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SOCIO-ECONOMIC CHALLENGES FACED BY INDIAN MUSLIMS IN THE MODI ERA: A CRITICAL ANALYSIS

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ABSTRACT

The socio-economic conditions of Indian Muslims have been a topic of ongoing concern, particularly in the context of the current political climate under Prime Minister Narendra Modi's government. This critical analysis examines the key socio-economic challenges faced by Indian Muslims during the Modi era, focusing on issues related to education, employment, poverty, and social exclusion. The paper explores how policies, political discourse, and societal attitudes have shaped the economic and social mobility of this community. Despite India's constitutional commitment to secularism and equality, Muslims in India continue to grapple with systemic disadvantages that hinder their participation in various sectors. By analysing government policies, socio-political narratives, and real-life experiences, this study highlights the growing economic disparities and the marginalization of Muslims in urban and rural spaces. The paper also delves into the impact of key legislative actions such as the Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC), which have fuelled insecurity and anxiety among Muslims, further exacerbating their socio-economic challenges. The study aims to provide a nuanced understanding of the multi-dimensional factors that contribute to the socio-economic struggles faced by Indian Muslims in contemporary India under the current regime and suggests pathways for more inclusive and equitable development.

Keywords: Muslims, Socio-Economic, Citizenship Amendment Act, National Register of Citizens

Introduction

India, as a diverse and multi-religious society, has always prided itself on its secular ethos and commitment to equality. However, despite constitutional guarantees of equal rights, certain minority communities, particularly Muslims, continue to face significant socio-economic challenges. The situation has become more pronounced in recent years, especially under the leadership of Prime Minister Narendra Modi and his government. This period has witnessed a surge in debates surrounding national identity, religious identity, and social inclusion, with Muslims often positioned at the intersection of political, social, and economic marginalization.

The socio-economic challenges faced by Indian Muslims have been shaped by a combination of historical factors, discriminatory practices, and contemporary policy frameworks. While the Indian state has made strides in promoting socio-economic development, the Muslim community continues to lag in key areas such as education, employment, healthcare, and access to government schemes. Under the Modi regime, these challenges have become more complex, marked by heightened religious polarization and the rise of policies that critics argue disproportionately affect Muslims. This paper aims to critically analyse the socio-economic difficulties faced by Indian Muslims in the present political climate. By focusing on the economic disenfranchisement, educational inequalities, and social exclusion experienced by Muslims, the study will examine how these challenges have been exacerbated in the Modi era. Additionally, it will explore the role of governmental policies and political rhetoric, particularly with reference to controversial laws such as the Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC), in influencing the socio-economic landscape for Muslims. Through a comprehensive analysis, the paper will provide insights into the systemic barriers to socio-economic progress for Muslims in contemporary India and consider potential paths for greater inclusivity and equality.

Research Questions

1. How have the socio-economic conditions of Indian Muslims evolved under the Modi regime in comparison to previous governments?
2. What role do government policies, such as the Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC), play in exacerbating or mitigating the socio-economic challenges faced by Indian Muslims?
3. In what ways do historical factors, political rhetoric, and social exclusion contribute to the continued socio-economic marginalization of Muslims in India today?
4. How do the socio-economic challenges faced by Indian Muslims impact their access to education, employment, and healthcare under the current political and economic climate?

Research Methodology

This study critically examines the socio-economic challenges faced by Indian Muslims under the Modi regime, with particular emphasis on economic disenfranchisement, educational inequalities, healthcare access, and social exclusion. It employs qualitative and secondary research methods to explore the lived experiences of Muslims, as well as broader socio-economic trends. Document analysis of public speeches, debates, and media coverage of Modi's policies sheds light on the political discourse that shapes the socio-economic landscape for Muslims, contributing to social polarization. Data was gathered through secondary sources such as government reports, scholarly articles, and media publications. The research focused on employment, education, poverty, and access to social welfare. Academic research provides a historical and theoretical framework for understanding how state policies and social discrimination have influenced the Muslim community. Additionally, media analysis explores how the coverage of policies such as the CAA and NRC shapes public perceptions of Muslims.

Literature Review

The socio-economic challenges faced by Indian Muslims during the Modi era have been a subject of significant discourse, with a growing body of literature examining the intersection of political policies, religious identity, and economic inequality in shaping the community's lived experiences. Ahmed (2015) explains that in a democracy, the legislature serves as the primary source of power. However, the Muslim community remains inadequately or underrepresented in both general assemblies and the Lok Sabha. Temsah, (2014) states that over the years, it has become evident that the Indian government has failed to address the issue of inherent socioeconomic discrimination and the political marginalization of Muslims, hindering their participation in the national decision-making process through effective power-sharing. Khanam, (2013) explains that Muslim communities remain one of the most marginalized groups in India, facing significant challenges in terms of social, economic, and political representation. The research paper published in *Economic and Political Weekly* (2019) discusses the rise of authoritarian attitudes in India, particularly with respect to their detrimental impact on minority groups. It argues that India is grappling with an identity crisis, further exacerbated by identity-based politics, which poses a significant threat to the country's democratic fabric. The paper highlights that Indian politics and society are undergoing a shift towards a new form of politics, one that risks dividing the nation along communal lines. The Citizenship Amendment Act (CAA), according to the paper, is part of the government's agenda to address and amplify this issue, thereby contributing to the ongoing political and social tensions. India Spend (2017) reveals that during the BJP's five years in power, there has been a significant increase in vigilante attacks targeting Muslims accused of slaughtering or transporting cows, or simply consuming beef. These incidents have been particularly prevalent in states governed by the ruling party. An analysis by Muslims accounted for 52% of the victims of violence related to bovine issues from 2010 to 2017, with a staggering 97% of these incidents occurring after Narendra Modi assumed office in 2014. A report by Human Rights Watch (2019) states that between May 2015 and December 2018, at least 36 Muslims were killed in vigilante attacks linked to bovine issues across 12 states. Times of India, (2019) explains that many of those responsible for these crimes have faced no consequences, either due to delayed police investigations or because they have been shielded by state authorities. In some cases, BJP leaders have publicly incited mob violence through inflammatory statements and even honoured individuals convicted of lynching. Today Newspaper (2019) writes that the forced closure of abattoirs under pressure from Hindu nationalist groups has severely impacted the livelihoods of numerous Muslims during Modi regime. D. Ananda (2024) write in his article, that the introduction of religion as a criterion for citizenship through the Citizenship Amendment Act (CAA) marks a significant deviation from the foundational principles of Indian democracy. The law grants citizenship to religious minorities like Hindus, Sikhs, Buddhists, Jains, Parsis, and Christians from Afghanistan, Bangladesh, and Pakistan, while explicitly excluding Muslims. This selective inclusion has provoked widespread criticism, with scholars such as Magdalin Sudhan (2020) arguing that the exclusion undermines both the secular nature of the state, and the equality provisions enshrined in Articles 14 and 25 of the

Indian Constitution. After reviewing the literature, it is evident that the socio-economic challenges faced by Indian Muslims during the Modi era have emerged as a central focus of scholarly discourse. A growing body of research delves into the complex relationship between political policies, religious identity, and economic inequality, highlighting their role in shaping the lived experiences of the community.

A. Modi regime in comparison to previous governments

The socio-economic conditions of Indian Muslims have been a significant topic of discussion, particularly in comparison to the years before the rise of Narendra Modi's government. Under the Modi regime (2014-present), several factors have influenced the situation of Muslims in India, both positively and negatively, in comparison to previous governments. Below is a nuanced analysis:

1. Economic Growth and Employment Under Modi's regime:

Economic Growth: During Modi's tenure the Muslim community, particularly from lower-income backgrounds, faced challenges in accessing the benefits of the growth. Unemployment has remained a critical issue, and Muslims continue to face higher levels of unemployment than the national average. According to reports by the Sachar Committee (2006) and other subsequent studies, Muslims are overrepresented in low-income jobs, and despite growth in sectors like technology, they have not been able to benefit equally from this growth. Modi's government promoted skill development through schemes like Skill India, the implementation and accessibility to such programs for Muslims, especially those in rural areas, remained limited.

Previous Governments:

Earlier governments, particularly during the Congress-led United Progressive Alliance (UPA) tenure, made efforts to address the socio-economic disparities of Muslims, especially through the Sachar Committee Report (2006), which highlighted the socio-economic backwardness of the community. Programs like the Prime Minister's 15-Point Programme for the Welfare of Minorities were introduced but did not yield significant long-term results due to ineffective implementation.

2. Educational and Health Conditions Under Modi's regime:

Education: While there has been a push for educational reforms, including schemes like Beti Bachao Beti Padhao and the emphasis on education for all under the Right to Education (RTE) Act, the community continues to face significant gaps in access to quality education. Muslim-majority regions like Uttar Pradesh, Bihar, and West Bengal face challenges like low school attendance and dropout rates. The National Institutional Ranking Framework (NIRF) indicates that Muslim students are underrepresented in higher education institutions, and the socio-political climate has affected Muslim students' participation in educational spaces.

Healthcare: Access to healthcare remains problematic for many Muslims, particularly those in rural areas. Though government programs like Ayushman Bharat (which provides health insurance) exist, Muslims often face discrimination and bias in the healthcare system, especially in more conservative or rural areas.

Previous Governments:

Congress and UPA governments invested in several welfare programs for minorities, with a particular focus on educational scholarships and providing financial support for the underprivileged. However, critics argued that these were not as effective in addressing long-term structural issues like poverty, unemployment, and educational underachievement in Muslim communities.

3. Political Representation and Civic Rights Under Modi's regime:

The political landscape under Modi's regime has been seen as increasingly marginalizing Muslim political representation. The Bharatiya Janata Party (BJP) came to power, particularly under the leadership of Prime Minister Narendra Modi, by embracing the ideology of Hindutva. The party leveraged emotional rhetoric to promote the vision of transforming India into a state primarily for Hindus, rooted in a vision of a historically conservative, patriarchal, and ethnically and religiously homogenous past (Stanley, 2018). The rise of Hindutva politics, reflected in the policies of the BJP (Bharatiya Janata Party), has led to fears of discrimination and exclusion among Muslims. The Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC) have particularly raised concerns about the disenfranchisement of Muslims, particularly the poor and vulnerable segments. There has been a rise in incidents of communal violence and hate crimes against Muslims, particularly with the rise of extremist right-wing elements. Between 2014 and 2017, under the leadership of the BJP, nearly 3,000 communal incidents occurred, resulting in the tragic loss of around 400 lives (Caravan Daily, 2018). Critics argue that the Modi government has been less vocal in condemning such actions. Muslims are facing not only discriminatory attitudes, but also significant challenges related to their security, identity, and access to equity (Basant, 2007). Modi's pro-Hindutva stance has not only helped him gain widespread public support but also facilitated the formation of a cohesive Hindu populist front (Kaltwasser et al., 2017). The rights of Muslims in India have been undermined due to the rigid and partisan policies implemented under Modi's leadership.

Previous Governments:

Under Congress and regional governments, there was a greater emphasis on secularism and pluralism, which allowed Muslims to have a more active role in the political sphere. The Congress party was seen as more inclusive of Muslim concerns, though not without criticism for failing to adequately address their economic issues.

4. Social Harmony and Religious Freedom Under Modi's regime:

The socio-political environment under Modi's regime has been marked by increasing religious polarization. Many Muslims feel insecure due to the rise of Hindu nationalist sentiment. Public discourse has become increasingly hostile toward Muslims, especially concerning issues like cow slaughter, Love Jihad laws, and anti-Muslim rhetoric. Some Muslim leaders and communities have voiced concerns about diminishing religious freedom and increased discrimination. The government's stance on issues like the Triple Talaq ban, while aimed at empowering women, has also been seen by some as politically motivated and affecting the Muslim community disproportionately. An annual report on international religious freedom, released by the United States in June 2019, highlighted the growing religious intolerance under India's right-wing government. The report exposed how Hindutva groups had employed

"violence, intimidation, and harassment" against Muslims and low-caste Dalits to impose a religion-based national identity for India (Al Jazeera, 2019). The social harmony and religious freedom rights of Muslims in India have been undermined due to the rigid and partisan policies implemented under Modi's leadership.

Previous Governments:

In contrast, earlier governments, particularly the Congress, maintained a commitment to secularism. Although there were instances of communal tension, they did not face as widespread criticism for creating a religiously divisive atmosphere as the Modi regime does.

5. Welfare Schemes and Minority Affairs Under Modi's regime:

There has been some focus on minority welfare, particularly through initiatives like the Pradhan Mantri Jan Dhan Yojana (financial inclusion) and Ujjwala Yojana (providing LPG connections). However, Muslim organizations often claim that these programs do not sufficiently address the community's unique challenges, and that the government has not done enough to promote Muslim welfare directly. Anjali Arondekar, Director of the Centre for South Asian Studies, criticized the incumbent BJP government for its caste-based politics of oppression and discrimination. She argued that under the Modi administration, the marginalized minorities, particularly Muslims, are being systematically sidelined in India (The Express Tribune, 2020). Suchitra Vijayan, the Executive Director of The Polis Project, asserted that the Modi government was increasingly employing fascist policies to suppress opposition and marginalize minorities. She highlighted how the government was consolidating its power by controlling key institutions, including the media, law enforcement agencies, and the judiciary, in an effort to stifle dissent and maintain a dominant narrative (Khan, 2020). Several prominent BJP leaders, including Prime Minister Modi, have a history of making controversial statements about Muslims. Modi has been notably dismissive, at times, regarding the mass killings of Muslims in Gujarat during his tenure as the state's chief minister. Meanwhile, the current Chief Minister of Uttar Pradesh, Yogi Adityanath, is known for his strong, hardline stance and outspoken hostility towards the Muslim community. Then one can argued that these policies of Modi are against the democratic values of the state.

Previous Governments:

The United Progressive Alliance (UPA) government focused heavily on minority welfare, particularly the Muslim community, with the implementation of the Sachar Committee's recommendations, which included scholarships, financial schemes, and improving access to education and employment. These initiatives did not fully alleviate poverty or other socio-economic disparities but were seen as an attempt to address systemic issues.

B: Government Policies (The Citizenship Amendment Act and The National Register of Citizens)

The Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC) have been central to debates on the socio-economic challenges faced by Indian Muslims. These policies have played a significant role in either exacerbating or mitigating these challenges, depending on one's perspective, and have sparked widespread concerns about their potential social and economic implications for the Muslim community. Below is a detailed analysis of their impact:

1. Citizenship Amendment Act (CAA)

The CAA, passed by the Indian Parliament in December 2019, provides a pathway to citizenship for non-Muslim religious minorities (Hindus, Sikhs, Buddhists, Jains, Parsis, and Christians) from Afghanistan, Bangladesh, and Pakistan who arrived in India before December 2014. The CAA specifically excludes Muslims from the list of eligible groups for citizenship, despite many Muslims from the same countries having fled religious persecution. This exclusion has raised concerns that the law is discriminatory and undermines the secular fabric of the Indian Constitution, which guarantees equal rights to all citizens, regardless of religion. The CAA selectively provides citizenship based on religious affiliation, specifically excluding Muslims and Tamil refugees due to their ethnic identity and geographic origin (Pathak, 2021). For Muslims, this exclusion may further marginalize them politically and socially. Many Muslims fear that the CAA could be used in conjunction with the NRC to disenfranchise them, as they worry about proving their citizenship status. In practice, this has created a climate of uncertainty, especially for Muslims in vulnerable communities, such as migrants, the poor, and the illiterate, who may lack official documents to prove their citizenship. This fear has led to an overall feeling of insecurity. The implementation of both the CAA and NRC could impose additional financial burdens on Muslims. Both the National Register of Citizens (NRC) and the Citizenship Amendment Act (CAA) are not only perilous but also have the potential to create deep divisions and cause widespread devastation within Indian society (Akbar, 2020). Proving citizenship status can be costly, requiring documents, legal assistance, and other resources that many economically disadvantaged Muslims may not have access to. The associated bureaucratic hurdles could hinder their ability to participate fully in the economy, education, and public life. From an economic perspective, the CAA does not offer direct assistance to Muslims or mitigate their socio-economic struggles. However, some argue that it could bring relief to persecuted minorities, particularly from neighbouring countries, who have been living in India without citizenship. While this may not benefit Muslims directly, it could reduce the demographic pressure on resources, such as jobs, housing, and healthcare, that often affects marginalized communities. The perception that the CAA is discriminatory has led to widespread protests and unrest, especially in Muslim-majority areas. These protests reflect the socio-economic frustration of Muslims who feel that they are being treated as second-class citizens. Social division often exacerbates challenges like economic inequality, as communities become less cohesive and more isolated.

2. National Register of Citizens (NRC)

The NRC is a proposed nationwide register that seeks to identify citizens and exclude non-citizens, primarily by requiring individuals to provide documentary proof of their citizenship. The NRC was first implemented in Assam in 2019, and there were discussions about expanding it nationwide. The NRC is intended to identify illegal immigrants, many Muslims have expressed concerns that the process disproportionately impacts them. This concern is based on the fact that many Muslims, particularly poor and marginalized groups, may lack the necessary documentation to prove their citizenship. In contrast, Hindus (who are not affected by the CAA) could benefit from a faster route to citizenship if they are excluded from the NRC.

For Muslims, the implementation of the NRC in tandem with the CAA creates the risk of being marked as "foreigners" or "illegal immigrants." This fear has already created anxiety within the community, especially among those with limited access to documentation or who are migrants from states with high levels of poverty and illiteracy. There is concern that the NRC could lead to economic and social exclusion, as individuals who are unable to prove citizenship may face detention in detention centres or other forms of disenfranchisement. The final NRC published in 2019 excluded approximately 1.9 million people, raising significant concerns about potential statelessness and the risk of detention. The National Register of Citizens (NRC) in Assam has triggered numerous legal and administrative challenges since the release of the list. This ongoing debate underscores the urgent need for a more balanced approach to citizenship and immigration issues in India (Ananda, 2024). The NRC could lead to economic dislocation, particularly in border states like Assam, where large numbers of Muslims live in poverty and may have unclear or incomplete records. This uncertainty and potential exclusion from legal recognition could make it more difficult for Muslims to access government welfare schemes, employment, healthcare, and education, worsening their socio-economic conditions. In theory, the NRC is designed to provide clarity regarding citizenship and distinguish between legal residents and non-citizens. For those who can prove their citizenship, the NRC might protect them from future efforts to strip them of their rights. However, for Muslims, this is a double-edged sword, as the process could be used as a tool of exclusion rather than inclusion, leaving those who are excluded vulnerable to socio-economic challenges.

3. Intersection of CAA and NRC

Joint Impact on Muslims:

The combination of the CAA and NRC has raised the most alarm for Muslims. The CAA offers a clear path to citizenship for non-Muslims from neighbouring countries, but Muslims are excluded from this benefit. In contrast, the NRC could lead to Muslims being excluded from the citizenship list in India, leading to a situation where they could be left in legal limbo, without the protections and rights afforded to citizens. This combination of policies has led to widespread fears about the disenfranchisement and marginalization of Muslims, both politically and economically. The combination of the CAA and NRC may create a further divide between Muslims and other religious communities, particularly in terms of access to rights and resources. This social fragmentation often leads to the reinforcement of economic inequalities, as divided communities tend to suffer from unequal access to education, employment, and healthcare. Over the past many years of the Modi regime, there has been a noticeable erosion of India's secular image and its democratic values. The BJP government introduced the controversial Citizenship Amendment Bill (CAB) in Parliament, which has been widely criticized for its discriminatory nature, as it differentiates refugees based on their religion. The Citizenship Amendment Bill sparked significant protests, particularly among minority communities in India. Both the National Register of Citizens (NRC) and the Citizenship Amendment Act (CAA) have been viewed as dangerous measures, likely to sow division and cause devastation within Indian society. Such actions raise concerns about the long-term stability of the state, as it becomes increasingly difficult for a nation to survive peacefully under

these circumstances. The revocation of the Indian Citizenship Act has left nearly 200 million Muslims in a state of statelessness, as many do not possess the necessary documentation to prove their Indian identity (The Nation, 2020). These policies not only undermine the identity of Indian citizens but also subject minorities to targeting and discrimination by the government.

C: Historical Factors, Political Rhetoric And Social Exclusion

The socio-economic marginalization of Muslims in India is a complex and multifaceted issue, shaped by a combination of historical factors, political rhetoric, and social exclusion. These elements have created systemic challenges that continue to affect the community today. Here's a detailed analysis of how each of these factors contributes to the ongoing marginalization of Muslims in India:

1. Historical Factors

The Partition of India in 1947, which led to the creation of Pakistan, marked a traumatic chapter in the history of Muslims in India. The violence, displacement, and destruction that accompanied Partition created lasting communal tensions. Muslims were often cast as "other" in the new post-Partition India, and there was a general sense of distrust between the Hindu and Muslim communities that persisted over decades. The scars of Partition, along with subsequent episodes of communal violence, have contributed to a sense of alienation for Muslims in India. The post-Independence national narrative emphasized a unified, secular India, but the partition legacy remained, as did the marginalization of Muslim identity. Over time, Muslims were often seen as a separate and distinct group, which fuelled both social and economic divisions. Historically, Muslims in India have faced economic hardships. This has been exacerbated by their social positioning within a broader caste-based system, where Muslims have often been excluded from mainstream economic opportunities. Policies meant to uplift marginalized groups did not always translate into significant improvements for Muslims. India is one of the fastest-growing economies in the world, yet the country is witnessing increasing inequalities, which are leading to a deepening division into distinct social classes (Babones, 2018). These disparities are hindering overall growth, with minimal progress in reducing various forms of inequality. During British colonial rule, Muslims were often excluded from modern educational opportunities, which hindered their economic mobility. Even after independence, the educational gap between Muslims and other communities persisted, with Muslims having lower literacy rates, particularly in rural areas. This historical lack of access to quality education and employment opportunities continues to affect their socio-economic status today.

2. Political Rhetoric

Hindutva ideology, championed by parties like the BJP (Bharatiya Janata Party), has played a significant role in the politicization of religion in India. This ideology seeks to define India as a Hindu nation and has led to the marginalization of religious minorities, particularly Muslims. Leaders from the ruling party, especially during the tenure of Prime Minister Narendra Modi, have used rhetoric that critics argue fuels communal polarization. For example, hate speech and derogatory remarks against Muslims, particularly from local leaders or influential figures,

reinforce perceptions of Muslims as a “threat” to India’s cultural and national identity. This political climate has led to increased discrimination, violence, and hate crimes against Muslims. Muslims, as a community, have historically been underrepresented in the political sphere, especially in leadership positions in the Indian National Congress or other mainstream political parties. The failure to address their grievances effectively has contributed to their political marginalization. Moreover, political leaders often use Muslims as a vote bank, making promises that are rarely fulfilled. At the same time, the fear of political backlash has made some parties hesitant to implement policies that could address Muslim grievances, deepening their socio-economic marginalization. Policies like the Citizenship Amendment Act (CAA) and National Register of Citizens (NRC) have been criticized for targeting Muslims and reinforcing the idea of their “outsider” status. The CAA, for instance, explicitly excludes Muslims from its provision for granting citizenship to religious minorities from neighbouring countries. This exclusion, combined with the NRC's requirement for proof of citizenship, has raised concerns about the disenfranchisement of many Muslims, further deepening their marginalization.

3. Social Exclusion

Social exclusion of Muslims is prevalent in various sectors, including housing, education, and employment. Studies have shown that Muslims often face discrimination when seeking housing, as landlords and property owners tend to reject Muslim tenants. Similarly, there are reports of discrimination in workplaces, where Muslims may face biased hiring practices or unequal opportunities for career advancement. In education, Muslim students often face prejudices and are sometimes discriminated against in the classroom. This is compounded by a lack of representation in educational institutions, where Muslim students are often underrepresented, particularly in higher education. Muslims in India have long been victims of communal violence, with several high-profile incidents, such as the 1992 Babri Masjid demolition. These incidents have often been marked by impunity for perpetrators, especially when the violence has been directed at Muslims. The lack of accountability has perpetuated a culture of fear, in which Muslims feel increasingly vulnerable and excluded from mainstream society. The issue of human rights violations in India has consistently been a point of concern for the international community. The rights of minorities are frequently undermined by the Indian government, particularly under the current regime. Communal violence in India serves as a stark representation of the ongoing violence against minorities. Notable incidents include the 1984 persecution of Sikhs in Delhi, the 2002 massacre of Muslims in Gujarat, and the 2008 killings of Christians in Odisha, all of which resulted in the deaths of thousands of innocent people. In a single campaign targeting the destruction of the Babri Mosque, approximately five thousand lives were lost (Simeon, 2012). Additionally, hate crimes, including those committed under the banner of cow protection (e.g., attacks on Muslims involved in cattle trade or slaughter), further marginalize Muslims. These acts of violence, often linked to right-wing Hindu nationalist movements, have created an atmosphere of fear and suspicion for Muslims. Muslims are often socially excluded from broader society through stereotypes and negative portrayals in the media, where they are frequently associated with terrorism, radicalism, and backwardness. These portrayals have reinforced the idea that Muslims are not

"fully Indian" or are a threat to the country's identity, exacerbating their marginalization. The issue of leadership within the Muslim community has not received the attention it deserves, and this lack of focus has been a long-standing challenge for Muslims in the country (Engineer, 2015). The social ostracism that Muslims face has affected their access to networks of opportunity and economic mobility. This is especially true for Muslim women, who often face gendered discrimination in addition to religious exclusion, restricting their ability to participate in the workforce or access education.

4. Economic and Educational Marginalization

As a result of historical social and economic factors, Muslims in India face lower levels of education, income, and employment compared to other communities. The Sachar Committee Report (2006) revealed significant disparities in areas such as income, education, and employment. Despite various government schemes aimed at upliftment, the Muslim community continues to lag behind, particularly in rural and underserved urban areas. Economic marginalization also manifests in the lack of access to quality education, which limits job opportunities for Muslims. Moreover, discrimination in employment further perpetuates these inequalities. Muslim organizations, activists, and community leaders often point out that there is a lack of political will to address the systemic issues facing the Muslim community. Policies designed to promote economic and social welfare, such as affirmative action, reservation systems, and minority welfare schemes, have often been poorly implemented or bypassed, leading to an institutionalized bias that hampers progress for the community.

D: Socio-Economic Challenges faced by Indian Muslims

The socio-economic challenges faced by Indian Muslims significantly impact their access to education, employment, and healthcare, especially under the current political and economic climate. Several factors, including historical marginalization, social exclusion, political rhetoric, and systemic barriers, influence the Muslim community's access to these critical resources. Below is an analysis of how these challenges manifest in the current political and economic context:

1. Impact on Access to Education

Muslim children and students face significant educational disparities compared to other communities in India. According to the Sachar Committee Report (2006), Muslims have lower literacy rates, especially in rural areas, and the quality of education available to them is often substandard. This is a direct result of the socio-economic challenges that hinder their ability to access quality educational institutions and resources. In schools, Muslim students often face discrimination from their peers and sometimes even from teachers. The stereotyping of Muslims as "backward" or "terrorists" can create an atmosphere where Muslim students feel alienated or discouraged from fully participating in educational activities. Additionally, Muslim communities often face gender-specific barriers, particularly for Muslim girls, who may have to contend with cultural and religious expectations about their education, making it harder for them to continue their schooling. Muslims often face challenges when it comes to entering prestigious higher education institutions. One key factor is their relatively lower representation in competitive exams due to historical and ongoing educational disparities. Even though

affirmative action programs like reservations exist for Muslims in certain states, the implementation of these policies is often inconsistent, leading to limited opportunities for the community in higher education. In economically disadvantaged areas, where many Muslims reside, there is often a lack of basic educational infrastructure, such as schools, colleges, or vocational training centres. This lack of access to quality education restricts their ability to improve their socio-economic situation and perpetuates a cycle of poverty. In some instances, religious discrimination in schools and universities may deter Muslim students from pursuing further education. For example, Muslims may experience prejudiced attitudes from teachers or peers, especially in areas where there are tensions between communities. This creates an environment where Muslim students may feel discouraged from continuing their studies, thereby limiting their educational advancement.

2. Impact on Access to Employment

As highlighted by the Sachar Committee Report, Muslims face high levels of unemployment and underemployment in India. This stems from multiple factors, including educational disadvantages, social exclusion, and discrimination in hiring practices. Muslims often have lower levels of professional representation in key sectors, such as corporate sectors, government positions, and public service. Many Muslims report experiencing bias during the hiring process. Even well-qualified Muslim candidates may be overlooked for jobs based on their religious identity. Muslim names are often stigmatized, leading to employer discrimination. A significant portion of the Muslim population is employed in the informal sector, often in low-paying jobs with little to no social security. Many Muslims are involved in self-employed activities, such as street vending, or work in small family-run businesses that do not provide access to formal employment benefits like pensions, health insurance, or job security. These types of jobs offer limited avenues for upward mobility, which restricts the community's ability to achieve economic prosperity. The current political climate, which has seen the rise of Hindutva politics and anti-Muslim rhetoric, has exacerbated discrimination and further entrenched the marginalization of Muslims. This rhetoric often influences the public perception of Muslims as outsiders or enemies of the state, which can reduce their chances of being hired in both private and public sectors. In an environment where communal polarization is high, Muslims are often left out of the economic mainstream. Despite some affirmative action measures, Muslims remain underrepresented in government jobs and public sector roles. This underrepresentation limits their access to state-sponsored welfare programs, government employment benefits, and higher-paying government roles. Furthermore, this lack of representation perpetuates a sense of political and economic exclusion, which hinders their ability to participate fully in the country's development.

3. Impact on Access to Healthcare

Muslims in India under Modi's regime faced disparities in healthcare access, largely due to poverty and lack of infrastructure. Many Muslim communities reside in rural areas or urban slums, where there is a severe shortage of healthcare facilities and medical professionals. The living conditions of Muslims are significantly worse compared to those of other communities. Access to basic services, including primary healthcare, is often limited, with many Muslim

communities facing long distances to reach medical facilities (Jahan, 2016). This limits their ability to access basic healthcare services, which leads to poorer health outcomes. Economic marginalization means that many Muslims cannot afford adequate nutrition, healthcare, or preventive measures. This has led to higher rates of preventable diseases, such as malnutrition, respiratory diseases, and chronic illnesses. Lack of access to affordable healthcare further exacerbates these health challenges. In some cases, Muslims may face discrimination in healthcare settings, where they are either treated with prejudice or excluded from welfare schemes due to their religious identity. This can manifest in biased treatment by healthcare providers or in denial of access to government healthcare schemes that are meant to support marginalized communities. The COVID-19 pandemic exposed and intensified existing health inequalities, with Muslims being disproportionately affected by both the virus and its economic fallout. In certain regions, Muslims were stereotyped as "spreaders" of the virus, leading to social ostracism and marginalization in the distribution of health resources. The lack of awareness and health infrastructure in Muslim-majority areas further contributed to the community's vulnerability. Many Muslims, especially from economically disadvantaged backgrounds lack health insurance and access to private healthcare. This forces them to rely on overburdened government hospitals or out-of-pocket expenditure, both of which are not viable options for most Muslims who live below the poverty line. Even when government programs like Ayushman Bharat exist, Muslims often find themselves excluded from these schemes, either due to bureaucratic hurdles, poor awareness, or discriminatory practices.

4. The Role of Political and Economic Climate

Under the current political climate, where Hindutva ideologies are gaining ground, Muslim identity is often politicized and marginalized. Policies like the Citizenship Amendment Act (CAA) and National Register of Citizens (NRC), along with anti-Muslim rhetoric, create an environment where Muslims feel increasingly excluded from mainstream society. This exclusionary political climate indirectly affects their access to welfare services, including healthcare, education, and employment. As a result, Muslims face limited opportunities to improve their socio-economic status, which affects their ability to access quality education, secure jobs, and afford adequate healthcare.

Conclusion:

In conclusion, the socio-economic challenges faced by Indian Muslims during the Modi era reveal a complex interplay of political, social, and economic factors that continue to marginalize this community. Despite being a significant demographic group, Indian Muslims have encountered increasing discrimination, social exclusion, and limited access to economic opportunities. The policies and actions of the government have often been perceived as exacerbating religious divisions, which has further undermined the community's ability to fully participate in the nation's economic and social growth. The rise of communal tensions, coupled with policies that seem to disproportionately affect Muslims, has resulted in a growing sense of insecurity among them. This marginalization manifests in various forms, including lower literacy rates, unemployment, and restricted access to quality healthcare and education. Additionally, the government's focus on issues such as the Citizenship Amendment Act (CAA)

and the National Register of Citizens (NRC) has added to the vulnerability and instability experienced by the Muslim community, making it harder for them to thrive in the socio-economic landscape. However, it is important to acknowledge that the challenges faced by Indian Muslims are not solely a result of government policies but are also tied to deep-rooted historical inequalities and social structures. Ultimately, the path forward requires a commitment to inclusivity, where every citizen, regardless of their religion, can contribute to and benefit from India's socio-economic progress. Only through a collective effort to challenge discriminatory practices and promote equality can Indian Muslims hope to overcome the socio-economic challenges that have persisted in the Modi era.

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