# NATIONAL COMMISSION FOR MINORITIES

Government of India

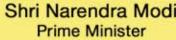






# **BOOKLET ON WELFARE SCHEMES FOR MINORITIES**







Shri Mukhtar Abbas Naqvi Minister of Minority Affairs



Dr. Virendra Kumar Minister of State for Minority Affairs

Shri Syed Ghayorul Hasan Rizvi Chairman, National Commission for Minorities

# **NATIONAL COMMISSION FOR MINORITIES**



Shri George Kurian Vice-Chairperson



Shri Sunil Singhi Member



Ms. Sulekha Kumbhare Member



Shri Vada Dasturji Khurshed K. Dastoor Member



Shri Manjit Singh Rai Member

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# **National Commission for Minorities**

#### Introduction

The National Commission for Minorities (NCM) was established as a statutory body with the enactment of the National Commission for Minorities Act, 1992 (Act XIX of 1992) by the Parliament. This Act came into force with effect from 17 May, 1993. The Act was amended on 08.09.1995 to provide for a Vice Chairperson in the Commission. With the passing of the NCM (Amendment) Act, 1995, the Commission now consists of a Chairperson, a Vice Chairperson and five Members, out of which 5 Members including the Chairperson, are required to be from amongst the notified religious minority communities. Five religious communities namely, the Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) were notified by the Central Government as minority communities on 23.10.1993 vide notification S.O. No. 816(E). Subsequently, as per Notification S.O. No. 267(E), the Central Government further notified the Jains as a minority community on 27.01.2014.

#### **Functions of Commission**

As per the provisions of Section 9(1) of the National Commission for Minorities Act, 1992, the Commission has been mandated to perform the following functions:

- (a) Evaluate the progress of the development of minorities under the Union and the States.
- (b) Monitor the working of the safeguards for minorities provided in the Constitution and in laws enacted by Parliament and the State Legislatures.
- (c) Make recommendations for the effective implementation of safeguards for protection of the interests of minorities by the Central Government or the State Governments.
- (d) Look into specific complaints regarding deprivation of rights and safeguards of minorities and take up such matters with the appropriate authorities.
- (e) Cause studies to be undertaken into the problems arising out of any discrimination against minorities and recommend measures for their removal.
- (f) Conduct studies, research and analysis on the issues relating to socio-economic and educational development of minorities.
- (g) Suggest appropriate measures in respect of any minority to be undertaken by the Central Government or the State Governments.
- (h) Make periodical or special reports to the Central Government on any matter pertaining to minorities and in particular difficulties confronted by them.
- (i) Any other matter which may be referred to it by the Central Government.

#### **Powers of Commission**

The Commission, while performing any of the functions listed in sub-paras (a), (b) & (d) of Para 1.2 above, has all the powers of a civil court trying a suit and, in particular, in respect of the following matters:

- (a) Summoning and enforcing the attendance of any person from any part of India and examining him on oath.
- (b) Requiring the discovery and production of any document.
- (c) Receiving evidence on affidavits.
- (d) Requisitioning any public record or copy thereof from any court or office.
- (e) Issuing commissions for the examination of witnesses and documents.
- (f) Any other matter which may be prescribed.

# **Definition of Minority**

As per Section 2(c) of the NCM Act, 1992, 'Minority', for the purposes of the NCM Act, means a community notified as such by the Central Government. The functions and responsibilities of the Commission are thus related to the six notified minority communities based on religion namely, Muslims, Christians, Sikhs, Buddhists, Parsis and Jains.

#### **Present Commission**

Chairman : Shri Syed Ghayorul Hasan Rizvi

Vice Chairman : Shri George Kurian

Member : 1. Shri Sunil Singhi

2. Ms. Sulekha Kumbhare

3. Shri Vada Dasturji Khurshed Kaikobad Dastoor

4. Shri Manjit Singh Rai

# **Population of Minorities**

As per 2011 Census, the population of minorities is 20.20% of the total population of our country. Community wise details are as under:

Muslim : 17.22 Crore (14.23%)

Christian : 2.78 Crore (2.30%)

Sikh : 2.08 Crore (1.72%)

Buddhist : 84.43 Lakh (0.70%)

Jain : 44.52 Lakh (0.37%)

Parsi : 57,264

# Following Autonomous/Associated Bodies/Institutions Work for the Welfare of the Minorities

For all minority communities:

- 1. Commissioner for Linguistic Minorities in India
- 2. Maulana Azad Education Foundation
- 3. National Commission for Minorities
- 4. National Minority Development Finance Corporation
- 5. National Commission for Minority Educational Institutions

#### Only for Muslims:

- 6. Dargah Khwaja Saheb Act
- 7. Central Waqf Board
- 8. National Waqf Development Corporation

# **Initiatives by Ministry of Minority Affairs**

To improve the socio-economic conditions of the minority communities through affirmative action and inclusive development, Ministry has planned multi-pronged strategy under the broader term 'Empowerment of Minorities'

- Educational Empowerment
- Economic Empowerment
  - Provide concessional finance
  - Skill development activities
  - Preservation of traditional arts
- Activities for special needs
  - Empowerment of women
  - Preservation of rich heritage/culture
  - Containing Population Decline of Parsis
  - Waqf Management
  - Haj Management
- Development of basic infrastructure

## **Educational Empowerment**

- 1. Pre-matric Scholarship Scheme
- 2. Post-matric Scholarship Scheme
- 3. Merit-cum-Means Scholarship Scheme
- 4. Maulana Azad National Fellowship
- 5. Padho Pardesh Scheme of Interest Subsidy on Educational Loans for Overseas Studies
- 6. Naya Savera Free Coaching and Allied Scheme
- 7. Nai Udaan Support for Students who clear Prelims conducted by UPSC, SSC, State Public Service Commission (PSC) etc.

# **Economic Empowerment**

- 1. Seekho aur Kamao A skill development initiative for minorities
- 2. USTTAD Upgrading the Skills and Training in Traditional Arts/Crafts for Development
- 3. Nai Manzil Assesment and Social Management Framework
- 4. Maulana Azad National Academy for Skills (MANAS)
- 5. Concessional credit through National Minorities Development and Finance Corporation (NMDFC)

# **Special Needs for Empowerment**

- 1. Nai Roshni The Leadership Development of Minority Women
- 2. Jiyo Parsi Scheme for Containing Population Decline of Parsis in India
- 3. Hamari Dharohar Scheme to Preserve Rich Heritage of Minority Communities of India under the Overall Concept of Indian Culture
- 4. Reasearch/Studies, Monitoring and Evaluation of Development Scheme Including Publicity
- 5. Haj Management

## **Support to Institutions**

- 1. Corpus Fund to Maulana Azad Education Foundation (MAEF)
- 2. Grant in Aid Scheme to State Channelising Agencies of National Minorities Development & Finance Corporation
- 3. Computerisation and Strengthening of State Waqf Boards
- 4. Grant-in-aid to Waqf

# **Educational Empowerment**

# **Pre-Matric Scholarships**

#### **Objective**

• Under this scheme scholarship is given by the Government of India to the students of minority communities studying from class I to X to encourage the parents so that their children complete the school education.

#### **How to Apply**

- In order to avail the scholarship, the applicant has to apply online at national scholarship portal site.
- For this the student has to upload self attested photo, income certificate of parents and self declaration that he/she belongs to a minority community. There is no requirement of giving affidavit on stamp paper.

#### Eligibility

• The student should secure upto 50% marks in his previous final examination and the total income of the parents should not exceed Rs. 1.00 lakh.

#### **Benefits**

- Under the scheme scholarship of Rs. 100/- is given per month (for 10 months) to day scholars as well as hostellers studying from class I to V.
- Rs. 500/- per annum as admission fee and Rs. 350/- per month as tuition fee are given to both day scholars and hostellers studying from class VI to X. In addition, Rs. 600/- per month (for 10 months) is given to hostellers as maintenance allowance (Rs. 100/- per month for day scholars).

# **Post-Matric Scholarships**

#### **Objective**

- Under this scheme scholarship is given to meritorious students studying from class XI to Ph.D.
- 30% of the total scholarship is given to girl students under the scheme.
- Once registered in the portal, the amount of scholarship is directly sent to the account of the students through their respective institute.

#### How to Apply

- In order to avail the scholarship, the applicant has to apply online at national scholarship portal site.
- For this the student has to upload self attested photo, income certificate of parents and self declaration that he/she belongs to a minority community. There is no requirement of giving affidavit on stamp paper.

#### Eligibility

• The student should secure not less than 50% marks or equivalent grade in the previous final examination and the total income of the parents should not exceed Rs. 2 lakh.

- Rs. 7,000/- p.a. is given to both hosteller and day scholars as admission and tuition fee. Rs. 10,000/- p.a. is given as tuition/admission fees to both hosteller and day scholars who want to apply for vocational courses.
- Rs. 3,000/- p.a. is given as admission/tuition fees for students who want to get admission in under graduate and post-graduate level. Apart from this, maintenance allowance of Rs. 7,000/- p.a. and Rs. 10,000/- p.a. is given to students studying in class XI & XII and those studying in technical courses, respectively.
- Maintenance allowance of Rs. 3,000/- p.a. is given to students studying in M.Phil and Ph.D.
- Maintenance allowance of Rs. 570 p.m. and Rs. 300 p.m. is given to hostellers and day scholars students of graduate and post-graduate level.

## **Merit-cum-Means Scholarship Scheme**

#### **Objective**

• Under this scheme, scholarship is provided to students belonging to minority communities to pursue technical and professional courses at Graduate and Post-Graduate level from a recognised institution.

#### **How to Apply**

- One has to submit online application at the scholarship portal.
- The concerned State Government will advertise the scheme in the month of March every year.

#### Eligibility

- The total Annual Income of the parents should not be more than 2.50 Lakh.
- Students should secure 50% or more marks at Higher Secondary/Graduation level.

#### **Benefits**

- Under this scheme, maintenance allowance of Rs. 10,000/-p.a. for hostellers and Rs. 5,000/-p.a. for day scholars is being given.
- Full course fee is reimbursed to both hostellers and day scholars who are studying in 85 notified institutions. For others, course fee of Rs. 20,000/- or actual, whichever is less, is being given.

## **Moulana Azad Education Foundation**

# **Objectives**

- To provide assistance to the schools and vocational training institutes working in educationally backward minority concentrated areas.
- To provide financial assistance for construction/expansion of schools, purchase of Science/Computer lab equipments/furniture, construction/expansion of hostel building etc.

## **Eligibility**

- For availing financial assistance under this scheme, concerned educational institutions/Trust should be registered under the Societies Registration Act/Indian Trust Act for the last three years.
- Such institution should not be an office of profit for any family or individual.

- Such institution should not promote the interest of any political party.
- More than 25% of the beneficiary students in the Institution should be from educationally backward minorities group.
- For more details, visit the website www.maef.nic.in.

- The maximum limits of financial assistance to be given for different activities under this scheme varies from Rs. 01 lakh to Rs. 50 lakhs.
- A maximum Rs. 50 lakhs of financial assistance is given to a single educational institution.

# **Maulana Azad National Fellowship**

#### **Objectives**

• The objective of this scheme is to provide integrated five years fellowships in the form of financial assistance to M.Phil and Ph.D students from minority community.

#### Eligibility

• The students pursuing courses from the universities should be affiliated by UGC and total annual income of their family should not be more than Rs. 2.5 lakhs.

#### **How to Apply**

- This scheme is implemented by UGC and notification is published every year in reputed news papers by UGC. After the notification is published, application is to be submitted online through UGC website.
- Students should visit UGC website (www.ugc.ac.in) for detailed information regarding guidelines of this schemes.

#### **Benefits**

• As per current rate, Rs. 25,000/- p.m. is given to Junior Research Fellow and Rs. 28,000/- p.m is given to Senior Research Fellow, under this scheme.

# **Begum Hazrat Mahal National Scholarship Schemes for Girl Students**

#### **Objectives**

• Under this scheme of Maulana Azad Education Foundation, scholarship is given to meritorious girl students belonging to minority communities so that they can continue their education.

# Eligibility

- Students should have secured at least 55% marks in their previous exams.
- Family income should not exceed Rs. 1.00 lakh per annum.
- The schools/colleges/institutions in which the students are studying should be government recognised.

#### **How to Apply**

• Advertisements are given in newspapers, accordingly students have to apply within stipulated time.

• Scholarship amount of Rs. 12,000/- (Rs. 6,000/- for class 11th and Rs. 6,000/- for class 12th) is given under this scheme.

# Khwaja Gharib Nawaz Skill Development and Training

#### **Objectives**

- Under the schemes of MAEF youths belonging to minority communities are provided short term job oriented skill development courses.
- Youths belonging to minority communities are given training in taking care of senior citizens, repairing of
  mobiles and laptops, computer hardware and networking, motor driving, security guard, industrial security
  management, house keeping etc.
- Subsequently, MAEF bears the whole expenses of training program provided to the youths belonging to minority communities by the institutions.

#### **How to Apply**

• Applications are invited from reputed training institutions through the advertisements published in the newspapers of MAEF.

#### **Benefits of the Schemes**

- Monthly allowances are given by the training institutes so that youths do not face financial loss.
- Training period comprises of 2 to 6 months.
- After completion of training, youths are given proper assistance to get jobs.

#### Padho Pardes - Loan Limit - Rs. 20 Lakhs

#### **Objective**

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically
weaker sections of notified minority communities so as to provide them better opportunities for higher
education abroad.

#### **Eligibility**

Conditions for interest subsidy under this scheme is that the annual family income should not exceed
Rs. 6 lakhs and the students have to secure admission in the approved courses at Masters, M.Phil or Ph.D
levels abroad.

## **How to Apply**

- Application for the loan amount can be made in the registered public sector bank or NMDFC. All applications are evaluated by a Committee and interest subsidy is provided to notified minority communities in proportion to their population. Girls are given preferences in this scheme.
- On directions of Ministry of Minority Affairs, applications are invited once in a year by the registered banks on their own portal.

• Concerned bank will have to be informed before taking education loan under 'Padho Pardes' scheme of Ministry of Minority Affairs, so that the interest subsidy can be received from the Ministry, by the bank.

#### **Benefits**

• Meritorious students can get loan amount upto Rs. 20 lakhs under this scheme.

# Naya Savera - Free Coaching Scheme for the Candidates Belonging to Minority Communities

#### **Objective**

• Under the scheme, financial assistance is provided for free coaching in selected reputed Coaching Institutions to prepare minority students for competitive examinations for private and Government jobs.

#### Eligibility

- Beneficiaries' annual family income should not exceed Rs. 3.00 lakh per annum.
- Students have to be present in the classes regularly and they can not remain absent for more than 15 days without any valid reason.

#### **How to Apply**

Proposals are invited from the coaching institutes for empanelment by Ministry of Minority Affairs. Application
for free coaching can be made every year only to those empanelled institutes. The payment of fees of the
students undertaking coaching is sent by the Ministry directly to the coaching institutes. Detailed information
regarding empanelled institutes is available on Ministry's website.

#### **Benefits**

- For students preparing for Group-A & Group-B services, Rs. 20,000/- will be paid to their coaching institutes as coaching fees and a stipend of Rs. 3,000/- p.m. for outstation candidates and Rs. 1,500/- p.m. for local candidates will be given under this scheme.
- Financial assistance will be given as per above rates for entrance test for vocational and technical courses and jobs in private sector.
- Similarly, Rs. 15,000/- will be paid as coaching fees for the students preparing for Group-C services, and stipend of Rs. 3,000/- p.m. for outstation candidates and Rs. 1,500/- p.m. for local candidates will be given under this scheme.

#### Nai-Udaan

#### **Objectives**

 The objective of the Scheme is to provide financial support to the minority candidates who have cleared prelims for IAS, IRS & IPS etc. conducted by Union Public Service Commission, Staff Selection Commission and State Public Service Commissions and are preparing for the main examinations.

## Eligibility

• This scheme is only for candidates who have cleared the concerned prelim examinations and whose total family income do not exceed Rs. 4.5 lakh per annum.

## **How to Apply**

- Candidates have to apply online on ministry's website (naiudaan-moma.gov.in) within one month of the declaration of result of preliminary examinations.
- Candidates are requested to go through the guidelines available on website before applying online.

#### **Benefits**

- Financial assistance of Rs. 50,000/- for the preparation of final exams of Gazetted post and Rs. 25,000/- for preparation of final exams of Non-gazetted post are provided.
- A total number of 800 candidates of minority communities are given financial assistance under this scheme in which 584 are Muslims, 96 are Christians, 80 are Sikhs, 32 are Buddhists, 07 are Parsis and 17 candidates are from Jain Community.

# **Economic Empowerment**

# **Seekho aur Kamao - A Skill Development Initiative for Minorities**

#### **Objective**

- This scheme is helpful in skill development and generating better livelihood for minority students who leave their studies in between.
- Courses of small duration have been desired through which skills can be developed which can help in getting better employment.
- These training institutes also help the students in getting employment.

#### **Benefits**

- The training institutes selected by the Government provide short term courses free of cost in various professions. Monthly stipend is also given to all trainees.
- Central Government bears the expense of the scheme and the allowance is given to the trainee through the training centres.
- Rs. 20,000/- is given to the training centres for each trainee to meet the expense of lunch, tea, conveyance etc. Moreover, each trainee is given Rs. 4,000/- for two months as stipend.

#### **How to Apply**

This information is available on website (www.seekhoaurkamao-moma.gov.in)

# **USTTAD - Upgrading the Skills and Training in Traditional Arts/Crafts for Development**

The scheme aims at capacity building and updating the traditional arts and skills of craftsmen/artisans. Under this scheme Hunnar Haat or Art Festivals are organised from time to time at different places in the country to facilitate the sell the products of the artisans. In addition to this, the scheme provides research and technical assistance through technical institutions so that they can adopt new technologies and improve their ability as well as increase their production. In the year 2017-18, Hunnar Haat was organised in four different places in the country viz. Puducherry, Mumbai, International Trade Fair and Baba Kharak Singh Marq, New Delhi.

#### **Objectives**

- Under this scheme, various exhibitions, Hunnar Haat, art-festival etc are organized to preserve and encourage the traditional arts and skill, where markets are made available to the artisans in addition to research and training.
- Training is provided to the youths by master craftsmen who are specialized in traditional art and skill.
- This scheme is implemented though implementing agencies, identified by different ministry like Ministry of Textile, Ministry of Culture etc. These agencies prepare syllabus of different traditional arts and impart training to youths through master craftsmen.

- Under this scheme stipend is given to trainees during the training after which financial assistance is provided to start their business.
- Details are available on the website of Ministry of Minority Affairs.

#### **Nai Manzil**

This scheme aims to engage constructively with poor minority youth and help them obtain sustainable and gainful employment opportunities that can facilitate them to be integrated with mainstream economic activities. Under this scheme school dropout minority youths in the age group of 17-35 years are identified and are provided education consultation and skill training to facilitate them in getting employment. Currently almost 70,000 trainees are provided training every year in 72 centres in different States of the country to equip them to seek better employment. Details of the schemes is available in the website of Ministry of Minority Affairs.

# **Maulana Azad National Academy for Skills (MANAS)**

- Maulana Azad National Academy for Skills (MANAS) was established by NMDFC (working under the aegis of Ministry of Minority Affairs) on 11/11/2014 125th Birth anniversary of Maulana Abdul Kalam Azad, the first Education Minster of India. It is a special Vertical of NMDFC, working as a Special Purpose Vehicle (SPV), for meeting all skill up-gradation/development needs of Minority Communities. MANAS provides an all India level training framework based upon ties with Local/National/International training organizations on PPP model, for imparting training to the Minority population in skill sets that are in line with emerging market demand. The training programme is aimed at providing meaningful and sustainable livelihood options in terms of self-employment/wage employment opportunities to all its trainees, with primary focus on self-employment.
- Through MANAS, NMDFC will strive to provide training in entrepreneurship including market determined skills training in various trades and vocations in order to provide them new skills, upgrade & up-skill old ones, to ensure an increase in the productivity & technological up-gradation of their self employment ventures/ business establishment.
- Beneficiaries identified will be provided required entrepreneurial and skills training by MANAS.

# **Concessional Credit through National Minorities Development and Finance Corporation (NMDFC)**

#### For self-employment

Under this, the credit line can be bifurcated in two lines:

**Credit Line 1:** Under this, concessional credit is being disbursed at the interest rate of 6% to the section of minority population of income limits upto Rs. 81,000/- p.a. for rural areas and Rs. 1.03 lakh p.a. in urban areas whereas the maximum limit of the credit is Rs. 20 lakh.

**Credit Line 2:** Under this, concessional credit upto Rs. 30 lakh is provided to the section of minority population with annual family income of upto Rs. 6.00 lakh at the interest rate of 8% for men and 6% for women.

• No interest is payable on the above two schemes for the first 6 months as well as expense of 3% of the interest is being borne by the Government.

- The loan amount is payable within 5 years.
- Details of this scheme is available in the website of Ministry of Minority Affairs.

#### **Education Loan**

- Under this scheme loan of upto Rs. 15 lakh for courses in India and Rs. 20 lakh for courses abroad is available for meritorious students belonging to minority communities with an objective to facilitate job oriented education at an annual interest of 3%.
- No interest is payable on the scheme for the first 6 months.
- The loan amount is payable within 5 years.

# **Special Efforts**

# Nai- Roshni - Scheme for the Leadership Development of Minority Women

#### **Objective**

- The objective of the scheme is to develop the leadership quality of minority women and to empower and
  instill confidence among minority women to move out of the confines of their home and community and assert
  their rights and opportunities besides claiming their due share of development benefits of the Government
  schemes for improving their lives and living conditions.
- This scheme is implemented though non-Government organisations who will impart training for leadership development to minority women. Central Government bears the total expense on this training.

#### Eligibility

- Although there is no annual income bar, women whose annual family income do not exceed Rs. 2.50 lakh would be given preference in selection.
- Women between 18 to 65 years of age can get the training.

#### **Benefits**

 Under this scheme, the women are imparted training on various issues such as Leadership of women, Advocacy for social & Behavioural Change, Swachh Bharat, Legal rights of women, Life Skills, Health & Hygiene, Educational empowerment, Nutrition & food Safety, Right to Information, Economic Empowerment of Women, Digital India, Gender & Women, Women & Drudgery, Violence against Women & Girls and Introduction to Govt. Mechanisms.

# Jiyo Parsi

In order to assert the decline in population of Parsis, this scheme was initiated in the year 2013-14. Under this scheme, financial assistance is provided to married Parsi couples for infertility treatment. Parzor Foundation is the nodal agency to implement this scheme along with the assistance of Bombay Parsi Panchayat and local Anjumans. 110 births have been made possible by the treatment facilities and assistance provided under this scheme.

#### **Humari Dharohar**

## Objective

- Ministry of Minority of Affairs has launched a new scheme "Hamari Dharohar" to preserve rich culture and heritage of minority communities of India. The following activities fall under this scheme:
- To curate rich heritage of minorities under overall concept of Indian culture, curating exhibitions, preservation of literature/documents etc., support and promotion of calligraphy etc., Research and Development.

# Eligibility

- The candidate should be a notified minority and Post Graduate with minimum 50% marks from a recognized institution in the relevant field in which he/she wants to avail the Fellowship.
- He/She should have secured admission in a University/Institution for a regular M.Phil/Ph.D.

- He/She should not be more than 35 years of age.
- 35% seats of annual targets will be earmarked for minority girls/women candidates.

#### **How to Apply**

• Ministry of Minority Affairs will invite proposals in prescribed format for selection through an advertisement in newspapers and official website of the Ministry from organizations/institutions.

# **Haj Management**

Since 1st October, 2016 all work related to Haj Management has been transferred to the Ministry of Minority Affairs. A separate Division has been created in the Ministry for this purpose. The quota of Haj pilgrims has increased by 25% in comparison to the last year. Presently the quota of Indian pilgrims for Haj is 1,70,025. Government is taking all initiatives to provide adequate arrangements for the Haj pilgrims with respect to accommodation, transportation, medical services in the Haj House of Saudi Arabia.

# **Waqf Division**

Two schemes are under implementation by Waqf Division:

#### 1. Computerisation and strengthening of the records of State Waqf Boards

A software named Waqf Management System of India has been developed under this scheme. So far data of 5,59,937 Waqf properties have been registered through this system. Grant of Rs. 550/- for data entry of each Waqf property is given to State Waqf Boards under this scheme. Not only this, award is also given to the best performing Muttawalli/Waqf Management Committee.

#### 2. Grants-in-Aid to Waqf Boards

Financial assistance is given under this scheme to strengthen the Waqf Boards and making them more efficient. Every State Board is given one time grant of Rs. 3.00 lakh for better administration.

#### **New Initiatives**

**Swach Vidyalaya:** Under this scheme, separate toilet blocks for girls and boys are constructed for schools/institutions/madrasas.

**Financial Assistance to Madrasas:** Under this scheme, financial assistance is given to registered or recognised or famous madrasas for teachers/food/toilets.

**Shadi Shagun:** Rs. 51,000/- is being given under this scheme during the completion of the graduation or during marriage so that the girls can continue their education and also to encourage the girls availing the facilities of scholarship schemes to continue their study.

# Scheme of Multi-Sectoral Development Programme (MSDP)

- The Multi-sectoral Development Programme (MsDP) was conceived as an area development programme. It is a Centrally Sponsored Scheme (CSS) launched in the year 2008-09 in the Minority Concentrations Districts (MCDs). It is an area development initiative to address the development deficits in minority concentration areas by creating socio-economic infrastructure and providing basis amenities.
- The Government has approved the restructuring of Multi-sectoral Development Programme for its implementation in 12th Five Year Plan. The Programme has been restructured to make it more effective & more focused on the targeted minorities. In the restructured MsDP the unit area of planning has been changed to blocks/towns instead of district for sharper focus on the minority concentration areas.
- The District and State Level Committees for 15 Point Programme is responsible for monitoring the implementation of this programme at the district and State level respectively. At the centre, the Empowered Committee also serves as the Oversight Committee to monitor the programme. The progress under this programme is also reviewed by the Committee of Secretaries (COS) along with the review of 15 Point Programme once in six months and then reported to the Cabinet along with the PM's New 15 Point Programme. The progress is also monitored by the PMO on a Quarterly basis.
- As envisaged in the guidelines of revamped Multi-sectoral Development Programme (MsDP), the projects being taken up under MsDP relate to provision of better infrastructure for education, health, skill development, sanitation, pucca housing, roads and drinking water besides creating income generating opportunity. Apart from these, a new component namely Cybergram has been launched as an initiative under MsDP since 2014-15 with an aim to impart digital literacy amongst Minority Student of class VI to class X.

# Prime Minister's New 15 Point Programme for the Welfare of Minorities

# (A) Enhancing Opportunities for Education

#### (1) Equitable Availability of ICDS Services

The Integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged sections, by providing services through Anganwadi Centres such as supplementary nutrition, immunization, health check-up, referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with a substantial population of minority communities to ensure that the benefits of this scheme are equitably available to such communities also.

#### (2) Improving Access to School Education

Under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes, it will be ensured that a certain percentage of all such schools are located in villages/localities having a substantial population of minority communities.

#### (3) Greater Resources for Teaching Urdu

Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

#### (4) Modernizing Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernization Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization of Madarsa education. Keeping in view the importance of addressing this need, this programme will be substantially strengthened and implemented effectively.

## (5) Scholarships for Meritorious Students from Minority Communities

Schemes for pre-matric and post-matric scholarships for students from minority communities will be formulated and implemented.

# (6) Improving Educational Infrastructure through the Maulana Azad Education Foundation

The Government shall provide all possible assistance to Maulana Azad Education Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.

# (B) Equitable Share in Economic Activities and Employment

#### (7) Self-Employment and Wage Employment for the Poor

(a) The Swarnjayanti Gram Swarojgar Yojana (SGSY), the primary self-employment programme for rural areas, has the objective of bringing assisted poor rural families above the poverty line by providing them income generating assets through a mix of bank credit and Governmental subsidy. A certain percentage of the physical

- and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.
- (b) The Swarn Jayanti Shahari Rojgar Yojana (SJSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.
- (c) The Sampurna Grameen Rozgar Yojana (SGRY) is aimed at providing additional wage employment in rural areas alongside the creation of durable community, social and economic infrastructure. Since the National Rural Employment Guarantee Programme (NREGP) has been launched in 200 districts, and SGRY has been merged with NREGP in these districts, in the remaining districts, a certain percentage of the allocation under SGRY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line till these districts are taken up under NREGP. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages, which have a substantial population of minorities.

#### (8) Upgradation of Skills through Technical Training

A very large proportion of the population of minority communities is engaged in low-level technical work or earns its living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing ITIs to be upgraded to 'Centres of Excellence' will be selected on the same basis.

#### (9) Enhanced Credit Support for Economic Activities

- (a) The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the minority communities. The Government is committed to strengthen the NMDFC by providing it greater equity support to enable it to fully achieve its objectives.
- (b) Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loans to small-scale industries & small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

#### (10) Recruitment to State and Central Services

- (a) In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of selection committees should be representative.
- (b) The Central Government will take similar action in the recruitment of personnel to the Central police forces.
- (c) Large scale employment opportunities are provided by the Railways, nationalized banks and public sector enterprises. In these cases also, the concerned departments will ensure that special consideration is given to recruitment from minority communities.
- (d) An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in government institutions as well as private coaching institutes with credibility.

# (C) Improving the Conditions of Living of Minorities

#### (11) Equitable Share in Rural Housing Scheme

The Indira Awaas Yojana (IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under IAY will be earmarked for poor beneficiaries from minority communities living in rural.

#### (12) Improvement in Condition of Slums Inhabited by Minority Communities

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programmes flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.

#### (D) Prevention & Control of Communal Riots

#### (13) Prevention of Communal Incidents

In the areas, which have been identified as communally sensitive and riot prone, district and police officials of the highest known efficiency, impartiality and secular record must be posted. In such areas and even elsewhere, the prevention of communal tension should be one of the primary duties of the district magistrate and superintendent of police. Their performances in this regard should be an important factor in determining their promotion prospects.

#### (14) Prosecution for Communal Offences

Severe action should be taken against all those who incite communal tension or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

#### (15) Rehabilitation of Victims of Communal Riots

Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

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