggest problem that a girl has to face in higher study is the mindset of the community that a girl will lose out on her basic role of obedient wife. It is believed that an educated girl will become deviant of her expected roles and responsibility. Hence, parents become hesitant to let their daughters pursue higher education.

Also, another reason that a girl has to face is that educated girls are likely to be more modern in her approach, hence she is incapable of sticking to her religious role. “Educated girl cannot become religious girl” this mind set leads to less focus on education for her parents.

Malala Yousafzai, Nobel Laureate expresses her concern over educational status of Muslim Adolescent girls across the globe. She states that global conflict and epidemics are keeping the girls out of school, and the world cannot afford this condition. She is making constant efforts to bring about change by intervening at International level. She states that ‘A full secondary education must become the ordinary expectation of every girl in the world’

1.4.10 Social Norms and Cultural Expectations

Pressures to conform to social norms and cultural expectations have a heavy influence on the life span of the adolescent girl, even beyond shaping household and reproductive roles. Many parents feel that their daughter will be alienated from the traditional life styles and values not making good wives or others.

Women who do decide to pursue literacy training often receive little financial or other support from family and even with community. Sometimes due to concerns about the learning process, but most often due to embedded cultural attitudes towards women and their need for schooling. Fears are compounded when classes are held some distant, clashing with households and commitments at times of the day when it is not considered safe for women to leave their homes.

Also, in case of Muslim community, males are not educated much because of the fact that they will be involved in business. Since male are not educated, parents of girl child fears that if their daughter is higher educated, it will become difficult to get suitable boy for the marriage who will live to the expectations of girl.

1.4.11 Rural Dwelling

Life in a rural setting affects access to education for both boys and girls at the beginning of primary school, but by the later grades only girls are negatively affected.

The reasons for this disparity may be that in rural areas, as girls grow up, more demands are made on them to perform household tasks. Rural girls may also receive less encouragement to pursue their education as they are considered to prepare for marriage. Since a girl's alienation after marriage usually belongs to the family of her future husband, any investment on her is considered as unnecessary.

Figure: II Reasons for Dropouts in Rural and Urban Population

MAJOR REASONS FOR DROPOUT	% OF REPORTING (TOTAL)	RURAL	URBAN
Unable to cope/failure in studies	25	28	16
Child not interested in studies	17	17	15
Financial constraints	16	13	22
Completed desired level	12	14	8
Participation in other economic activities	7	6	9

SOURCE: NSSO 64th Round MP data analysis.

Bhog, D., S. Ghosh, D. Mullick. 2011. Secondary Education in the Context of Rashtriya Madhyamik Shiksha Abhiyan (RMSA), a Desk Review. Nirantar Centre for Gender and Education

As compared to the dismal past, facts reveal that the access of Muslim girls has increased and the credit goes to Education that has laid a positive impact over the years. Still there is a much scope for further development to ensure a high literacy rate among women and the disparities in literacy still exist among males and females, the reasons for such a perpetual disparity are mostly sociological. The age old factors of patriarchy, lack of decision making power with women, lack of ownership rights, status of women at domestic front, significance of women emancipation at domestic level, economic dependence of women, perceptions about female education, gender insensitive local culture, misinterpretation of religion, normative structure of the community, poverty, biased gendered attitudes, early marriages, socialization, culture of poverty and ignorance, etc, play a major role in keeping women away from education and development. Besides, there is the lack of infrastructure like the dearth of schools in rural areas, lack of proper teaching staff, half launched schemes, etc, that also significantly affects the rural education to a greater extent.

1.4.12 Education Policy and Budgeting

Education policies form the base for creating a sustainable environment for the support of education. The major obstacle faced by the girls is that the education policies are uniform for everyone, which often fails to cater to the needs of the specialized groups. Inequality is rooted in the policies itself.

Customized efforts are need of an hour wherein special needs of minority population and indigenous systems in the school environment and classroom, particularly with those of such groups needs to be taken. These problems are heightened by the absence of schools and lack of vernacular language schools- factors leading to drop-out. Globally an estimated two-thirds of girls from ethnic minorities are out of school in their countries- World Bank. (2011)

More so, education policies are facilitative enough which will enable re entry of drop outs. There is no motivation for girls to re-join even if the drop out is because of factors like pregnancy or early marriage. Yet countries continue to implement policies and practices at secondary schools that exclude pregnant girls and young mothers from continuing their education.

In addition to this, the curriculum of Indian schools has drawn sharp criticism from the UNESCO stating that it is too ambitious. The Education for All Global Monitoring Report (2014) states that Indian curriculum is unrealistic and far too ambitious for the child. Also, when the schools are not properly equipped with enough numbers of school teachers, reaching up to the syllabus becomes a distant reality. Girls come from varied background, most of the time they attend school after completing the household work, which often results in paying less attention to the school syllabus.

In India and Pakistan, poor girls are least likely to be able to do basic calculations. In Madhya Pradesh and Uttar Pradesh, one in five poor girls is able to do basic mathematics. One reason for the dismal learning levels is that allocation per child still doesn't adequately reflect the cost of delivering quality education to the marginalized. In the wealthy state of Kerala, education spending per pupil was about Rs 42,470. By contrast, in the poor state of Bihar, it was just Rs 6,200.

India's high tax exemption has drawn flak. The GMR says some middle income countries, such as Egypt, India and the Philippines have far greater potential to mobilize domestic resources for education through improved taxes.

1.4.13 Poor Sanitation Facilities

Adolescence is the phase for the girls life, which is marked by the onset of puberty, this comes out to be a really challenging situation, wherein a girl undergoes series of changes in body. If the school infra structure lacks infra structure and sanitation facility, girls have no option except to drop out as menstrual hygiene plays very important role. This can be damaging to girls in terms of their attendance and learning achievement, especially in higher grades.

Lack of basic sanitation and privacy is driving adolescent girls out of school. The lack of water, unavailability of sanitary pads, inadequate sanitation, unhygienic common or separate toilets and absence of separate toilet for girls result in fear of being sexually assaulted, and hence reflect in their extremely low attendance in schools. A National Study by AC Nielsen and NGO Plan India in 2012 found that lack of facilities causes widespread absenteeism each month, stating that girls miss an average of 50 days of school each year because of menstruation. It also found that 23% of girls in India drop out of school when they hit puberty.

1.4.14 Lack of Transport

The government, through Right to Education Act 2009, has stipulated availability of primary schools within a walking distance of 1km and of Upper primary schools within a distance of 3km, which has helped maximum children access the schooling facility. However, secondary and senior secondary schools are usually located at a far away distance of about 5-6 km. Due to poor connectivity to schools and unsafe surroundings in rural areas, adolescent girls tend to drop out from the schools. Poor sanitary facilities and lack of transport taken together cater to lack of safety for girls in the school compound and during their commute from home to school.

1.4.15 Gender stereotyping at school

Teachers at the school act as major catalysers to the way girls receive schooling. It is often noted that teachers themselves does not believe in making an efforts in proving quality education to the girls. With this mindset, girls often face discrimination even at schools. When a teacher does not believe in spending on girls education, results are always lopsided.

This suggests that teachers express values that systematically differentiate expectations and treatment of boys and girls in education and reinforce gender stereotypes. One longstanding and particularly acute at the secondary level, for example, is the view that science and mathematics is a male subject which girls are neither expected to understand or enjoy.

Gender stereotyping is also visible in the course design. A student is supposed to study common subjects till Standard 10th, which means that even if the student has low interest in mathematics and science, they have no other option but to study that. At secondary level, the availability of female teachers as role models can have an important impact on motivating girls to pursue towards technical education.

1.4.16 Violence

Verbal and non verbal abuse and social exclusion or discrimination are the most commonly seen challenges which is based on caste, status in society, gender identity/expression or perceived sexual orientation, and disability. Girls appear to be more likely to face this type of psychological abuse, including discrimination and social exclusion, whereas boys are more vulnerable to physical attacks. Girls experience gender-based harassment such as teasing and physical contact by boys and male teachers and these incidents go unreported. School-based violence, particularly sexual violence and other threats to safety are the leading cause to illiteracy.

Parents prioritize girls safety over education, if there is any sort of threat for transiting towards school, parents do not give second thoughts to education, it is always compromised over safety.

1.4.17 Lack of programs catering to the need of drop out

Proper school support programs are lacking which will provide second chance to the girls. This could be in terms with non-formal education system which are very scarce. As a result, investments in non-formal skills training and adult literacy programs for women tend to be the modest and very few pilot projects are scaled up or are replicated nationwide. Even when adolescent or young women succeed in enrolling in socio-economic empowerment, little provision is made for them to build on their new skills by re-entering in formal systems.

Once a girls drop outs of the school, there is no way that she will rejoin, at least not in the formal schooling structure. The pressure of non acceptance, inability to cope up with the course curriculum, etc becomes additional factors.

Social Work Perspective on Psychosocial Factors:

There is a confluence of biological factors like various neurodevelopment issues, psychological issues like cognitive and issues connected to intelligence and learning, and social issues of poverty, social opportunities, health provisions factors that come into play.

Psychological perspective of girls education presents intersectional view point on impact of education on the girls. The intersectional concept is introduced as a critical perspective on dominance relations for the field of social work and education. The needs analysis exposed, that different dominance relations play different roles in the countries and also in different working fields. It became obvious that specifically tailored implementation strategies might be needed regarding social work and education with focus on increasing the standards of education. The contextual correlates of discrimination in schooling are often creating disruptive results for the young girls. These contextual correlates can be described as feeling of being left out from the normal schooling pattern, lesser importance on education for the girls, involvement in domestic chores at the home. It results into lesser involvement of women into regular schooling pattern.

While analyzing the psychological issues, it may be noted that intelligence and learning imperatives are not hampered; it results because of issues like lowered self esteem for continuing education. Another factor is the safety aspect for the girls, due to the fear of non acceptance from family, girls fail to report about cases of safety concern to the family. This

results into creating a psychological barrier for the girl child in continuing schooling. Family honor is given priority instead of schooling.

Social Milieu has strong influence on the education of girl child. The Social implications of society related factors remains at the core of reasons for school drop out. The proximal and predominant, “reason” found for the dropout is financial crisis. It must be stated that financial issues remained significant in most cases of dropout. Families often think that the cost of education, both monetary and psychological is wasted on a girl because of her decreased earning potential and this selfsame expectation of domesticity. The economic benefit thereof is not immediately apparent to most families. Overall, the expectation of the girl child’s participation in family life seems to be a hindrance in her participation in schooling.

Although including girls in the scheme of Indian universalized education, these causes seems to make one thing clear – the causes are ingrained in systems that are larger than education. While temporary solutions are rampant and popular, it will take attention on the long-term scale to ensure that girls across India are able to freely, safely, and consistently attend school and access an education.

1.5 Why to focus on Muslim Girl's Education?

Muslim community has seen the repercussion of less importance on girls education. Slow progress rate of the community is a proof in itself that how community performs. Education remains the central and the most crucial factor for the development of any society. When you educate a girl, you are educating whole family and when you are educating a family, you are educating whole society.

Education is the key for the development of nation which needs to start at the very basic level of girls' education. Because of multiple misunderstandings related to education of girls, education level keeps on dropping. There is plethora of misconceptions which runs in the mind-set of people which gives rise to illiteracy among girls. The problem does not get just centralized towards the female, it gives rise to other factors as well. Poverty is the primary reason because of which growth rate gets impacted. The whole issue gets into centre stage by circling around the menace of poverty.

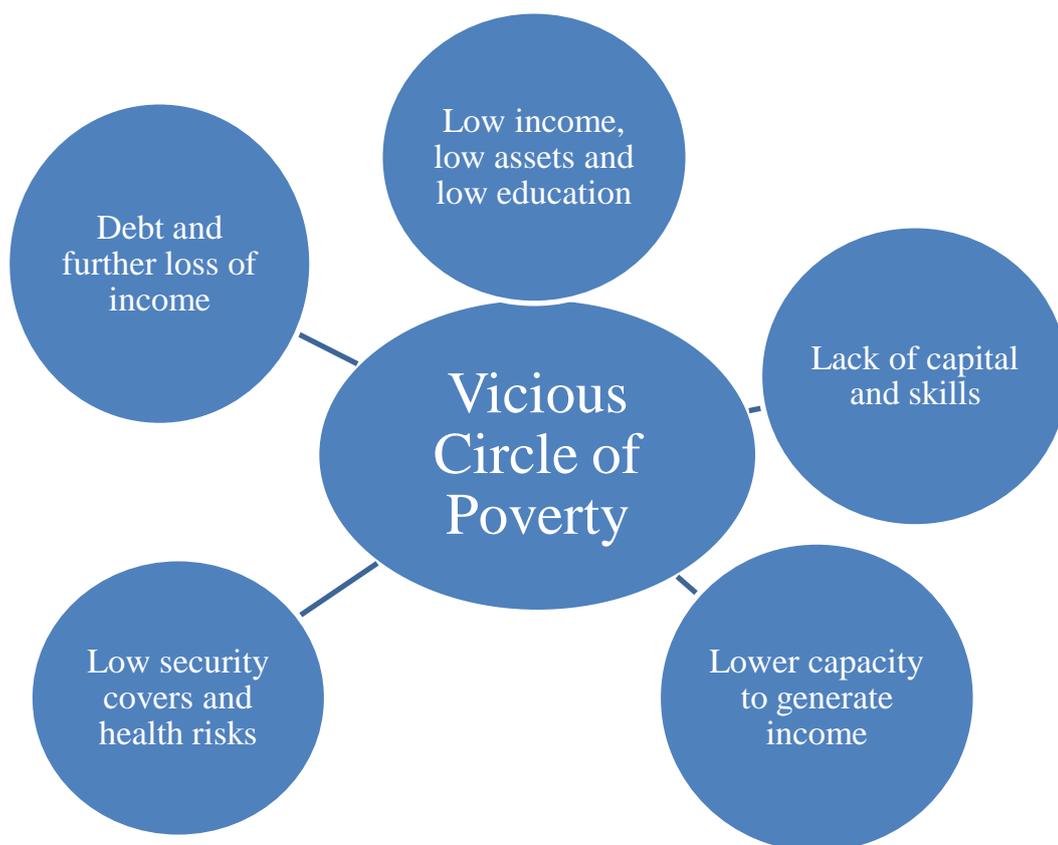


Figure III Showing Vicious Circle of Poverty

1.6 Feminization of Poverty:

The term feminization of poverty refers to the effect of poverty on woman, it primarily concerns to the larger impact of poverty on females. This phenomenon is an outcome of multiple factors. Hand to mouth existence of the girls leads to slower rate of development for the community at large. Some of them can be enumerated as:

- **Lower Standards of Education:** Lack of proper educational support leads to lower performance in schools. School performance has direct influence on school drop-outs, resulting into lower literacy rate
- **Lower participating in total workforce** can be termed as another reason for lower engagement of woman in generating of income. Due to lack of proper skills and education, often females end up in meagre job or no job at all.
- **Single headed family:** Because of increasing divorce rates, number of single headed households is increasing. Families which are run on single income often becomes prey to menace of poverty
- **Health Concerns:** Scarce resources for woman leads to least prioritized health facilities, which make resources inaccessible. Female does not respond to awareness concerning the health facilities.

This poverty concern leads to daunting impact on not just an individual, not just to a family, but to the whole of society at large. The Indian government is taking a very wide range of measures for the welfare and development of weaker sections of society. The focal areas have been empowerment through education, and economic empowerment.

1.7 Why to focus on Adolescent Girls?

It is a clear fact that adolescent girls are at the high risk of dropping out from the schools, multiple factors mentioned above remains the reason why adolescent girls are at risk of dropping out from school and those factors are not just restricted to specific country or community, they remain common factor throughout.

At the 47th meeting of UNESCO International Conference on Education, held in September 2004, the primary focus was on the theme of ‘Quality Education for All young People:

Challenges Trends and Priorities'. Conference came up with a report that near about 50% of World's population ages below 25 years, which amounts to the fact that current generation is the youngest generation ever. It is estimated that by 2020, 87% of the world's young people will be living in developing countries where they are already a majority; developed countries on the other hand, will face the challenges of an ever-ageing population. This will eventually result into the sizable decline in the statistics of productive population. The conference resolved that:

Promoting quality education and training for all young people between the ages of 12 and 18/20 is essential to secure better future and constitution of essential mechanism for combating social exclusion at the local, national and global levels. As both a basic right and a public good, this education must respond to the needs and interests of all young people with a view to ensuring the realization of their full potential, their successful integration in the world of work, as well as their capacity to participate in the world of work. (Educational Innovation and Information, December 2004:2)

The South Asia Conference on Adolescents (July 1998:7) reported that adolescents constituted over a fifth of the total population in the SAARC region- a figure that was expected to grow over the next 30 years, particularly in countries which had failed to reduce fertility appreciably during the previous few decades. There were concern at the lack of comprehensive policies and programmes to address the multidimensional needs of adolescents, not just in reproductive health and sexuality, but also in areas such as education, employment, empowerment, food security and nutrition. Interventions tended to focus on easy-to-reach adolescents in schools while neglecting the urban, the unemployed, and the rural adolescent.

Adolescent age group is considered at a high risk of dropping out. This age determines the entire career build of a person in a way that it carves out his/her whole future. Secondary level education as well as higher secondary education gets completed during this phase, it is a time where even schooling undergoes changes, for instance if a girl completes her Secondary School Certificate (SSC) Examination and she is promoted to Higher Secondary Certificate (HSC) Examination, it may happen that she will not be allowed to go to regular school as the location of school is not feasible. This is the reason this age-group is placed at high risk group as the possibility of school dropping out increases drastically.

1.8 Drop-outs in Adolescents

The Census data of 2011 states that 37% of the total Indian population is under the age of 18 years. 1 in 4 children of school-going age is out of school in our country that is 99 million children in total have dropped out of school. Further the data revealed by District Information System for Education (DISE) in the year 2014-15 reveals that out of every 100 children, only 32 children finish their school education age-appropriately.

Drop out is an ongoing process which is dominated by multiple reasons, these reasons can be studied further under the following criteria:

- Restriction on Mobility of growing up child
- Safety concerns over proximity of school
- Infra-structure system at school
- Lower academic performance
- Early marriages

These factors are primarily responsible for lower involvement of girls in higher education. Only 2% of the schools offer complete school education from Class 1 to Class 12 (District Information System for Education (DISE) 2014-15) which is why enrolment of girls in higher education becomes distant dream. The 5-year data released by the Ministry of Higher Education in its latest Annual Report 2011-12 finds that the percentage of women enrolment has risen only marginally (1%) to 41.5% in 2010-11 from 40.5% in 2006-07. Gujarat has witnessed drop out in women enrolment in higher education.

UNICEF has stated in its report that 1 in every 3 child brides in the world is a girl in India, which also means that 42% of married women in India were married as children (District Information System for Education (DISE). India has more than 4.5 lakh girls under 15 years of age who are married with children. Out of these, 70% of the girls have 2 children (Census 2011)

The massive attrition rate in the education system constitutes a waste of national resources, apart from a neglect of the human rights of a welfare state's population. The dropout rates in classes I-X is about 70% and only 40-60% pass the class X and XII examinations. An added recent concern is the low level of achievement of those who do persist formal schooling. Thus, almost 90% of the adolescent population of the country is perceived as

‘unemployable’, given the tendency of schooling to raise aspirations for middle class employment.

The risk gets higher for Muslim adolescents, because of the major underlying reason of poverty. The vicious cycle of poverty leads to the unavailability of formal education, let alone proper and fruitful education. But, girls remains at the higher risk of being deprived of education because of poverty followed by multiple factors like, non-availability of schools in nearby area, lack of security, etc. Talking about Muslim girls, another factor which adds to the drop out reasons is the common misconception among the Muslims that girls need not to take worldly knowledge, hence their education gets restricted to the Quranic knowledge only. Westernization of education has often lead to negligence from the part of parents that proper education is not required for the girls since they would not do job in future.

1.9 Education among Muslims

Census 2011 states that the overall growth of Muslim population in India is moving at a slow pace. Although the population of the religious group is increasing, it is not matching to the Growth Rate of the nation. Muslims in India are ranked lowest in literacy rate among all the religious groups, the situation is almost same in Gujarat as well (Census 2011). The literacy rate trickles down ever further when it comes to girls.

The Global Gender Gap Report 2013 has examined gap between men and women in four sub indexes of Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political Empowerment. The data shows the status of the countries like Bangladesh had significant improvement in its overall education index. Furthermore Middle Eastern countries have shown massive improvement in closing gender gap in terms of education. India has performed far better than other Asian countries in terms of closing gender gap. Although the report states that there are some improvement in gender indices, there is still that needs to be done for muslim community.

Pew Research Center 2016 states that Jews are more highly educated than any other major religious group around the world, while Muslims and Hindus tend to have the fewest years of formal schooling, the study shows wide disparities in average educational levels among religious groups. These gaps in educational attainment are partly a function of where

religious groups are concentrated throughout the world. For instance, the vast majority of the world's Jews live in the United States and Israel – two economically developed countries with high levels of education overall. And low levels of attainment among Hindus reflect the fact that 98% of Hindu adults live in the developing countries of India, Nepal and Bangladesh.

Among Muslims worldwide, 43% of women and 30% of men have no formal schooling, a 13-point gap. In other religions, the gender differences with no formal schooling are smaller, ranging from 9 points among the religiously unaffiliated to just 1 point among Jews. Thus, the community has a long way to go considering the fact that most of the Muslims are residing in either developing countries or under developed countries.

1.10 Historical Overview of Muslim Education

Poor developmental conditions for Muslim community dates back to its daunting history, over a period of time, marginal efforts have been adopted for the community. Its not the policy makers who have put on limited efforts, community lacks proper leadership and guidance too.

If we study the list of top 10 oldest universities of the world, the first university to be built was **University of Al-Karaouine** which was founded in 859 AD in Morocco, and it may come as a surprise that it was founded by a Muslim woman, Fatima al-Fihri. And another University was established after two centuries at Italy, University of Bologna which was established in 1088 AD. University of Al-Karaouine was home to Muslim students, wherein girls students were enrolled too. Universal history of education does promote the belief that woman were given equal rights to study and graduate themselves.

Dating back to Indian history, efforts were made to promote education among the Muslim community. Efforts were made at primary level by modifying the existing structures of Madrassas where only Islamic education was being imparted. When the entire country was struggling with British rule, Sir Syed Ahmed Khan thought of providing a platform for Muslim population's development. As per his views, the only way community can overcome the discrimination of British Raj is by upgrading themselves with knowledge and education. With that objective, foundation stone of Aligarh Muslim University was put by him in the

year 1877. It was one of the first purely residential educational institutions set up either by the government or the community in India. Khan, being one of the civil servants architected the design of university by making it a blend of scientific knowledge with Islamic Knowledge. Remarkable efforts were put by him in promoting the education for whole of the community. Moreover, a school for girls was established in 1907. By 1920 this school was transformed into the Aligarh Muslim University.

1.10.1 Historical Overview of Muslim Girls Education

Efforts were made to mainstream the community as a whole, however, there was a lack of specialized efforts for girls. Equal rights of girls was a distance dream, girls had to struggle with the barrier of co-education system. Multiple factors like misconceived system of purdah, only focus on Islamic knowledge, early marriages were created hurdles in attaining desirable literacy rate for female. The whole community had to bear price for this negligence. Outcome of which is clearly reflected from the developmental ratio of the community at large.

These early 20th Century schools were primarily focussing on the elite section of the society. Much needed education for the poorer section of the society was dream yet to be achieved. Although the things are changing now, this remained a harsh reality for over a period of time. Urban areas were getting some benefits from the modern development, however urban communities had to suffer a lot in terms of availability of resources.

It was the collaborated effort which was required for the development of the community. In 1964, Muslim Educational Society (MES) came into existence, which was set up in Calicut. It was the MES which was instrumental in enhancing the educational status of especially Muslim Women who were behind the doors till then, destined to be the home maker throughout their life. The presence of girls in the educational field which was hardly 1% at the time of inception of MES has now risen to a tempting 70% in the region of Kerala. (MESKerala 1998).

LokJumbish (People's Movement), an NGO specializing in education, has done excellent work among the Muslims in Haryana who have almost 90% illiteracy among their women. LokJumbish found a simple but workable solution to the steadfast refusal among Muslim

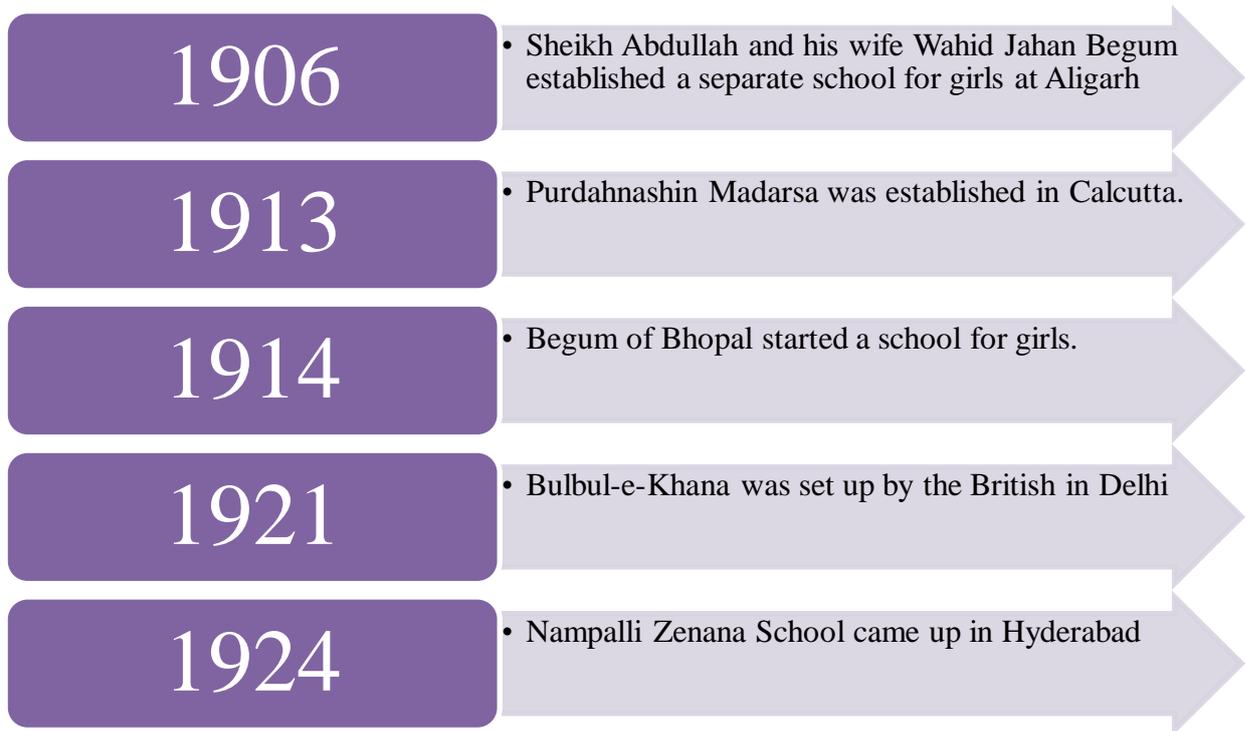
fathers to send their girls to school. It offered Urdu (associated with Islam) as a medium of education, which created a lasting impact as Urdu as a language is considered as more impacting in attracting Muslim children.

At a school in Jogeshwari, Mumbai little girls have become the first generation of literates in their respective families. The Minorities VikasManch in Jaipur is doing much good work to raise Muslim women's literacy levels in Rajasthan. Elsewhere, private educational institutions have stepped in providing both secular and religious education.

Often women have come forward to set up coaching schools to redress the high dropout rate among school-going girls. The states of Kerala and Tamil Nadu, to some extent Andhra Pradesh and Karnataka, have more successful stories to tell largely due to overall higher literacy rates and greater persistence on the part of NGOs.

Gujarat, has its own history of Girls Education which got its existence in the year 1942 with the establishment of Muslim Education Society (MES) Schools. Education came near to the girls, when MES was formed, it was not merely functioning on the task of teaching. The objective was to first create awareness about importance of schooling and later, girls were motivated to attend school. As part of their motivational drive, school teachers use to visit houses of girls to invite them to schools. Gujarat has a glorious share in development of education and its advent. Muslim girls education is profoundly accelerated owing to the contribution of MES schools.

Marginal efforts were taken up for promotion of girls education. Some of the contributions taken between 1901-1930 are described in Figure No. IV



As we discuss about the history of MES School, the very first student of MES School, **Mrs. Gulshan Aara**, distinctly remembers, *“Our teachers use to come to our houses to take us to school. Many a times our parents would get hesitant in sending us to schools because of multiple reasons, but our teachers made sure that we regularly attend the school”*.

Starting from Gulshan Aara to Sarah Rizvi, Gujarat has witnessed drastic improvement in the educational scenario. This is an outcome of integrated efforts from multiple organizations which has collaborated their efforts. **Sarah Rizvi**, the only Muslim woman IPS (Indian Police Service) officer in Gujarat Police. (2012)

1.10.3 Current Status of Muslim Girls Educational Attainment -Global Context

The global context of Muslim Girls Education needs to be studied with an aspect of gender equality. Education is the direct measurement tool for checking up of gender equality. As girls are more inclined towards lob sided patriarchal norms and varying degrees of restrictions, often school enrolment for girls becomes a major hindrance.

It is interesting to know that in developed muslim countries, men and women report almost the same levels of education. In Kuwait, 81 percent of men and 80 percent of women have completed a secondary education or higher, and in Saudi Arabia, 76 percent of men and 71 percent of women have reached that level. On the other end, the biggest gender gap is found in Turkey, where 54 percent of men, but only 31 percent of women, have secondary school enrolment -- a difference of 23 percent points. Gaps of 10 percentage points or more exist in less developed countries like Jordan, Pakistan, Iran and Morocco.

Educational restrictions for Muslim women in accessing education differ greatly from one region to another. For example, in Afghanistan is amongst one of the highly partial nation in terms of providing male and female education. Repression of women is still prevalent in rural areas, where girls are forced into early marriage and denied basic education. Numerous schools for girls have been burned down and some girls have even been poisoned to death for daring to go to school. Unfortunately, 80 percent of Afghan women are illiterate and only 30 percent of girls have access to education. This is a sharp contrast to some universities in the United Arab Emirates that have a female population approaching 80 percent. Other factors, such as poverty and shortage of nearby schools, also impact girls' education, particularly in remote areas.

One of the highly targeting case in point is that of Bangladesh. It is one of the Muslim countries which despite being developing nation is striving to achieve gender equality in education. Collaborative efforts are being taken up by Bangladesh Government, wherein not just state authorities, but private funding is targeted towards girls education. The country is able to score far better score in Gender Parity Index as compared to any other developed nation.

Figure V Percentage Muslim Enrolment to Total Enrolment:2013-14

State/UT	% Muslim Population Census 2001*	Primary Level			Upper Primary Level			Secondary Level			Higher Secondary Level		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
A & N Islands	8.22	8.17	8.88	8.52	8.07	8.27	8.17	7.11	7.71	7.40	7.66	7.04	7.37
Andhra Pradesh	9.17	9.98	10.53	10.25	8.59	9.50	9.04	7.85	8.67	8.25	5.15	5.88	5.51
Arunachal Pradesh	1.88	1.03	1.08	1.06	0.89	0.80	0.85	0.72	0.82	0.76	0.50	0.52	0.51
Assam	30.92	40.55	40.84	40.69	32.29	36.80	34.62	22.74	25.95	24.43	19.87	20.12	19.99
Bihar	16.53	15.28	15.99	15.63	12.22	14.35	13.30	10.42	12.47	11.40	10.77	12.82	11.71
Chandigarh	3.95	5.21	5.13	5.17	5.00	5.34	5.15	4.00	4.78	4.34	2.31	2.97	2.59
Chhattisgarh	1.97	1.61	1.43	1.52	1.37	1.36	1.36	1.37	1.43	1.40	1.32	1.65	1.48
Dadra & Nagar Haveli	2.96	3.19	3.21	3.20	2.53	2.53	2.53	2.77	2.43	2.62	2.92	1.79	2.39
Daman & Diu	7.76	9.86	9.71	9.80	9.06	9.21	9.13	8.13	7.83	7.99	8.26	6.07	7.20
Delhi	11.72	15.89	16.72	16.27	14.47	16.32	15.33	12.26	13.81	12.97	10.19	11.63	10.87
Goa	6.84	11.24	11.15	11.20	11.39	10.82	11.12	9.02	9.59	9.29	6.92	6.81	6.87
Gujarat	9.06	8.57	9.08	8.81	8.23	8.98	8.57	6.61	6.24	6.46	5.39	5.05	5.24
Haryana	5.78	10.38	11.01	10.67	7.01	6.06	6.58	3.49	1.99	2.83	2.55	1.18	1.95
Himachal Pradesh	1.97	2.44	2.09	2.27	1.83	1.67	1.76	1.62	1.36	1.49	0.86	0.82	0.84
Jammu & Kashmir	66.97	65.95	68.22	67.03	63.62	66.57	65.02	60.27	61.34	60.76	62.05	60.73	61.46
Jharkhand	13.85	12.76	13.20	12.97	12.23	13.36	12.80	8.92	9.84	9.36	7.62	5.97	6.85
Karnataka	12.23	14.08	14.70	14.38	13.27	13.91	13.57	10.99	12.48	11.71	6.80	7.53	7.18
Kerala	24.70	34.56	34.50	34.53	32.71	32.87	32.79	30.98	30.68	30.83	22.67	23.42	23.06
Lakshadweep	95.47	95.46	96.60	96.01	99.59	97.34	98.42	98.04	98.40	98.23	99.08	99.24	99.15
Madhya Pradesh	6.37	5.09	5.29	5.19	4.66	4.72	4.69	2.96	3.54	3.23	2.76	3.85	3.24
Maharashtra	10.60	13.13	14.21	13.64	11.93	12.96	12.41	10.13	11.23	10.63	6.88	8.14	7.46
Manipur	8.81	9.06	9.10	9.08	8.55	8.33	8.44	7.66	6.54	7.10	5.95	4.79	5.40
Meghalaya	4.28	3.33	3.47	3.40	4.06	3.76	3.90	3.95	3.41	3.66	5.51	2.90	4.03
Mizoram	1.14	0.55	0.49	0.52	0.55	0.46	0.50	0.11	0.06	0.09	0.10	0.10	0.10
Nagaland	1.76	2.38	1.92	2.16	1.42	1.10	1.26	0.99	0.71	0.85	0.81	0.54	0.68
Odisha	2.07	1.73	1.74	1.73	1.66	1.84	1.75	1.46	1.82	1.64	0.51*	0.60*	0.55*
Puducherry	6.09	7.56	7.35	7.46	7.14	6.99	7.07	6.54	6.03	6.29	6.56	5.73	6.11
Punjab	1.57	2.04	2.14	2.09	1.50	1.65	1.56	1.25	1.42	1.32	1.01	1.13	1.06
Rajasthan	8.47	9.17	9.14	9.15	6.80	6.63	6.73	5.19	4.48	4.90	4.08	3.64	3.91
Sikkim	1.42	1.96	1.97	1.97	1.57	1.37	1.47	1.22	0.78	0.98	1.69	1.25	1.45
Tamil Nadu	5.56	6.15	6.19	6.17	5.85	6.00	5.92	5.65	5.86	5.75	5.44	5.38	5.41
Tripura	7.95	13.29	13.30	13.30	10.06	11.41	10.72	8.41	11.98	10.16	7.60	7.84	7.71
Uttar Pradesh	18.50	14.70	14.72	14.71	11.64	12.00	11.82	6.31	7.28	6.77	5.98	7.49	6.70
Uttarakhand	11.92	15.02	15.33	15.16	10.32	11.03	10.66	6.48	7.39	6.92	4.86	5.18	5.01
West Bengal	25.25	32.95	33.54	33.24	27.03	32.01	29.62	22.12	29.02	25.79	19.30	23.18	21.16
All India	13.43	14.09	14.61	14.34	11.86	13.23	12.52	9.14	10.69	9.87	7.76	8.84	8.27

* Muslim population for 2011 has not yet been released by the Office of the Registrar General of India

* In a few states such as Odisha, Higher Secondary is part of Higher Education and may not be covered under U-DISE.

Source: National University of Educational Planning and Administration, School Education in India prepared for DISE 2013-14

During the year 2013-14, the number of Muslim children enrolled as percentage of total enrolment in elementary education was 13.73 per cent in 2013-14 while the share of Muslim

population in the total population was 13.43 per cent in 2001 (Census of India, 2001). Girls constituted 49.81 per cent of the total Muslim children enrolled in elementary education during the year 2013-14 (U-DISE, NUEPA).

The percentage of Muslim girls enrolled as percentage of total enrolment of Muslim children in primary education has increased from 48.84 per cent in 2007–08 to 49.81 per cent in 2013-14. (The share of Muslim females in total Muslim Population was 48.35 as per Census, 2001). The estimated number of out-of-school Muslim children has decreased from 2.1 million in 2005-06 to 1.1 million in 2009, i.e. from 9.97 per cent to 7.67 per cent of the population of Muslim children in the age group 6-14 years (SRI-IMRB survey, 2009).

The States like Puducherry, Lakshadweep, Sikkim, Himachal Pradesh & Karnataka are ranked in the first five category. Taking a closer view at the state of Gujarat, the total enrolment ratio for girls is 5.05 in Higher Secondary Education., whereas for boys the enrolment ratio is 5.39. The total enrolment ratio of India is 8.84 whereas Gujarat stands at 5.05. The state of disbarment has a lot to contribute owing to factors responsible for the lower standards of education to Muslim Community. It is often realized that negligence on the part of parents towards education is also another contributing factor. The intervention towards these concerns needs to be understood at multiple dimensions. In addition to programmatic interventions undertaken to promote girls' education within the mainstream elementary education system such as ensuring the availability of primary and upper primary schools within the habitation as prescribed under the RTE Rules, provision of uniforms, textbooks etc., girls' education is pursued through certain specific interventions subsumed under SSA namely, the

1.11 Programs by Government of Gujarat for promotion of Girls' Education:

Female literacy is one achievable dream which can be achieved if appropriate government programs and policies. Developed countries have prospered primarily because of effective plans and policies. Despite this, Illiteracy is highest amongst female in more than 20 developing countries; illiteracy rates amongst women exceed 70%. Of the 67 million out-of-school primary-school-age children, 53% are girls. Of the lower secondary out-of-school adolescents, 52% are girls.

In India, the scenario is pretty much the same, various schemes are designed to promote the girls education in India. The prime objective of the schemes is to create an enabling environment for the girls and to develop a strong support system. Some of the major schemes are discussed here:

With an objective to enhance opportunities for education of minorities ensuring an equitable share in economic activities and employment Prime Minister's New 15 Point Programme has been drafted.

The implementation of these programs is dependent on multiple factors which require immediate intervention. It might be better to think of “proximal mediating risk factors” as associated with school dropouts. We would advocate that in examining the causes for dropping out of school, a “space of reasons” is examined. In this “space of reasons,” poverty and lack of finances are being associated with psychological as well school pedagogical factors (access to school, irrelevant curricula, and poor parental perception of these issues). Thus, one would need to approach the issue from different angles or through many lenses. A multipronged approach would work better.

Ministry of HRD has taken several significant initiatives, as detailed below, during XIth Five Year Plan and the momentum of which are being continued/accelerated during the XIIth Five Year Plan:-

- Scheme for Providing Quality Education in Madrasas (SPQEM)
- Scheme for Infrastructure Development of Private Aided/Unaided Minority Institutions (IDMI)
- Sarva Shiksha Abhiyan (SSA)
- Kasturba Gandhi Balika Vidyalayas (KGBVs)
- Extension of Mid-Day-Meals (MDM) Scheme to Madarasas/Maqtabs
- Saakshar Bharat
- Jan Shikshan Sansathan (JSS)
- Rashtriya Madhyamik Shiksha Abhiyan (RMSA)
- Strengthening of the National Council for Promotion of Urdu Language (NCPUL)
- Establishment of the National Commission for Minority Educational Institutions (NCMEI)
- List of Minority Concentration Districts
- Sub-Mission on Polytechniques under the coordinated Action for skill development
- Girls Hostel Scheme
- Setting up model schools

In addition, Scholarship/Fellowship Schemes and Multi-Sectoral Development Programmes (MSDP) are being implemented by Ministry of Minority Affairs.

In addition, the following centrally sponsored programmes are being implemented in the Education Sector under Ministry of Human Resource Development. Presented below is the budgetary allocation of these programs.

Figure VI: Monetary Distribution of Schemes

Sl. No.	Name of the Scheme	Budget allocation 2013-14 in crore of Rs.
1.	Sarva Shiksha Abhiyan(SSA)	8079.20
2.	Kasturba Gandhi Balika Vidyalaya	183938.44 (Rs. in Lakh) (2012-13)
3.	National Programme for Education of Girls at Elementary Level (NPEGEL)	-
4.	Mid Day Meal Scheme(MDMS)	3917.50
5.	Mahila Samakhya	58.00
6.	Rashtriya Madhyamik Shiksha Abhiyan(RMSA)	3647.20
7.	Scheme for setting up of 6000 Model Schools at Block level as Benchmark of Excellence	900.00
8.	Scheme for construction and running of Girl's Hostel for Secondary and Higher Secondary Schools	405.00
9.	Scheme of Vocationalisation of Secondary Education at +2 level	72.09
10.	Scheme of ICT @ School	315.00
11.	Inclusive Education for the Disabled at Secondary School (IEDSS)	45.00
12.	Quality Improvement in School	-
13.	Strengthening of Teachers' Training Institutions	449.39
14.	Adult Education and Skill Development Scheme	514.80
15.	Scheme for Providing a Quality Education in Madarsas (SPQEM)	157.50
16.	National Means cum Merit Scholarship Scheme	63.00
17.	Scheme for Infrastructure Development in Minority Institutions (IDMI)	45.00
18.	National Scheme for Incentive to the Girl Child for Secondary Education	90.00
19.	Appointment of Language Teachers	5.22
20.	Setting up of New Polytechnics and Strengthening of Existing Polytechnics	-
21.	Pre-matric Scholarship Scheme	174.27
22.	Eklavya Model Residential School (EMRS)	-

³ Rajya Sabha Starred Question no.2886 dated 22.3.2013

Muslim Girls Education

Education remains to be the major challenge for any nation, as being realized very strongly that education is the pillar to developed nation. Right from developed nation of under developed nation, education remains to be the major challenge. Developed countries suffers from challenges like migration, inconsistency in family structure, whereas under developed countries suffers from threats like unequal distribution of resources, poverty, gender biases and many more.

However, Girls Education remains to be biggest weak point for the entire country. Taking a microscopic view at the status of girls education in India, it is observed that it is still a biggest challenge. One of the fundamental rights according to the Indian constitution is right to education. Yet, there seem to be substantive educational disparities primarily impacting girls and women. Educating girls and women is critical to stimulating the economy of a country and breaking the vicious cycle of poverty. Therefore, this issue, rather than simply being addressed as a concern arising from gender differences, must be addressed as a financial and development issue and be included to design holistic and well-grounded policies around a country's economic and social growth and development.

The MDGs fail to acknowledge that religious minorities face cumulative deprivation, which impacts their material life such as access to welfare schemes, modern education, employment opportunities and political offices. It is argued that prevailing conditions of injustice, insecurity and social exclusion against religious minorities might adversely affect a country's capability to meet MDG goals. In such a climate, religious minorities are neither active participants nor generators of economic growth. Processes internal to the community such as sensitivity towards religious codes, women's participation in the job market, intolerance towards divergent groups, might further impede the community's possibility of meeting MDGs. A variety of factors have been identified to explain the observed relative deprivation among Muslims in India. These include differentials in endowments across social groups, actual or perceived discrimination, behaviour patterns or attitudes and supply of educational and employment opportunities.