

THE DEVELOPMENT OF MINORITY COMMUNITY THROUGH UPLIFTMENT PROGRAMMES IN INDIA: AN OVERVIEW

¹T.CHINNA MABU KHAN & ²DR. V. RAMESH BABU

¹Dept. of Economics Research Scholar (Part time) S.V. U. College of Arts S. V. University Tirupati 51702

²Associate Professor Dept. of SEAP Studies S.V. U. College of Arts S. V. University Tirupati 51702

ABSTRACT

The Ministry of Social Justice and Empowerment was established on 29th January 2006 with the vision of ensuring a more focused approach towards issues relating to the six notified minority communities, namely Jains, Parsis, Buddhists, Sikhs, Christians, and Muslims. The Jain community was included as the sixth minority community through a notification dated 27th January 2014.

The mandate of the Ministry includes the formulation of overall policy and planning, coordination, evaluation, and review of regulatory and development programmes for the benefit of minority communities.

An outlay of ₹1,279.08 crore was provided for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to award around 22.50 lakh fresh and renewal scholarships during this period. Accordingly, ₹354.89 crore was released and 6.84 lakh scholarships were awarded in 2018–19, while ₹428.77 crore was released and 7.43 lakh scholarships were awarded in 2019–20. Additionally, ₹127.02 crore was released during 2020–21.

Furthermore, disbursement of ₹494.40 crore was approved for the remaining period of the 14th Finance Commission (2017–18 to 2019–20) to provide financial assistance in the form of fellowships to 2,756 fresh scholars, in addition to renewal fellowships.

In 2019–20, 1,251 applicants were awarded fellowships and an amount of ₹100.00 crore was released to the UGC for disbursement to eligible scholars. During 2020–21, an amount of ₹58.50 crore was released to the UGC for the disbursement of Maulana Azad National Fellowship (MANF) to eligible scholars.

The Ministry has also supported several welfare initiatives. These include a Mobile Clinic-cum-Ambulance for Holy Family Hospital, New Delhi, to provide healthcare services to poor and needy people; a computer centre for Rayeen Urdu Girls +2 High School, Ranchi; and a digital library for students from poor and marginalized backgrounds at Khawaja Model School, Ajmer. Additional assistance was also provided for COVID-19 First Line Treatment Centres in Kerala during the pandemic

INTRODUCTION

The Ministry of Minority Affairs was carved out of the Ministry of Social Justice and Empowerment on 29 January 2006 with the vision of ensuring a more focused approach toward issues relating to the notified minority communities in India, namely Jains, Parsis, Buddhists, Sikhs, Christians, and Muslims. The Jain community was included as a minority community through a notification issued on 27 January 2014.

The mandate of the Ministry includes the formulation of overall policies and planning, coordination, evaluation, and review of regulatory and developmental programmes aimed at the welfare and advancement of minority communities in the country.

PRADHAN MANTRI JAN VIKAS KARYAKRAM (PMJVK)

Pradhan Mantri Jan Vikas Karyakram (PMJVK), earlier known as the Multi-Sectoral Development Programme (MSDP), is a Centrally Sponsored Scheme identified as one of the “Core of the Core” schemes under the National Development Agenda by NITI Aayog.

The PMJVK scheme is implemented with the objective of developing socio-economic infrastructure and basic amenities in identified Minority Concentration Areas (MCAs). The aim is to improve the quality of life of people living in these areas and reduce development imbalances when compared with the national average.

Minority Concentration Areas (MCAs) have been identified on the basis of the following criteria:

1. Concentration of notified minority population Muslims, Sikhs, Christians, Buddhists, Jains, and Zoroastrians (Parsis) with a population share of 25% or more. In States/UTs where a minority community is in the majority, a lower cut-off of 15% for other minority communities has been adopted.
2. Backwardness in socio-economic indicators, such as:
 1. Literacy rate
 2. Work participation rate

And/or basic amenities indicators, including:

3. Percentage of households with pucca walls
4. Percentage of households with safe drinking water
5. Percentage of households with electricity
6. Percentage of households with latrine facilities within the premises

These parameters for the identification of MCAs are based on Census 2011 data.

THRUST OF THE PROGRAMME

The programme gives priority to sectors that directly improve human development.

- At least 80% of the resources under PMJVK are allocated for education, health, and skill development.
- Approximately 33–40% of the resources are allocated to women-centric projects, promoting gender empowerment and inclusion.

AREA COVERAGE

The PMJVK covers the following areas:

- 109 Minority Concentration District Headquarters (MCDHs)
- 870 Minority Concentration Blocks (MCBs)
- 321 Minority Concentration Towns (MCTs)

In addition, clusters of Minority Concentration Villages (MCVs) are identified based on proposals received from the States and Union Territories.

Overall, 1,300 Minority Concentration Areas (MCAs) have been identified under PMJVK. These MCAs are spread across 308 districts in 32 States and Union Territories of India.

The list of identified Minority Concentration Areas (MCAs) is available on the official website of the Ministry of Minority Affairs.

FUNDING PATTERN

Since Pradhan Mantri Jan Vikas Karyakram (PMJVK) is a Centrally Sponsored Scheme, projects under the programme are implemented through a fund-sharing arrangement between the Central Government and the State Governments/Union Territory Administrations.

The funding pattern is as follows:

- 60:40 for all States
- 90:10 for North Eastern and Hilly States, including Jammu & Kashmir, Ladakh, Himachal Pradesh, and Uttarakhand
- 100% funding for Union Territories without a legislature

Proposals received from Central Government organizations are also supported with 100% central funding.

The Central Government releases funds in two installments of 50% each. However, in the case of innovative projects, funds are released in three installments of 30%, 30%, and 40%. The second and subsequent installments are released only after the utilization of previous installments and the release of the corresponding share by the State Governments or Union Territories.

IMPLEMENTING AGENCIES

As a special initiative under PMJVK, various organizations other than State Governments are also allowed to submit project proposals in identified Minority Concentration Areas (MCAs). These include:

- Central Government Departments and Organizations
- Central Public Sector Enterprises/Undertakings (CPSEs)
- Central Universities
- Armed Police Forces

This approach broadens participation and ensures better implementation of development projects in minority-concentrated areas.

MONITORING MECHANISM

A robust monitoring mechanism exists to oversee the implementation of projects under PMJVK.

Apart from the regular monitoring chain through the:

- Block Level Committee (BLC)
- District Level Committee (DLC)
- State Level Committee (SLC)

The Ministry of Minority Affairs continuously reviews the progress of project construction and commissioning.

Monitoring and review are conducted through:

- Empowered Committee meetings with State authorities
- Written communications to State Governments and UT Administrations
- Conferences, meetings, and discussions with States/UTs
- Field visits by officers from the Ministry

These mechanisms help ensure effective implementation, accountability, and timely completion of projects.

Table 1: Budget Allocation and Expenditure (2014–15 to 2020–21)

Rs.incrore)

S. No.	Year	Allocation (ME)	Allocation (RE)	Expenditure
1	2014-15	1250.00	770.94	768.20
2	2015-16	1251.00	1126.64	1120.73
3	2016-17	1125.00	1080.71	1082.78
4	2017-18	1200.00	1200.00	1197.66
5	2018-19	1320.00	1320.00	1197.66
6	2019-20	1470.00	1700.00	1698.29
7	2020-21	1600.00	971.38	*677.11

Source: www.minorityaffairs.gov.in

Note: Tentative (Ason31.12.2020)

During the year 2020–21, up to 2020, five meetings of the Empowered Committee were convened under the Chairmanship of the Secretary, Ministry of Minority Affairs (MA). In these meetings, besides considering fresh proposals, the status of implementation of sanctioned projects was also reviewed. The States and Union Territories were represented by Administrative Secretaries, Principal Secretaries, Additional Chief Secretaries, or equivalent officers.

In addition, a meeting under the Chairmanship of the Secretary (MA) was convened with representatives of the States and Union Territories on 17 April 2020 through video conferencing. The meeting aimed to discuss the challenges faced in the implementation of projects due to the COVID-19 pandemic and to frame an action plan to meet the demand for additional accommodation for medical facilities.

The meeting was attended by representatives from Arunachal Pradesh, Andhra Pradesh, Assam, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Manipur, Sikkim, Tamil Nadu, Telangana, Uttar Pradesh, Punjab, and West Bengal.

FINANCIAL PROGRESS

During the current financial year, the Ministry has approved projects with a total cost of ₹724.11 crore, including a Central share of ₹457.55 crore. In the same financial year, an amount of ₹677.11 crore has been released as installments of the Central share, which includes funds released for newly approved projects as well as subsequent installments for previously sanctioned projects.

PHYSICAL PROGRESS

Major projects sanctioned during 2020–21 include:

- Residential Schools – 9
- School Buildings – 15
- Additional Classrooms (ACR) – 689

- Smart Classrooms – 1,173
- Student Hostels – 16
- Anganwadi Centres – 58
- Common Service Centres – 7
- Drinking Water Supply (DWS) Projects – 1,089
- Sanitation Projects – 1,977
- Sports Facilities – 4
- Health Projects – 37
- Sadbhav Kendra – 1

PROGRESS SINCE 2014–15 (AS ON 31.12.2020)

Financial Progress

Since 2014–15, a total budgetary allocation of ₹8,769.67 crore has been made available for the implementation of the programme. Against this allocation, the Ministry approved plans and projects proposed by States with a total project cost of ₹14,955.16 crore, including a Central share of ₹10,362.51 crore.

Out of this amount, ₹7,693.73 crore has been released by the Ministry as installments of the Central share for the implementation of various projects.

Physical Progress

The Ministry has approved the following infrastructure and development projects:

- Residential Schools – 165
- College Buildings – 32
- School Buildings – 1,527
- Navodaya Vidyalayas – 6
- Additional Classrooms/Blocks – 23,233
- Smart Classrooms – 9,993
- Hostels – 646
- ITI Buildings – 95
- Polytechnics – 13
- Skill Centres – 15
- Health Projects – 1,932
- Unani Medical College – 1
- Working Women Hostels – 22
- Drinking Water Supply Projects – 18,692
- Anganwadi Centres – 6,014
- Sadbhav Mandaps – 403
- Sadbhavana Kendra – 1
- Common Service Centres – 143

- Market Sheds – 574
- Hunar Hubs – 8
- Sanitation Facilities – 5,317
- Sports Facilities – 14

The Ministry is considering the continuation of the PMJVK scheme with a revised framework from 2021–22 to 2025–26. It also intends to expand the coverage of the scheme and explore the inclusion of additional sectors to ensure holistic development of the targeted communities.

SCHOLARSHIP PROGRAMMES

The Ministry of Minority Affairs implements the following three scholarship schemes for the educational empowerment of students belonging to the six centrally notified minority communities:

1. Pre-Matric Scholarship Scheme
2. Post-Matric Scholarship Scheme
3. Merit-cum-Means Based Scholarship Scheme

To improve transparency and efficiency in the implementation of scholarship schemes, the Government launched a new and revamped version of the National Scholarship Portal (NSP) in 2016–17 for various ministries, including the Ministry of Minority Affairs.

All the above scholarship schemes are implemented through the NSP portal, and the scholarships are directly transferred to the bank accounts of students through the Direct Benefit Transfer (DBT) system.

Scholarship Schemes for Minority Communities

PRE-MATRIC SCHOLARSHIP SCHEME

The Pre-Matric Scholarship Scheme for students belonging to minority communities was approved on 30 January 2008. It is a Central Sector Scheme with 100% funding by the Central Government.

Under this scheme, students studying in Government or recognized private schools in India from Class I to X are eligible for scholarships, provided they have secured at least 50% marks in the previous examination and their parents'/guardians' annual income does not exceed ₹1.00 lakh.

Under the scheme, 30 lakh fresh scholarships are awarded every year in addition to renewal scholarships. Thirty percent of the scholarships are earmarked for girl students. The scholarship amount ranges from ₹1,000 to ₹10,700 per student.

An outlay of ₹2,920.92 crore was provided for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to award approximately 165 lakh fresh and renewal scholarships during this period. Accordingly:

- ₹1,176.19 crore was released and 56.92 lakh scholarships were awarded in 2018–19.
- ₹1,324.84 crore was released and 55.68 lakh scholarships were awarded in 2019–20.
- ₹204.27 crore was released during 2020–21.

POST-MATRIC SCHOLARSHIP SCHEME

The Post-Matric Scholarship Scheme was launched in November 2007. It is also a Central Sector Scheme aimed at supporting students from minority communities pursuing higher education.

The scholarship is awarded for studies in Government or recognized private higher secondary schools, colleges, and universities in India, including residential higher secondary schools and colleges.

Students who have secured at least 50% marks in the previous year's final examination and whose parents'/guardians' annual income does not exceed ₹2.00 lakh are eligible for the scholarship. The scholarship amount ranges from ₹2,300 to ₹15,000 per student.

Under the scheme, 5 lakh fresh scholarships are awarded every year in addition to renewals. Thirty percent of the scholarships are reserved for girl students, and if sufficient eligible girl students are not available, the remaining scholarships may be awarded to eligible boys.

An outlay of ₹1,279.08 crore was provided for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to award approximately 22.50 lakh fresh and renewal scholarships during this period. Accordingly:

- ₹354.89 crore was released and 6.84 lakh scholarships were awarded in 2018–19.
- ₹428.77 crore was released and 7.43 lakh scholarships were awarded in 2019–20.
- ₹127.02 crore was released during 2020–21.

MERIT-CUM-MEANS BASED SCHOLARSHIP SCHEME

The Merit-cum-Means Based Scholarship Scheme is a Central Sector Scheme launched in 2007 to support students from minority communities pursuing professional and technical courses at undergraduate and postgraduate levels in institutions recognized by appropriate authorities.

Under the scheme, 60,000 fresh scholarships are awarded annually in addition to renewals. Thirty percent of these scholarships are reserved for girl students, which may be awarded to eligible boy students if an adequate number of eligible girls are not available.

Students admitted to any of the 85 reputed premier institutions listed under the scheme for professional and technical courses are eligible for full reimbursement of course fees. Students studying in other institutions receive course fee reimbursement up to ₹20,000 per annum, along with a maintenance allowance of ₹5,000 per annum for day scholars and ₹10,000 per annum for hostellers.

Students who secure admission in technical or professional institutions recognized by appropriate authorities are eligible for the scheme. In cases where admission is obtained without a competitive examination, students must have secured at least 50% marks in the qualifying examination at the higher secondary or graduation level. The annual family income from all sources should not exceed ₹2.50 lakh.

An outlay of ₹1,138.32 crore was provided for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to award approximately 4.20 lakh fresh and renewal scholarships during this period. Accordingly:

- ₹261.17 crore was released and 1.18 lakh scholarships were awarded in 2018–19.
- ₹285.63 crore was released and 1.18 lakh scholarships were awarded in 2019–20.
- ₹105.47 crore was released during 2020–21.

Several measures have been implemented to make the implementation of these scholarship schemes more robust, efficient, and transparent. These measures include Aadhaar-based demographic authentication of beneficiaries, verification of applications by institute nodal officers, mandatory maintenance of application records and supporting documents, physical verification of doubtful applications or institutions, and public display of beneficiary lists by schools and institutions.

The National Scholarship Portal (NSP) was opened on 16 August 2020 for students to apply under the three scholarship schemes. The initial last date for submission of applications was 31 October 2020, while the deadlines for Level 1 (L1) verification by institutions and Level 2 (L2) verification by district/state authorities were set as 15 November 2020 and 30 November 2020, respectively.

However, due to the COVID-19 pandemic, the deadlines were extended based on requests from several States and Union Territories. The revised deadlines were:

- 31 December 2020 for Pre-Matric Scholarship applications
- 20 January 2021 for Post-Matric and Merit-cum-Means Scholarship applications

The deadlines for L1 and L2 verification were also extended to 12 February 2021 and 20 February 2021, respectively, for all three schemes.

MAULANA AZAD NATIONAL FELLOWSHIP (MANF)

The Maulana Azad National Fellowship (MANF) scheme was approved for continuation beyond the Twelfth Five-Year Plan period and up to 2020–21. Under the revised scheme, the number of fellowships was increased from 756 to 1,000 for the years 2019–20 and 2020–21.

The annual income ceiling of the parents/guardian for eligibility was also increased from ₹2.50 lakh to ₹6.00 lakh. The fellowship amount is disbursed through the Direct Benefit Transfer (DBT) system and credited directly into the bank account of the beneficiary.

An outlay of ₹494.40 crore was approved for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to provide financial assistance in the form of fellowships to 2,756 fresh scholars, in addition to renewals.

- During 2019–20, 1,251 applicants were awarded fellowships and ₹100.00 crore was released to the University Grants Commission (UGC) for disbursement.
- During 2020–21, an amount of ₹58.50 crore was released to the UGC for the disbursement of MANF fellowships to eligible scholars.

NAI ROSHNI

The Ministry of Minority Affairs has been implementing the Nai Roshni Scheme since 2012–13 for women belonging to the six notified minority communities in India. These women often come from some of the most economically and socially disadvantaged sections of society across different regions of the country.

The scheme has so far reached over 4 lakh minority women, helping to build confidence, leadership skills, and a sense of self-worth among the beneficiaries. The programme is based on the Sustainable Development Goal (SDG) principle of women’s empowerment, which is not only essential for achieving gender equality but also plays a crucial role in poverty reduction, economic growth, and the strengthening of civil society. This objective aligns with the national vision of “Atmanirbhar Bharat” (Self-Reliant India).

Currently, the scheme is being implemented in 27 States, reaching approximately 4.7 lakh direct women beneficiaries. An amount of ₹106.22 crore has been disbursed across the implementation areas.

During the financial year 2020–21, despite the challenges posed by the COVID-19 pandemic, the scheme directly benefited around 6,000 women, and funds amounting to ₹3.98 crore were released by the Ministry.

SKILL DEVELOPMENT INITIATIVE FOR MINORITIES: SEEKHO AUR KAMAO (LEARN AND EARN)

The Ministry of Minority Affairs (MoMA), Government of India, launched a Skill Development Scheme called “Seekho Aur Kamao” (Learn and Earn) for youth belonging to the six notified minority communities in India.

The scheme was introduced in 2013 during the Twelfth Five-Year Plan period with the objective of reducing unemployment among minority youth. It targets individuals in the age group of 14–35 years and aims to enhance their employability through quality skill training in various trades and sectors.

The programme focuses on providing market-oriented skill training, enabling minority youth to gain sustainable employment or self-employment opportunities.

Table2:
Expenditure Incurred under the “Seekho Aur Kamao” Scheme during the Last Five Years (2016–17 to 2020–21)

S. No.	Financial Year	Budget Estimates	Actual Expenditure
1	2016-17	210.00	204.94
2	2017-18	250.00	199.80
3	2018-19	250.00	175.73
4	2019-20	250.00	175.52
5	2020-21	250.00	116.83

Source:www.minorityaffairs.gov.in

SKILL DEVELOPMENT INITIATIVE FOR MINORITIES: SEEKHO AUR KAMA O (LEARN AND EARN)

The scheme is implemented through empanelled Project Implementing Agencies (PIAs) selected through a transparent and fair selection process. The selection process takes into account factors such as experience in handling similar projects, availability of training centres accredited by the National Skill Development Corporation (NSDC), availability of trained instructors, and mechanisms for monitoring and feedback to ensure effective implementation of the scheme.

During the project year 2019–20, 116 PIAs were provided with a target to train 89,450 youth. In addition, a target of 30,000 trainees was allocated to the Maulana Azad Education Foundation (MAEF).

Furthermore, a target to train 10,000 minority youth was assigned to the National Skill Development Corporation (NSDC) as a special initiative focused on skill training in the Union Territories of Jammu & Kashmir and Ladakh.

For the financial year 2020–21, the scheme was provided with a revised budget estimate of ₹180 crore. Despite the challenges posed by the COVID-19 pandemic and the resulting lockdown, the Project Division (PD) managed to release ₹116.83 crore and successfully train 40,253 beneficiaries by December 2020.

National Minorities Development and Finance Corporation (NMDFC)

The National Minorities Development and Finance Corporation (NMDFC) was incorporated on 30 September 1994 as a not-for-profit company under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013).

NMDFC provides concessional loans for self-employment and income-generating activities aimed at the socio-economic development of backward sections among the notified minority communities, namely Muslims, Christians, Sikhs, Buddhists, Parsis, and Jains.

The concessional credit schemes of NMDFC—Term Loan, Education Loan, Micro Finance, and Virasat—are implemented through State Channelizing Agencies (SCAs) nominated by the respective State Governments and Union Territory Administrations.

To avail assistance under NMDFC schemes, the annual family income eligibility criterion is:

- ₹98,000 for rural areas
- ₹1,20,000 for urban areas

To expand its outreach, NMDFC has introduced a higher income eligibility ceiling of up to ₹8.00 lakh annually for providing larger loans at slightly higher interest rates.

The Government of India increased the Authorized Share Capital of NMDFC from ₹1,500 crore to ₹3,000 crore in 2015. The shareholding pattern was also revised from 65:26:9 to 73:26:1 for the Central Government, State Governments/UT Administrations, and Institutions/Individuals, respectively.

The Government of India has contributed ₹1,870 crore as central equity, while States/UTs have contributed ₹384.49 crore. During the financial year 2020–21, the Government of India contributed ₹110 crore, and States/UT Administrations contributed ₹6.99 crore.

The total paid-up capital as of 31 December 2020 was ₹2,254.50 crore.

Apart from financial assistance, NMDFC also supports beneficiaries through promotional schemes such as:

- Kaushal Se Kushalta Scheme
- Mahila Samridhi Yojana
- Marketing Assistance Scheme

These promotional schemes are also implemented through State Channelizing Agencies (SCAs) to enhance the capacity-building of target groups for self-employment and wage employment.

ACHIEVEMENTS

- Since its inception in 1994 until 31 December 2020, NMDFC has disbursed loans amounting to ₹6,140.75 crore to over 17.66 lakh beneficiaries.
- During the financial year 2019–20, NMDFC extended loans amounting to ₹602.50 crore to over 1.36 lakh beneficiaries under its financing schemes.
- During the financial year 2020–21 (as on 31 December 2020), NMDFC extended loans amounting to ₹366.43 crore to more than 0.80 lakh beneficiaries under its financing schemes.

SCHEMES AND PROGRAMMES OF NMDFC

Term Loan Scheme

The Term Loan Scheme is meant for individual beneficiaries and is implemented through State Channelizing Agencies (SCAs).

Under this scheme:

- Projects costing up to ₹20 lakh (and up to ₹30 lakh under Credit Line–2) are considered for financing.
- NMDFC provides up to 90% of the project cost as a loan.
- The remaining cost is shared by the SCA and the beneficiary, with the beneficiary contributing at least 5% of the project cost.

The rate of interest charged from beneficiaries is 6% per annum. Under Credit Line–2, loans up to ₹30 lakh are provided at:

- 8% per annum for male beneficiaries
- 6% per annum for women beneficiaries

Assistance under the Term Loan Scheme is available for commercially viable and technically feasible ventures, which are broadly classified into the following sectors:

- Agriculture and allied activities
- Technical trades
- Small businesses
- Artisan and traditional occupations
- Transport and service sectors

Education Loan Scheme

The Education Loan Scheme is also meant for individual beneficiaries and is implemented through State Channelizing Agencies (SCAs). Under this scheme, the National Minorities Development and Finance Corporation (NMDFC) provides educational loans with the objective of facilitating job-oriented education for eligible persons belonging to minority communities.

Under this scheme:

- Loans of up to ₹20 lakh are available under Credit Line–1 and Credit Line–2 for technical and professional courses in India with duration of up to five years.
- For courses abroad, loans of up to ₹30 lakh are available under Credit Line–1 and Credit Line–2 for courses with a maximum duration of five years.

Funds are provided to SCAs at an interest rate of 1% per annum under Credit Line–1, which are then lent to beneficiaries at 3% interest per annum. Under Credit Line–2, funds are provided to SCAs at an interest rate of 2% per annum, which are further lent to beneficiaries at:

- 8% interest per annum for male beneficiaries
- 5% interest per annum for women beneficiaries

The loan is repayable within a maximum period of five years. Repayment begins six months after completion of the course or after securing employment, whichever is earlier.

Micro Financing Scheme

Under the Micro Financing Scheme, credit is extended primarily to members of Self-Help Groups (SHGs) through State Channelizing Agencies (SCAs) and Non-Governmental Organizations (NGOs) with a proven track record and an established network of SHGs.

Under this scheme:

- Small loans of up to ₹1.00 lakh per SHG member are provided.
- Funds are given to NGOs/SCAs at an interest rate of 1% per annum, which are then lent to SHG members at an interest rate not exceeding 7% per annum under Credit Line–1.

Under Credit Line–2, loans of up to ₹1.50 lakh per SHG member are provided at an interest rate of:

- Not more than 10% per annum for male beneficiaries
- Not more than 8% per annum for women beneficiaries

The maximum repayment period under this scheme is 36 months.

Virasat Scheme

The Virasat Scheme aims to meet the credit requirements of artisans, both in terms of working capital and fixed capital for equipment, tools, and machinery.

Under this scheme:

- Loans of up to ₹10 lakh can be availed.
- The loan carries a simple interest rate of 5% per annum for male artisans.
- Female artisans receive a concession of 1%, paying a simple interest rate of 4% per annum.

This scheme is designed to support traditional artisans and promote the preservation of heritage skills while improving income-generating opportunities.

MAHILA SAMRIDHI YOJANA

The Mahila Samridhi Yojana is a unique scheme that links micro-credit with skill training for women members organized into Self-Help Groups (SHGs). The scheme focuses on women-friendly trades such as tailoring, cutting, embroidery, and other craft-based activities. It is implemented through the State Channelizing Agencies (SCAs) of the National Minorities Development and Finance Corporation (NMDFC).

Under this scheme, training is provided to a group of around 20 women in suitable craft activities. During the training period, the women are organized into Self-Help Groups, and after completion of the training, micro-credit is provided to the members of these SHGs.

The maximum duration of training is six months, and the maximum training cost is ₹1,500 per month per trainee. In addition, trainees receive a stipend of ₹1,000 per month during the training period. Both the training expenses and stipend are provided by NMDFC as a grant.

After completing the training, need-based micro-credit up to a maximum of ₹1.00 lakh per SHG member is made available at a simple interest rate of 7% per annum.

Kaushal Se Kushalta Scheme

The Kaushal Se Kushalta Scheme of NMDFC aims to provide skill development training to targeted beneficiaries, enabling them to obtain self-employment or wage employment.

The scheme is implemented through State Channelizing Agencies (SCAs), which organize need-based skill development programmes in their respective states. These programmes are conducted with the support of training agencies empanelled with the National Skill Development Corporation (NSDC), Sector Skill Councils, State Skill Missions, or the Directorate of Technical Education.

Preferably, the training agencies should be accredited through the NSDC SMART portal to ensure quality and standardized training.

Marketing Assistance Scheme

The Marketing Assistance Scheme is designed for individual crafts-persons, NMDFC beneficiaries, and Self-Help Groups (SHGs). The scheme is implemented through State Channelizing Agencies (SCAs).

The primary objective of the scheme is to support artisans in marketing and selling their products at remunerative prices. Under this initiative, NMDFC assists SCAs in organizing State and District-level exhibitions at selected locations.

In these exhibitions, handloom and handicraft products produced by artisans belonging to minority communities are displayed and sold. Participants are provided stalls free of cost, and travel and daily allowances (TA/DA) are also provided to crafts-persons as per the scheme guidelines.

CORPORATE SOCIAL RESPONSIBILITY (CSR) PROGRAMME

NMDFC also implements a Corporate Social Responsibility (CSR) Programme aimed at the welfare of communities living in and around clusters of notified minority communities. The programme focuses on sectors such as education, healthcare, nutrition, and community development.

During the period from 1 April 2020 to 31 December 2020, NMDFC sanctioned and implemented several projects under its CSR programme. Some notable initiatives include:

- Mobile Clinic-cum-Ambulance for Holy Family Hospital, New Delhi, providing healthcare services to poor and needy communities.
- Establishment of a computer centre at Rayeen Urdu Girls +2 High School, Ranchi, located in an Aspirational District.
- Creation of a digital library for students from poor and marginalized backgrounds at Khawaja Model School, Ajmer.
- Assistance for COVID-19 First Line Treatment Centres in Kerala.
- COVID-19 awareness programmes in the handloom cluster at Kashipur, Udham Singh Nagar.

Additionally, NMDFC contributed ₹20 lakh to the PM CARES Fund to support national efforts in combating the COVID-19 pandemic.

CONCLUSION

The Pradhan Mantri Jan Vikas Karyakram (PMJVK) covers 109 Minority Concentration District Headquarters (MCDHs), 870 Minority Concentration Blocks (MCBs), and 321 Minority Concentration Towns (MCTs). In addition, clusters of Minority Concentration Villages (MCVs) have been identified based on proposals received from various States and Union Territories.

In total, 1,300 Minority Concentration Areas (MCAs) have been identified under PMJVK, spread across 308 districts in 32 States and Union Territories of India.

Against the allocated budget, the Ministry approved plans and projects proposed by States with a total project cost of ₹14,955.16 crore, including a Central share of ₹10,362.51 crore. Out of this amount, ₹7,693.73 crore has been released as installments of the Central share for the implementation of various development projects.

In the field of education, an outlay of ₹2,920.92 crore was provided for the remaining period of the Fourteenth Finance Commission (2017–18 to 2019–20) to award approximately 165 lakh fresh and renewal scholarships. Accordingly:

- ₹1,176.19 crore was released and 56.92 lakh scholarships were awarded in 2018–19.
- ₹1,324.84 crore was released and 55.68 lakh scholarships were awarded in 2019–20.
- ₹204.27 crore was released during 2020–21.

The National Minorities Development and Finance Corporation (NMDFC) has also played a crucial role in promoting self-employment and income generation among minority communities. Since its inception in 1994 until 2020, NMDFC has disbursed loans amounting to ₹6,140.75 crore to over 17.66 lakh beneficiaries.

During the financial year 2019–20, NMDFC extended loans worth ₹602.50 crore to more than 1.36 lakh beneficiaries. Similarly, during the financial year 2020–21, loans amounting to ₹366.43 crore were provided to over 0.80 lakh beneficiaries.

Overall, the various schemes and programmes implemented by the Ministry of Minority Affairs and NMDFC have significantly contributed to the socio-economic development, educational advancement, skill development, and financial empowerment of minority communities in India.

REFERENCES

1. Government of India. Official Website of the Ministry of Minority Affairs. Available at: <https://www.minorityaffairs.gov.in>
2. Google Search Engine. Available at: <https://www.google.com>
3. Government of India. Annual Reports of the Ministry of Minority Affairs (2014–2015). New Delhi: Ministry of Minority Affairs.
4. Subramaniam, Vidya. “Muslim Deprivation Widespread: Sachar Committee.” *The Hindu*, December 1, 2006. Available at: <http://www.thehindu.com/todays-paper/muslim-deprivation-widespread-sachar-committee/article3027701.ece> (Accessed May 2016).
5. Government of India. Social, Economic and Educational Status of the Muslim Community in India (Sachar Committee Report). New Delhi: Cabinet Secretariat, 2006, pp. 27–29.
6. “Sachar Committee Recommendations and Successful Implementation: A Boon for Muslims – Comprehensive Report on Ministry of Minority Affairs.” *Hindustan Times*. Available at: http://www.davp.nic.in/WriteReadData/ADS/eng_27101_56_1314c.pdf (Accessed August 10, 2016).
7. Samdani, Shakeel. “Sachar Committee Report: An Overview.” *The Milli Gazette*, May 23, 2007. Available at: http://www.milligazette.com/dailyupdate/2007/200705235_Sachar_Report_indian_muslims_con (Accessed May 2016).
8. Ministry of Minority Affairs. Implementation of Prime Minister’s New 15-Point Programme. Forty-Sixth Report submitted by the Standing Committee on Social Justice and Empowerment. New Delhi: Lok Sabha Secretariat, 2014.
9. Habibullah, Wajahat. Social, Economic and Political Status of Muslim Indians: The Role of India’s National Commission of Minorities. Available at: https://fsi.stanford.edu/sites/default/files/evnts/media/Social,_Economic_and_Political_Status_of_Muslim_Indians_Habibullah.pdf (Accessed August 8, 2016).

10. Sundaram, V. “Justice Sachar Committee’s Gigantic Political Fraud.” Available at: http://www.ivarta.com/columns/OL_070430.htm (Accessed May 2016).
11. Government of India. Report of the Expert Group to Propose a Diversity Index and Work out the Modalities of Implementation. New Delhi: Ministry of Minority Affairs, 2008.