Prime Minister’s new 15-Point Programme for Minorities & Artisan Credit Scheme for Minorities

by

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Minority:

Any small group in society that is different from the rest because of their race, religion, or political beliefs, or a person who belongs to such a group.

SOURCE: http://www.minorityaffairs.gov.in/
The Standing Committee on Social Justice and Empowerment (Chairperson: Mr. Hemanand Biswal) submitted its report on the implementation of the Prime Minister’s New 15 Point Programme for the welfare of religious minorities on February 15, 2014.

The Programme, launched in 2005, seeks to ensure the welfare of religious minorities through:

- increasing educational and employment opportunities,
- (b) improving living conditions, and
- (c) preventing and controlling communal riots.

Currently, Muslims, Christians, Sikhs, Buddhists, Parsis and Jains are identified as religious minorities. Jains were notified as a religious minority community in January 2014.
Major observations and recommendations of the Committee are:

Increasing educational opportunities: The Committee recommended that the literacy rate of Muslims be improved, with a special focus on the educational and social development of Muslim women.

The number of educational scholarships for minorities must be increased such that every minority student has access to scholarships till the university level.
Coaching academies to prepare students from minority communities for competitive examinations must be established.

The Ministry of Human Resource Development should collected data on children dropping out of school, and the number of children finally completing school, in addition to the number of children enrolled.
The Committee pointed out that while there has been an increase in the allocation of funds for improving the quality of education in madarasas, data on the output from these madarasas has not been collected.

Increasing employment opportunities: Large and medium scale industries must be developed in notified minority concentration districts by members of minority communities as well as others.
The Committee noted that the government employed close to 10% of people from minority communities in 2010-11 and public sector undertakings employed approximately 7%. It recommended that both recruit at least 15% of people from minority communities.

**Improving living conditions:** The Committee noted that the poverty ratio is highest for Muslims in urban areas at 34%. While there has been a decline in unemployment and an increase in the worker population ratio among Muslims, the worker population ratio remains much lower than all India figures.
The Committee recommended that planning, sanctioning of projects, and allocation of funds be done at the block level and not the district level. A list of persons below the poverty line (BPL) belonging to minority communities must be prepared.

Each minority concentration block should have a nodal officer to liaison with various government agencies. The Programme must provide for primary health care to minority communities with special facilities for women and children.
Preventing and controlling communal riots:

The Committee noted that 668 incidents of communal violence were reported in the country in 2012 in which 703 persons were killed and 1,506 persons were injured.

The Committee recommended that an elaborate block-wise programme involving various stakeholders should be evolved to address communalism. This should involve confidence building measures, speedy rehabilitation of riot victims, and mobilisation of human resources.

Local Police forces must be sensitised on communal issues.
The Prime Minister's New 15 point Programme for minorities is a programme launched by Indian government in 2006 for welfare of religious minorities in furtherance of reports by committees such as the Sachar Committee Report that highlighted that minorities, especially Muslims, in the country were often in a worse socio-economic and political condition than communities such as the Scheduled Casts and Scheduled tribes communities that have been oppressed over millennia through the caste system (also referred to as the varna system).
The 15 point program was the government's response to these finding by laying down guidelines to specifically target minorities in schemes and entitlements that are already in place and designing and executing new schemes aimed at the empowerment of these groups.

The then, opposition party, Bharatiya Janata Party (BJP), accused of UPA government (a coalition government lead by the INC) of communal budgeting, minority appeasement, religious discrimination and vote bank politics. The programme advocated allocating 15% of plan outlays of welfare schemes identified under the 15 point programme.
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, preschool 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.

(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.

(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.
(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.

(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.
(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.

(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.

(e) 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 areas.

(12) Improvement in condition of slums/areas inhabited by minority communities

(a) 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.

b) Under Urban Infrastructure and Governance (UIG) scheme, Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and National Rural Drinking Water Programme (NRDWP), the Central Government provides assistance to States/UTs for provision of infrastructure and basic services.
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.

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.

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.
Implementation of PM’s 15 Point Programme:

The Prime Minister’s New 15 Point Programme for the welfare of minorities is an overarching programme, covering 24 schemes/initiatives of 11 different Ministries/Departments implemented throughout the country, including Andhra Pradesh.

Details of schemes/initiatives covered under the Prime Minister’s New 15 Point Programme (PM’s New 15-PP) in Andhra Pradesh since inception is:

(A) SCHEMES CONSIDERED AMENABLE TO EARMARKING OF 15% FOR MINORITIES:

i. Sarva Shiksha Abhiyan (Ministry of Human Resources Development);

ii. Integrated Child Development Services (ICDS) Scheme providing services through Anganwadi Centres (Ministry of Women & Child);

iii. National Rural Livelihood Mission (NRLM) (erstwhile Swarnjayanti Gram Swarojgar Yojana / Aajeevika) (Ministry of Rural Development);

iv. National Urban Livelihoods Mission (NULM) (erstwhile Swarn Jayanti Shahari Rojgar Yojana) (Ministry of Housing & Urban Poverty Alleviation);

v. Industrial Training Institutes (ITIs) (Ministry of Skill Development and Entrepreneurship);

vi. Bank credit under priority sector lending (Department of Financial Services);

and vii. Indira Awaas Yojana (IAY) (Ministry of Rural Development).
(B) SCHEMES FOR MINORITIES IMPLEMENTED BY THE M/O MINORITY AFFAIRS (100% BUDGET PROVISION MEANT FOR MINORITIES):

i. Pre-Matric Scholarship scheme;
ii. Post-Matric Scholarship scheme;
iii. Merit-cum-Means Scholarship scheme for technical & professional courses;
iv. Maulana Azad National Fellowship for Minority Students;
v. Loan schemes of National Minority Development & Finance Corporation (NMDFC) for economic activities;
vi. Schemes of Maulana Azad Education Foundation (MAEF) for promotion of education; and
vii. Free Coaching and Allied scheme.

(C) SCHEMES FOR WHICH FLOW OF FUNDS TO MINORITY CONCENTRATION AREAS IS QUANTIFIED:

i. Integrated Housing and Slum Development Programme (IHSDP) (Ministry of HUPA);
ii. Basic Services for Urban Poor (BSUP) (Ministry of HUPA);
iii. Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) (Ministry of Urban Development);
iv. Urban Infrastructure and Governance (UIG) (Ministry of Urban Development); and
(D) SPECIAL INITIATIVES FOR WELFARE OF MINORITIES:

i. Scheme for Providing Quality Education in Madarsa (SPQEM) (Department of School Education & Literacy);

ii. Scheme for Infrastructure Development of Minority Institutions (IDMI) (Department of School Education & Literacy);

iii. Greater Resources for Teaching Urdu - Scheme for Appointment of Language Teachers (Deptt. of School Education & Literacy);

iv. Recruitment of minorities in Govt. Departments/ Organizations (Deptt. of Personnel & Training); and

v. Guidelines on communal harmony (Ministry of Home Affairs).

Ministry of Minority Affairs, being the nodal Ministry for implementation of the PM’s New 15-PP, monitors and reviews these programmes. The schemes / programme are reviewed in the Ministry of Minority Affairs on quarterly basis with the nodal officers of the concerned Ministries/Departments for effective implementation of schemes. The shortfalls, if any, are pointed out and the concerned Ministries/ Departments are advised to take remedial actions to ensure that the targets are achieved. The progress of schemes is also reported to the Committee of Secretaries and the Cabinet.
About NMDFC:

The National Minorities Development & Finance Corporation (NMDFC) is functioning under the administrative control of the Ministry of Minority Affairs, Government of India, with an objective to promote the economic & developmental activities for the benefit of the “Backward Sections’ amongst the notified Minorities, preference being given to the occupational groups & women. The NMDFC is a Public Sector Undertaking, registered under the Section 25 of the Companies Act 1956, as a “Company not for profit”.
Aims & Objectives:

To promote economic and developmental activities for the benefit of "Backward Sections" amongst the Minorities, preference being given to the occupational groups and women;

To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to the Minorities by way of loans.

To promote self-employment and other ventures for the benefits of Minorities;

To assist the up-gradation of technical and entrepreneurial skills of Minorities for proper and efficient management of production units;

To assist the State level organisations dealing with the development of the Minorities by way of providing financial assistance or equity contribution and in obtaining commercial funding or by way of refinancing;

To work as an apex institution for co-ordinating and monitoring the work of all corporations/boards/other bodies set up by the State Government/Union Territory Administrations for, or given the responsibility of assisting the minorities for their economic development and

To help in furthering the Government policies and programmes for the development of Minorities.
Target Groups:

The TARGET GROUPS for NMDFC with regard to direct benefit are the persons belonging to the Minority Communities. Minority Communities as per the National Minorities Commission Act, 1992 are MUSLIMS, CHRISTIANS, SIKHS, BUDDHISTS and PARSIS. Govt. of India vide notification dtd. 27.01.2014 has included the Jain community as a Minority members in addition to already notified five communities.

At present, the families having annual income up to Rs. 98,000 in Rural areas and Rs. 1,20,000 in urban areas are eligible under the NMDFC schemes. As a special initiative of NMDFC, a new annual family income eligibility limit of up to Rs. 6.00 lacs has been introduced with effect from September, 2014 by adopting the “Creamy Layer” criterion currently followed amongst the OBC community by Government of India.
Schemes and Programmes of NMDFC

Lending Schemes

Term Loan Scheme
This scheme is for individual beneficiaries and is implemented through the SCAs. Under the Term Loan Scheme, projects costing up to Rs 20.00 Lakhs are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of Rs 18.00 lacs. The remaining cost of project is met by the SCA and the beneficiary. However the beneficiary has to contribute minimum of 5% of the project cost. The rate of interest charged from the beneficiary is 6% p.a. on reducing balance method.

Assistance under Term Loan Scheme is available for any commercially viable and technically feasible venture, which for the purpose of convenience, are classified into the following sectors.

Agriculture & allied
Technical trades
Small business
Artisan and traditional occupations
## Transport and services sector

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<thead>
<tr>
<th>S. No.</th>
<th>Parameters</th>
<th>Scheme Details</th>
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<tbody>
<tr>
<td>1</td>
<td>Loan Amount</td>
<td>Up to Rs 20.00 Lakhs</td>
</tr>
<tr>
<td>2</td>
<td>Rate of Interest for beneficiaries</td>
<td>6% p.a.</td>
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<tr>
<td>3</td>
<td>Rate of Interest for SCAs</td>
<td>3% p.a.</td>
</tr>
<tr>
<td>4</td>
<td>Moratorium period</td>
<td>6 months</td>
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<tr>
<td>5</td>
<td>Repayment period for beneficiaries</td>
<td>5 years</td>
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<tr>
<td>6</td>
<td>Repayment period for the SCAs</td>
<td>8 years</td>
</tr>
<tr>
<td>8</td>
<td>Utilization Period</td>
<td>3 Months</td>
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Artisan Credit Scheme for Minorities

Artisan: someone who does skilled work with their hands; a worker in a skilled trade, especially one that involves making things by hand.

The Ministry of Minority Affairs through the National Minorities Development & Finance Corporation (NMDFC) is implementing the scheme.

**Purpose of Loan:** To meet credit requirements of the artisans both in terms of working capital requirement & fixed capital requirement for purchase of equipment/tools/machineries.

**Coverage:** All artisans belonging to notified Minority communities’ viz., Muslims, Christians, Sikhs, Buddhists, Jains & Parsis from all over the country are covered under the scheme. The scheme is implemented through the respective State Channelising Agencies (SCAs) of NMDFC.

**Eligibility:** Artisans covered under Credit Line - 1 with Annual Family income of Rs.98,000 in Rural Areas & Rs.1.20 lacs in Urban areas. Preference will be given to artisans participating in Hunar Haat exhibitions organised by NMDFC under the USTTAD Scheme of Ministry of Minority Affairs. Artisans already sponsored under other concession credit scheme of the Government will not be eligible to again avail loan under the scheme.
Details of credit provided
Maximum Loan limit of upto Rs.10.00 lacs can be availed under the scheme.
NMDFC shall provide 90% of the Loan amount. Balance 10% coming from the SCA/Artisan with minimum 5% coming from the artisan.

Moratorium Period: - The SCAs will get 3 month time to utilise the funds from the date of disbursement of loan by NMDFC. The artisan shall be given 6 months moratorium period for setting up of their units. The repayment of principal by the artisan shall start in the next quarter i.e., 31st March, 30th June, 30th Sept or 31st December after the expiry of moratorium period. The artisan would however be required to repay interest for the moratorium period as well at the time of 1st instalment along with the principal amount.

Interest on Loan: - Simple Interest of 5% p.a shall be chargeable on loan extended to the artisans. The EMI shall include the Principal + Interest calculated as per banking norms. There shall be 1% discount in interest rate offered to women artisan. NMDFC shall extend loan at 2% to the SCAs who in turn will extend to the artisan at 5% p.a to male artisan and 4% to female artisan.
Repayment Period: - Loan shall be repaid by the artisan on quarterly rests over a period of 5 years after the moratorium period. The SCA shall repay the loan to NMDFC in 8 years.

Security for Loan:

For loans upto Rs.1,00,000: Self - Guarantee & Post Dated Cheques (PDCs)

For loans exceeding Rs.1,00,000 and upto Rs.5,00,000: Guarantee of one employee of PSU/Govt./Bank or one income tax payee/Public Representative. & Post Dated Cheques (PDCs)

For loans exceeding Rs.5,00,000: Guarantee of two employees of Govt./PSU/Bank or two income tax payee/Public Representative OR Collateral by way of Mortgage of landed property/Immovable Property of not less than the same value. & Post Dated Cheques.

Insurance: - 
The SCAs will arrange for the insurance of the artisans against death & disability through tie-up with insurance provider. The insurance shall be taken for the duration of the loan.
Thank You