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REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

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APPENDIX/ANNEXURE

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

LITERACY & POVERTY AMONG MINORITIES IN INDIA

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ABSTRACT
Literacy is one of the qualitative aspects of human life and it mirrors the level of development of a country. The present study is an attempt to make a comparative analysis of the literacy rates and the poverty rates of the major religious groups of India in including minorities both in terms of gender and urban-rural differentials. The study is based on the Census 2001 dataset on Religion and Census 2011 dataset. The data set for poverty are based upon Tendulakar Methodology (TM). As such, literacy rate itself is a good indicator of the socio-economic progress of a country as also of a religious group. From a sociological point of view, the nation of India is large and complex enough that it might be considered a world of its own. In India there is a religious based minority's class. Various Provisions have been incorporated in the Indian Constitution for the uplifting these minorities in India. Though the benefits are not as much as are available to SCs/ STs, yet they are being recognized for community development/ Social development as well as economic development. An effort has been made to highlight the religious faiths along with religious population and the level of poverty among the minorities in India. Poverty and literacy and coincide of a national development. An attempt has been made to understand the relationship between poverty and literacy in this paper.

KEYWORDS
minorities, religious, religion, poverty, literacy.

JEL CODES
Z12, J15.

ABBREVIATIONS
NRM   New Religious Member
BC   Before Christ
AD   After Death of Christ
BPL   Below Poverty Line
TM   Tendulakar Methodologies
NSSO   National Sample Survey Organization
NCM   National Commission for Minorities

INTRODUCTION
Ours is a multi religious, multi-lingual and multi cultural society, Secularism is the bedrock of our national hood. Uniquely among world civilization ours has combined antiquity and continuity with the heterogeneity. Our diversity is not a weakness but the basic sources of our strength as a nation. We have build our national hood on the value of tolerance and self confident synthesis of openness to the best in all cultures without losing our distinctive identity of co-existence among different ways of life and the cross fertilization of ideas.

The Oxford Dictionary defines 'religion' as the belief in a superhuman controlling power, especially in a personal God or Gods entitled to obedience and worship." On similar lines, Tomlin Law Dictionary defines it as the habit of reverence towards 'Divine Nature' whereby we are enabled and inclined to serve and worship him**" Neil A. Mc Donald (1965)** [1] points out effectively the universality of religion. He observes: Religion deals with the absolute in life. But the very act of conceiving an absolute draws with it a perception of the nature of the absolute, and some this absolute cannot be known through the sense or through reason, individuals are bound to have different ideas about it, based to sense extent on their experience. This is why men disagree about the nature of God and what God requires of man." (a) Religion means "a system of beliefs or doctrines which is regarded by those who profess that religion as conducive to their spiritual well being"(b) A religion is not merely an opinion, doctrine of belief. It has its outward expression in acts as well (c) Religion need not be theistic(d) 'Religious denomination' means a religious sect or body having a common faith and organization and designated by distinctive name.

The Supreme Court of India descried the religion in Constitution: Religion is certainly a matter of faith with individuals or communities and it is not necessarily theistic. There are well known religions in India like Buddhism and Jainism, which do not believe in God or any Intelligent First Cause. A religion undoubtedly has its basics in "a system of beliefs or doctrines which are regarded by those who profess well-being," but it would not be correct to say that religion in nothing else but a doctrine or belief. A religion may not only lay down a code of ethical rules for its followers to accept it, it might also prescribe rituals and observances, ceremonies, and modes of worship which are regarded as integral parts of religion and these forms and observances might extend lo matters of food and dress" (Richard T Schaefer (2011)[2].

It is not only India which in embodied with majority of religions, but almost all countries are rich with number of religions, whereas the freedom of preaching the religions is exclusively granted only in India**.** The Scenario of worldwide religion (www.indexmindi.com)[3] Hinduism by 1032(15.0%), Islam 1599 (23.2%), Christianity by 2168 (31.4%) Sikh by 20 (0.35%), Buddhism followed by followers in millions 488 (7.1%), Zoroastrians /jains by 15 (0. 22%), others (Sect/ NRM) by 37 (6.35%), and No religion by 1131 (16.4%) in the world. The Primary location of religious followers worldwide are i.e., Hinduism in India/ Indian Communities Overseas, Islam in Middle East/ Central Asia/ North America/ Indonesia, Christianity in Europe/ North America/ South America, Sikh in India/Indian Communities abroad, Buddhism in Southeast Asia/ Magnolia/Tibet, Zoroastrians in Israel/ United States/ France/Russia, & Jainism in Western Indian (Sindhu Ghati) and the founders & approximate birth dates of religions are i.e., Hinduism no Specific founder (1500 BC) Islam by Mohammad (570 A.D), Christianity by Jesus Christ (6 B.C), Sikh by Guru Nanak Dev Ji (1500 AD).Buddhism by Gautama Sidhartha (563 B.C), Zoroastrians (2000 B.C) by Zoroaster in Persia, later on his religion was divided in two branches one Iranians and second Parsis, Jainism (3000-3500 BC) by Rishabhdev and the important texts (and holy sites) in different religions are i.e., in Hinduism -Sruti and Smirti texts

(seven-secret-cities-,including Varanasi), in Islam- Qur'an, or Koran (Mecca Medina, Jerusalem) in Christianity- Bible (Jerusalem, Rome), in Sikh Guru Granth Sahib, (Amritsar India), in Buddhism -Trip taka (Areas of Nepal), Zoroastrians -Torah, Talmud (Jerusalem), & in Jainism –Agam (Purvas).

No. of Countries with majority of religion and percentage worldwide as depicted in (*www.google*)[4] reveals that Hinduism is in majority only in 3 countries (1.28%), Islam is in majority in 50 countries (21.36%), Christianity is having majority in 162 countries (69. 23%), Buddhism is in majority in 8 countries containing 3 % of world's countries, Zoroastrians and jains are in majority in 4 countries (1.72%), No specific religions are adhered by majority of peoples of 7 countries (2.99%) out of the total 234 counties of the world. It explains that worldwide tremendous diversity exists in religious beliefs and practice, overall about 83.6 % of the world population adhere some religion NRM/Cult and a large proportion about 16.4 % is non religious. This level of adherence changes over time to time and varies country by country and age group. In US non religious are 13% where as in 1900 they were 1.3 %. (Richard T Schaefer (2011) [5] Thus Hindus, Islam, Christianity, Sikhism,Buddhism, Zoroastrians, & Jainism faiths are followed by people all over the world. India was very rich in culture and traditions from initial stages which resulted the birth place of four important regions i.e., Hinduism, Sikhism, Buddhism, and Jainism. From the land of that great Bharat (now India).

OBJECTIVES OF THE STUDY
1.   To make a comparative analysis of the literacy rates and the poverty rates of the major religious groups of India in including minorities both in terms of gender and urban-rural differentials.
2.   To highlight the religious faiths along with religious population and the level of poverty among the minorities in India

RESEARCH METHODOLOGY
The paper is based upon the secondary data, which is collected from published reports, journals, magazines, websites etc.

MINORITIES IN INDIA
Minority may of linguistic and religious. It is difficult to decide the minority on the basis of languages because large numbers (400) of languages are spoken in India out of which 16 are officially recognized. So, determination of minority is based on the religion or faith having lesser number/inhabitants/followers. The problems of the minorities are not even prevailed in India but, it is omnipresent, every corner of life. The discrimination is enforcing on Caste, colour, race, religion region grounds etc or any one of them in all over the world. The term; minority has been defined in the constitution of India or in any other enactment or in the Government of India Resolutions under which minority commission was established. In India National Minority Commission (NCM) was established in 1992 and it is treating Muslims, Christians, Sikhs, Buddhists Zoroastrians (Iranis & Parses) and Jainism as religious minorities at the national level in India, because their numerical strengths as compared with rest of Indian citizens is smaller and as such they are entitled to any protection that may be designed to for religious minorities. India pursues the philosophy of Surve Dharma Sumbhava and therefore, everybody has the fundamental right to freedom of religion guaranteed by the Constitution. Article 25 to 30, 50 and 350 of the Constitution deals with the right to freedom of religion and comprehensively, almost all the matters concerning religion are covered by these four Articles. Article 50 mentions religion in the context of the right of religious minorities to establish educational institutions of their choice (NCM)[6]

The Hinduism took birth in India in 1500 BC; Islam arrived in India in (1000 AD) with the first of many Muslim invasions. It flowered there during the Moguls Empire (1526-1857), Christianity came to India (Wankhede Harris S. 2009)[7] in the first century AD. It is believed that Jesus, at the age of 13 years came to India. Sikhism by Gurus from Baba Nanak to Guru Govind Singh Ji[8]. Buddhism was elaborated in India by Gautam Budha and his disciples The Religion, Zoroastrianism, (David G. Mandelbaun, 2014)[9], was introduced to India from Persia in about the 8th century AD. The Parsis were the refugee Zoroastrians from Iran. The Population of Persians in India is very small, but they are the most developed community in India (Rustagi 2008)[10]

Table 1 gives the detail of religion wise population of India as per census 2011. The population of all the religions which is in practiced in India is needed to be studied in the perspectives of minority's evaluation in India. Religious persons are splits throughout India in Rural and urban areas. Though, the characteristics of distribution are different in different religion, which is explained in Table 1.

TABLE 1: RELIGIOUS WISE GENDER POPULATION (in crores and percentage)

Religion	Male		Female		Total		Sex Ratio
	Number	Percentage	Number	Percentage	Number	Percentage	
Hindu	498.31	41.15	467.95	38.65	966.26	79.80	939
Muslim	88.27	7.29	83.97	6.94	172.24	14.23	951
Christians	13.75	1.14	14.07	1.16	27.82	2.30	1023
Sikh	10.95	0.90	9.88	0.82	20.83	1.72	903
Buddhist	4.30	0.36	4.14	0.34	8.44	0.70	963
Jain	2.28	0.19	2.17	0.18	4.45	0.37	952
Others	5.42	0.445	5.38	0.435	10.80	0.88	993
Total	623.28	51.48	587.56	48.52	1210.84	100	943

Source: Population of India Census 2011 Govt. of India website and Authors calculations.

Table 1 describes the population of India religion wise and gender wise as per census 2011. The total population is studied to make the relevance with minority population in India. It is clear that the population of India is dominated by Hindus (79.80%). The persons who do not adhere to any religion are (0.22%) & the person of other religions NRM/ Sects etc are (0.66%) which makes their total percentage (0.88%), Moreover the 80.68% population is free from any minority cult. The remaining 19.36% population is a minority population in India which included i.e., Muslims 14.23%, Christians 2.30% Sikh 1.72%, Buddhist 0.70 % and Jainism 0.37%. The population of Zoroastrians has not been incorporated in the above table due to non availability of the relevant data. However, the Zoroastrians also falls in the minority class in India as per minority commission. The approximately expected population of Zoroastrians in India is about 60000 (sixty thousand) only. The population of Zoroastrians are decreasing decade by decade where as in earlier census they were about 69000 (sixty-nine thousands) only. But despite of their meager contributed in Indian population they are contributing a lot in the national development or economic development. Their per capita income is much higher than the rest of the population of India. They are good entrepreneurs, businessman, politicians, economist and educationist etc. (BBC News)[11]. Among other minority Islam /Muslim is only a major player in the minority group which is having larger share of minority population (14.23%). Their larger population proportion is also one of the reasons of communal riots and civil disturbance. The other minority are only 5.13%.

The overall gender gap is 2.96% between male and female population in India. The male population minority communities are 9.84% of the total population of India, whereas the minority female population is 9.44%, thus the minority community gender gap is only 0.40%. Thus, reason of the more gender gap in India is non minority population. Minorities are giving much importance to their women counterparts and avoiding female feticide.

The sex ratio of Sikh minority community (903) is less than the national sex ratio (943) Christianity has the sex ratio 1023 per female for 1000 male in India. The average sex ratio of five minority classes in India works out as 958 which is also more than the overall sex ratio (943) of India. This is very alarming to non- minorities population of India and showing that minorities are very aware about the female sex protection. At the National level Hindus are the dominate majority but at the state level they i.e., Muslims are in majority in Jammu & Kashmir & Laksdeep, where as Christians are in majority in Meghalaya, Nagaland, Mizoram, states and Sikhs are majority in Punjab state.

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TABLE 2: GENDER WISE RURAL AND URBAN POPULATION OF MINORITIES (in crores and percentage)

Religion	Rural				Urban				Grant Total
	Male	Female	Total	Sex Ratio	Male	Female	Total	Sex Ratio	Rural+Urban
Hindu	351.42 (29.02)	332.68 (27.48)	684.10 (56.50)	946	146.88 (12.13)	135.28 (11.17)	282.16 (23.30)	920	966.26 (79.80)
Muslim	52.87 (4.37)	50.63 (4.18)	103.50 (8.54)	958	35.40 (2.92)	33.34 (2.75)	68.74 (5.68)	940	172.24 (14.23)
Christians	8.30 (0.69)	8.36 (0.69)	16.66 (1.38)	951	5.46 (0.45)	5.70 (0.47)	11.16 (0.92)	1045	27.82 (2.30)
Sikh	7.84 (0.67)	7.09 (0.56)	14.93 (1.23)	904	3.11 (0.26)	2.79 (0.23)	5.90 (0.49)	900	20.83 (1.72)
Buddhist	2.45 (0.205)	2.37 (0.195)	4.82 (0.40)	959	1.84 (0.152)	1.78 (0.147)	3.62 (0.299)	973	8.44 (0.70)
Jain	0.47 (0.04)	0.43 (0.03)	0.90 (0.07)	935	1.81 (0.149)	1.74 (0.144)	3.55 (0.293)	955	4.45 (0.37)
Others	4.47 (0.37)	4.41 (0.36)	8.88 (0.73)	987	0.99 (0.08)	0.93 (0.7)	1.92 (0.15)	939	10.80 (0.88)
Total	427.82 (35.33)	405.97 (33.52)	833.79 (68.85)	948	195.49 (16.15)	181.56 (15.00)	377.05 (31.15)	929	1210.84 (100)

Source: Population of India Census 2011 Govt. of India website and Authors calculations.

Figures in numbers are in crores & Figure in parenthesis depicts percentage of total population of India.

Table 2 shows the region wise gender wise rural and urban population in number and in percentage of India including minorities. The rural population is 68.85% of total population, which comprises 35.33 percent males and 33.52 percent females in rural area. The population of rural India is decreased from the previous population census which shows that the people are urbanizing for the search of employment and settle later on in urban area. The rural India gender gap is only 1.81 %. This shows that the male and females are almost equal in the rural India. As for as the minority rural population is concerned it is only 11.62% of the total population of India out of which females are 5.66%. The gender gap in rural minority is 0.32%, with Christianity more females than males. The sex ratios of Sikh (904) and Jain (935), whereas the average rural sex ratio of minorities is (941) which is also less than the national rural sex ratio (948). This shows that in rural India female sex is not protected it may be lack of medical & other facilities in the rural India.

Table further reveals that only 31.15 % population of India is residing in the urban areas out of which males are 16.15 % and females 15% making the urban gender gap only 1.15%. The minorities in urban India are 92.97 crores or 7.68% of the total population of India out of which 45.35 crores (3.74%) are females. The gender gap in minorities in urban areas is only 0.19%. Females are more in Christianity and almost equal in Jainism. The overall urban sex ratio is 929 and only Sikh has the less sex ratio (900) than national sex ratio among all the minorities in India. The average sex ratio of minorities in urban India is 962 which are higher than the national sex ratio (929). The Christians has more females than males in urban India also. *This* shows that except Sikh all other minorities' communities are well aware about the protection of females and having admiring sex ratios. Sikh gurus need more advisory roles to play for the protection of minority females in India.

LITERACY IN INDIA

The Indian Census follows the commonly applied definition of literacy as an ability to read and write with understanding. Although literacy is not the same as education, it is nevertheless the first indispensable step towards it. There is no universal definition and standards of literacy. Most presented rates are based on ability to read and write at a specified age. Information on literacy, while not a perfect measure of education results, is probably the most easily available and valid for international comparisons also. Low level of literacy and education in general, can impede the economic development of a country in the current rapidly changing, technology driven world. The literacy rates of the 162 countries of the worlds shows that 27 countries are having the estimated literacy rates above 99% leading by North Korea 100%. India stands at 124th place with 71.2% literacy rate **(CIA)** [12]. In India the constitution defined the literacy capacity of a person to read and write and understand the perspective in the similar manners. The person below the age of 7 years is not counted in the literacy in India as per the assumption that they are not going to school. Literacy is something different from the education level. The population of India "in the Indian states ranking by literacy rate" show that the India's literacy in 2011 was approximately 73 % and it increased at 9 % as compared to 2001 census. The Kerla was the highest with 93.91 % and The State Himachal Pradesh placed at 11th with 83.78%. Tripura and Manipur have gained approximately 13.50% from the previous census whereas the highest positive change (+16.82%) was seen in Bihar. (http:// ed.)[13].

TABLE 3: LITERACY RATE AMONG MINORITIES GROUPS IN INDIA, 2011

Religion	Overall	urban	rural	Differentials index (UR)	Male	Female	Differentials index (MF)
Hindu	73.27	85.28	68.72	0.23	81.70	64.34	0.24
Muslim	69.01	76.48	63.04	0.19	74.73	62.04	0.18
Christian	84.53	92.90	78.69	0.17	87.69	81.47	0.07
Sikh	75.39	86.51	70.92	0.21	80.03	70.31	0.13
Buddhist	81.29	87.26	76.70	0.13	88.31	74.04	0.18
Jainism	94.88	96.47	88.86	0.08	96.78	92.95	0.04
Others	63.74	81.30	59.71	0.34	73.79	60.39	0.21
All Religion	72.98	84.11	67.77	0.22	80.88	64.63	0.22

Source: Authors Calculations based on census of India registrar General of Census 2011 survey.

Urban-Rural (UR) & Male Female (MF) Differential was calculated by using the formula:

Urban-rural difference in literacy was found by using the urban-rural differential index as used by Krishan and Shyam (1978)[14]. Table 3 reveals that urban rural differentials literacy index is more in Sikhs (0.21), followed by Muslims (0.19%) and Christians (0.17), whereas the literacy differential index is very marginal in Jainism (0.08). Table further indicated that the literacy gap has been found in all the minority classes showing that urban literacy is more in all the minorities' but the gap is wider in Sikh and Muslims. This is clear that the rural minorities are lacking the basis amenities as the rural literacy ratios are less in all the religions including minorities. The gender literacy rates also show that the males are more literate than females in all the minorities' classes in India. Though the gender wise literacy gap is more (14.27%) in Buddhism but the literacy differentials Index is similar for Buddhist and Muslims (0.18). This shows that the weighted literacy difference is similar for these two minorities in India. The gender literacy gap is very marginal as well as the gender differentials rate is also very low (0.04) in Jainism and Christianity (0.07). This shows that the females in these two minorities are educated/ literate enough as compared to rest of minorities in India.

In 2011, the literacy rate for the population aged 7 years and above for the country as a whole stood at 72.98 per cent. The literacy rate of the Jain population was the highest at 94.88 per cent, followed by the Christians at 84.59 per cent and the Buddhists at 81.29 per cent. The literacy rate among the Hindus (73.29 per cent) was slightly higher than the national average (72.98 per cent) but lower than that of the Jains, the Christians, the Buddhists and the Sikhs. Moreover, Hinduism like Islam tends to be more gender restrictive than either Christianity or Buddhism regarding social norms. For instance, the traditional laws of Manu make women non-eligible for all scholastic activities (Stromquist, 1992)[15].

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Education of females enhances their capabilities, such as the freedom to participate in political and economic processes, protect oneself against exploitation, exercise personal mobility, attain high social status and increase child and maternal well-being and at the heart of the gender gap is the fact that many of the benefits of female education are societal such as a more productive workforce, lower fertility and lower infant mortality, whereas the costs are private which include tuition fees, uniforms, transport and most importantly, opportunity costs in the shape of foregone child labour (King and Hill, 1993)[16].

The average literacy of minorities in India for female is 76.16 and average male minority literacy rate is 85.51 percent showing the gender gap of 9.35 percent, whereas the national gender gap is 16.25 %. This indicates that literacy is more among the minorities than non-minorities in India. The large gender gap in literacy among the Hindus and the Muslims was an outcome of their low female literacy rates. The Muslims recorded the lowest female literacy rate (62.04 per cent), preceded by the Hindus at 64.34 per cent. The low female literacy among the Muslims has been due to the socio-economic reasons rather than the religious one. Poverty and illiteracy went together and it was a fact that Muslims in India were relatively poor (Engineer, 1994)[17].

URBAN –RURAL AND MALE - FEMALE GAP IN LITERACY AMONG MINORITIES

TABLE 4: URBAN-RURAL MALE FEMALE LITERACY RATES AMONG MINORITIES IN INDIA

Religion	Urban				Rural				Overall Urban and Rural Literacy gap
	Total	Male	Female	Urban Male & Female Literacy gap	Total	Male	Female	Rural Male & Female Literacy gap	
Hindu	85.28	90.70	80.01	10.69	68.72	78.00	57.73	20.27	16.56
Muslim	76.48	80.89	71.81	9.08	63.04	70.43	55.35	15.06	13.44
Christians	92.90	94.75	91.15	3.6	78.69	82.87	74.58	8.25	14.21
Sikh	86.51	89.46	83.25	6.21	70.92	76.22	65.14	11.06	15.59
Buddhism	87.26	92.3	82.09	10.21	76.70	85.25	67.80	17.45	10.56
Jainism	96.47	97.61	95.30	2.31	88.86	93.53	83.33	10.20	7.61
Others	81.30	86.65	76.17	12.48	59.71	70.84	48.66	22.18	21.59
India	84.11	88.76	79.11	9.65	67.77	77.15	57.92	19.23	16.34

Source: Authors Calculations based on census of India registrar General of Census 2011 survey.

Table 4 shows the rural urban male and female literacy rates and it is revealed that all the major religious groups showed wide gap in their urban- rural literacy rates. The literacy rate is higher in the urban areas as compared to literacy rates of the rural among all the religious groups including minorities. Literacy, like other innovations, originates in urban places and diffuses subsequently into the countryside; the process of literacy begins in the town and trickles down to the village (Krishan and Shyam, 1978)[18]. However, the Hindus recorded the widest gap between their urban and rural literacy rates (16.56) and the narrowest was among the Jains (7.61). This could partly be explained in context to the need for education in rural areas being the lowest among the Jains and the more among the Hindus & Muslims. Moreover, it seemed that the Jains residing in rural areas were economically more capable as compared to their Hindu & Muslim counterparts in imparting education to their children. Moreover, the Jains were wealthy and were one of the first religious groups to take advantage of western education. Furthermore, a high proportion of Jains (96.47 per cent).

Literacy among the Jains had deeper roots as they were exposed to the preaching of their wandering monks who would deliver lectures on religious scriptures wherever they stayed. Hence, as a community the Jains had enough incentive to read and write (Gopal, 2010)[19]. The high literacy rate of the Christians was largely due to the role played by the Christian missionaries for the spread of literacy. Besides this, the Christians spent higher amount of their household income on education than did the Muslims and the Hindus, thus, signifying that Christians were well aware of the benefits of education (Singh, 2003)[20].

The high literacy rate among the Buddhists was largely due to the social reform movement (Neo-Buddhist Movement) that increased the functional value of education. The high literacy rate among the Sikhs could be traced back to the historical factors such as an early exposure to education, large scale recruitment of the Sikhs in the British army, social reform movements (like the Arya Samaj Movement and the Singh Sabha Movement) and the formation of the Chief Khalsa Diwan. Moreover, a high proportion of Sikhs were concentrated in the state of Punjab that not only allowed but also encouraged the Christian missionaries to undertake educational projects in the state (Government of Punjab, 2004)[21] and was characterized by a widespread network of educational institutions, high rural connectivity, large scale emigration that enhanced the value of education and high per capita income (an outcome of Green Revolution). Interestingly, the Muslims were the only religious group which had a literacy rates in rural and urban lower than the Hindus (table 4). The reasons usually suggested for the educational backwardness of Indian Muslims could be broadly grouped under three main heads: (i) religious traditionalism and backwardness of those professing Islam, (ii) partition of India and the psychological crisis of identity it created for Indian Muslims, and (iii) the deliberate neglect and discrimination against the Muslims by the majority (Hindu) society which professed to be secular but was, in fact, discriminatory whether in education or employment (Kamat, 1981)[22]. Moreover, the traditional Islamic injunction restricting girls to go in for education in public places or institutions-especially higher coeducational institutions-still seem to guide the minds of most of the Muslim parents (Ruhela, 1998)[23]. The Hindu, the Christian and the Sikh communities had set up a network of good educational institutions which provided general and professional education. The Muslim community had failed to set up such institutions in large numbers to provide its youth with modern education (Halan, 2007)[24].

DECADAL CHANGE IN LITERACY RATIOS OF MINORITIES IN INDIA

Decadal changes in the literacy rates in rural and urban India has been explained in table 5 among all the religious groups including minorities:

TABLE 5: DECADAL CHANGE IN LITERACY RATIOS OF MINORITIES IN INDIA

Minorities	Rural			Urban			Rural+ Urban		
	2001	2011	Increase	2001	2011	Increase	2001	2011	Increase
Hindu	59.06	68.72	9.66	81.32	85.28	3.96	65.1	73.27	8.17
Muslim	52.73	63.04	10.31	70.07	76.48	6.41	59.1	69.01	9.91
Christians	74.73	78.69	4.14	90.90	92.90	2.00	80.3	84.53	4.23
Sikh	64.21	70.92	6.69	883.56	86.51	2.95	69.4	75.39	5.99
Buddhist	66.93	76.70	9.77	81.60	87.26	5.66	72.7	81.29	8.59
Jainism	87.47	88.86	1.39	96.13	96.47	0.34	94.1	94.88	0.76

Source: Authors Calculations based on census of India registrar General of Census 2011 survey

Table 5 shows the decadal change in rural and urban literacy population among the religious groups including minority and indicates that in rural area Muslims have improved their literacy rates by 10.31% as compared to previous census, Similarly Buddhist also improved by 9.77%. Further it has also observed that all minorities' classes have improved in 2011 census as compared to previous census but the rate of change is more in Muslims literacy in rural India. This shows that the Muslims are in awareness nod and sending their children in school, Madrashas etc. Similarly, the Muslim literacy is increased at faster rates in (6.41%) and among Buddhist by (5, 60%) in urban India in 2011. This shows that the peer group of these two minorities are giving better guidance for getting education as the literacy is the main weapon for growth and development. The overall scenario is also similar to rural and urban literacy decadal change rates. In overall Muslim have shown literacy growth in 2011 census by 9.91%, Buddhist by 8.59%, whereas marginal improvement is observed in Jainism (0.76%) and Christians (4.23%). This is also due to the fact that there exists a wider scope of improvement in Muslim, Buddhist, & Sikh minorities but the scope of improvement is very limited in Jainism and Christianity, because they have already in a better literacy rates in rural and urban India.

POVERTY

Poverty in India is big issues for Government to Measures Exact numbers of poor people and per capita expenditure various methods had been adopted by Government of India. India official poverty estimates are based on the thick rounds of the consumption expenditure survey carried out after every five years by the NSSO. The thickest round for which data are available is 2004-05.The official measure of Indian government, before 2005, was based on food security and it was defined from per capita expenditure for a person to consume enough calories and be able to pay for associated essentials to survive. Since 2005, Indian government adopted the Tendulkar Methodology (TM) which moved away from calorie anchor to a basket of goods and used rural, urban and regional minimum expenditure per capita necessary to survive. The Planning Commission has been estimating the number of people below the poverty line (BPL) at both the state and national level based on consumer expenditure information collected as part of the National Sample Survey Organization (NSSO) since the Sixth Five Year Plan (World Bank Report 2011)[25]

Planning commission has established many committees i.e., Alagh Committee (1977), Lakdawala Committee (1989), Tendulkar Committee (2005, Saxena committee, Hashim Committee & C. Rangrajan Committee (2012) for the determination of poverty line in India. Out of these Tendulkar committees was considered by the Planning commission for estimation of poverty in India. However the Report submitted by the C. Rangarajan also viewed by the Planning Commission. A committee chaired by Suresh Tendulkar, the India's finest economists, former chairman prime Minister's Economic Advisory Council and National Statistical Commission computed poverty lines 2004 -05 on the lines equivalent in purchasing power parity (PPP) in terms to, one U.S. dollar per person per day, which was internationally accepted poverty line (IAPL) at that time. PPP refers to a method used to work out the money that would be needed to purchase the same goods and services in two places across countries, this is used to calculate an implicit foreign exchange rate, the ppp rate has the same purchasing power parity in different countries (Mihir Shah 2013)[26].

India's new Below Poverty Line estimate based on the Tendulkar Committee Report (Sachin Kumar Jain 2016)[27] has accepted by the Planning Commission. These estimates count 41.8% rural and 25.7% urban families as Below the Poverty Line (BPL), rejecting earlier and other estimates. Tendulkar, an economist, had devised the formula to assess poverty line in 2005, which the Planning Commission had used to estimate poverty in 2009-10 and 2011-12. Tendulakar Estimates (2009 reports) reveals the urban poverty line per day per person Rs 33, urban poverty line per month, per person Rs.1000/-, rural poverty line per day per person Rs.27, rural per month per person poverty line Rs.816. The calorie consumption predicted 2400 for rural and 2100 for urban. Poverty line is based on the expenditure on food, health, education and clothing. The estimates reveal that 27 crores Indians are below poverty line. Since 1950, various governments have experimented with a large number of poverty alleviation programmes. Studies (Iames D. Wolfensohn, 2000)[27] reveal that the mandatory and dedicated subsidized programmes have not been fully successful in meeting their social and economic objectives. The common features of these programmes were: target orientation, based on grant/subsidy and credit (Rdommes Swami Nathan, 2007)[28] 'linkage through banks, these programmes, often not sustainable, have perpetuated the dependent status.

POVERTY AMONG MINORITIES GROUPS IN INDIA

Poverty ratios for five distinct religious groups: Hindus, Muslims, Sikhs, Christians and Jains has been shown in table 6 below. Due to small sample size, the estimates for Zoroastrians as a separate group cannot be reliably estimated and are not reported.

TABLE 6: PERCENTAGE POVERTY BELOW TENDULKAR LINES

Religion	Rural			Urban			Rural + Urban		
	2004-05	2011-12	Reduction in poverty	2004-05	2011-12	Reduction in poverty	2004-05	2011-12	Reduction in poverty
Hindu	42.1	25.6	16.5	23.1	12.1	11.0	37.5	21.9	15.6
Muslim	44.5	26.9	17.6	41.8	22.7	19.1	43.6	25.4	18.2
Christians	28.7	22.2	6.5	14.1	5.5	8.6	24.5	16.4	8.1
Sikh	21.7	6.2	15.5	9.5	5.0	4.5	18.9	5.9	13.0
Buddhist	65.8	43.8	22.0	40.4	31.0	9.4	56.0	38.4	17.6
Jaiism	10.6	0.7	9.9	2.7	1.9	0.8	4.6	3.3	1.3

Source: Authors Calculations based on census of India registrar General of Census 2011 survey.

Table 6 shows that in rural India the poverty has been reduced in all the religions from 2004-05 to 2011-12. The highest poverty decline has been observed in Buddhist by 22.2 percent followed by Muslims 17.6%. The poverty among the Jainism is very meager (0.7%) in rural area. The poverty in overall in rural India has reduced during the periods from 41.8 percent to 25.4 percent. In urban India the poverty falls out ratio is higher in Islam with 19.1% followed by Hinduism by 11 %. The poverty is very least among Jainism in Urban India 2011-12 (1.9%). Overall poverty has been declined at faster rates from 25.7 % to 13.7% in urban areas. The collective reduction of poverty in rural and urban areas show a reduction among all the minorities and non minorities, but the poverty reduction is more among Muslims (18.2) and among Buddhist by (17.6). The average reduction of poverty in five minority's classes is 11.64 %. Jain population has very little poverty. Finally, the differences in poverty rates between Hindus and Muslims have been negligible in the rural areas. Therefore, the common impression that poverty reduction rates are significantly higher among Muslims than Hindus is largely based on observations from the urban areas.

LITERACY AND POVERTY RELATIONSHIP

The relationship between poverty and literacy has been defined in table 7. The shows the percentage change in literacy and parentage change in poverty among the minorities in India. However, the Hindu religion is also considered for the comparison.

TABLE 7: TRADE OFF BETWEEN LITERACY RATIO & POVERTY RATIOS AMONG MINORITIES IN INDIA

Minorities	Rural			Urban			Rural + Urban		
	Literacy (2001- to 2011)	Poverty (2004- 2011)	Coe. of Corr.	Literacy (2001- to 2011)	Poverty (2004- 2011)	Coe. of Corr.	Literacy (2001- to 2011)	Poverty (2004- 2011)	Coe. of Corr.
Hindu	+9.66	-16.5	r = - 0.25	+3.96	-11.0	r = - 0.85	+8.17	-15.6	r = - 0.98
Muslim	+10.31	-17.6		+6.41	-19.1		+9.91	-18.2	
Christians	+4.14	-6.5		+2.00	-8.6		+4.23	-8.1	
Sikh	+6.69	-15.5		+2.95	-4.5		+5.99	-13.0	
Buddhist	+9.77	-22.0		+5.66	-9.4		+8.59	-17.6	
Jaiism	+1.39	-10.0		+0.34	-0.8		+0.76	-1.3	

Source: Authors Calculations based on census of India registrar General of Census 2011 survey

The Correlation analysis between the changes in literacy rates from 2001 to 2011 and changes in Poverty rates from 2004 to 2011 have been measured in table 7. These correlation coefficients have been measured among the Hindu, Muslim, Christians, Sikh, Buddhist, and Jain faiths in their literacy and poverty changes in variables in two different periods in rural, urban and rural plus urban areas respectively. The correlation coefficient is calculated with Karl Pearson formulae of coefficient of correlation. The correlation analysis between the changes n literacy rates and changes in poverty rates variables have been calculated for rural areas (-0.25), for urban area (-0.85) and for both rural plus urban areas (-0.98). This shows that there is a negative correlation between these two variables. Which shows that when literacy increased poverty declines in every sector i.e., rural, urban, and in both, but the degree of relationship is different in different areas. Thus, we can conclude that increase in literacy has a positive impact in poverty reduction.

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CONCLUSION

Minorities have been defined in Indian Constitution (NCM) on the basis of the religion as the minorities on languages become impractical. The protection of these minorities has also been provided in Indian Constitution. At present Muslims, Christians, Sikh, Buddhist, Zoroastrians and Jainism are in minority classes in India due to their lower number in Indian Population. Literacy plays an important role in the poverty eradication. Literate person can understand the basic problems and can contribute in the social- economic development. It has been observed in this research paper that as soon the literacy ratio among the minority classes increases poverty automatically decreases. The negative correlation coefficient has been observed in rural and urban literacy and poverty. Hence it is concluded that literacy s a best tool for poverty elevation in India.

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