CHAPTER IV

ECONOMIC LIFE

Agro-based economy

It has been stated in the preceding chapters that the Char area Muslims are agriculturists. Ninety five percent\(^1\) of these people mainly depend on agriculture for livelihood. Hence, their economy is agro-based economy.\(^2\) As an agriculturist group they keep themselves engaged in agricultural activities almost throughout the year producing jute, rice, mustard, wheat, chilli, brinjal, potato, gram etc.

*Aush* (a variety of rice) is the prime and most common crop of the people of *Char area*.\(^3\) Most of the farmers of Alopati, Majarchar, and Baghmara depend on this crop. A new variety of rice locally called *Iri* is also cultivated by the farmers of these areas. *Sali* and *Bao* (varieties of paddy) are produced by the farmers of these areas but in limited scale due to unsuitable land-condition.\(^4\)

Varieties of jute are cultivated in these areas which include *Tosha, Deshal* and *Mesta*. *Tosha* and *Mesta* have fine fibers. The fibers and stalks of jutes are used for house building materials such as walls, ropes and so on. Jutes are also produced for commercial purposes as cash-crops. The farmers of Char area cultivate jute for increasing soil fertility.

Wheat cultivation is also common in Char areas of Barpeta District. The researcher at the time of field survey has noticed large scale cultivation of wheat in Alopati, Majarchar, and Baghmara areas of Barpeta district. Wheat is used for food and sale.

*Dhemsi* (buck wheat) is also cultivated in Char area. This crop is produced for sale only. Varieties of pulse like *Masur, Matikalai, Khesari, Til* and *Tishi* are cultivated in large scale in the char areas of Barpeta district.
Varieties of vegetable are cultivated by the char dwellers. Brinjal, Potato, Dhania, (coriander), chilli, Sweet Potato, Cabbage, Cauliflower, Raddish, Onion etc. are prominent vegetables. The people of Char area produce these vegetables for domestic use. Now-a-days, vegetables are produced for commercial purposes by many farmers. Alopati, Majarchar and Baghmara are the areas where large scale vegetable cultivation is going on for commercial purposes.

The Char area farmers of Barpeta district traditionally cultivate Shon (grass like crop) to feed the cattle. This crop is cultivated after the harvest of Aush paddy. Shon is harvested after three months. The roots of shon help in increasing nitrogeneous contents of the soil. Now-a-days, shon cultivation has been decreasing due to the advent of chemical fertilizers.

Cultivation of Boro (a variety of paddy) has become very popular among the farmers of Barpeta district. They have chosen this variety of paddy because of its higher yielding production.

Although agriculture is the primary source of livelihood of the Char area Muslims they are still following the traditional methods of cultivation. Modern scientific methods of cultivation have little impact on them. Due to conservative nature and superstition prevalent in the society they don’t like to use the modern techniques of cultivation. Of course, a section of enterprising farmers are seen to have their cultivation by using modern scientific implements such as mini tractor, power tiller, pump set, fertilizer etc.

The traditionally skilled and hard- working people of Char areas have brought about an unprecedented change in agriculture of Assam. They have cleared jungles and opted for cultivation and habitation in far flung inhospitable areas which were beyond imagination of the local farmers. They have enhanced agricultural production by several times with new production technique.
Jute cultivation which had been almost unknown in Assam was started by these people first in Goalpara district during 1902-03. Jute was cultivated in 25,850 acres of land out of which 25,000 acres were in Goalpara district. It was extended to different areas of Assam by these migrant population. Jute cultivation of Assam earned major revenues in the late colonial rule and it is continuing similarly till today.

During 1970-75 period jute production was satisfactory and Assam was recorded as the second jute producing state of India. The districts of Kamrup, Barpeta, Nowgaon, Morigaon, Nalbari, Goalpara and Dhubri are places where jute is produced in large scale.

The Char area Muslims have been playing a vital role in upgrading Assam’s economy since their settlement in this land. As an agriculturist group they know very well how to produce various crops in various seasons. Even more, they know to produce more corns in lesser land by using multiple cropping system. In 1970-71, the intensity of crop-production in Barpeta district was the highest. In Kamrup district it was 140.88 percent, in Darrang district it was 122.36 percent, Nowgaon district 108.69 percent and in Goalpara district it was 129.13 percent. All these districts are predominantly inhabited by Muslim cultivators. The following table shows the intensity of crop-production in Assam during 1971-75.

Table – 4.1.

<table>
<thead>
<tr>
<th>District (Undivided)</th>
<th>Period and intensity of production</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1970-71</td>
</tr>
<tr>
<td>Kamrup</td>
<td>140.88</td>
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<tr>
<td>Darrang</td>
<td>122.56</td>
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<tr>
<td>Nowgong</td>
<td>109.69</td>
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<tr>
<td>Goalpara</td>
<td>107.83</td>
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<tr>
<td>Sibsagar</td>
<td>102.52</td>
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<tr>
<td>Lakhimpur</td>
<td>101.16</td>
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<tr>
<td>Dibrugarh</td>
<td>102.16</td>
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<tr>
<td>Cachar</td>
<td>118.18</td>
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</tbody>
</table>
The above cited table shows that the districts wherein the number of immigrant Muslims are lesser the crop intensity are also lesser.

Besides cultivation other sources of livelihood are also found among the char people. It has been noticed by the researcher that a section of Char area people has started business as source of livelihood.

It is observed that a section of Char people is maintaining livelihood by driving rickshaw and drawing thela. Carpenters, weavers, masons, tailors are also found in Char areas but they are small in numbers.

A section of the Char people earns wages as daily labourers for maintaining livelihood. These daily labourers work in the city of Gauhati and other towns of Assam.

From the field survey carried out by the researcher in the villages like Alopati, Baghmara and Majarchar of Barpeta district it has been noticed that there are a few service holders serving in educational institutions. Most of them are primary teachers. High school and M.E. school teachers are also found in these areas but small in numbers.

**Economic Condition**

The overall economic condition of the Char area Muslims of Assam is not good. The Char area Muslims of Barpeta district are also not free from poor economic condition. Most of the people of this area are poverty-prone except a few whose economic condition is not so bad. The percentage of this people is hardly five.\(^\text{16}\)

Since the fore-fathers of the present-day Char dwellers belonged to poor lower caste Hindus of erstwhile East Bengal, so, poverty is a hereditary burden on the shoulders of these people.\(^\text{17}\)

"Poverty is not a minor ailment in India. Nearly empty stomach, semi naked bodies, bare feet, bulging bellies, strivelled limps, sunken cheeks, listless eyes, blank jaces and pervasive diseases and disability are some of its common identification marks."
It shows up a varying degree all the country in such sights as filthy slums enveloped in perpetual stench, primitive thatched huts that are easily inflammable, mud hovels where human and cattle live together in shared misery, pavements dwellers who have nothing between the earth below and the sky above to shelter them hostile men and nature, one room tenement where young and old, men and women, single and married, healthy and diseased are huddled together, poorly cared for and nursed infants many of whom die even before they have learnt to smile, young mothers for whom maternity is not a gate way to natural joy but a death trape, women and children tattered cloths roaming about open spaces in search of animal droppings for fuel and unemployed youths driven from pillar to post in search of a chance to earn their breads. Yes, poverty is a grim affair, a negative of human dignity.\textsuperscript{18}

Almost all the features of the above cited statement are present in many of the Char area Muslim people. Primitive thatched huts, near-empty stomach, shunken cheek, bare feet, semi naked bodies and pervasive diseases are some common identification marks of many of the char area Muslims of Assam. Both educated and uneducated youths of Char area move from pillar to post in search of a chance to earn daily wages for foods. The poor young mothers give birth poorly-cared children and nursed infants many of whom die before they have learnt to smile. Women and children often roam about in towns and cities in search of foods, old and young men work in hazardous field like digging coal in coal mines, constructing houses in towns, cleaning drains and toilets in cities and driving rickshaws to earn some money for livelihood.

\textbf{Causes of Poverty}

The causes of poverty of the Char area Muslims of Assam in general and the Muslims of Barpeta district in particular are many. The important causes of poverty are mentioned below:\textsuperscript{19}
1. Lack of sufficient cultivable land

2. Illiteracy

3. Lack of transport and communication facility

4. Unemployment

5. Indifferent attitude of Government

6. Lack of able leadership

7. Lack of land patta

1. Lack of sufficient cultivable land:

Since the Char area Muslims of Assam are agriculturists, they need sufficient cultivable land for cultivation. Without it, self-sufficient livelihood depending on agriculture is neither possible nor desirable for a cultivator. The time when the Bengal originated Muslim peasants started settlement in jungle-covered riverine areas of Assam there were sufficient land in those areas. The uncultivated wasteland were more than sufficient as there were no willing men to cultivate crops therein. The milk men of Pabna and Rangpur (now in Bangladesh) used these wasteland as grazing fields during the winter. In 1879, in the report of Hunter, it was stated that from Rangpur to the boundary of Bijni Raj Estate, the Char of the Brahmaputra was covered by Jungles and the Zamindars of Karaibari, Gauripur and Chapar encouraged the influential persons and the peasants of Rangpur and Mymensing (now in Bangladesh) to settle in these areas. When the pressure of immigration from East Bengal increased, large tract of land was direserved from each of the Professional Grazing Reserves part by part till the whole reserves was ultimately settled with the immigrant population.

At present, the cultivable land in Char areas are shrinking. The reasons of shrinkage of cultivable land in these areas are – (a) Erosion of river banks (b) population growth and (c) breaking of joint families.
2. Erosion of River Banks:

Erosion of river banks is one of the main causes of the shortage of cultivable land. 253 number of villages and 8083 hectares of land are eroded annually. The badly affected erosion areas are Sadiya, Rohmoria, Neemati, Majuli, Nowgaon, Lahorighat, Bhuragaon, Mukalmua, Peradhara, Chenimari, Baghbar, Mainbori, Palasbari, Gumi, Garoimari, Alikash, Chunari, Hajirhat, Fakirganj, South Salmara, Patamari, and Sukhchar.

As per information of the Revenue Department, Govt. of Assam, 20,210 bigha, 1 Katha, 10 Lechas of land of 21 villages under Bhuragaon circle, district of Morigaon, have been eroded in the year 1964-1986, 8215 families become homeless while 19 villages under Lahorighat circle of the same district were eroded in the years 1971-88. In Nalbari district, 80,000 hectares of land have been eroded in recent years. As a result, thousand families become homeless.

Like Nalbari, Barpeta is also erosion affected district, Tarabari, a river port of Barpeta district was eroded in 1959 with adjoining villages namely Koltoli, Balapara, Kholabandha, Borghul, Khoponbari, Parua and Salmara. During the last three decades severe erosions occurred and damaged many villages like Rowmari, Chenimari, Chenglidia, Khootabari, Jatradia, Hatema, Kacharipara, Jadavpur, Dighirpam, Loharapara, Gorola, Kahibari, Manikpur, Aligaon, Alirpam, Sargaon, Sutirpar, Ranapara, Moamari, Moinbori (Rajanikanta Bordoloi’s novel Monomati associated with this village) etc.

On 15 December, 2003, Tarun Gogoi, the Chief Minister of Assam, announced that 4 lakhs hectare of land have been eroded by the Brahmaputra in recent times. Rohmoria (Dibrugarh) 298 hectares, Nemati (Jorhat) 328 hectares, Majuli (Jorhat) 42000 hectares, Matmara and Balighat (Dhemaji) 10000 hectares, Moirabari, Bhuragaon and
Laharighat (Morigaon) 15000 hectares, Palasbari, Gumi (Kamrup) 10,000 hectares, Mukalmua (Nalbari) 80000 hectares, Bahari and Baghbar (Barpeta) 8000 hectares, Chunari, Hajirhat (Goalpara, Dhubri) 40000 hectares and Patamari (Dhubri) 25000 hectares. Major erosion, taken place during floods every year is a great problem of the people living in the riverine areas, especially the agriculturist Muslims of Char area.\(^{29}\)

There is no authentic official data about the erosion affected area and population in Barpeta district. According to non-official sources 80 villages have been destroyed by erosion during last 50 years.\(^{30}\) Total number of people affected by erosion was 40 thousand.\(^{31}\) The maximum damages were taken place in Baghbar and Chenga constituencies of Barpeta district.

A few erosion affected people of Barpeta district have been rehabilitated by Assam Government\(^{32}\) in Gobindapur, Khelli, Kirkira and Bendali reserve area. Some of these people have settled in newly formed Chars. Some others have settled in Hablakhowa, Bullat Bazar, Khupanikuchi (near Kalitakuchi), Dubapara, Baladmari, Rakshashini, Bhatipara and Pancharatna (Goalpara). A few have settled in tribal areas like Basugaon, Mouzabari (Kokrajhar), Kailamara and Amtenga (Bijni).\(^{33}\) Some of these erosion affected people are earning wages for livelihood by drawing thelas, driving rickshaws, cleaning drains and toilets, constructing buildings in Guwahati city and other towns in Assam.

South Salmara of Dhubri district is the worst erosion affected region of Assam. 135 villages covering an area of 3, 66,797 bighas have been completely eroded in Salmara revenue circle. A few of the affected people of these areas have settled in Chandmari, Teldhala, Narivata, Chamrasali, Baghapara, Jangal, Hatsingimari (Mankachar area) and Haldhiganj, Rajabala, Bhaitbari, Fulbari, Chiringa and Tikrikilla (Meghalaya) areas.\(^{34}\)
3. Population growth:

The population growth in the Char area Muslim society is higher than other areas of Assam which is a major factor for insufficient cultivable land. The higher population growth is also a setback to economic progress of the Char area Muslim people. Due to higher population growth cultivable land have been converting to housing colonies for human habitation. Thus, new human habitation in cultivable land is one of the major factors of shrinkage of cultivable land in Char areas.

4. Illiteracy:

Illiteracy is one of the main causes of poverty of Char area Muslims. Due to illiteracy these people are still unaware of descent life and planned family. Most of the families in Char area have more children than they should have. Being over burdened with large number of children parents are unable to maintain their families with limited income.

5. Lack of transport and communication facility:

Transport and communication facility is regarded as key factor for socio-economic development. Economic development must be for the sake of the people to provide them with a better, fuller and more secure life. Developed communication facilities are essential requirements of modern times, Political life, public administration, national defense, business management, agricultural and other extension services, and entertainment activities all call for ever efficient means of communication.

The agriculturists of Char area produce various crops and vegetables which have been stated in the preceding chapters. They use these agro-products for their own consumption. They also produce crops and vegetables for commercial purposes. But there are no suitable markets where these produces can be sold at reasonable prices. During the field survey the researcher has seen a few small weekly markets which are locally called
'hat'. These hats (markets) cannot fulfill the optimum needs except the minimum needs of the people.

Due to lack of transport and communication facilities agricultural produces do not get due prices as the producers are bound to sell them in local markets. Moreover, no agro-based industrial sectors have been set up in Char areas inspite of sufficient agricultural raw materials owing to lack of modern communication facilities. Socio-economic progress in Char area is quite impossible without improved modern transport and communication facilities.38

6. Unemployment:

Unemployment is one of most serious burning problems in India to-day. This problem has been facing by all the constituent states of Indian Union. Assam being one of the constituent parts of India is suffering from unemployment problem. This problem is a matter of concern for the Char area Muslims of Assam in general and the Muslims of Barpeta district in particular. Like other communities the problem of unemployment has taken a serious turn among the Muslims of Char area. This has come to the knowledge of the researcher at the time of field survey carried out in the villages like Alopati, Baghmara and Majarchar in the district of Barpeta. The majority of the educated youths of these areas are still unemployed after completing their education. Besides educated unemployed youths there are agricultural unemployed youths due to lack of sufficient cultivable land in their possession.39

Employment either in government services or in other private sectors is one of the important aspects of economic progress of a community. In all India context, Muslims employment in Govt. services is 4.7 percent only.40 According to Sachar Committee Report the rate of Muslim employment in Assam is 11.2 percent only.41 According to a survey of the researcher carried out in a few villages of Char area in Barpeta district it is
found that the employment rate in those villages is much lower than that. This lower percentage of employment is a dismal sign of economy of the community.

7. Indifferent attitude of Government:

Government’s indifferent attitude can be regarded as one of the root causes of the socio-economic backwardness of the Char area Muslims of Assam. All Governments of Assam are seen indifferent for Char area development except capturing of votes during elections. In 1985, Assam Government led by the Chief Minister Prafulla Kumar Mahanta for the first time constituted the Directorate of Char Area Development, Assam, to look after the socio-economic problems of Char area and take necessary steps for their solutions. In 1985-86, Rs. 50 lakhs was allocated for Char area development by this directorate. Out of Rs 50 lakhs, Rs. 16.84 lakhs was spent for salaries of the employees and the rest Rs. 33.16 lakhs was spent for development purposes. In 2000-2001, the budget was Rs. 118 lakhs only. Since the constitution of the Directorate of Char Area Development, Assam, budgets were minimum in comparison with large number of population in the entire Char areas of Assam. The allocation of small budget is an evidence of Assam Government’s indifferent attitude to the poor Char dwellers of Assam.

8. Lack of able leadership:

Leadership is essential for every aspect of human activity. Political leadership is essential to guide a community or nation in right direction for all round development. A community or nation lags behind owing to lack of proper political leadership. At present, the Muslims of Assam do not have any undisputed leader like Saadulla, Fakaruddin Ali Ahmed, Moinul Hauque Choudhury and Md. Idris Ali who would devote themselves for the welfare of the community. But the present-day political leaders of the Muslim community do not think for their community’s development except making themselves affluent and luxurious. They have proved themselves failure in presenting the major
socio-economic problems on the floor of the Assam Legislative Assembly. As a result, the Muslims of Assam in general and the Char area Muslims in particular suffer from various socio-economic problems. The ailing socio-economic and political problems of the Muslims of Assam will remain unchanged till the emergence of proper political leadership.47

9. Lack of land Patta:

In Assam there is no separate land tenure system for the Char areas. The present land tenure system is the outcome of the land system introduced by the British to suit their colonial exploitation and later on the land laws enacted by the Govt. in the post independence period.48 The Assam Land and Revenue Regulation, 1886, is the main foundation of land revenue policy and land administration in Assam. Though this land Act covers all the matters relating to land revenue, it does not deal with the rights of land who took agricultural land directly from the Government. Thus, to serve the rights of the cultivators on land three different Tenancy Act viz. – (i) The Goalpara Tenancy Act, 1929 (applicable to permanently settled areas of Goalpara) (ii) The Sylhet Tenancy Act, 1936 (applicable to the permanently settled areas of Karimganj sub-division) and (iii) The Assam Tenancy Act, 1935 (applicable to the temporary settled areas of the plain districts) were enacted.49 The security provided under the Tenancy Acts was not adequate and hence to give security to Tenancy and proper Justice to tenancy rights the earlier Acts were replaced by new Assam Tenancy Act, 1971. Since this Act gives Adhiar (one who cultivates another’s land on condition of giving him half of the produce) to the status of a tenant, the Adhiar Protection and Regulation Act of 1948 was replaced by it.50

Though the method of agriculture is similar in the Char, yet the land tenure system is not uniform in all the Chars of the Brahmaputra Valley. Due to historical reasons, while
the Permanent Settlement was prevalent in the Chars of Goalpara, the Ryotary System was going on in other Chars of the plain districts of the Brahmaputra Valley.

In the permanent settled areas of Goalpara the Zamindars settled the Char land with the cultivators on periodic lease. In the temporary settled areas of Assam a new Char thrown up in the Brahmaputra Valley was taken to be the property of the State Government either keeping it as grazing reserve or settling with the cultivator as per land settlement policy resolution in force.

The land system of the Char areas is beset with number of problems. The erosion of the Char areas and their reappearance is a continuous problem. After erosion, if the land owner continues to pay the land revenue then on reappearance of the eroded lands at the same site the original holder is entitled to reoccupy it, But in normal cases the land owner after the erosion ceases to pay the land revenue and the Government declares the eroded land as Khas.

A newly emerging Char in the Brahmaputra Valley very often becomes the scene of armed clashes between different groups under the Dewani for gaining control over the Char. The land disputes occurred frequently due to lack of survey and systematic enforcement of revenue administration.

In the last six decades as discussed earlier, large number of Chars in Assam have been washed away by the Brahmaputra. Thus, as a result of erosion, thousands of people have lost their land. These landless people finding no other alternate source of livelihood have made bee-line to towns and cities. Unfortunately, these helpless people are treated as illegal migrants.

Generally, the land record staff is not interested in visiting interior Char areas. In such a situation, after reappearance of new Char in the middle of the river Brahmaputra, if the settlement work is not done immediately, it becomes difficult to provide the land to its
actual owner. Taking advantage of this the Dewanis with their *Lathial Bahini* (party with sticks) try to occupy the new Char land leading to bloodsheds, arsons and court cases. Such incidents cause mental harassment as well as economic harassment to them.\textsuperscript{55} The researcher has been reported incidents of land conflicts during the time of field survey carried out in Alopati and Baghmara villages of Barpeta district. As example of such incident has been given here that occurred in the sixties where a tyrant *Dewani* named Tajuddin Fakir of Alopati was killed. The *Dewani* was very greedy for more and more land. He did not hesitate even to occupy newly emerged land as well as the best plot of vacant land with the help of his *Lathial Bahini* (group of people with sticks and other attacking instruments). As a result, the landless farmers of Alopati area were deprived of cultivating land. Dewani’s dominance over the people of Alopati area was such that nobody dared to raise voice against him. At that moment, one educated youth named Eyakub Ali raised voice against the Dewani. Ali was supported by a group of young boys of the village. The Dewani left no stone unturned to control Eyakub Ali and his party. In course of time, there arose bitterness between Eyakub Ali and Taijuddin Fakir. One day in the broad day light a planned attack was done on Taijuddin Fakir by Eyakub Ali’s party and the Fakir was killed. This incident took place at the site of present mini PHC situated at Alopati.

With the spread of education such violent incident of murder has been diminished day by day in Alopati and other char areas of Barpeta district. Worth mentioning is that in the eighties ‘Polli Unnayan Parisad’ a social reform organization was formed by some educated youths of Alopati. This Parisad took every possible steps to settle all land disputes through mutual understanding. Now-a-days, no reports of violent incidents are found in char area.
To prepare a comprehensive report on the socio-economic and educational status of the Muslims of India, a seven member High Level Committee under the chairmanship of Justice Rajindar Singh Sachar is constituted by the Government of India on 19th March, 2004. The Committee submits its report in the hands of Dr. Manmohan Singh, the Prime Minister of India on 17th November, 2006.

In the letter addressed to the committee vide No. 850/3/C/05-pol. Govt. of India it is stated, "As it has been noted that there is lack of authentic information about the social, economic and educational status of the Muslim community of India which comes in the way of planning formulating and implementing specific interventions, policies and programmes to address the issues relating to the socio-economic backwardness of this community, Government has constituted a High Level Committee to prepare a comprehensive report covering this aspects."

The Sachar Committee in its report has brought to light the actual socio-economic and educational status of the Muslim community of India. In the light of this report the socio-economic and educational status of the Muslims of Assam has also come to light.

According to the report of the Sachar Committee the socio-economic status of the Muslims of Assam is as follows:

Total population of Assam is 26.66 million. Out of this, the Muslim population is 8.24 million. The percentage of Muslim community in Assam is 30.9. The literacy rate of the Muslims is 48.4 percent; the Hindu's is 70 percent.

The rate of employment of the Muslims of Assam is 11.2 percent. It is much lower in comparison with total Muslim population (30.9)

The Muslims of Assam face bitter experience in respect of Bank loans. They have received 7.9 percent bank loan credited by all scheduled commercial banks in 2001-05
period. The Hindus of Assam have received 70 percent loan. Discrepancy is also seen in respect of credit amount. The amount of credit in respect of a Muslim loanee is Rs. 28176 only. The amount of credit in respect of a Hindu loanee is Rs. 68742. Small Industrial Bank of India has credited an amount of Rs. 53.32 crore as loan in 2001-05 periods. The percentage of loan amount in respect of Muslim is 2 only. The NABARD has credited Rs. 103.83 crore. The percentage of loan is 10.6 only.

Population growth rate of all communities in Assam other than the Muslims is 140 percent in last 40 years (1961-2001). The growth of the Muslims in this period is 201.7 percent. In last 10 years (1991-2001) population growth rate of all communities other than the Muslims is 18.9 percent, whereas the growth rate of the Muslims is 29.3 percent.

In respect of urbanization the Muslims of Assam are backward. According to 2001 census the urbanization of all communities other than the Muslims is 12.9 percent; the Muslims are 6.4 percent only.

Admission into school of 6-14 age group children in respect of Caste Hindu 94.5%, SC/ST 93.1%, OBC - 92.9%, and Muslims are 87%.

The incidence of poverty in Assam in 2004-05 in respect of Hindus in urban areas is 5%, SC/ST 7%, Muslims 13% and other minorities 4%. The incidence of poverty in rural areas of Assam - Hindu- 16%, SC/ST- 18%, Muslims 38% and other minorities 23%. Here, worth mentioning is that 90% Muslims of Assam live in rural areas.

Mean per expenditure (MPCE) in Assam in respect of Hindus in urban areas is Rs. 113, Caste Hindus Rs. 1265, SC/ST Rs. 888, OBC Rs. 998 and Muslims Rs. 1199. In rural areas All Hindus Rs. 615, Caste Hindu Rs. 675, SC/ST Rs. 578, OBC Rs. 606 and Muslims Rs. 511. Mean per capita expenditure of the Muslims of Assam in Rural areas is the lowest.
Loan from MDFC

National Minority Development Finance Corporation of India has already credited an amount of Rs. 400 crore as loans. Assam has received Rs. 3.5 crore (0.88%) as loan. Worth mentioning is that 6% of the total Muslims of India live in Assam. From this point of view loan credited by NMDFC, India, is much lower.

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